



# Sovereign **Absolute Health**

## Benefit Summary

This product provides 100% reimbursement of covered reasonable charges\* incurred as a result of a medically necessary procedure up to the maximum cover amounts indicated below. This reimbursement is subject to the exclusions as set out in this Benefit Summary and may be subject to the application of an excess. The excess applies once per life assured, per policy year.

This product allows for the optional inclusion of a Specialist and Diagnostic Testing benefit, providing reimbursement for medically necessary consultations with specialists and expenses associated with diagnostic tests, imaging or monitoring as indicated.

\*Reasonable charges are determined based on Sovereign's claim statistics.

Please note this is a summary of the benefits of this product. For full terms and conditions please refer to the separate policy document available from Sovereign upon request. All applications are subject to individual consideration. Special conditions, loadings or exclusions may apply.

Healthcare Service	Covered Expenses	Maximum Cover
<p><b>Medical Hospitalisation in a private hospital or day stay clinic</b></p>	<p>Covers reasonable charges incurred during a medical hospitalisation for treatment of a condition which does not require surgery when referred by a specialist including:</p> <ul style="list-style-type: none"> <li>• Hospital Accommodation fees</li> <li>• Physician/Specialist fees</li> <li>• Diagnostic fees</li> <li>• Ancillary hospital fees: including, but not limited to, materials and medication prescribed while in hospital; Physiotherapist fees.</li> </ul> <p>Non-surgical hospitalisations include, but are not limited to, admissions for treatment (other than surgery) of asthma, diabetes, stroke, cancer and oncology radiology/ chemotherapy treatment, lithotripsy or any other acute chronic illness.</p> <p>Pharmaceutical treatment costs covered under this benefit are limited to subsidised prescription drugs specified in the New Zealand Pharmaceutical Schedule (as published by Pharmac) or any replacement schedule.</p>	<p>\$250,000 per life assured, per policy year</p> <p>Includes pre admission and post discharge below</p> <p>Excess applies</p>

Healthcare Service	Covered Expenses	Maximum Cover
<p><b>General Surgery performed in a private hospital</b></p>	<p>Covers reasonable charges incurred during a surgical hospitalisation when referred by a specialist including:</p> <ul style="list-style-type: none"> <li>• Surgeon fees</li> <li>• Anaesthetist fees</li> <li>• Diagnostic fees</li> <li>• Hospital fees including: <ul style="list-style-type: none"> <li>- Accommodation</li> <li>- Operating theatre fees</li> <li>- Ancillary hospital charges including: anaesthetic supplies, dressings, pathology tests, ECG, post operative physiotherapy, medication (prescribed and taken while in hospital)</li> <li>- Disposable laparoscopic equipment (separate maximum cover may apply)</li> <li>- Prostheses (separate maximum cover may apply).</li> </ul> </li> </ul> <p>Also covers reasonable charges incurred for the following procedures where the procedure is performed on a life assured admitted overnight to a private hospital, when recommended by a specialist:</p> <ul style="list-style-type: none"> <li>• Arthroscopy</li> <li>• Dilatation &amp; Curettage</li> <li>• Hysteroscopy</li> <li>• Laparoscopy</li> </ul>	<p>\$250,000 per life assured, per policy year</p> <p>Includes pre admission and post discharge below</p> <p>Excess applies</p>
<p><b>Cardiac Surgery/procedures performed in a private hospital</b></p>	<p>Covers reasonable charges of cardiac surgery or non-invasive cardiac procedures when referred by a specialist including:</p> <ul style="list-style-type: none"> <li>• Cardiac Surgeon and Perfusionist fees</li> <li>• Cardiologist and Radiologist fees</li> <li>• Anaesthetist fees</li> <li>• Diagnostic fees</li> <li>• Hospital fees including: <ul style="list-style-type: none"> <li>- Accommodation</li> <li>- Operating theatre fees</li> <li>- Intensive/coronary care unit fees</li> <li>- Ancillary hospital charges including: anaesthetic supplies, dressings, pathology tests, ECG, post operative physiotherapy, medication (prescribed and taken while in hospital), stents – including drug eluting stents, angioplasty catheters</li> <li>- Cardiac prostheses (separate maximum cover may apply).</li> </ul> </li> </ul>	<p>\$250,000 per life assured, per policy year</p> <p>Includes pre admission and post discharge below</p> <p>Excess applies</p>

Healthcare Service	Covered Expenses	Maximum Cover
<p><b>Oral Surgery performed in a private hospital or a day stay clinic</b></p>	<p>Covers reasonable charges of medically necessary oral surgery, performed by an oral Surgeon, when referred by a registered medical practitioner including:</p> <ul style="list-style-type: none"> <li>• Oral Surgeon fees</li> <li>• Anaesthetist fees</li> <li>• X-rays</li> <li>• Hospital or day stay clinic charges (if applicable)</li> <li>• Ancillary charges including: dressings, medication (prescribed immediately post surgery), anaesthetic supplies.</li> </ul> <p>Oral surgery procedures covered are:</p> <ul style="list-style-type: none"> <li>• Removal of impacted wisdom teeth</li> <li>• Removal of unerupted teeth</li> <li>• Treatment of cysts, soft tissue swellings and enlargements.</li> </ul> <p>Cover is not provided for root canal treatment, dental repair or implants. Cover is also not provided for orthodontic treatment or orthognathic surgery of any kind.</p>	<p>\$250,000 per life assured, per policy year</p> <p>Includes pre admission and post discharge below</p> <p>Excess applies</p>
<p><b>Pre Admission and Post Discharge from a private hospital or day stay clinic</b></p>	<p>Covers reasonable charges of specialist consultations and diagnostic procedures directly relating to a medical condition covered above and when referred by a specialist. Period covered is for six months before, and six months after, a covered medical hospitalisation or surgery.</p>	<p>Included as part of the above medical hospitalisation or surgery maximum cover</p>
<p><b>Outpatient Care received at a private hospital, day stay clinic or specialist rooms approved by Sovereign</b></p>	<p>Covers reasonable charges incurred with an outpatient surgical procedure when recommended by a specialist (including related diagnostic testing performed in connection with the procedure).</p> <p>This benefit provides coverage for medically necessary angiograms, MRI and CT scans, regardless of whether surgery is performed or not.</p> <p>This benefit also covers reasonable charges incurred for the following procedures when recommended by a specialist:</p> <ul style="list-style-type: none"> <li>• Arthroscopy</li> <li>• Colonoscopy*</li> <li>• Cystoscopy</li> <li>• Dilatation and Curettage</li> <li>• Gastroscopy</li> <li>• Hysteroscopy</li> <li>• Laparoscopy</li> <li>• Myelogram</li> </ul> <p>* Cover is not provided for routine screening or periodic testing.</p>	<p>\$100,000 per life assured, per policy year</p> <p>Excess applies</p>

Healthcare Services	Covered Expenses	Maximum Cover
<b>Overseas Medical Treatment</b>	<p>Covers reasonable charges for medical treatment at an overseas hospital acceptable to Sovereign, where medical treatment covered under this policy cannot be provided in New Zealand. A specialist must recommend the medical treatment and approval of the claim must be received from Sovereign prior to the medical treatment.</p> <p>This benefit also includes two return economy class airfares for the life assured and a support person.</p>	<p>\$20,000 per life assured, per lifetime</p> <p>Excess applies</p>
<b>Home Nursing Care</b>	<p>Covers reasonable charges of home care provided by a registered nurse when recommended by a specialist. This care must immediately follow discharge from a private hospital for a covered surgical or medical procedure.</p>	<p>\$150 per day up to a maximum of \$5,000 per life assured, per policy year</p> <p>No excess applies</p>
<b>Transfer Benefit</b>	<p>This benefit specifically covers the transfer of a patient from one private hospital or day stay clinic to another private hospital or day stay clinic in a situation where complications have arisen and further treatment can only be provided by specialist services at the private hospital or day stay clinic where the patient is being transferred. The benefit only applies to transfers within the North and South Islands of New Zealand.</p> <p>All reasonable charges for the following modes of transport will be met: air ambulance, road ambulance, road transport or economy airfares.</p>	<p>No maximum cover</p> <p>No excess applies</p>
<b>Bereavement Grant</b>	<p>If a life assured dies when aged between 21 and 59 (inclusive), Sovereign will pay a death benefit of \$2,500 to the policy owner or their estate.</p>	<p>No excess applies</p>
<b>Caregiver Accommodation</b>	<p>Covers reasonable charges of accommodation and/or transportation, as required, for a parent, guardian or support person who accompanies a life assured receiving a covered treatment outside of their region of residence.</p>	<p>\$125 per day up to a maximum of \$2,500 per life assured, per policy year</p> <p>No excess applies</p>
<b>Public Hospital Cash Grant</b>	<p>Lump sum payment paid if the life assured is admitted to a public hospital for a continuous period of more than three days (not including admissions on a private fee paying basis or for obstetric care).</p> <p>For the purposes of this grant a 'day' must include an overnight stay.</p>	<p>\$200 per day after the third day, up to a maximum of \$2,000 per life assured, per policy year</p> <p>No excess applies</p>

Healthcare Services	Covered Expenses	Maximum Cover
<b>Medical Misadventure</b>	If during the course of any medical procedure or treatment in a private hospital, a life assured should die directly as a consequence any erroneous or negligent action, omission or failure to observe reasonable and customary standards by a care provider of said hospital, a death benefit shall become payable. Limitations apply.	\$30,000 per life assured No excess applies
<b>Waiver of Premium</b>	Upon the death of a life assured, prior to attaining the age of 70 years, and where the cause of death is not excluded under this policy, Sovereign will continue to provide cover under this policy for the surviving lives assured covered by the policy at the time of death, without requiring further premiums for 12 months from the date of death.	
<b>Loyalty Benefit: Sterilisation</b>	Covers reasonable charges of sterilisation including vasectomies and female sterilisation procedures (i.e. tubal ligation and hysteroscopic sterilisation). Prior approval must be received from Sovereign.	No maximum cover Applies only after two years of continuous cover Excess applies

## Additional Option - Specialist and Diagnostic Testing Benefit

This option, if selected, provides supplementary cover to the lives assured. An additional premium applies.

No excess applies to these benefits.

Healthcare Services	Covered Expenses	Maximum Cover
<p><b>Specialists Consultations</b></p>	<p>Covers reasonable charges of a specialist when referred by a registered medical practitioner including:</p> <ul style="list-style-type: none"> <li>• Cardiac Surgeons</li> <li>• Cardiologists</li> <li>• Ear, Nose &amp; Throat Specialists</li> <li>• Gastroenterologists</li> <li>• General Surgeons</li> <li>• Gynaecologists</li> <li>• Neurosurgeons</li> <li>• Oncologists</li> <li>• Orthopaedic Surgeons</li> <li>• Urologists</li> </ul> <p>Cover is not provided for obstetricians, psychiatrists or psychologists.</p>	<p>\$3,000 per life assured, per policy year</p> <p>Includes diagnostic tests below</p>
<p><b>Diagnostic Tests</b></p>	<p>Covers the reasonable charges of diagnostic procedures directly relating to a medical condition when referred by a specialist including:</p> <ul style="list-style-type: none"> <li>• Allergy Testing</li> <li>• Audiology</li> <li>• Audiometric Tests</li> <li>• Colonoscopy*</li> <li>• CT Scans</li> <li>• Cystoscopy</li> <li>• Electroencephalography (EEG)</li> <li>• Electromyography (EMG)</li> <li>• Exercise ECG</li> <li>• Gastroscopy</li> <li>• Holter Monitoring</li> <li>• Laboratory Tests</li> <li>• Mammography*</li> <li>• MRI Scans</li> <li>• Myelogram</li> <li>• Ultrasound</li> <li>• Urodynamic Assessments</li> <li>• X-Rays</li> </ul> <p>* Cover is not provided for routine screening or periodic testing.</p>	<p>Included as part of the maximum specialist consultation cover above</p>

## Exclusions

Sovereign will not pay any expenses incurred in relation to, or as a consequence of, any of the following:

- An existing condition unless the symptom or condition was disclosed at the time of your application and accepted in writing by Sovereign;
- Any congenital conditions;
- Reconstructive or reparative procedures or surgery, which results from, or which is traceable to, or is medically related to, any surgery performed prior to the risk commencement date;
- Any elective or cosmetic procedures and associated treatments (including, for example, surgery for breast enlargements, facelifts, varicose veins);
- Breast reduction surgery or gynaecomastia;
- Acne treatment, except where classified by a specialist as Grade 4 acne with serious medical implications;
- The misuse of prescribed or non-prescribed drugs, including where they have not been taken in accordance with the manufacturer's or a registered medical practitioner's directions;
- Certifiable mental disease or psychiatric illness or any charges relating to services resulting from a referral to, or provided by, a psychiatrist including all counselling services;
- Suicide, self-inflicted injuries or illness, or any accident, illness, condition or disability arising from, or caused or contributed to by, drug taking, intoxication or misuse of alcohol, or nuclear contamination;
- HIV related disorders, including AIDS;
- Obstetric visits, pregnancy, childbirth, abortion, or any conditions or complications arising from any of the foregoing;
- Contraception of any type;
- Diagnosis, management and treatment of infertility;
- Circumcision, except where medically necessary;
- Diagnosis, management and treatment of snoring, except where a specialist confirms diagnosis of sleep apnoea and the surgical treatment is medically necessary (pre-approval of any claim for treatment must be sought or obtained from Sovereign before any costs are incurred);
- Any geriatric or dementia conditions, including disability support services;
- New medical treatments, procedures or technologies that have not been approved by Sovereign;
- Treatment requiring periodontal, orthodontic, endodontal or cosmetic procedures, including, but not limited to, conditions arising out of neglect of dental services;
- Sterilisation (except as provided under the Loyalty Benefit);
- Any surgery for the correction of refractive visual errors;
- Preventative treatment, or treatment or investigation of any condition that will not cause significant problems for the health of the individual if medical treatment is not received (including, for example, routine screening or mole mapping);
- Treatment for obesity (including treatment of complications arising from any treatment for obesity);
- Renal dialysis;
- Injuries of war or resulting from any terrorist act (whether war is declared or not);
- Organ donation and receipt;
- Charges for a treatment or procedure not provided by a registered medical practitioner practicing within his or her scope of practice;
- Treatment provided by a public hospital, except where expressly covered by this product and approved by Sovereign and where the 'Protocols for the Treatment of Private Patients in a Public Hospital' have been followed;
- Physiotherapist's, chiropractor's, osteopath's, naturopath's, homeopath's, acupuncturist's, and podiatrist's costs;
- Nursing costs, except where expressly covered by this product;
- Prescription charges, except where expressly covered by this product;
- Any charge incurred for non-essential or personal items (for example, newspapers, spouse/family meals, alcohol, TV rental);
- Surgical, medical or dental appliances, other than surgical prostheses specified in this Benefit Summary, including, but not limited to, cardiac pacemakers, nerve appliances, cochlear implants, bite splints and orthotics;
- Any condition arising from participation in a criminal act;
- Any condition specifically excluded in the policy document;
- Costs for treatment carried out outside of New Zealand (except where expressly covered under the Overseas Medical Treatment benefit);
- Palliative care;
- Sovereign will not pay any part of a claim that you make under this product to the extent that you are able to recover from sources outside of this product, including any other contract of insurance, regardless of whether you claim from these other sources or not;
- Sovereign will not pay any benefit under this product for any additional surgery performed during any operation, which is not directly related to any medical condition or treatment covered under the terms of this product.

Sovereign Assurance Company Limited, the policy insurer, is part of the Commonwealth Bank of Australia Group and is a Related Company (as that term is defined in the Companies Act 1993) of ASB Bank Limited and its subsidiaries (the "Banking Group"). Neither the Banking Group, the Commonwealth Bank of Australia, nor any other company in the Commonwealth Bank of Australia Group, nor any of their directors, nor any other person, guarantees Sovereign Assurance Company Limited or its subsidiaries, nor any of the products issued by Sovereign Assurance Company Limited or its subsidiaries.

