

PRIMARY CARE EXTRA

Our most comprehensive 'day-to-day' package - get cover up to \$2,200* collectively for dental, optical, GP costs, specialist & test, and complementary medical. Plus many more benefits from just \$6.27** per week.

All pre-existing conditions are covered and you can get excess reimbursement on approved Hospital Cover policies (\$500 maximum applies)***.

You are also eligible to register for our wellbeing program for FREE

What's covered? When can I claim? and How much?

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.

Waiting period: 6 months - Benefit maximum: 50% up to \$350

Hospital Treatment

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

Policy excess reimbursement: excludes oral surgery.

Waiting period: 3 months - Benefit maximum: 50% up to \$1000 & \$500 maximum applies for excess reimbursement

Complementary Medical

Physiotherapy, chiropractic, osteopathy, podiatry, acupuncture, naturopathy, homeopathy, psychology, psychotherapy, counseling, drug and alcohol therapy, dietitian and nutritionist consultations, lymphoedema therapy, allergy testing.

Waiting period: 3 months - Benefit maximum: 50% up to \$500

Optical

Optometrist eye examinations, prescription glasses and contact lenses.

Waiting period: 6 months - Benefit maximum: 50% up to \$350

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

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.**

GP costs, Specialists & Tests

GP visits, Specialist & diagnostic tests including: X-rays, Ultrasound (not obstetric), mammograms, prostate checks, and skin checks. Prescription medicines and laboratory tests (\$20 per item limit), Mole Mapping is included. Vaccinations are included.

Waiting period: 3 months - Benefit maximum: 50% up to \$1000

Medical Appliance

Specified items prescribed by a GP, Specialist or Hospital. Includes: hearing aids, prosthesis (not related to surgery), toric and irlen lenses, aids for the control of diabetes or lung disease, Epipens, CPAP Machine/Mask, compression stockings/sleeves, baby monitor or any equipment essential for the disabled.

Waiting period: 3 months - Benefit maximum: 50% up to \$400

Orthodontic Treatment

A contribution towards the cost of orthodontic consultations and 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)

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: \$1000

Wellbeing program

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!

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Sign up at <https://info.healthcareplus.org.nz/good-for-you>

If you are unsure about Primary Care Extra, please use the table below to compare with other day to day plans

| | Primary Care | Primary Care Extra | #Care4U |
|------------------------------|--|--|---------------|
| Dental | No cover | Up to \$350pa | Up to \$250pa |
| Optical | Up to \$250pa | Up to \$350pa | Up to \$250pa |
| Medical, Specialists & Tests | Up to \$750pa | Up to \$1,000pa | Up to \$250pa |
| Complimentary Medical | \$400pa | \$500pa | Up to \$250pa |
| Hospital Treatment | \$700pa | \$1000pa | No cover |
| Major Diagnostic Imaging | Up to \$600pa | Up to \$600pa | No cover |
| Medical Appliance | Up to \$400pa | Up to \$400pa | No cover |
| Orthodontic Treatment | Up to \$750 per insured child Up to \$1,500 max | Up to \$750 per insured child Up to \$1,500 max | No cover |
| Sick Leave Without Pay Grant | Up to \$50 per week Max 26 weeks | Up to \$50 per week Max 26 weeks | No cover |
| Birth Grant | \$200 per birth | \$200 per birth | No cover |
| Bereavement Grant | \$1,000 per life insured | \$1,000 per life insured | No cover |

HealthCarePlus is now more than a health insurance provider

Supporting your health & wellbeing is much more than just access to affordable health insurance. Now we offer a broader range of 'Member-only' services & offers from a range of trusted partners.



Affordable, generous healthcare



Financial advice & FREE resources



Rewarding health & wellness programme



Special rates on Public Trust legal wills



Hardship & research grants

* Please note there are other benefits in this plan that are claimable and have not been included in this amount.

** Premium for a single insured adult aged up to 45 years. Premiums vary by age and are effective as of 1/4/2022.

*** The Primary Care Extra plan 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).

Terms and conditions apply. Primary Care Extra is exclusively available to participating union members and is underwritten by Union Medical Benefits Society Ltd (UniMed). Please refer to the policy document for full coverage and conditions at <https://info.healthcareplus.org.nz/primary-care-extra>

If you have any questions about our day-to-day plans, please call us on 0800 268 3763 or send an email to sales@healthcareplus.org.nz. To get an online quote, please scan the QR code.

