

PRIMARY CARE

Affordable day-to-day health support - get cover up to \$1,400 collectively for optical, GP cost, specialist & test, and complementary medical. Plus many more benefits from just \$3.71** 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?

Optical

Optometrist eye examinations, prescription glasses and contact lenses. The effective date for the claim is the date of the prescribing eye examination, not the date of purchase or supply of the prescription glasses or contact lenses.

Waiting period: 6 months - Benefit maximum: 50% up to \$250

Hospital Treatment

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

Excess reimbursement: excludes oral surgery.

Waiting period: 3 months - Benefit maximum: 50% up to \$700 & \$500 maximum applies for excess reimbursement

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, or any equipment for the disabled.

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

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

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!

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

GP costs, Specialists and Tests

Prescription medicines and laboratory tests (\$10 per item limit), GP visits, Specialist consultations and diagnostic tests including: X-rays, Ultrasound (not obstetric), mammograms, prostate checks, and skin checks (not mole mapping). Ambulance fees. Flu vaccinations (all other vaccinations excluded).

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.

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

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.

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

If you are unsure about Primary Care, 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 a union-owned health and wellbeing organisation

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 1/4/2023. Primary Care 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.

*** The Primary Care 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).

If you have any questions about the plan, please call the Monument Financial Adviser team on 0800 268 3763 or send an email to sales@healthcareplus.org.nz. To get an online quote, please scan the QR code.

Please note Monument Financial Advisers are Financial Advisers contracted to HealthCarePlus through Monument Insurance. Monument has been our appointed business partner since the early 1990's to provide financial advice to our members on life and health insurance products (HealthCarePlus is not legally able to provide financial advice).

This benefit summary should be read in conjunction with the policy document which is available on request.

