

#CARE4U

*Cost efficient cover, for the things you really need - get cover **up to \$1,000** collectively for dental, optical, GP costs, specialist & test, and complementary medical from just **\$4.08*** per week.*

All pre-existing conditions are covered and

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 \$250

Medical, 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 \$250

A Personalised 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>

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

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 \$250

If you are unsure about #care4U, 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

* Premium for a single insured adult aged up to 45 years. Premiums vary by age and are effective as of 1/4/2023.

Terms and conditions apply. #care4U 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/care4u>

If you have any questions about the plan, please call the Monument Financial Adviser 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.

