

Who is Accuro?

In 1971, we started out as Health Service Welfare Society looking after New Zealand's National Hospital Boards. We continued providing cover solely to DHB employees until 2007 when we decided it was time the New Zealand public had access to the same great benefits. Accuro Health Insurance was born. In Latin, Accuro means 'taking care', and that's what we do – take care of our members by offering low premiums, comprehensive cover and personal service.

At Accuro, we pride ourselves on taking care of people, and we're pretty good at it. After all we've been taking care of New Zealanders for over 45 years.

→ Did you know?

- > 170,000 New Zealanders require surgery but are not severe enough to be on a waiting list (HFANZ, April 2016).
- > The average wait time for public surgery is 304 days. This has increased by 80 days since 2013 (HFANZ, April 2016).
- > Over half of privately-funded surgeries were completed within a month (TNS, Feb 2016).

For a free, no obligation quote, go to www.accuro.co.nz, or contact your financial adviser.

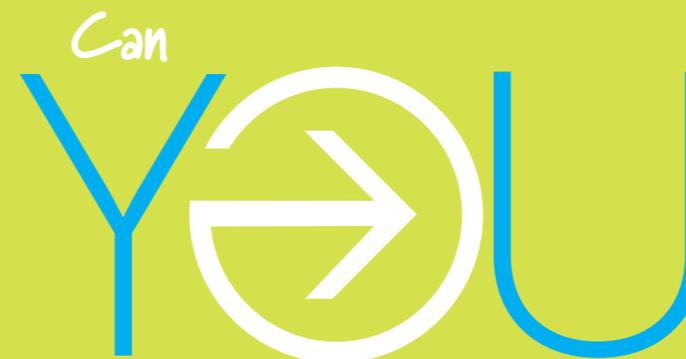


79 Boulcott Street | PO Box 10075 | Wellington 6143 | New Zealand
Freephone 0800 ACCURO (0800 222 876) | Email info@accuro.co.nz
Facsimile 04 473 6187 | www.accuro.co.nz

 facebook.com/Accurohealthinsurance

Accuro Health Insurance is the trading name of the Health Service Welfare Society Limited, which is incorporated under the Industrial and Provident Societies Act 1908

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Can
YOU
afford not to have
health insurance?



Why is health insurance important for you?

One of the things we take for granted is continued good health. We really don't know what is around the corner, and the Kiwi "She'll be right" attitude is the only plan many of us rely on.

Poor health can impact on your lifestyle and earning ability. Much of the emotional and financial burden of an illness can be avoided by protecting yourself and your loved ones with health insurance.

With Accuro Health Insurance, you can choose your own doctor and enjoy the comfort of a private hospital room while recovering from your treatment.

Protecting you and your family has never been easier.

Some of our health plans

SmartCare

Our Hospital and Surgical base plan. It covers you for the larger expenses, such as:

General surgery
You are covered for general surgery procedures including private hospital costs, surgeons' fees, pre-operative and post-operative diagnostics, consultations and tests up to \$300,000 per person per policy year.

Major diagnostic procedures
You are covered for major diagnostic procedures such as angiograms, endoscopies, MRI scans, CT scans and/or MP scans with or without admission to a private hospital, up to \$300,000 per person per policy year.

Non-surgical cancer treatment
If you are diagnosed with cancer, you will be covered up to \$25,000 per course of treatment to a yearly maximum of \$65,000.

SmartCare+

The SmartCare+ range has the same benefits as SmartCare with a few extra enhancements, such as:

General surgery/major diagnostic procedures
Covers the same procedures as SmartCare, but the limits for each are increased up to \$500,000 per person per policy year.

Non-PHARMAC drugs
Under the Hospital and Surgical base plan you are covered for non-PHARMAC drugs up to benefit maximums.

Bereavement grant
If you pass away from illness between the ages of 21 and 65, your estate will receive a cash payment of \$10,000.

Medical tourism
If you require medical treatment and decide to have that treatment overseas, we will reimburse you up to 75% of the costs had the treatment been undertaken in New Zealand.

You can add to your plan

GP plan

Our GP plan is ideal if you're seeking cover for more frequent healthcare costs.

Doctor visits Up to \$55 per clinic visit or \$70 for each after-hours GP visit.	Prescriptions Up to \$20 for each prescription, up to \$400 per year.
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Natural Health plan

Our Natural Health plan covers you for treatments by other health practitioners such as osteopaths, natural therapists and nutritionists.

Chiropractic and osteopath consultations Up to \$45 per visit, up to \$240 per policy year.	Other health practitioners You can have treatment from a range of health practitioners including physiotherapists, podiatrists, homeopaths, acupuncturists and nutritionists up to \$45 per visit, up to \$200 per policy year.
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Specialist plan

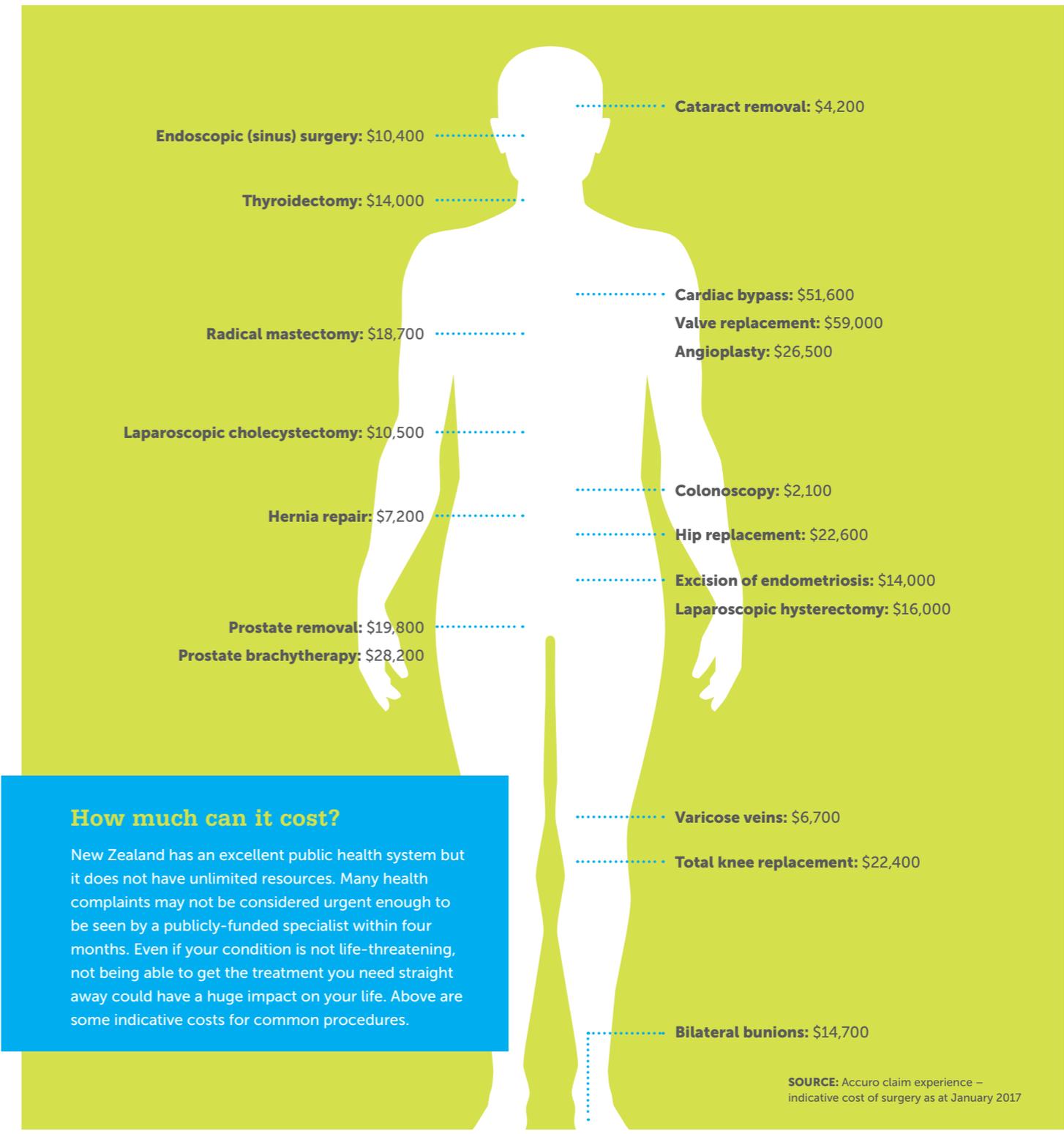
The Specialist plan covers you for specialist consultations and a wide range of diagnostic tests that do not result in hospital admission.

Specialist consultations You are covered for specialist consultations up to \$5,000 per policy year.	Diagnostic testing You are covered for diagnostic testing up to \$5,000 per policy year.
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Dental and Optical plan

This plan is ideal if you make regular trips to your dentist or optometrist and covers 80% of the costs.

Dental cover With our Dental and Optical plan, you are covered for dental treatment up to \$500 each policy year.	Optical cover You are covered for the costs of optometrist consultations up to \$300 each per policy year as well as the costs of prescription glasses or contact lenses up to \$300 per policy year.
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SOURCE: Accuro claim experience – indicative cost of surgery as at January 2017