



Primary Care, Primary Care Extra and #care4U

Your guide to every day health cover

Hospital Select

A comprehensive hospital cover plan

HealthCare 

It's good to belong

Effective as at 1 April 2019



It's about looking after your health

As someone who is a member of a participating union, we are sure you know the benefits of good health. After all, whether it's a colleague, a student or their family, the impact of illness is often seen in the work place.

It's a gentle reminder that by looking after your health you can focus on the things that are important to you.

Primary Care, Primary Care Extra and #care4U help you pay for your day-to-day health care costs. These plans provide an affordable way for you and your family to access a wide range of health care treatment including: dental, optical, physiotherapy, GP's and prescriptions, health screening, vaccinations and other benefits.








Hospital Select is a comprehensive hospital cover plan that provides up to \$300,000 per admission in the event of a major unexpected illness requiring surgery or hospitalisation.

Primary Care, Primary Care Extra, #care4U and Hospital Select are exclusively available to participating union¹ members and their families². It's one of the key benefits of belonging to these unions.

The Primary Care and Primary Care Extra plans can also be linked with an approved Hospital Cover policy to provide cover for expensive hospital treatment and take advantage of excess reimbursement (\$500 maximum applies).

- 1 Members of: NZEI, PPTA, ISEA, TIASA, PSA and Tertiary Education Union.
- 2 Eligibility criteria applies. Please refer to the Primary Care, Primary Care Extra, #care4U or Hospital Select policy wording available on the website: healthcareplus.org.nz

What do you get by joining us and being part of one of our 'day to day' health care plans?

-  Up to \$2000³ worth of benefits available each year from \$5.53⁴ per week. Affordable cover that represents good value for money.
-  Our day to day health care plans include cover for pre-existing conditions after initial Wait Periods
-  Application and claim forms that are simple to complete
-  In most cases you can claim 50% of the actual fees charged (up to stated maximums) on a wide range of health care services and benefits
-  Dental, optical and other worthwhile benefits are available
-  Plans which are exclusively available to participating union members and their families
-  Benefits designed to meet different health care needs and life-stages
-  Can be linked with an approved Hospital Cover policy – to receive additional benefits

What are the benefits?

Primary Care, Primary Care Extra and #care4U provide access to a wide range of health care treatments and benefits. These benefits are summarised in the following tables. The full terms and conditions are outlined in the policy wordings, which are available on our website.

- ³ Includes Dental-\$250, Optical-\$250, Medical-\$1,000 and Complementary Medical-\$500 benefits in Primary Care Extra. Please note there are other benefits in this plan that are claimable and have not been included in this annual amount.
- ⁴ Premium for a single Insured Adult aged up to 45 years in Primary Care Extra. Premiums vary by age and are effective as at 1 April 2019.

1 Primary Care

Up to \$1400⁵ worth of benefits available each year from \$3.33⁶ per week.

An affordable plan that helps to pay for your day-to-day health care costs such as:

- Optical
- GPs and Prescriptions
- Complementary Medical benefits e.g. Physiotherapy, Osteopathy and Chiropractic treatment
- Health screening
- Some cover for Specialists and Tests
- Excess reimbursement on approved Hospital Cover policies (\$500 maximum applies)

5 Includes Optical-\$250, Medical-\$750 and Complementary Medical-\$400 in Primary Care. Please note there are other benefits in Primary Care that are claimable but have not been included in this annual amount.

6 Premium for a single Insured Adult aged up to 45 years in Primary Care. Premiums vary by age and are effective as at 1 April 2019.

Optical

Optometrist eye examinations, prescription glasses and contact lenses (where there has been a change in vision).

WAITING PERIOD: 6 months

BENEFIT MAXIMUM: 50% up to \$250

Medical, Specialists and Tests

GP visits, prescription medicines and laboratory tests (\$10 per item limit), Specialist consultations and diagnostic tests including: X-Rays, Ultrasound (not obstetric), mammograms, prostate checks, and skin checks (not mole mapping).

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$750

Complementary Medical

Physiotherapy, chiropractic, osteopathy, podiatry, acupuncture, naturopathy, homeopathy, psychology, psychotherapy, counselling, drug and alcohol therapy, dietitian and nutritionist consultations, lymphoedema therapy, allergy testing and chelation therapy, audiology, occupational therapy, speech-language therapy, infertility/sterilisation.

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$400

Hospital Treatment

A contribution towards the cost of private hospital treatment. Includes surgeon's fee, anaesthetist's fee and private hospital charges.

HealthCarePlus approved Hospital Cover policy excess reimbursement: excludes oral surgery.

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$700.

\$500 maximum applies for excess reimbursement

Major Diagnostic Imaging

A contribution towards the cost of CT scans, MRI scans and Angiograms.

WAITING PERIOD: 6 months

BENEFIT MAXIMUM: 50% up to \$600

Medical Appliance

Specified items prescribed by a GP, Specialist or Hospital. Includes: hearing aids, prostheses, aids for the control of diabetes or lung disease, specially made footwear and equipment for the disabled.

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$400

Orthodontic Treatment

A contribution towards the cost of orthodontic treatment for Insured Children.

WAITING PERIOD: 12 months

BENEFIT MAXIMUM: 30% up to \$750 per child (\$1500 maximum for the duration of the subscriber's membership)

Sick Leave Without Pay

Where the Subscriber is required to take sick leave without pay due to illness.

WAITING PERIOD: 12 months

BENEFIT MAXIMUM: \$50 per week plus \$5 per insured child up to \$60 per week, for a maximum of 26 weeks.

Birth Grant

A lump sum payment for each live child born to a Subscriber or their partner; or for each child adopted by a Subscriber or their partner.

WAITING PERIOD: 12 months

BENEFIT MAXIMUM: \$200

Bereavement Grant

A lump sum payment on the death of an Insured Adult or Child (including still birth).

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: \$1,000



Primary Care Extra

Up to \$2000⁷ worth of benefits available each year from \$5.53⁸ per week.

A comprehensive, value for money plan, that helps to pay for your day-to-day health care costs including:

- + All of the benefits available in the Primary Care plan plus;
- + Dental treatment
- + Travel and other vaccinations
- + Some increased benefit maximums
- + Mole mapping

7 Includes Dental-\$250, Optical-\$250, Medical-\$1,000 and Complementary Medical-\$500 benefits in Primary Care Extra. Please note there are other benefits in this plan that are claimable and have not been included in this annual amount.

8 Premium for a single Insured Adult aged up to 45 years in Primary Care Extra. Premiums vary by age and are effective as at 1 April 2019.

All of the benefits outlined in the Primary Care plan, plus:

Dental treatment

Includes dental examinations, x-rays, cleaning/polishing performed by a Dentist, Oral Surgeon or Dental Hygienist. Includes fillings and teeth extraction (excluding wisdom teeth) performed by a Dentist or Oral Surgeon. Includes periodontic and endodontic treatment. Crowns, veneers or any forms of cosmetic dentistry are not included.

WAITING PERIOD: 6 months

BENEFIT MAXIMUM: 50% up to \$250

Medical, Specialists and Tests

Prescription medicines and laboratory tests (\$20 per item limit instead of \$10 with Primary Care). Mole Mapping is included. Travel and other vaccinations are included (subject to a Sub-limit of 50% reimbursement of actual costs incurred up to \$100 per Calendar Year).

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$1,000
(instead of \$750 with Primary Care)

Complementary Medical

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$500
(instead of \$400 with Primary Care)

Hospital Treatment

HealthCarePlus approved Hospital Cover policy excess reimbursement: includes oral surgery.

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$1,000 (instead of \$700 with Primary Care)
\$500 maximum applies for excess reimbursement



Up to \$1000⁹ worth of benefits available each year from \$3.66¹⁰ per week.

A core health plan specifically contributing towards:

Dental treatment

Optical

GPs and Prescriptions

Complementary Medical benefits
e.g. Physiotherapy, Osteopathy
and Chiropractic treatment

9 Includes Dental-\$250, Optical-\$250, Medical-\$250 and Complementary Medical-\$250 benefits in #care4U

10 Premium for a single Insured Adult aged up to 45 years in #care4U. Premiums vary by age and are effective as at 1 April 2019.

Dental treatment

Includes dental examinations, x-rays, cleaning/polishing performed by a Dentist, Oral Surgeon or Dental Hygienist. Includes fillings and teeth extraction (excluding wisdom teeth) performed by a Dentist or Oral Surgeon. Includes periodontic and endodontic treatment. Crowns, veneers or any forms of cosmetic dentistry are not included.

WAITING PERIOD: 6 months

BENEFIT MAXIMUM: 50% up to \$250

Optical

Optometrist eye examinations, prescription glasses and contact lenses (where there has been a change in vision).

WAITING PERIOD: 6 months

BENEFIT MAXIMUM: 50% up to \$250

Medical, Specialists and Tests

GP visits, prescription medicines and laboratory tests (\$10 per item limit), Specialist consultations and diagnostic tests including: X-Rays, Ultrasound (not obstetric), mammograms, prostate checks, and skin checks (not mole mapping).

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$250

Complementary Medical

Physiotherapy, chiropractic, osteopathy, podiatry, acupuncture, naturopathy, homeopathy, psychology, psychotherapy, counselling, drug and alcohol therapy, dietitian and nutritionist consultations, lymphoedema therapy, allergy testing and chelation therapy, audiology, occupational therapy, speech-language therapy, infertility/sterilisation.

WAITING PERIOD: 3 months

BENEFIT MAXIMUM: 50% up to \$250

What plan is best for you?

Make sure the plan you select is the one best suited to you and you family's needs.

1 Primary Care

Dental	Not included
Optical	✓ Up to \$250pa
Medical, Specialists and Tests	✓ Up to \$750pa
Complimentary Medical	✓ \$400pa
Hospital Treatment	✓ Up to \$700pa
Includes Approved Hospital Cover Policy Excess Reimbursement	Up to \$500pa
Major Diagnostic Imaging	✓ Up to \$600pa
Medical Appliance	✓ Up to \$400pa
Orthodontic Treatment	✓ Up to \$750 per insured child Up to \$1500 max
Sick Leave Without Pay Grant	✓ Up to \$50 per week Max 26 weeks
Birth Grant	✓ \$200 per birth
Bereavement Grant	✓ \$1,000 per life insured

Note: Refer to the policy document for full terms and conditions

 **Primary Care Extra**

 **#care4U**

✓ Up to \$250pa	✓ Up to \$250pa
✓ Up to \$250pa	✓ Up to \$250pa
✓ Up to \$1,000pa Includes mole mapping plus travel and other vaccinations Increased limit per item on prescription and laboratory fees	✓ Up to \$250pa
✓ \$500pa	✓ Up to \$250pa
✓ Up to \$1,000pa Up to \$500pa	Not included
✓ Up to \$600pa	Not included
✓ Up to \$400pa	Not included
✓ Up to \$750 per insured child Up to \$1500 max	Not included
✓ Up to \$50 per week Max 26 weeks	Not included
✓ \$200 per birth	Not included
✓ \$1,000 per life insured	Not included

What do you get by joining us and being part of a Hospital Select plan?



Up to \$300,000 available per admission for surgical procedures and related specialist consultations and diagnostics pre and post surgery.

A comprehensive hospital cover plan, that helps to pay for your hospital costs including:

- ✓ Surgery
- ✓ Cancer Care
- ✓ Imaging
- ✓ Specialist/Tests
- ✓ Rewards for Loyalty

Surgery

- Up to \$300,000 cover
- Oral surgery
- Minor surgery by a GP up to \$500

Cancer Care

- Pre/Post operative consultations
- Diagnostic tests
- Surgery
- Radiation oncology
- Chemotherapy

Imaging

- CT
- MRI
- PET and other high tech imaging
- Surgical imaging – colonoscopy and gastroscopy

Six Months Pre/Post Operative Specialist /Tests

- Consultations
- X-rays
- Mammograms
- Ultrasound (6 months pre and post surgery)

Rewards for Loyalty

- Sterilisation procedures
- Overseas surgery
- Obesity surgery grant

Refer to the policy document for full terms and conditions

Indicative costs of surgery*

This diagram presents an indicative range of costs for some common procedures as at January 2017. Procedure costs will vary depending on the location, the medical practitioner/s, any medical complications, and the medical procedure and technology used. Costs are GST inclusive.

Cataract removal (eye surgery)

\$2,800 — \$4,800

Tonsil removal

\$3,400 — \$4,500

Wisdom teeth removal

\$1,000 — \$5,800

Upper Cardiac bypass or valve replacement

\$42,000 — \$65,000

Gall bladder surgery

\$9,100 — \$11,500

Hernia repair

\$4,500 — \$8,200

Prostate removal

\$15,300 — \$25,200

Radiation therapy (one course of treatment)

\$17,700 — \$30,600

Varicose veins (one leg)


\$5,900 — \$8,000

* Costs sourced from Health Funds Association of New Zealand

Don't forget the tests

Costs of common diagnostic procedures





Angiogram	\$4,600 — \$5,500
Colonoscopy	\$1,800 — \$2,100
Gastroscopy	\$1,300 — \$1,500
MRI scan	\$700 — \$1,800
CT scan	\$300 — \$1,200
Ultrasound	\$100 — \$300







Endoscopic sinus surgery	\$6,000 — \$15,500
Grommet surgery	\$1,500 — \$2,900
Thyroidectomy (surgery)	\$9,200 — \$17,400
Angioplasty – with 2 stents	\$16,500 — \$26,500
Radical mastectomy	\$4,200 — \$15,100
Laparoscopic endometriosis surgery	\$4,600 — \$19,700
Hysterectomy	\$8,700 — \$21,700
Total hip replacement	\$20,600 — \$29,300
Total knee replacement	\$21,600 — \$30,600
Knee arthroscopy	\$4,300 — \$7,100

How much does 'day to day' cover cost?





1 Primary Care Cost per fortnight

				
AGE	SINGLE	COUPLE	ONE PARENT FAMILY	TWO PARENT FAMILY
00-45	6.65	14.94	14.15	19.98
46-60	7.71	18.51	15.46	24.39
61-65	9.62	22.47	15.79	26.08
66-99	11.65	26.21	17.52	29.62

1+ Primary Care Extra Cost per fortnight

				
AGE	SINGLE	COUPLE	ONE PARENT FAMILY	TWO PARENT FAMILY
00-45	11.05	21.78	19.47	30.01
46-60	13.36	26.35	22.25	35.01
61-65	16.09	31.73	23.33	38.71
66-99	19.19	38.03	26.48	44.93

#care4U Cost per fortnight

				
AGE	SINGLE	COUPLE	ONE PARENT FAMILY	TWO PARENT FAMILY
00-45	7.31	15.81	15.29	22.15
46-60	8.05	18.28	16.22	25.22
61-65	9.29	20.89	16.39	26.28
66-99	10.57	23.23	17.44	28.48





These premiums are effective as at 1 April 2019 are GST inclusive and are only available to participating union members and their families (conditions apply). Premiums may be adjusted annually. For the latest information please see our website.

How much does 'Hospital Select' cover cost?





Hospital Select is a fully underwritten plan which is attractively priced exclusively for our Members.

Hospital Select Indicative cost per fortnight

Premium based on Female primary Member at age listed

				
AGE	SINGLE FEMALE	COUPLE	ONE PARENT FAMILY	TWO PARENT FAMILY
20	7.70	15.40	23.10	30.80
30	18.66	34.70	34.06	50.10
40	24.56	46.66	39.96	62.06
50	34.85	67.61	50.25	83.01
60	56.93	116.13	72.33	131.53

Premium based on Male primary Member at age listed

				
AGE	SINGLE MALE	COUPLE	ONE PARENT FAMILY	TWO PARENT FAMILY
20	7.70	15.40	23.10	30.80
30	16.05	34.70	31.45	50.10
40	22.10	46.66	37.50	62.06
50	32.76	67.61	48.16	83.01
60	59.20	116.13	74.60	131.53

These premiums are indicative only. Actual cost is rated on the Member's actual age at policy issue.

These premiums are effective as at 1 April 2019, are GST inclusive and are based on a \$500 excess. Premiums may be adjusted annually.

- When two adults are on the same policy both adult premiums are calculated on the age of the youngest adult.
- Premiums will be based on actual age, gender at birth and any excess selected.

Please contact us on **0800 268 3763** to arrange for a HealthCarePlus Representative to prepare some options for your consideration.

How do I join

Primary Care, Primary Care Extra or #care4U?

It's easy.

Complete our easy online application at **www.healthcareplus.org.nz**

Alternatively, call us on **0800 268 3763** so we can talk you through the application process, or if preferred, we will arrange for your local HealthCarePlus Representative to contact you.

Hospital Select

Contact us on **0800 268 3763** to be put in touch with your local HealthCarePlus Representative.

Alternatively, go to our website **www.healthcareplus.org.nz** and click on the 'Contact' tab to fill in your details. A HealthCarePlus Representative will be in touch to provide you with the information and advice that you need to apply.

Who Is HealthCarePlus

HealthCarePlus is the trading name of the Education Benevolent Society Incorporated (EBS). EBS was started in 1963 to enable teachers, education sector Members and their families access competitive insurance products and services and provide financial protection for unforeseen events.

HealthCarePlus is a not-for-profit incorporated society. This means that HealthCarePlus is owned by its Members namely; NZEI Te Riu Roa, PPTA, TEU, PSA, ISEA and TIASA. Any profits (called surpluses) are applied for the benefit of the Members. Unlike a company there are no dividends paid to shareholders.

From 1st January 2019 HealthCarePlus ceased to be a licensed insurer and now operates as a charitable Education Funds distribution business and an Insurance Marketing business, offering a range of insurance products and services for the Members of the Union Owners, their family and Whanau.

The HealthCarePlus branded range of health insurance products are Primary Care, Primary Care Extra, #care4U and Hospital Select. These policies are underwritten under a partnership arrangement by the specialist health insurer Union Medical Benefits Society (UniMed).

These products are distributed on behalf of HealthCarePlus by HealthCarePlus Representatives, being financial advisers contracted to Monument Insurance Limited (a division of Crombie Lockwood). These products are not an obligation of HealthCarePlus or Monument, and neither HealthCarePlus nor Monument guarantee the obligations of UniMed.

Monument provides advice and arranges the HealthCarePlus insurance as an agent of UniMed and receives commission on any HealthCarePlus Hospital Select cover it arranges. A portion of this commission is shared with EBS and distributed by EBS (net operating expenses) for charitable purposes.

TERMS AND CONDITIONS APPLY. The HealthCarePlus branded range of health insurance products are underwritten by UniMed who will be responsible for all claims and other matters relating to your policy. HealthCarePlus does not guarantee the obligations of UniMed. Other Hospital Cover and Risk insurance may be underwritten by a range of New Zealand Insurers. These products are distributed on behalf of HealthCarePlus by HealthCarePlus Representatives, being financial advisers contracted to Monument (a division of Crombie Lockwood).

They arrange these insurances as an agent of the respective insurer and may receive a commission on any policies that they arrange.



HealthCarePlus is underwritten by UniMed

HealthCarePlus enquiry line:
0800 268 3763

(Monday – Friday, 8.00 am – 5.00 pm)

www.healthcareplus.org.nz

sales@healthcareplus.org.nz



Remember, the sooner you join,
the sooner we can help you pay for
your day-to-day health costs.

