

OVERSEAS TREATMENT OPTIONS

Sovereign’s health insurance provides you with greater choice when you need medical attention, and allows you to undergo treatment outside of New Zealand.

Our overseas treatment options vary depending on your policy and on the circumstances of your treatment. To find out which policy you have, please check with your adviser or refer to your policy schedule. This Guide is a summary only. Please refer to your policy document for full details.

Which overseas treatment options are available to me?

| POLICY TYPE | MAJORCARE PRE NOV 2003 | MAJORCARE POST NOV 2003 | ABSOLUTE HEALTH | PRIVATE HEALTH |
|--|------------------------|-------------------------|-----------------|----------------|
| 1. Where the treatment is not available in New Zealand | ✓* | ✓ | ✓ | ✓ |
| 2. Where the waiting period in NZ private health system is greater than 6 months | ✗ | ✗ | ✓ | ✓ |
| 3. Voluntary treatment in Australia | ✗ | ✓ | ✓ | ✓ |
| 4. Voluntary treatment beyond Australia | ✗ | ✓ | ✓ | ✓ |

*Please note that if you have MajorCare policies issued earlier than Nov 2003, there is only one overseas treatment option available where medical treatment is not available in New Zealand. (Please see page 3)

How am I covered for my overseas treatment?

1 Is the treatment/procedure available in New Zealand?

YES

You may be able to receive care overseas. Please refer to options 2, 3 and 4 below.

NO

If the treatment is unavailable in New Zealand, we offer a benefit of up to \$30,000 per year*, covering the cost of medically necessary treatment overseas recommended by a specialist.

What do I need to do?

- > Obtain prior approval.
- > Please include a referral letter from a New Zealand specialist and an estimate of costs from the overseas medical provider.

*Please check details on page 3 if you have MajorCare issued earlier than November 2003.

2 Is the waiting period for the New Zealand private health system greater than six months?

YES

You may be able to receive care overseas.

This benefit can pay up to 100% of reasonable charges for medically necessary treatment. This benefit is subject to applicable benefit maximums.

What do I need to do?

- > Obtain prior approval.
- > Include a report from a New Zealand specialist confirming that the treatment is not available within a six-month timeframe, and an estimate of costs from the overseas medical provider.

NO

You may have other overseas treatment options, please refer to options 3 and 4 below.

3 Are you seeking the treatment in Australia?

YES

The overseas treatment benefit allows you to seek approved treatment (includes procedure, consultation, test, diagnostic imaging, support and care) in Australia subject to applicable benefit maximums.

This benefit can pay up to 100% of reasonable charges.

What do I need to do?

- > Obtain prior approval.
- > Include an estimate of costs from the overseas medical provider.

NO

Please refer to option 4 on page 3.

4 Are you seeking the treatment beyond Australia?

YES

For approved treatment beyond Australia, up to 75% of the reasonable charges in New Zealand (subject to applicable benefit maximums) may be covered.

Please ensure that the treatment, procedure, consultation, test, diagnostic imaging, support or care:

- 1) is recommended by a New Zealand-registered medical specialist
- 2) is available in New Zealand
- 3) would have otherwise been covered by Sovereign in NZ.

What do I need to do?

- > Obtain prior approval.
- > Include a letter from a New Zealand specialist confirming that the treatment, procedure, consultation, test or diagnostic imaging is recommended, and an estimate of the New Zealand costs.
- > Include an estimate of costs from the overseas medical provider.

How does the claims process work for treatment beyond Australia?

You are required to pay the approved treatment cost up front to the overseas health service provider. Once the claim is submitted to Sovereign, with comprehensive information including a receipt in English, we will reimburse, for eligible claims, up to 75 per cent of the reasonable charges payable in New Zealand. We will credit directly to the bank account nominated by the policy owner, in New Zealand dollars.

Example 1:

- > Surgery (treatment) cost: reasonable charges in New Zealand: NZD \$100,000
- > Actual treatment cost overseas: NZD \$150,000
- > We will reimburse NZD \$75,000

Example 2:

- > Surgery (treatment) cost: reasonable charges in New Zealand: NZD \$100,000
- > Actual treatment cost overseas: NZD \$70,000
- > We will reimburse NZD \$70,000

5 MajorCare policies issued earlier than November 2003 overseas treatment option

| | MAJORCARE 1997 | MAJORCARE 1999 | MAJORCARE 2001 | MAJORCARE 2002 |
|--|---|---|--|---|
| Where the medical treatment is not available in NZ. | \$30,000 per event, excess applies per event. No airfares included. | \$30,000 per event, excess applies per event. No airfares included. | \$30,000 per policy year. No excess applies. No airfares included. | \$30,000 per policy year. No excess applies. This includes 2 return airfares for the life assured and a support person. |

▼ Important information for customers considering overseas treatment

1. If you choose to head overseas for treatment, we recommend that you thoroughly research your options and gather the necessary information to make an informed choice. Any type of medical treatment involves some risk. So think carefully before making a decision.

Consider the following:

- > Does the medical service provider meet international standards?
- > Does the medical team treating you have the appropriate qualifications?
- > Are you satisfied with the facilities and standards at the clinic or hospital where you will be treated?
- > Have you fully discussed possible side effects or complications?
- > Do you have a good understanding of the required aftercare?

We do not cover any medical complications arising from surgery/ treatment undertaken overseas.

ACC may cover costs relating to injury that occurs during overseas treatment; you should check with ACC what their criteria are.

2. Please note that there are different maximum limits depending on the treatment option. Some options do not cover flights. Please refer to the policy wording for details

| OVERSEAS OPTION | MAXIMUM LIMITS | FLIGHTS | ACCOMMODATION |
|---|---|---|---------------|
| 1) Medical treatment not available in New Zealand* | \$30,000 per life assured per policy year | Covered for two return economy class airfares for the life assured and a support person within the maximum of \$30,000 for this benefit | Not covered |
| 2) Medical treatment when the waiting period is longer than six months in New Zealand | Benefit maximum for the applicable benefit | Covered for two return economy class airfares for the life assured and a support person | Not covered |
| 3) Medical treatment in Australia | Up to 100 per cent of reasonable charges payable in New Zealand up to the benefit maximum | Not covered | Not covered |
| 4) Medical treatment beyond Australia | Up to 75 per cent of reasonable charges payable in New Zealand up to the benefit maximum | Not covered | Not covered |

3. For any overseas treatment, prior approval must be obtained from Sovereign.

To apply, visit <https://sovonline.secure.force.com/OnlineClaimHealth/>

4. The overseas treatment benefit should never be considered as an alternative to travel insurance.

5. Your excess will apply to any claims made under this benefit.

If you have any questions about the overseas treatment options, please ask your adviser, or call 0800 500 108.

* Please note that if you have MajorCare policies issued earlier than 2003, there is only one overseas treatment option available where the medical treatment is not available in New Zealand (Please see page 3). If you want to know which version of policy you have, please check with your adviser or refer to your policy schedule.

Other things you should know: The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by Sovereign Assurance Company Limited ("Sovereign"). For full details of the products and benefits offered by Sovereign, please refer to the policy document(s) which are available from Sovereign. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.