

Serious Health Event Benefit policy schedule



Please keep this document in a safe place.

This **activa** Serious Health Event Benefit policy is issued by Activa Health Limited and is underwritten by the Southern Cross Medical Care Society.

In return for opening and maintaining monthly minimum contributions in an **activa** Account we agree to provide the Account Holder and Additional Cardholder with the Serious Health Event Benefit as outlined below subject to the provisions, limits and other terms contained herein.

If the Account Holder and/or the Additional Cardholder are insured under an **activa** Plan and are aged between 19 and 64 years of age (inclusive) at the time of a Confirmed Diagnosis, the terms of the **activa** Plan Serious Health Event Benefit will apply to the exclusion of these terms.

We may change or update the scope of cover and terms and conditions of this policy from time to time. If we make any such changes, we will notify you. This policy will be interpreted in accordance with New Zealand law.

Definitions

“**Activa**” means Activa Health Limited.

“**activa Account**” or “**Account**” means the card account opened by ASB Bank in the name of the Account Holder for the purpose of recording Card Transactions and charges payable pursuant to the **activa** Account Terms and Conditions.

“**activa Account Terms and Conditions**” means terms and conditions applying to the **activa** Account from time to time.

“**Account Holder**” shall have the meaning set out in the **activa** Account Terms and Conditions.

“**Additional Cardholder**” shall have the meaning set out in the **activa** Account Terms and Conditions.

“**Chief Medical Officer**” means a medical practitioner employed by us to provide advice and recommendations on clinically related matters.

“**Confirmed diagnosis**” means that a determination of the nature of the medical condition has been made to the satisfaction of Southern Cross which is consistent with the diagnosis criteria as described in this policy schedule for a Serious Health Event suffered for the first time by the insured. The Account Holder must submit evidence of the diagnosis made by a medical practitioner as appropriate to the medical condition. In the event of any dispute the Chief Medical Officer will have sole discretion to determine whether the definition of confirmed diagnosis has been met.

“**Congenital Conditions**” means the conditions which are present at birth as a congenital anomaly or defect as determined by the Chief Medical Officer.

“**Cover Commencement Date**” means the earlier of:

- the date an **activa** card is used (whether that be the Account Holder's card or an additional or supplementary card) or
- the date 14 days after the Account Holder receives their **activa** card.

“**Eligible Person**” means the **activa** Account Holder and any Additional Cardholder (if any).

Exclusion(s) means any health conditions, symptoms, signs or events that are not covered by this policy, as expressed in this policy schedule.

“**Pre-existing Condition**” means any health condition occurring or existing, or any health condition which relates to a symptom, sign or event occurring or existing:

- in relation to the Account Holder and the Additional Cardholder before the Cover Commencement Date
- in relation to an Additional Cardholder added to the Account after the Cover Commencement Date, before the date the relevant Additional Cardholder was added to the Account

- where the Account Holder or Additional Cardholder was aware, or ought reasonably to be aware, of the health condition, symptom, sign or event.

“**Serious Health Event**” means a Confirmed Diagnosis of cancer, organ failure requiring major organ transplant, loss of independent living, functional loss or stroke as defined by the diagnosis criteria set out in this policy schedule.

“**Society**” or “**Southern Cross**” means the Southern Cross Medical Care Society.

“**we**,” “**us**,” or “**our**” means either Southern Cross Medical Care Society or Activa Health Limited acting in its capacity as agent of Southern Cross Medical Care Society, depending on the context.

“**you**” or “**your**” means the Account Holder and Additional Cardholder.

Description of Serious Health Event Benefit

Eligible Person's age at the date of Confirmed Diagnosis	Benefit Amount
18 – 44	\$3,000
45 – 64	\$2,000
65 and over	\$500

Subject to the Exclusions and the other terms and conditions of this policy, this benefit is payable if the Eligible Person:

- suffers a Serious Health Event for the first time; and
- is older than age 18 at the time a Confirmed Diagnosis is reached; and
- is still alive 14 days after the Serious Health Event causing the claim. This period of 14 days will be increased by one day for every day that the Eligible Person is kept alive on a life support system.

In addition, no cover will be available for that Eligible Person in respect of any other **activa** Account including any future **activa** Account.

Diagnosis Criteria

Cancer

Means the presence of one or more malignant tumours which are to be characterised by the pathological (histological) confirmation of the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue for which major interventionist treatment or surgery is considered necessary. Included are sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma, malignant bone marrow disorders and leukemia with the exception of chronic lymphocytic leukemia which is at Binet stages A and B or Rai stages 0, I and II.

The following tumours are excluded:

- tumours showing the malignant changes of carcinoma in situ (including CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant;
- all skin cancers, including hyperkeratosis, basal cell carcinomas and squamous cell carcinomas, unless there is evidence of metastases; and malignant melanomas of 1.5mm or less maximum thickness as determined by histological examination using the Breslow Method or less than Clark level 3 depth of invasion;
- non life threatening cancers, such as
 - prostatic cancers which are histologically described as TNM Classification T1 (or are of another equivalent or lesser classification);
 - papillary micro-carcinoma of the thyroid or bladder
- any tumours in the context of a diagnosis of Auto Immune Deficiency Syndrome or HIV infection.

Organ Failure Requiring Major Organ Transplant

Means the failure of a major organ resulting in the medically necessary receipt of a human to human organ transplant from a donor to the insured member of one or more of the following organs:

- heart
- liver
- lung
- kidney
- pancreas
- small bowel, or
- transplantation of bone marrow.

In the opinion of an appropriate consultant medical specialist, the transplant must be required on medical grounds and must be the most appropriate treatment. The transplant of all other organs, parts of organs or any other tissue or cell is excluded.

Loss of Independent Living

Means the insured person suffers a total and permanent inability to perform at least two out of five defined activities of daily living (ADL's) without the assistance of someone else. This inability to perform the ADL's must continue for at least six months. The inability must be as a result of neurological damage which is defined as abnormalities (acquired rather than inherited) of the nervous system producing certain symptoms and resulting in functional disorders. Payment will not be made if the loss of independent living is directly caused by alcohol or related to drug use that is not prescribed by a Medical Practitioner.

An "activity of daily living" means the ability to:

- eat and drink; or
- use a toilet for normal personal hygiene; or
- bathe and shower; or
- dress and undress (including grooming and fitting of artificial limbs); or
- moving to, from, and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid.

Functional Loss

Functional Loss means paralysis involving injury to or disease of the spinal cord resulting in the permanent and total loss of the use of any two or more limbs.

Examples of paralysis are:

- Hemiplegia: the permanent and total loss of function of one side of the body as a result of injury to or disease of the spinal cord.
- Diplegia: the permanent and total loss of function of both sides of the body as a result of injury to or disease of the spinal cord.
- Paraplegia: the permanent and total loss of function of both legs as a result of injury to or disease of the spinal cord.
- Quadriplegia: the permanent and total loss of function of both arms and both legs as a result of injury to or disease of the spinal cord.
- Tetraplegia: the permanent and total loss of function of both arms and both legs and loss of head movement as a result of injury to or disease of the spinal cord.

Stroke

Means the suffering of a stroke which is defined as cerebro-vascular episode or event (including intracranial or subarachnoid haemorrhage or embolisation) which lasts for more than 24 hours and causes at least 25% impairment of the whole person function which is permanent. This requires clear evidence of infarction of the brain tissue by a cerebral CT scan; or an angiogram; or an MRI or PET; or other reliable imaging technique approved by Southern Cross.

Reversible ischaemic neurological deficits and major head injuries are not covered. Cerebral symptoms due to transient ischaemic attacks, migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye or optic nerve vestibular functions are excluded.

Exclusions

The Serious Health Event Benefit shall not be paid for any Serious Health Event which has as an underlying cause, or is otherwise incurred in relation to, or as a consequence of, any of the following:

- Pre-existing Conditions;

- Suicide or self-inflicted injury or illness;
- Injury, illness, condition or disability arising from, or caused or contributed to by, substance abuse, intoxication or drug taking, whether prescribed or recreational;
- Injuries or disability directly or indirectly related to playing professional sport;
- Congenital Conditions;
- HIV, HIV disorders including AIDS, and any medical conditions that arise in any way from HIV infection;
- Any Serious Health Event which arises during the first three months following the Cover Commencement Date or, in the case of an Additional Cardholder added to an Account after the Cover Commencement Date, during the three months after the date they were added to the Account;
- Injury or disability suffered as a result of war or any act of war, declared or undeclared, or of active duty in the military, naval or air forces of any country or international authority, or as a direct or indirect result of terrorism;
- Nuclear contamination.

Termination of Cover

In relation to each Eligible Person this benefit ceases at the earliest of:

- (a) the **activa** Account being closed by either the Account Holder, or ASB Bank Limited,
- (b) the Eligible Person being removed as an Additional Cardholder from the **activa** Account, or
- (c) a claim being paid pursuant to this benefit in relation to that Eligible Person suffering the Serious Health Event.

This policy has no cash value so you do not receive any money if you decide to close your **activa** Account.

Claiming Process

For a claim to be payable pursuant to this policy we must be satisfied (at our sole discretion) that:

- Acceptable evidence is given to us of the Eligible Person's identity and age; and
- We have been given all the information that we require to consider the claim; and
- A Confirmed Diagnosis of a Serious Health Event has been reached; and
- The claim is not otherwise excluded under this Policy.

If we find that an incorrect date of birth has been given, then we can (but we are not required to) adjust the benefit to the amount that we would otherwise have paid had the correct information been provided.

The Account Holder must advise us in writing (giving full particulars) of any event likely to result in a claim within one month of the relevant event occurring, or as soon as is reasonably possible.

Where, in relation to any claim under this Policy, you have provided us with any information which is substantially incorrect, or have failed to disclose to us any information that we would have considered material to that claim, we are entitled to decline or cancel any claim made in respect of the serious health event in question, either in whole or in part.

Approval of a claim payment will only be made if all the terms and conditions of the policy are adhered to and a Confirmed Diagnosis of a Serious Health Event has been made to our satisfaction.

Call us on 0800 228 482 to discuss eligibility.

We will ask you to provide us with a medical report, at your cost, in order to assess your claim. This medical report must be completed by a specialist medical practitioner(s) who we accept as being appropriate in respect of the Serious Health Event in question. The report might include (for example) providing clinical, radiological, histological or laboratory evidence.

The Account Holder makes the claim but can nominate the person having suffered the Serious Health Event for payment.

Underwritten by Southern Cross Medical Care Society
181 Grafton Road,
Private Bag 99934,
Newmarket, Auckland



Southern Cross
Healthcare

Activa Health Limited is a subsidiary of the
Southern Cross Medical Care Society