



# #care4U

Your insurance policy

**HealthCare** 

It's good to belong

Effective from 1 May 2021





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## Welcome to #care4U a HealthCarePlus product underwritten by Union Medical Benefits Society Ltd (UniMed).

Thank you for choosing #care4U from HealthCarePlus. We are sure that you will find that it's good to belong.

This is your insurance policy document. Please take the time to read your insurance policy document carefully and if you have any questions please call **0800 600 666** Monday - Friday 8 am - 5 pm.

## What is #care4U?



This product covers day-to-day health care costs and is designed to meet the specific needs of people like you. #care4U provides cover for Dental, Optical, General Practitioner and Specialist visits, Prescriptions, and treatment/consultations with Complementary Medical providers.

Refer to the Coverage Table for terms and conditions.

#care4U is exclusively available to members of a participating union<sup>1</sup> and their families.<sup>2</sup> It's one of the key benefits of belonging to these unions. #care4U is underwritten by UniMed.

HealthCarePlus also offers access to a range of other insurance products for you to choose from including Hospital Cover, Risk Insurance including; life insurance, income/mortgage protection, trauma insurance and a home loans solution. To find out more about the benefits of these products, please call **0800 268 3763** Monday - Friday 8 am - 5 pm.

Hospital Cover and Risk Insurance may be underwritten by a range of New Zealand insurers. The Home Loans Solution is arranged through a range of New Zealand registered banks. These products are distributed by HealthCarePlus Representatives, financial advisers employed by or contracted to Monument Insurance Limited, a division of Crombie Lockwood.

<sup>1</sup> Members of: NZEI, PPTA, ISEA, TIASA, PSA and Tertiary Education Union.

<sup>2</sup> See definition of "Family/Whanau" on page 11.

## Who is HealthCare Plus?

HealthCarePlus is the trading name for The Education Benevolent Society Incorporated (“EBS”). EBS was started in 1963 to enable teachers, education sector members, and their families to access competitive insurance products to support their families’ health and provide financial protection for unforeseen events.

In 2018 the Board of EBS conducted a fundamental review of the business and decided to enter a strategic partnership with UniMed whereby UniMed underwrites all HealthCarePlus health insurance products, and EBS focusses on providing members with a range of competitively priced health insurance products underwritten by UniMed.

## Who is UniMed?

UniMed is the trading name for Union Medical Benefit Society Limited established in 1979 and provides a comprehensive range of health insurance plans. Like HealthCarePlus, UniMed was established by Unions to provide its members with health insurance benefits. UniMed is a New Zealand licensed insurer.

UniMed is a not-for-profit incorporated society. This means UniMed is owned by you, its members and any profits (called surpluses) are applied for the benefit of those members. Unlike a company, there are no dividends paid to shareholders.

## Financial Strength Rating

UniMed has been given an A (Excellent) Financial Strength Rating by AM Best.

### A (Excellent) Rating

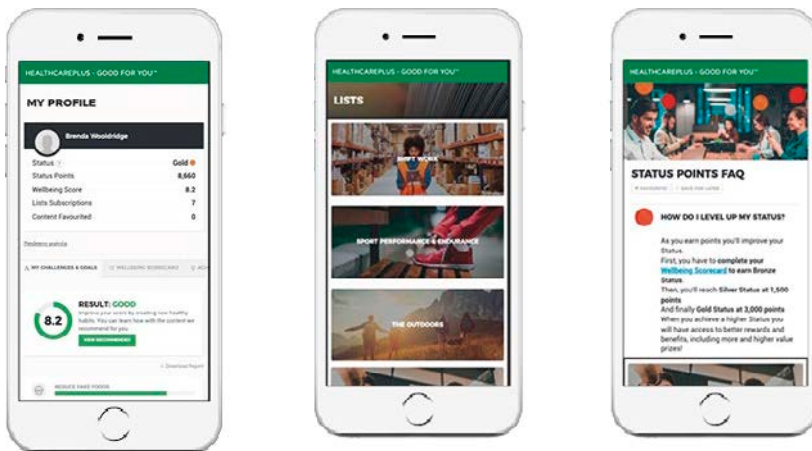
Provided by AM Best. AM Best’s ratings are as follows:

SecureRatings						VulnerableRatings						
A++	A+	A	A-	B++	B+	B	B-	C++	C+	C	C-	D
Superior		Excellent		Good		Fair		Marginal		Weak		Poor

## As well as more generous cover, we've teamed up to bring you 'Good For You' - your free, online health and wellbeing platform.

'Good For You' gives you all that you need to measure, manage and increase your day-to-day health and wellbeing - all in one easy place. When you first register and log in, we'll ask some simple questions around your age, lifestyle, and health - and then create your personalised 'wellbeing dashboard' where you can see, and track, the measures that matter most to you.

You'll also get ongoing health & wellbeing advice, tailored to your age and situation - such as articles, videos and tips - as well as ongoing challenges that you can take yourself, or with family & friends. And whenever you take action to invest in your wellbeing - you can also earn points towards a range of exclusive 'wellbeing' discounts and rewards!



It's all part of making sure that we do everything we can to help you take control of, and make the most of, your physical, mental and financial wellbeing... and making your union (and HealthCarePlus) membership, work even harder for you and your whānau.

To get started, just register online using the QR Code here:



# #care4U Coverage Table

The following tables describe the benefits covered by your #care4U policy. It includes the health care service or benefit covered, reimbursement level, Benefit Maximums, Waiting Periods and other terms and conditions applicable to the cover. The Benefit Maximums apply as a total (i.e. aggregate) sum for all of the services outlined in the Benefit Section (unless otherwise indicated i.e. where Sub-limits apply).

The Board reserves the right to interpret, alter or amend the conditions for payment of benefits generally as it deems necessary. Further details about the terms and conditions of Membership are outlined in this policy document, within UniMed/HealthCarePlus Conditions of Membership and on the HealthCarePlus web-site.

Health Care Service or Benefit	Benefit Maximums	Waiting Periods	Other Terms and Conditions
<b>DENTAL</b>			
DENTAL CONSULTATIONS AND TREATMENT	50% reimbursement of actual costs incurred up to \$250 per Calendar Year, or Claiming Year for each Insured Adult or for all Insured Children collectively.	6 months	<p>Includes dental examinations, x-rays and cleaning/polishing performed by a Dentist, Oral Surgeon or Dental Hygienist.</p> <p>Includes fillings and teeth extraction (excluding wisdom teeth) performed by a Dentist or Oral Surgeon.</p> <p>Includes periodontic and endodontic treatment.</p> <p>Crowns, dental implants and dentures are not included. Veneers, gold fillings or other forms of cosmetic dentistry are not included. Prescribed medicines are not included. Orthodontic treatment is not included (refer Orthodontic Benefit).</p>
<b>OPTICAL</b>			
OPTOMETRIST EYE EXAMINATIONS AND GLASSES, CONTACT LENSES	50% reimbursement of actual costs incurred up to \$250 per Calendar Year, or Claiming Year for each Insured Adult or for all Insured Children collectively.	6 months	<p>Covers the cost, up to the maximum cover for this benefit, of:</p> <ul style="list-style-type: none"> <li>· Optometrist eye examinations</li> <li>· Prescription glasses or contact lenses</li> </ul> <p>Documentation specifying the date of the eye examination must be provided to claim for prescription glasses or contact lenses.</p> <p>Receipted itemised accounts must be provided, clearly stating the date of the prescribing eye examination.</p> <p>Optical coatings, eye drops, solutions, cases and prescribed medicines are not included.</p>

Health Care Service or Benefit	Benefit Maximums	Waiting Periods	Other Terms and Conditions
<b>MEDICAL, SPECIALISTS &amp; TESTS (including health screening)</b>			
GENERAL PRACTITIONER FEES, PRESCRIPTION MEDICINES, LABORATORY TESTS, SPECIALIST CONSULTATIONS, DIAGNOSTIC TESTS AND HEALTH SCREENING, (including mammography, prostate checks and skin checks, excluding mole mapping - dermatologist consultations only), AMBULANCE FEES	50% reimbursement of actual costs incurred up to \$250 per Calendar Year, or Claiming Year for each Insured Adult or for all Insured Children collectively.	3 months	Covers the cost, up to the maximum cover for this benefit, of: <ul style="list-style-type: none"> <li>· Registered Medical Practitioner consultations</li> <li>· Registered Medical Specialist consultations</li> <li>· Medicines or laboratory tests prescribed or referred by a Registered Medical Practitioner or Registered Medical Specialist up to a maximum of \$10 per prescription item or laboratory test</li> <li>· Flu vaccinations (all other vaccinations excluded)</li> <li>· Diagnostic tests, x-rays and ultrasound (non obstetric) on referral from a Registered Medical Practitioner or Registered Medical Specialist</li> </ul> This benefit excludes treatment covered by the Complementary Medical Benefit even if this treatment is provided by a Registered Medical Practitioner.



Health Care Service or Benefit	Benefit Maximums	Waiting Periods	Other Terms and Conditions
<b>COMPLEMENTARY MEDICAL</b>			
PHYSIOTHERAPY, CHIROPRACTIC, OSTEOPATHY, PODIATRY,  ACUPUNCTURE, NATUROPATHY, HOMEOPATHY,  PSYCHOLOGY, PSYCHOTHERAPY,  COUNSELLING, DRUG AND ALCOHOL THERAPY,  DIETITIAN AND NUTRITIONIST,  LYMPHOEDEMA THERAPY,  ALLERGY TESTING AND CHELATION THERAPY,  AUDIOLOGY, OCCUPATIONAL THERAPY, SPEECH-LANGUAGE THERAPY,  INFERTILITY/ STERILISATION	50% reimbursement of actual costs incurred up to \$250 per Calendar Year, or Claiming Year for each Insured Adult or for all Insured Children collectively.	3 months	Covers the cost, up to the maximum cover for this benefit, of treatment and consultations provided by/ or x-rays on referral from persons registered with: <ul style="list-style-type: none"> <li>· The Physiotherapy Board of New Zealand;</li> <li>· New Zealand Chiropractic Board;</li> <li>· Osteopathic Council of New Zealand;</li> <li>· Podiatrists Board of New Zealand;</li> <li>· Acupuncture NZ;</li> <li>· New Zealand Acupuncture Standards Authority Inc (NZASA);</li> <li>· The Physiotherapy Acupuncture Association of New Zealand Inc. (PAANZ);</li> <li>· Naturopaths &amp; Medical Herbalists of New Zealand Inc - <b>Naturopaths only</b>;</li> <li>· New Zealand Council of Homeopaths Inc (NZCH);</li> <li>· New Zealand Psychologists Board;</li> <li>· The Psychotherapists Board of Aotearoa New Zealand;</li> <li>· The New Zealand Association of Psychotherapists (NZAP);</li> <li>· NZ Association of Counsellors (NZAC);</li> <li>· The Addiction Practitioners Association of Aotearoa - New Zealand Inc. (DAPAANZ);</li> <li>· Dietitians Board;</li> <li>· Nutritionist Society of New Zealand;</li> <li>· Lymphoedema NZ;</li> <li>· New Zealand Audiological Society (MNZAS);</li> <li>· Occupational Therapy Board of NZ (OTBNZ);</li> <li>· New Zealand Speech-Language Therapists Association (NZSTA).</li> </ul> <p>Treatment outlined above is also covered if performed by a Registered Medical Practitioner.</p> <p>Fertility treatment or sterilisation procedures are covered. Dietitian or Nutritionist consultations are covered if referred by a Registered Medical Practitioner.</p> <p>Chelation therapy, allergy testing or consultations and treatment related to allergies are covered if performed by a Registered Medical Practitioner.</p> <p>Medications, remedies, aids, food supplements or other items relating to treatment by the providers listed above are not included.</p>

# How to claim

We recommend that you read this section before you submit your claim.

If you have any further questions you can contact us on **0800 600 666** Monday - Friday 8 am - 5 pm.

## Online claiming - it's easy

You can submit a claim by emailing the claim to [claims@unimed.co.nz](mailto:claims@unimed.co.nz). Simply download and complete the claim form. Attach to an email along with your scanned or photographed receipts and submit your claim - it's that easy.

All sections of the claim form must be completed to avoid delays in processing your claim.

Please make sure that all scanned or photographed receipts are legible and are itemised, showing the date of treatment, treatment provider, patient treated, description of health services received and fees charged.

A receipt for \$100 or more must be accompanied by an itemised account. UniMed will not accept EFTPOS, cash register receipts, credit card receipts or Income Support Services Reports. You are required to retain your original receipts until claim settlement in the event they are required to assess your claim.

The Member is required to submit the claim on behalf of all Members on the policy. Claims are paid by direct credit into the Member's nominated bank account.

Payments received by Members are not subject to income tax and are inclusive of GST.

Please note the minimum amount that will be processed for any claim is \$10.

## Posting your claim

Download a claim form from the website, fill it in, attach your original receipts to the claim form and then post it to UniMed. If you do not have website access, please call **0800 600 666** and we will post a claim form out to you.

The same conditions for online claims (as specified above) apply to claims submitted by post.

## How long do I have to claim?

It is recommended that all claims are lodged promptly after a Member uses or receives the relevant eligible healthcare services.

## Other considerations applying to particular claims

### Claims from outside New Zealand

Costs incurred outside New Zealand are ineligible except for any Member on approved overseas exchange or study leave who continues to have NZ\$ salary paid to them and continues to make contributions for their HealthCarePlus policy. Costs within the country of exchange only are eligible. Claims must be supported by a letter from the Member's pay office confirming the country of exchange and the start and finish date of approved overseas exchange or study leave.

### Events claimable from any other source

Reimbursement must be claimed from other sources first. Copies of receipts/accounts must support claims. All claims must be accompanied by evidence of the amount received from the other society/provider.

Note: When submitting a copy of the list of events claimed from another society/provider with a HealthCarePlus claim form, this will reduce form filling, as it is not necessary to complete these same details on your HealthCarePlus claim form.

Claims subject to the Accident Compensation Corporation (ACC), Work and Income, Ministry of Health, Ministry of Social Development, Ministry of Justice, other government refunds or assistance must be settled before applying to HealthCarePlus. In these cases a maximum of 50% of the balance less other medical insurance refunds will be paid.

No Member may receive an aggregated refund of more than 100% of original costs.

## Exclusions - what you are not covered for

These are expenses or items that are not covered and will not be reimbursed by your HealthCarePlus policy.

The following items are excluded from coverage:

Expenses arising from and/or associated with the following treatments or activities are excluded:

- All surgical procedures
- Pregnancy and birth
- Accommodation and travel related expenses
- Food supplements
- Non-health related consultations and testing e.g. examinations for employment, insurance purposes or drivers' licences
- Preventative treatment/vaccinations
- Cosmetic treatment
- Over the counter medication
- Consumables, accessories, replacement parts or repairs
- Treatment and expenses incurred outside of New Zealand (refer to paragraph entitled "Claims from outside New Zealand")
- Any treatment or benefit that is not specifically included in the Coverage Table
- Hire fees

Please call **0800 600 666** Monday -Friday 8 am - 5 pm for further information on restrictions.

# Who can join?

An applicant for cover must be a financial member of, or be employed by one of the following participating unions:

- TEU: Tertiary Institutes Allied Staff Association Incorporated
- NZEI: New Zealand Educational Institute Incorporated Te Riu Roa Incorporated
- PPTA: New Zealand Post Primary Teachers' Association Incorporated
- TIASA: Tertiary Institutes Allied Staff Association Incorporated
- PSA: NZ Public Service Association Te Pukenga Here Tikanga Mahi Incorporated
- ISEA: The Independent Schools Education Association

A former employee of a participating union who is a financial member of a participating union is eligible to take out a HealthCarePlus policy.

An applicant who is linked through 'Family/Whanau' Membership\* is eligible to take out a HealthCarePlus policy.

Once the applicant is admitted as a Member, the Member must advise of any change to union status.

## Membership

The Member must include a partner and/or children in their policy and pay the appropriate premium in order to apply for benefits for them.

A parent or other adult who is not recognised as the Member's partner, cannot be included in the policy as a partner for the purpose of obtaining benefits as a family.

Dependant children are eligible for benefits up to the end of the year in which they become 21, to 31 December in any year. Note: students, although living with a parent, may be eligible for the Community Services Card and this should be used where appropriate before claiming HealthCarePlus policy benefits.

Over 21 year olds may continue to enjoy HealthCarePlus policy benefits by commencing a new policy in their own name and by moving to a non-union premium rate. To discuss the options, call **0800 600 666** Monday - Friday 8 am to 5 pm.

## Special Membership categories

Applicants who do not meet the above requirements can be admitted with approval as follows:

### Trainee Teachers

Trainee teachers need to provide an annual declaration that they still qualify for and are a current member of a participating union. If not, their membership will terminate at the end of the period when they no longer meet the eligibility requirements of their qualifying union. Trainee teachers qualify for union member rates.

### \*Family/Whanau

Family or Whanau is defined as a family member residing in the household of a HealthCarePlus Member, or an ex-partner of a Member, or a child of a Member who is over 21 years of age. The HealthCarePlus Member must be a financial member of, or be employed by a participating union. Such a person, who is linked as Family/ Whanau, can be a HealthCarePlus Member by paying for the policy under their own name at a non-union rate.

## Payment of Premiums

Members will be notified in writing of changes made to the level of premiums.

If you are in the education sector payment can be made by fortnightly salary deductions.

**Note Salary deduction is not available for PSA members, or anymore not in the education sector, i.e.; Family/Whanau or Trainee Teachers.**

Fortnightly, monthly and annual direct debit/credit card options are available to all Members.

Fortnightly direct debits are deducted every second Wednesday in conjunction with payroll dates. Monthly and annual direct debits are deducted on the first business day of the month.

Premiums received may not be refunded.

# Managing your Membership

## Continuing your Membership when circumstances change

Life can be unpredictable so it's good to know that HealthCarePlus has options that enable you and your family to maintain your Membership when your circumstances change.

These life events can include:

- Starting a family
- A change in career
- Travelling overseas for an extended period
- Relationship break-ups and new relationships
- Children reaching 21
- Retirement

HealthCarePlus Members and their families can continue their coverage, when their circumstances change, and they are no longer Members of a qualifying union. They will simply move to the non-union Member premium rate.

In order to continue to enjoy lower premiums some Members may elect to remain in their union, through associate union Membership.

## Honorary/Associate or Retired Member

Members can continue paying contributions to HealthCarePlus provided they either:

- become an Honorary or Associate Member of a participating union or,
- they may choose to continue as a non-union Member and pay the non-union Member premium rate.

## Relieving Teacher/Support Staff

Irregular salary payments make it impossible for some Members to maintain their eligibility for HealthCarePlus benefits. Long-term relievers are also disadvantaged when salary ceases at vacation time. To ensure continuous eligibility for benefits premiums can be paid in advance or by regular monthly direct debits.

## Leave Without Pay

Where leave without pay has been approved for a specific period up to 12 months, a Member may pay HealthCarePlus premiums for the full period in advance before leave commences or may choose to pay monthly by bank direct debit if leave is more than 6 months.

Members who do not pay in advance to cover periods of approved leave without pay must re-serve the requisite Waiting Periods when payments for your HealthCarePlus policy resume (except for those Members who have suspended Membership whilst overseas).

## Overseas Suspension of Membership

HealthCarePlus Membership can be suspended for a maximum period of 12 months if a Member is travelling overseas for 3 months or more. Written/Email confirmation is required.

Waiting Periods for benefits must be again observed after any break in the payment of premiums (except for those Members who have suspended Membership whilst overseas).

## Changing your policy

Members may choose to increase their range of Benefits by moving from one policy to another, provided that:

- All Members are covered in the same policy and
- The appropriate premium is paid

Members who elect to change their policy will serve the Waiting Period applicable for all benefits that are not included in their current policy. These additional Waiting Periods apply over and above the standard Waiting Periods for their current policy and from the date of the first premium payment at the new policy rate.

For details on the Waiting Periods refer to the Table of Coverage for the respective policy. All policy wordings may be viewed and downloaded from the website [www.healthcareplus.org.nz](http://www.healthcareplus.org.nz) or [www.unimed.co.nz](http://www.unimed.co.nz).

## Cancelling your Membership

If you are joining HealthCarePlus for the first time and are not satisfied with the policy during the first 30 days after the date you have received this policy document and your Membership Certificate, you can cancel the policy and we will provide a full refund of all premiums paid. You can only do this if no claim has been made under the policy during this period by you or in respect to any other Members insured by your policy. If you wish to cancel the policy within the 30 day period please contact us.

You can cancel your policy at any other time thereafter but if you do so you will not be entitled to a refund of any premium already paid to us and you will remain liable for premium due up to the date the cancellation takes effect. Cover will be provided until the date the policy is paid to.

Cancellation of a HealthCarePlus #care4U Membership must be advised in writing/email to UniMed.

For cancellation of an Approved Hospital Cover policy; please call **0800 268 3763** Monday - Friday 8 am - 5 pm.

## Complaints Procedure

At UniMed we strive to provide excellent customer service and empathetic support to our members. However occasionally things can go wrong or a member is unhappy with a decision we have made.

Our Complaints Process provides the opportunity to provide feedback, seek review of a decision or request an alternative action.

As a member of the Insurance and Financial Services Ombudsman scheme, members who remain unhappy at the end of the Complaints Process can request a Letter of Deadlock in order to access the IFSO's services.

If you have a complaint, we recommend that you contact us on **0800 600 666** Monday - Friday 8 am - 5pm.

The complaints process varies depending on the type of complaint that you have. We will acknowledge your complaint by the end of the next business day and will respond fully once all information has been gathered and a full review has taken place. Please be aware that in some cases this process can take some time, especially if we have to seek information from third parties such as doctors or business partners.

Please also review our complaint procedures detailed on [www.unimed.co.nz](http://www.unimed.co.nz). It sets out the complaints procedure to follow if it relates to:

- Claims Decision,
- Administration Decision, or
- Premium Payment.

# Privacy Statement

UniMed is committed to respecting and protecting the privacy of our members and their personal information. We understand the need to safeguard your personal information and the importance of our obligations under the Privacy Act 2020 and the Health Information Privacy Code.

Our Member Privacy Statement sets out how we will collect, store, use and disclose your personal and health information, and how you can access and correct your personal information.

It is available on our website at [unimed.co.nz/about-unimed/privacy-statement](http://unimed.co.nz/about-unimed/privacy-statement).

For further information regarding our privacy statement or to discuss the steps that have been taken to protect personal information and privacy, contact our Privacy Officer by calling 0800 600 666 or by emailing [feedback@unimed.co.nz](mailto:feedback@unimed.co.nz).

## Definitions

These are terms used in this Policy Wording that are defined to provide clarity.

**Benefit Maximum or Entitlement** The maximum, total (or aggregate) sum that will be reimbursed for the specified period relating to the health care services or benefit outlined in the Benefit Section. Note: in some cases Sub-limits will apply.

**Business Day** This means a day that is not a Saturday, Sunday or public holiday in Auckland, Wellington, or Christchurch, New Zealand.

**Benefit Section** This is a category of health care services or benefits that have a common Benefit Maximum. For example, Optical.

**Calendar Year** A 12-month period starting 1st of January and ending 31 December.

**Claiming Year** means the 12 month period following the start date of your policy and each successive 12 month period. 'Claiming Year' applies to all policies that were purchased after 1 January 2019.

**Family/Whanau** Family or Whanau is defined as a family member residing in the household of a Member, or an ex-partner of a Member (including a deceased Member), or a child of a Member who is over 18 years of age.

**HealthCarePlus** The trading name for The Education Benevolent Society Incorporated.

**Insured Adult** A Member who is aged 18 (and over) and not registered as an Insured Child on the policy.

**Insured Child** A registered dependant child who is aged under 21 and 21 year olds up until the end of the year in which they turn 21 years of age, i.e. 31 December.

**Member** The person who is eligible to join HealthCarePlus and is responsible for the payment of all premiums associated with the Members on their HealthCarePlus policy.

Note: Although the Member is responsible for payment of premiums, a family member may elect to pay the premiums on behalf of the Member.

**Membership** All persons insured by HealthCarePlus under the same Primary Care Extra policy.

**Participating Union** Members of: NZEI, PPTA, ISEA, TIASA, PSA and Tertiary Education Union

**Registered Medical Practitioner** A person who holds a current practising certificate in compliance with the Health Practitioners Competence Assurance Act 2003 (or any subsequent Acts) and is a Member of the appropriate registration body.

**Registered Medical Specialist** A Registered Medical Practitioner who is a Member of an appropriately recognised specialist college and has authority granted under the Health Practitioners Competence Assurance Act 2003 (or any subsequent Acts) to perform that health service and has Medical Council of New Zealand vocational registration for that health service.

**Sub-limit** This is a limit that applies to a specific health care service or benefit within a Benefit Section. For example a prescription limit of \$10 per item.

**The Board** The Board of Directors of The Education Benevolent Society Incorporated. (trading as HealthCarePlus).

**Trainee Teacher** Is a student that is; registered with and studying at a tertiary education institution, to become a teacher, and who is a current and eligible member of a participating union.

**Waiting Period/Qualifying Period** This is the minimum period that all Members on a policy must have been continuously insured (with premiums fully paid) before they are eligible to claim. Benefits may be claimed for events that occur after the Waiting Period has been completed in full.

**"We" or "Us"** Refers to The Education Benevolent Society Incorporated. trading as HealthCarePlus.

**"You" or "Your"** Refers to the Member or their insurance policy.



**HealthCarePlus policy queries and  
claims:**

**0800 600 666**  
**Ph: 03 365 4048**  
**Fax: 03 365 4066**

Queries: [members@unimed.co.nz](mailto:members@unimed.co.nz)

Claims: [claims@unimed.co.nz](mailto:claims@unimed.co.nz)

Download forms at:

[healthcareplus.org.nz](http://healthcareplus.org.nz) or  
[unimed.co.nz/important documents](http://unimed.co.nz/important_documents)

Monday - Friday 8 am - 5 pm

**HealthCarePlus  
Representative line:**

**0800 268 3763**

Monday - Friday 8 am - 5 pm



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