



Southern Cross
Health Society



Mr M Whqkc
Private Bag 0000
Waikato Mail Centre
Hamilton 1011

+ Oranges have long been popular as a rich source of vitamin C that can help ward off colds, assist healing and bolster the immune system.

20 September 2018

Membership number **1000000**

Dear Mr Whqkc

Your health insurance policy renews on 1 November 2018

Your Southern Cross health insurance policy renews on 1 November 2018. This pack contains everything you need to know.

The value of health insurance

Over the last year \$29,609.81 has been paid towards healthcare services claimed under your policy.

When your policy renews, you'll continue to have peace of mind knowing that if you need treatment, you'll get faster access, more choice over timing, and have less financial stress.

Your new premium from 1 November 2018

The enclosed chart shows your new premium and any additional discounts you're entitled to receive.

When we review premiums, we consider aspects such as changes in the healthcare environment – including the increasing number and cost of claims. And because there's generally a need to claim more often and for greater amounts as we get older, premiums increase with age.

Other factors affecting your premium

- As we've paid claims for you that are over the low claims discount threshold, the discount no longer applies. We're glad your health insurance is helping support your health and wellbeing. For more information about this and other discounts you may be eligible for please see southerncross.co.nz/memberoffers.

Your payments will be updated automatically

Your direct debit deductions will be updated automatically, so you don't need to do anything. The first payment at the new amount will be on 1 November 2018.

Please note that if your premium is paid in advance, your first payment may take place before your actual renewal date.

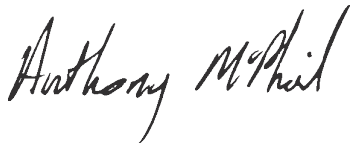
To review your policy or make any changes

If you want to review your policy to check it still suits your needs, or make any other changes, now's a good time. See our website for more information or contact us before your policy renews.

We're here to help

If you have any questions, take a look at southerncross.co.nz/renewal. You can also contact us on 0800 800 181 from 8am to 6pm, Monday to Friday. One of our friendly team will be happy to help.

Best of health



Anthony McPhail
Chief Operating Officer
Southern Cross Health Society



For more information, visit
southerncross.co.nz/renewal

Financial strength rating: A+ (Strong)

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.



Your premium from 1 November 2018

New premium per month	\$614.33
Less discounts	\$30.72
Total for policy per month	\$583.61

Issued 20 September 2018

Your deductions will be updated automatically on 1 November 2018.

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Your premium breakdown

Member and date of birth	Monthly total premium	Discounts	Premium you pay
Mqkct Whqkc 3 February 1951 Does not receive a low claims discount for claims paid of \$29,993.81 from 1-Apr-2016 to 31-Mar-2018	\$307.16		\$307.16
Dlwqzkc Rpbdk 27 November 1949 Receives a 10% low claims discount for claims paid of \$0.00 from 1-Apr-2016 to 31-Mar-2018	\$307.17	\$30.72	\$276.45
Total for policy	\$614.33	\$30.72	\$583.61

Policyholder name

Mr Mqkct Whqkc

Renewal date

1 November 2018

Membership number

1000000

Group ID

XXX0001TDK

Plan

RegularCare

Policy anniversary date*

1 November

Claims anniversary date**

19 March

Your claims summary

Here is a summary of your claims over the last 12 months – (21 September 2017 - 20 September 2018)

Member details	Amount paid
Mqkct Whqkc 3 February 1951	\$29,609.81
Dlwqzrk Rpbdk 27 November 1949	\$0.00
Total for policy	\$29,609.81

Your payments

- A 2.5% direct debit discount has been applied to your total premium.

Your discounts

Low claims discount: for members 21 and over, based on claims paid in the two year calculation period

- 5% discount for claims of \$500 - \$1,000
- 10% discount for claims of \$0 - \$499
- Your discount won't equal exactly 5% or 10% of your premium because discounts don't apply to the portion that is for your EMA Membership Advantage benefit.

General

- Your premium has been calculated using the age of each member at your policy anniversary date 1 November. Please check the birth dates for each member and let us know if these are wrong.
- Please see My Southern Cross for details about your claims.
- *Your policy anniversary is the date your policy renews each year. Any changes to your policy may affect your policy anniversary date.
- **Your claims anniversary date is the date that any benefits with annual limits, and annual excesses, restart again each year. If you make a change to your plan, your claims anniversary date may change.



Southern Cross
Health Society

It's better to be with Southern Cross



Faster treatment and less worry

Faster access to treatment means shorter waiting times when you're in pain or unwell, and less stress about finances or taking time off work.



NZ owned and not-for-profit

We focus on the healthcare needs of our members, not on making money for shareholders. It's our members we care about – and care for.



Hassle-free healthcare with Affiliated Providers

Affiliated Providers are doctors, specialists and facilities that provide healthcare services for members at agreed prices – this helps us manage claims costs to keep your future premiums more affordable.

Affiliated Providers also arrange prior approval for you and tell you what your contribution will be (if any). Best of all, you don't have to pay for treatment up front and claim later – it's all done for you!*



Faster, simpler claiming

Online claiming – you can claim online with My Southern Cross, track your claim's progress and get refunds faster (usually within 5 working days). See mysoutherncross.co.nz or download the free app from the App Store for iOS or Google Play for Android.

Easy-claim – claim on-the-spot at participating healthcare practices with your Member card. See who offers Southern Cross Health Society Easy-claim at healthcarefinder.co.nz.



Special member discounts and offers

Get more from your membership with discounts from Southern Cross pet, life and travel insurance. Plus get regular offers on everyday health products and services like dental and optometry. See our website for the latest offers.



Discounts for families

You only pay for the first two children under 21 on your policy – any more are free.**



Manage your policy online – anywhere, anytime

My Southern Cross is our secure, online service that makes having and using your health insurance easy. Make a claim, check benefit balances, apply for prior approval, view documents, manage payments, update your contact details and more. Plus download the My Southern Cross app for fast claiming on the go, for your virtual Member card, and more. See mysoutherncross.co.nz or download the free app from the App Store for iOS or Google Play for Android.



A plan to suit your needs

We review our plans regularly to make sure they're relevant to our members' needs, so it's easy to find a plan that's just right for you and your family. Visit southerncross.co.nz/ourplans.



For more information, visit southerncross.co.nz/renewal or call us on **0800 800 181**, 8am–6pm, Monday–Friday.

* Not all services provided by Affiliated Providers are contracted services. For non-contracted services, members will need to pay for the service and claim in the normal way.

** Conditions apply. A child can only be insured as a dependant on his/her parent's policy.