



POLICE HEALTH PLAN

Cover you and your family
can trust, when you need
it most



Police Health Plan – protecting the health of our members is what we do

We provide a flexible range of plans that help protect the health of you and your family.

Non-profit – all our surpluses are invested back into providing members with one of the best value health covers in New Zealand.

Our profits = your benefits

FINANCIAL STRENGTH RATING:

A M Best Co. has assigned a Financial Strength Rating of A- (Excellent) and an Issuer Credit Rating of "a-" to Police Health Plan Limited. The outlook for both ratings is stable. The ratings reflect the captive membership base, low expense ratio and good asset quality.

A M BEST CO.'S FINANCIAL STRENGTH RATING SCALE:

Secure: A++, A+ (Superior); A, A- (Excellent); B++, B+ (Good) Vulnerable: B, B- (Fair); C++, C+ (Marginal); C, C- (Weak); D (Poor); E (Under Regulatory Supervision); F (In Liquidation); S (Suspended).



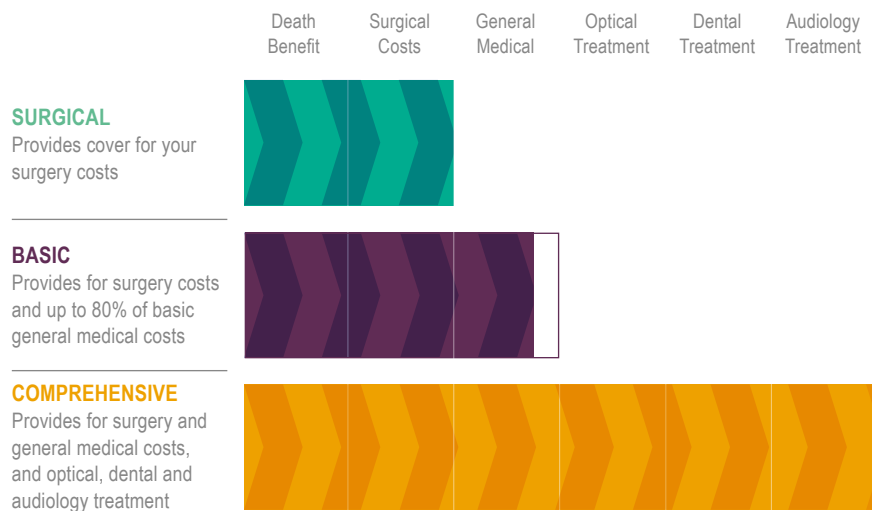
Independently owned and operated by Police Health Plan Limited, a subsidiary of the Police Welfare Fund, the Plan is focused on the health of members and their families.

WHO CAN JOIN POLICE HEALTH PLAN?

Membership is part of the Police Welfare Fund membership package. Partners, children and grandchildren (including daughters/sons-in-law) are also eligible to join.

WHAT TYPES OF COVER CAN I CHOOSE?

All plans cover surgical costs and include a Funeral Benefit. Basic and Comprehensive plans include general medical costs with Comprehensive providing cover for optical, dental and audiology treatment costs. Different levels of cover can be selected to suit each family member's needs.



EXCESS OPTION

The excess option provides a premium discount when a voluntary excess is selected on surgical cover. The excess is deducted from the total amount paid for each surgical claim. The surgical excess does not apply to the following surgical cover benefits: Surgery with a GP; Private Medical Hospital Admission; and the Public Hospital Cash Benefit.

Where an excess has been selected on the surgical cover, the excess applies from the date the new premium is paid.

If you choose a voluntary excess and then choose to switch to a lower or no-excess option, a 90-day stand-down period will apply before the lower or no-excess option commences, and all conditions that were existing under the previous higher voluntary excess will still incur that excess, regardless of when any procedure on this condition is carried out.

WHAT DO I PAY?

Current rates and terms are available at policeasn.org.nz or call Member Services on 0800 500 122.

Members insuring themselves and their dependant children (of 18 years of age or under) pay for the first two children only. Any subsequent children will be covered for free, providing they are insured for the same or lesser level of cover that your first two children are insured for.

If you wish to insure your children and grandchildren, they will be insured together on their own separate Police Health Plan policy.

I'm about to be admitted to a private hospital, will Police Health Plan cover me?

Surgical costs need to be pre-arranged. Members should submit a 'Surgical Approval Form' from 'Forms & Documents' at policeasn.org.nz or call 0800 500 122, 8am to 5pm, Mon to Fri, to have one sent to you. On receipt, Police Health Plan will promptly assess your surgery. Generally, Police Health Plan requires notification of the proposed surgery at least 10 working days prior to admission to a private hospital.

How long does it take to settle a claim?

We aim to have all claims processed within 10 working days of receipt – usually faster.

When should I lodge a claim with Police Health Plan?

Claims must be submitted for settlement within 18 months of incurring the charge. Any claims received over 18 months old will not be reimbursed. There is no administration fee. Refer to "Benefit year" under Membership Terms & Conditions, page 7.

I'm going overseas, will Police Health Plan cover me?

Police Health Plan will reimburse treatment costs incurred outside New Zealand, but only to the New Zealand fee standards. In other words, the standard costs should the treatment have been received in New Zealand. Members are strongly urged to take out some form of Travel insurance cover prior to departure. For our discounted travel cover see the 'Insurances' section at policeasn.org.nz.

Who will my Funeral Benefit be paid to if I die?

The Police Health Plan Funeral Benefit will be paid to the next of kin who is responsible for the deceased's affairs, including the deceased's funeral arrangements. If there is any dispute about who should receive the Benefit, this will be referred to the Police Welfare Fund. Payment will be made to whomever, at the Fund's discretion; generally this will be the estate of the deceased.

How to join

Membership is part of the Police Welfare Fund package.

For more information along with Police Welfare Fund and Health Plan applications visit policeasn.org.nz or call Member Services on 0800 500 122.

SURGICAL PLAN Cover applies to all plans

Note: Surgery requires prior approval - see "Terms & Conditions for all Plans" page 6.

COVER	BENEFIT	MAXIMUM
Surgery with a GP	\$750 per visit <i>(voluntary excess does not apply)</i>	\$750 per visit
General, Laparoscopic and Day Surgery <i>(must be performed in a licenced private surgical hospital)</i> <ul style="list-style-type: none"> • Cost of private surgical hospital admission fees • Daily bed charge 	Up to \$750 per night	Maximum of 15 nights for any one admission and up to \$11,250 per operation
Post Operative Physiotherapy	\$500 per admission	\$500 per admission
Surgeon and Anaesthetic Fees <ul style="list-style-type: none"> • Surgeon's fees including pre and post-operative visits • Anaesthetist fee • Surgically implanted prostheses 	100% refund of Usual Reasonable and Customary charges (URC). Refer to 'Conditions of Membership' for further definition.	A total maximum of \$200,000 a year
Other Hospital Fees <ul style="list-style-type: none"> • Special nursing / intensive care • Surgical equipment • Dressings / drugs / antibiotics • Intravenous fluids • X-ray examination • Laboratory tests 	100% refund of Usual Reasonable and Customary charges (URC). Refer to 'Conditions of Membership' for further definition.	
Cardiac Surgery <i>(must be performed in a licenced private surgical hospital)</i> <ul style="list-style-type: none"> • Surgeon's fee including pre and post-operative visits • Anaesthetist fee • Surgically implanted prostheses/stents • All "in hospital fees" (a maximum of \$700 per night for bed charges applies) 	100% refund of Usual Reasonable and Customary charges (URC). Refer to 'Conditions of Membership' for further definition.	
Angiogram	100% refund of Usual Reasonable and Customary charges (URC). Refer to 'Conditions of Membership' for further definition.	
Angioplasty	100% refund of Usual Reasonable and Customary charges (URC). Refer to 'Conditions of Membership' for further definition.	
Private Medical Hospital <i>(Non-surgical admissions)</i> Admission daily bed charge <i>(excludes geriatric hospitalisation)</i>	Up to \$6,000 per year <i>(voluntary excess does not apply)</i>	Up to \$6,000 per year
Oral Surgery Surgical treatment performed by an oral or maxillofacial surgeon <i>(must be a member of the Australian and New Zealand Society of Oral Surgeons)</i> for medical conditions only, provided that there was a referral by a Registered Dental or Medical Practitioner, and that the procedure is not required for a dental condition and does not include extraction of any teeth (compacted or otherwise). For wisdom teeth extraction see Loyalty Benefits below.	\$7,500 per event	\$7,500 per event
Public Hospital Cash Benefit Covers all nature of admissions	Adults \$20 per night Children \$10 per night <i>(voluntary excess does not apply)</i>	Adults \$500 per year Children \$250 per year <i>With a maximum of 15 nights per admission</i>
LOYALTY BENEFITS available after 1 year of continuous cover under Police Health Plan		
Sterilisations	Contact Health Plan for prior approval	Limited to one procedure only
Wisdom Teeth Extraction	Covers extraction of impacted wisdom teeth. The stand-down is waived if the member has joined at first opportunity.	Lifetime maximum \$2,500
FUNERAL BENEFIT payable on the death of a Police Health Plan member		\$2,500
BIRTH BENEFIT payable when child joins Health Plan	\$200 <i>(conditional on child remaining in plan for 5 years)</i>	

For more information or premium details visit: policeassn.org.nz or call Member Services on 0800 500 122**ALL BENEFITS ARE EFFECTIVE FROM 1 JULY 2018**

BASIC AND COMPREHENSIVE PLANS

Both plans include the benefits provided under Surgical Plan

COVER	BASIC		COMPREHENSIVE	
	80% refund to maximum per visit of	Annual Maximums	100% refund to maximum per visit of	Annual Maximums
Family GP <i>Includes injury treatment part paid by ACC</i>	\$48	none	\$60	none
Registered Nurse <i>includes all services provided under the supervision of a registered GP, or conducted by a Nurse Practitioner</i>	\$24	none	\$30	none
Pharmaceutical Prescriptions <i>for prescription drugs excluding contraceptives or drugs available without a prescription</i>	\$240	\$240	\$300	\$300
ECG	\$40	none	\$50	none
Laboratory Test	\$40	\$40	\$50	\$50
Cardiac/Diagnostic Procedures <i>e.g. treadmill, Holter monitor, echocardiogram tests</i>		\$800		\$1000
Imaging <i>(Must be read by a registered radiologist)</i> <i>Includes x-ray, ultrasound, mammogram and scintigraphy</i>	\$1,200	\$1,200	\$1,500	\$1,500
CT / MRI scan	\$1,600	\$1,600	\$2,000	\$2,000
PET Scan	\$2,000	\$2,000	\$2,500	\$2,500
Psychiatric Treatment <i>(Must be performed by a NZ registered Psychiatrist)</i> <i>Does not cover examination or reports for medical discharge from Police or for insurance claims</i>				
Initial consultation	\$200	\$800	\$250	\$1,000
Follow-up consultation	\$120		\$150	
Psychological Treatment <i>(Must be performed by a NZ registered Psychologist)</i> <i>Does not cover examination or reports for medical discharge from Police or for insurance claims</i>	\$80	\$800	\$100	\$1,000
Physiotherapist		\$360		\$450
Osteopathic <i>(Osteopaths must be a member of OCNZ)</i>	not covered	n/a		\$450
Chiropractic <i>(X-rays are excluded)</i>	not covered	n/a		\$450
Acupuncture <i>(Must be provided by a GP, physiotherapist, or NZ Registered Acupuncturist)</i>	not covered	n/a		\$450
Podiatrist	not covered	n/a	\$200	\$200
Dietician	not covered	n/a	\$50	\$300
Home Aid after Surgery	not covered	n/a		\$3,000
Ambulance	\$80	\$80	\$100	\$100
Specialist Services <i>(Must be performed by a member on the NZ Register of Medical Specialists, following a referral from GP)</i>		\$2,800		\$3,500
DENTAL / OPTICAL / AUDIOLOGY				
Dentistry <i>Covers all treatment provided by a registered dental practitioner, including orthodontists, periodontists, dentures and ACC-related treatment</i>				
Under 19yrs	not covered	n/a		\$400
19yrs & over	not covered	n/a		\$200
Optician <i>Cost of frames is excluded</i>				
Consultation	not covered	n/a	\$70	\$70
Lenses including Contact Lenses	not covered	n/a	\$300	\$300
Hearing Aid/Consultation <i>(New hearing aids must be recommended by an Audiologist. If unclaimed, annual maximum can be accumulated for up to 5 years.)</i>	not covered	n/a	\$50 per hearing test \$500 per Aid	\$1,000
LOYALTY BENEFITS <i>available after 1 year of continuous cover under Comprehensive Plan</i>				
Prenatal/Antenatal <i>(Must be performed by a member of the NZ Register of Medical Specialists)</i>	not covered	n/a	\$1,000 per confinement	
Infertility Treatment <i>Covers invitrofertilisation but not vasectomy or tubal-ligation reversals. Both members must be in the Comprehensive Plan.</i>	not covered	n/a	One-off provision of up to \$10,000 Contact Health Plan for prior approval	
Sleep Study <i>(On a referral from a registered Medical Specialist)</i>	not covered	n/a	\$1,500 per annum	

These will be reviewed from time to time at the discretion of the Police Health Plan Board. Any changes will be available at: policeasn.org.nz

TERMS & CONDITIONS FOR ALL PLANS

Focused on the health of our members & their families

APPLICATION OF BENEFITS

All benefits for all plans apply for treatments from 1 July 2018.

These will be reviewed from time to time at the discretion of the Police Health Plan Board. Any changes will be placed on policeassn.org.nz.

SURGICAL CLAIMS

All surgical claims must be pre-approved prior to surgery. Once surgery is decided necessary, pre-approval should be arranged by completing a 'Surgical Approval Form'. Forms can be found at policeassn.org.nz. For urgent cases or to have a form posted call 0800 500 122.

Excess Option – If a member selects a voluntary excess and then chooses to switch to a lower or no-excess option, a 90-day stand-down period will apply before the lower or no-excess option commences, and all conditions that were existing under the previous higher voluntary excess will still incur that excess, regardless of when any procedure on this condition is carried out.

The excess will be deducted from the total amount paid for the surgical procedure. The total amount paid is subject to what are Usual, Reasonable and Customary charges for your area, see 'Conditions of Membership' for further details.

COSMETIC TREATMENT

Means any diagnosis, treatment, surgery, or any other procedure undertaken to improve, alter or enhance appearance, for any reason.

ADMINISTRATION FEE

There is no administration fee per claim.

EXCLUSIONS FROM COVER

- No claim shall be payable for any condition pre-existing at the time of commencement of a member's membership of the Health Plan unless disclosed and specifically accepted by the Company on the member's entry to the Health Plan.
- No claim shall be payable for examinations and reports for disengagement or discharge from the NZ Police, or in respect of any other insurance claim.
- No claim shall be payable if any treatment or operation is claimed for outside the scope of the Benefits, or subject to an exclusion. No claims for related charges such as anaesthetist, hospital and x-ray will be met by Police Health Plan Limited.

- No claim shall be payable for:
 - Any diagnosed condition, or signs/symptoms of a condition pre-existing at the time of commencement of a member's membership of Police Health Plan unless disclosed and specifically accepted by Police Health Plan Limited on the member's entry to the Health Plan.
 - Maintenance examinations or medical check-ups including mole mapping or dermatological surveillance, health screening, physicals for life insurance, driving licence or any other third party requirements.
 - Acute hospital admissions – "Acute" means an unplanned admission or a planned admission if the admission date is less than 48 hours after the date on which the decision to admit was made.
 - Treatment where a condition detrimental to health is not evident, including preventative medicine, Prophylactic Healthcare and/or Unapproved Healthcare services and vaccinations, unless otherwise authorised in writing by Police Health Plan Limited.
 - Mental disorders as defined in the Mental Health (Compulsory Assessment and Treatment) Act 1992.
 - Geriatric care, including geriatric hospitalisation and pre-senile dementia.
 - Aids or HIV infection or any condition arising from the presence of Aids or HIV infection, as well as other sexually transmitted disease.
 - Congenital conditions other than those existing in children who become a member of Police Health Plan within three months from their date of birth. Congenital conditions will be covered after three years of continuous cover.
 - Expenses recoverable from a third party or under any contract of indemnity or insurance.
 - Any costs for Cosmetic Treatment, however, remedial treatment may be considered by Police Health Plan Limited, at its sole discretion, if such treatment relates to correction of previously qualifying treatment under Police Health Plan.
 - Sterilisation reversal.
 - Contraceptives, whether prescribed or non-prescribed.
 - Any treatment required due to an accident.
 - Pregnancy, childbirth or consequences, except for those costs covered under the Prenatal/Antenatal Loyalty Benefit.
 - Homeopathy, naturopathy, herbal medicine or any other alternative medicinal treatment.
 - Cardiac pacemakers, implantable defibrillations, nerve appliances, hearing aids, cochlear implants and any other appliances (surgical, medical or dental) other than surgically implanted prostheses which have been approved by Police Health Plan Limited.
 - The extraction of teeth, implantation of teeth or costs of implants with the exception of impacted wisdom teeth or those costs covered under the Surgical Loyalty Benefit.
 - Chelation therapy or similar treatment as defined by Police Health Plan Limited.
 - Refractive surgery for the correction of short sight or long sight, including Astigmatism.
 - Treatment for obesity (*An ex-gratia payment may be made towards the cost of bariatric surgery. Conditions apply, contact Police Health Plan for details*).
 - War injury or disability.
 - Self-inflicted injuries or illness, including disability or illness arising from the use of alcohol or drugs, including prescription medication.
 - Any costs not referred to under a particular Plan option in the Police Health Plan Brochure.
 - Management and treatment of snoring.
 - Surgery designed to assist or allow the implementation of orthodontic services.
 - Breast reduction procedures performed for any reason (*An ex-gratia payment may be made towards the cost of breast reduction surgery. Conditions apply, contact Police Health Plan for details*).
 - Sexual dysfunction.
 - Treatment provided by any person outside New Zealand except as agreed by Police Health Plan Limited.
- No claim shall be payable for technologies, pharmaceuticals, or medical procedures that have not been approved by Police Health Plan Limited.
 - No claim shall be payable for cost in excess of Usual Reasonable and Customary charges (*see definition under Membership Terms & Conditions*).
 - Gender reassignment surgery and directly related healthcare services.



POLICE HEALTH PLAN MEMBERSHIP TERMS & CONDITIONS

Police Health Plan Limited Rules

These are available on request from Police Health Plan Limited. Where the brochure and rules appear to differ, the rules will be held to be paramount.

Members must be New Zealand residents

Membership is not available to applicants who do not hold New Zealand residency, except where approved by Police Health Plan Limited.

Family membership

Premium subscribers under a family group are able to have different levels of cover.

Children 19 years and over

The premium rate for a child turning 19 years increases to an adult rate on the first premium due, following their birthday. We will inform you of the new rate.

Concessions for existing medical conditions

Apart from congenital conditions, Police Health Plan Limited will accept liability for all existing conditions for members who enrol at the **first opportunity, that is, within three months of permanent appointment with NZ Police. Family additions will be covered from birth or marriage (this includes defacto partners) provided an application form is lodged within 3 months of the event.** Members transferring from a similar health insurance provider in New Zealand will not be subject to the 90-day "no claim" period, but will be required to complete a medical declaration and existing conditions may be excluded. Evidence of previous health insurance cover will also be required.

Children who are joined within 3 months of birth will have congenital conditions covered as per their policy.

Members rejoining or not joining at the first opportunity

If you leave and apply to rejoin Police Health Plan Limited or do not join at the first opportunity, you will be subject to a 90-day "no claim" period and all existing conditions will be excluded.

Widows, widowers & separated spouses

Surviving spouses, separated spouses and their children can continue membership of Police Health Plan Limited by arrangement of appropriate premium payments.

Retired, disengaged and resigned members

Membership to Police Health Plan Limited for yourself and your family can continue on leaving NZ Police, provided you have been a member for at least 12 months. Call Member Services on 0800 500 122 for information.

Privacy Act

All information obtained from and about any member shall be used for administration of Police Health Plan Limited and processing of that member's applications and claims. Police Health Plan Limited may utilise the member's name and address to provide information to the member on health benefits, other products and information which Police Health Plan Limited wishes to bring to their attention. All information

provided will be held securely by Police Health Plan Limited, with members having right of access to and correction of such information provided by the Privacy Act 1993.

Benefit year

Benefit year runs from 1 July to 30 June. Annual maximums apply within this period. All claims will be debited against the benefit maximums for the benefit year in which the treatment was incurred. All benefits are calculated including GST.

Alteration of policy cover

If you upgrade your cover – from Surgical to Basic or Comprehensive, or from Basic to Comprehensive – you will be required to complete a medical declaration, will face exclusions and a 90-day "no claim" period for the enhanced benefits provided under the superior cover.

If an excess has been selected on Surgical cover the excess applies from the date the new premium is paid.

If you select a voluntary excess and then choose to switch to a lower or no-excess option, a 90-day stand-down period will apply before the lower or no-excess option commences, and all conditions that were existing under the previous higher voluntary excess, will still incur that excess, regardless of when any procedure on this condition is carried out.

If you cancel your policy it will take up to 14 days to complete this cancellation.

Members covered by "Surgical only" plans

Any costs related to surgery, as specified by the surgeon, will be covered for a period of 4 months before and 4 months after the date of surgery, (this does not include consultations with a GP).

Qualifying treatment providers

For any claim to be valid, all treatment must be for a medical condition, and be performed by or under the supervision of a registered medical practitioner, registered with the Osteopathic Council of NZ (OCNZ), NZ registered Physiotherapist, NZ registered Chiropractor, specialist oral surgeon, or NZ registered Psychologist.

Usual Reasonable and Customary charges (URC)

An amount not in excess of the average of a representative selection of charges applying to similar services performed by providers of Healthcare Services with appropriate experience, education and training within the same geographical area as the location in which the services in issue are to be, or have been carried out. Police Health Plan Limited shall use discretion as to the amount constituting URC based on its own information held regarding healthcare services.

Injury-related treatment costs/ACC

Members must first approach their local office of ACC/Gallagher Bassett to clarify and receive their entitlements under the Accident Rehabilitation and Compensation Insurance

Act for all injury-related treatment costs.

For surgical or exploratory examinations in a private hospital, members must ensure that an application is made to ACC/Gallagher Bassett risk management for coverage of related fees, and that confirmation of ACC's liability is received in writing prior to undergoing any treatment. **If treatment is undertaken without confirmation from ACC/Gallagher Bassett, Police Health Plan is unable to accept the claim.**

Work-related treatment costs

Employees of NZ Police must approach their district management for reimbursement of treatment costs associated with an injury sustained at work and accepted as a work accident for ACC purposes. In the event that such costs will not be met by NZ Police, members can submit a claim to Police Health Plan Limited along with confirmation from NZ Police that they will not be meeting the related costs.

Pre-acceptance of liability/treatment costs

We urge all members who are to undergo any form of treatment that is over \$500 in total to contact Police Health Plan Limited prior to incurring any charges. This will allow the staff to confirm that the costs will be covered by the member's policy and the level of reimbursement that will be provided.

MAKING A CLAIM

Claims can be submitted by post or electronically. See: www.policeassn.org.nz or the claim form for details.

Surgical Claims

All surgical claim costs must be pre-approved by Police Health Plan. In the event the proposed fees for the surgical procedure fall outside Usual Reasonable and Customary charges (URC), then Police Health Plan reserves the right to refer the member to another provider. Police Health Plan also reserves the right to refer the member to a specialist surgeon for a second opinion. **Applications for prior approval of surgery must be received at least 10 working days prior to surgery.**

Other Medical Claims

All details must be entered on the Police Health Plan Claim Form, available from 'Forms & Documents' at policeassn.org.nz or by calling Member Services on **0800 500 122**. Claims must be submitted within 18 months of incurring the charge. If posting your claim please supply original invoices or receipts.

Questions about benefits or claiming

Our website has answers to most of our frequently asked questions, if you cannot find the answer there then you can email: enquiries@policeassn.org.nz or **0800 500 122**.




Claim Refunds

All claims will be settled to the premium payer, unless the payer has specified otherwise. Claim refunds will be paid to either the payer's nominated bank account, or if not specified, to their Police and Families Credit Union account.

Claim refunds cannot be paid when a Health Plan Policy is in arrears.



Police Health Plan Ltd
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0800 500 122

-  www.policeassn.org.nz
-  NZPoliceAssociation
-  @NZPoliceAssn