



How **activa** works for John and Mel.

With two incomes, we do quite well. But money still seems to fly out the door! With mortgage and car repayments it disappears. Our health is important to us and we spend quite a lot on it. Mel is into the gym and I still play social rugby. **activa** helps us manage where this money is going. We put aside money which is more than enough to pay for our day-to-day expenses and we earn interest on what's left. We're building up a tidy little sum for our future. In fact, I'm planning on ditching my contacts after eye laser surgery in a couple of years.

What we like about **activa**

We now have a better idea of what we spend on health, so we can manage it better. It helps us save for things like laser surgery. And we earn interest on our health money.

Call **activa** now on **0800 22 84 82** or go to **www.activa.co.nz**



How **activa** works for a family.

Our two kids keep us on our toes. Every weekend it's off to watch their sports and inevitably bandage up a few scrapes. Having our **activa** health management Account for those unplanned visits to the pharmacy and our other health expenses has been great.

What we like about **activa**

We earn interest on our money. We can start preparing for dentist bills and stuff.

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How does an **activa** Account work?

- It's a health management account – you make an initial deposit of \$25 to set up your Account and we issue you with an **activa** card.
- You then make monthly deposits**** into your Account to use for health expenses at participating health retailers and providers.
- Any money that you don't spend earns interest, so you can build up a buffer for any future health needs.
- Each month we send you a statement (also available online). You see exactly where your money is going and can manage your health budget accordingly.

What about the fees?

If you compare our fees we think you'll find them competitive. For a monthly account fee of \$7.50 you'll receive:

- A lump sum benefit of up to \$3,000 for specified Serious Health Events (just by opening the Account)
- 2 **activa** cards to access your Account (a monthly card fee of \$2 per card per month for additional cards applies)
- Bank statements and banking services

And the best bit? There are no transaction fees.



Southern Cross
Healthcare

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



Charges, exclusions, limitations and other terms and conditions apply to the **activa** Account and are subject to change. For more information call 0800 22 84 82 or go to www.activa.co.nz. The **activa** Health Management Account is brought to you by Activa Health Limited. The **activa** Account and related banking services are provided by ASB Bank Limited. The **activa** Serious Health Event Benefit is underwritten by the Southern Cross Medical Care Society. Activa Health Limited receives services fees from ASB Bank Limited and Southern Cross Medical Care Society. Neither Activa Health Limited nor the Southern Cross Medical Care Society is a registered bank. A copy of ASB Bank Limited's disclosure statement is available free of charge at www.asb.co.nz

**** The minimum monthly deposit is \$25.00.

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activa - the revolutionary new approach to looking after your health.



If you take positive steps to stay healthy – **activa's** what you've been waiting for.

Today, we're much better at looking after our health. We want to be fitter, eat healthier - and live longer.

So you probably spend more on your health than you think. Dentists or doctor's visits. Gym membership. Health Insurance. Sports shoes. Vitamins. It all adds up. In fact, on average a New Zealand household spends \$2,200 a year on health and wellbeing*.

activa is a better way to manage your day-to-day health costs, get more out of your health money and save for your future healthcare needs too. Grab a pencil and do a quick calculation right now to see how much you're spending.

How much are you spending on health? Use this table to work out your annual health expenses		
	Avg. Family*	Your Spend
GPs, Family Doctors	\$288	
Prescriptions	\$167	
Pharmacies	\$201	
Health Foods, Vitamins	\$187	
Health Related Providers	\$99	
Gym Memberships	\$77	
Dental and Optical	\$301	
Specialists, Hospitals	\$216	
Health Insurance	\$402	
Sports Retailers	\$303	
Total	\$2,241	

*March 2005, Based on regionally representative sample of 400 people aged 30 years +, female bias. Figures rounded.

activa. Not just an account – a whole new way of thinking.

activa lets you stay on top of your health spending by providing you with smart ways to manage your health and your money. Whether it's having some money set aside for your day-to-day health requirements, or as a back up for those big health events, **activa** makes a lot of sense.

And because we all spend money on our health differently, **activa** is flexible, with options for today, tomorrow, and the unexpected.

For today...

You'll be able to ensure you have money ready to spend on your health whenever you need it. Whether it's some vitamins, a visit to the dentist, the pharmacy or a naturopath, by having money set aside in your Account to pay for your day-to-day health you're less likely to be caught short. You can use your **activa** Account at thousands of participating health retailers and providers across New Zealand.



For tomorrow...

Some health related costs require a bit more planning and saving, like laser eye surgery, a mountain bike or braces. Maybe you've decided traditional health insurance isn't for you but you still need to be prepared. **activa** can help you out. An **activa** health management Account allows you to save with a healthy 7.00% p.a. interest rate on balances over \$2,500**, while still allowing you access to funds for your day to day health spending.

**Interest rates subject to change.

And the unexpected...

There are some things in life you just don't see coming. **activa** offers a lump sum benefit of up to \$3,000 for Serious Health Events***

***See Serious Health Event Policy Schedule.

Want to know more? Ready to make your move?

If you would like to know more, just visit www.activa.co.nz Try our online calculator to see how much you spend on your health, take the online tour and have a look at our Frequently Asked Questions.

If you're one of the growing number of New Zealanders taking responsibility for your own health and wellbeing, **activa** is what you've been waiting for. It's your health. Your money. Your move.

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How **activa** works for Jill, a 29 year old teacher.

I've never been big on health insurance. I'm pretty fit, so it's just not something I feel I need. But when I heard about **activa**, I did the online calculator and was surprised by how much I spent on my health! You know, not just the obvious stuff, but also things like vitamins, paracetamol and massages. Now that I have an **activa** Account, I can't remember how I managed before. It seems I'm always using it. It's great to have money sitting there to pay for things that pop up. It's my way of looking after myself and still be able to pay the rent!

What I like about **activa**

It keeps all my health costs together. It's my money to spend on health costs now and in the future.

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