

# MAJOR MEDICAL COVER

Major Medical Cover provides for the reimbursement of significant medical expenses, in particular admission to private hospital for care or surgery in the event of a non-acute medical condition such as cancer or heart disease so that you can get treatment when you need it without having to endure public hospital waiting lists.

The New Zealand public health system provides outstanding care for acute conditions, which can hit all of us without warning. Unfortunately the public health system does not have sufficient funding to ensure people with non-acute conditions can also be treated swiftly enough to prevent the condition from causing them unnecessary long-term discomfort.

Major Medical Cover is designed to give you peace of mind that, if the unforeseen does happen and the Public Health system cannot help you, you can afford to get expert medical treatment when you really need it.

## *Non-Cancellable Coverage*

ING Life guarantees the terms and conditions of your major medical coverage for the life of your policy. We do not retain the right to change your terms and conditions when we choose to. This is extremely important to ensure you know exactly what coverage you are paying for.

## *Excess*

You have a choice of the amount of excess you would like deducted from the medical costs reimbursement. If you choose to take up the Specialist & Test benefit, you have the choice of selecting the same excess as the base plan or a \$250 excess. The higher the excess you choose, the lower the premium you pay. The excess applies per person per treatment\*.

## *Surgical Hospitalisation*

Reimbursement of costs directly arising from surgical treatment of non-acute medical conditions carried out in a private hospital. Maximum benefit per life assured is \$200,000 per operation.

## *Non-Surgical Hospitalisation*

Reimbursement of costs directly arising from admission to a private hospital for non-surgical treatment of a non-acute medical condition. Maximum benefit per life assured is \$200,000 per annum. Included in this coverage are treatment costs for major illnesses such as cancer, irrespective of whether those costs are subsidised by Pharmac or not.



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## *Major Diagnostics*

Reimbursement of the following major diagnostic procedures not otherwise covered by the surgical and non-surgical hospitalisation benefits. Maximum benefit payable per life assured is \$200,000 per annum:

- MRI Scans
- CT Scans
- Arthroscopy
- Laparoscopy
- Dilation and Curettage
- Cytoscopy
- Myelogram
- Hysteroscopy
- Angiogram
- Colonoscopy
- Gastroscopy

## *Post-Admission Home Nursing Care*

Reimbursement of costs arising from home nursing care by a registered nurse, which has been recommended following admission to a private hospital. Maximum benefit payable per life assured is \$300 per day up to a maximum of 10 days\*\*.

## *Support Person Accommodation*

Reimbursement of support person accommodation costs where the life assured must travel outside of their residential area for treatment that cannot be provided locally. Maximum benefit payable per life assured is \$300 per day up to a maximum of 10 days\*\*.

## *Support Person Transfer Costs*

Reimbursement of support person transfer costs where the life assured must travel outside of their residential area for treatment that cannot be provided locally.

## *Overseas Treatment*

Reimbursement of medical, travel and support person costs where recommended treatment cannot be provided in New Zealand. Maximum benefit payable per life assured is \$30,000 per annum.

## *Overseas Waiting List Benefit*

Reimbursement of the usual, customary and reasonable costs which would be payable in New Zealand for the same treatment or procedure for any overseas medical, travel and support person costs which arise as a result of the recommended treatment being able to be provided in New Zealand but not within 6 months of the time recommended by your specialist, as a direct result of insufficient medical resources.

Maximum benefit payable per life assured is \$200,000 per annum.

## *Optional Specialists Costs*

Reimbursement of specialist's consultation costs not otherwise covered by the surgical and non-surgical hospitalisation benefits. Maximum benefit payable per life assured is \$3,000 per annum.

Includes GP-referred consultations with registered:

- Naturopaths
- Osteopaths
- Homeopaths
- Chiropractors
- Accupuncturists

## *Optional Diagnostic Tests*

Reimbursement of diagnostic procedure and test costs not otherwise covered under the surgical and non-surgical hospitalisation benefits. Maximum benefit payable per life assured is \$3,000 per annum.

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## *Children's Coverage*

Children receive automatic free coverage for the first 3 months after being born subject to an exclusion for congenital disorders. Should you wish your child to be covered after the first 3 months you must advise ING Life the child's details prior to the expiry of the free coverage period. Children may remain covered under your policy for as long as you choose to pay the premium.

## *Australasian Coverage*

If you incur one of the medical costs covered under this Major Medical Cover while you are in Australia for any reason, then ING Life will reimburse you up to the usual, reasonable and customary New Zealand costs for the same treatment.

## *Public Hospital Cash Grant*

If you require treatment through a public hospital and your hospital stay exceeds 3 nights, then ING Life will pay you \$300 for each extra night that you stay in hospital up to a maximum of 10 nights\*\*.

## *Funeral Support Benefit*

A lump sum of \$3,000 (reduced to \$2,000 if the covered person is 10 years or younger) payable upon the death of any person covered under this Medical Extra policy. This amount is to assist the family with the immediate expenses associated with the death of a life assured\*\*.

## *Transfer Costs*

If the treatment you require is not available locally, then the costs of air or road ambulance transfer to or from a private hospital will be covered.

## *Pre- Approval*

If you know you need treatment, you can contact ING Life to arrange for a pre-approval letter to be provided to you. When you give this letter to your treatment provider they will send the bill directly to us and you will not have to pay first and seek reimbursement from us later.

## *Guaranteed Insurability*

If you don't see the need for medical cover at this stage in your life but you can see the value of it as your life progresses, you have the option of purchasing guaranteed insurability for the Major Medical Cover benefit now, based on the current status of your health. This means that as long as you take up the full Major Medical Cover benefit before reaching the age of 40, then you are guaranteed acceptance for that benefit irrespective of how much your health has changed since you purchased the guaranteed insurability benefit.

## *Exclusions*

- Self-inflicted harm including attempted suicide, alcohol or drug abuse.
- War whether declared or not.
- Complications of pregnancy lasting less than 90 days after the end of pregnancy.
- Participation in a criminal act.
- HIV, AIDS and related conditions.
- Mental disease or disorder or psychiatric conditions.
- Geriatric conditions or senility.
- Acute admission to a public or private hospital.



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- Cosmetic surgery or procedures.
- General Practitioner's costs.
- Dentist's costs.
- Prescription costs except where they are covered under the surgical and non-surgical hospitalisation benefits.
- Contraception.
- Preventative treatment.
- Infertility treatment.
- Sterilisation costs incurred within 2 years of the commencement date.
- Medical costs covered by ACC.
- Costs incurred outside of Australia and New Zealand except those covered under the Overseas Treatment benefit.
- Laser eye treatment.
- Public Hospital treatment, unless as a fee paying private patient.
- Congenital disorders.
- The funeral support benefit will not be paid if the life assured commits suicide within 13 months of the commencement date of their cover.

## Major Medical Cover Details

### Entry Criteria

Minimum Entry Age	0
Maximum Entry Age	70
Acceptance of your application by ING Life.	
Cover Period	For life
Premium Reviewable	Yearly

### Excess Options

Base Plan	Optional Specialists and Tests Benefit
Nil	\$250
\$250	\$250
\$500	\$500 or \$250
\$1,000	\$1,000 or \$250
\$2,000	\$2,000 or \$250
\$5,000	\$5,000 or \$250

## Policy Definitions

This sheet is a guide to the main points of the policy. If you would like to review the full definitions of the costs that are covered, please ask your financial adviser for a copy of the policy wording.

### \* A treatment is defined as:

All specialist consultations, tests and treatment undertaken within a Private Hospital in relation to any one surgery or any one admission, including transport costs to and from the Private Hospital, post admission home nursing care and support person accommodation costs where these are applicable. This includes specialist consultations and diagnostic procedures undertaken within 6 months of surgery or admission to a Private Hospital providing they are directly related to the surgery or admission to a Private Hospital; or If you have selected the Optional Specialist and Diagnostic Tests benefit then the following is also considered a treatment cost:

All specialist consultations or tests which do not result in admission to or surgery in a Private Hospital which occur within the 12 months following a Policy Anniversary.

### \*\* No excess is payable for this benefit

Contact:

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