

All benefits for all plans apply for treatments from 1 July 2011.

These will be reviewed from time to time at the discretion of the Police Health Plan Board.

Any changes will be placed on the Police Association website www.policeasn.org.nz

| SURGICAL PLAN - cover applies to all plans | | |
|---|---|--|
| <i>Note: Surgery requires prior approval - see "For all Plans" opposite.</i> | | |
| Cover | Benefit | Maximum |
| Surgery with a GP | \$300.00 per visit <i>(voluntary excess does not apply)</i> | \$300.00 per visit |
| General, Laparoscopic and Day Surgery <i>(must be performed in a licenced private surgical hospital)</i> - Cost of Private Surgical Hospital Admission Fees - Daily bed charge | Up to \$500 per night | Maximum of 15 nights for any one admission and up to \$7,500 per operation |
| Post Operative Physiotherapy | \$400 per admission | \$400 per admission |
| Other Hospital Fees Special Nursing / Intensive Care - Surgical Equipment - Dressings / Drugs / Antibiotics - Intravenous Fluids - Xray Examination - Laboratory Tests | 100% refund of Usual Reasonable and Customary Charges (URC). Refer to Conditions of Membership for further definition. | A total maximum of \$50,000 per-operation |
| Surgeon and Anaesthetic Fees - 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. | |
| Cardiac Surgery <i>(must be performed in a licenced private surgical hospital)</i> - Surgeon's fee including pre and postoperative visits - Anaesthetists fee - Surgically implanted prostheses/stents - All "in hospital fees" <i>(a maximum of \$500 per night for bed charges applies)</i> | 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 \$500 per night <i>(voluntary excess does not apply)</i> | Up to \$6,000 per event |
| 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 <i>(compacted or otherwise)</i> . For wisdom teeth extraction see Loyalty Benefits below. | \$5,000 per event | \$5,000 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 3 years of continuous cover under Health Plan | | |
| Sterilisations | Contact Health Plan for full details | Limited to one procedure only |
| Wisdom Teeth Extraction | Covers extraction of impacted wisdom teeth. The three year stand-down is waived if the member has joined at first opportunity. | Lifetime maximum \$2,500 |

**For more information or premium details see our website
www.policeasn.org.nz or call Member Services on 0800 500 122**

BASIC AND COMPREHENSIVE PLAN

- Both plans include the benefits provided under Surgical Plan cover

| 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 |
| Nurse <i>Includes all services provided under the supervision of a registered GP.</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 |
| Specialist Services <i>(Must be performed by a member on the NZ Register of Medical Specialists.)</i> | | | | |
| Initial consultation | \$120 | none | \$150 | none |
| Follow-up consultation | \$80 | | \$100 | |
| Consultant Physician <i>(On referral from GP.)</i> | | | | |
| Initial consultation | \$200 | none | \$250 | none |
| Follow-up consultation | \$120 | | \$150 | |
| Cardiac/Diagnostic Procedures <i>e.g. treadmill, Holter monitor, echocardiogram tests</i> | | \$480 | | \$600 |
| Imaging <i>(Must be read by a registered radiologist.)</i> <i>Includes xray, ultrasound, mammogram and scintigraphy.</i> | | | | |
| CT/MRI scan | \$1200 \$1,600 | \$1200 \$1,600 | \$1500 \$2,000 | \$1500 \$2,000 |
| Chemotherapy and Radiotherapy <i>(Consultation must be provided by an Oncologist.)</i> | | | | |
| Initial consultation | \$160 | | \$200 | |
| Follow-up consultation | \$72 | \$1,200 | \$90 | \$1,500 |
| 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 | | \$250 | |
| Follow-up consultation | \$120 | \$800 | \$150 | \$1,000 |
| 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 | \$32 | \$240 | \$40 | \$300 |
| Osteopathic <i>(Osteopaths must be a member of OCNZ.)</i> | not covered | n/a | \$40 | \$300 |
| Chiropractic <i>X-rays are excluded.</i> | not covered | n/a | \$40 | \$300 |
| Acupuncture <i>(Service must be provided by a GP, physiotherapist, or NZ Registered Acupuncturist.)</i> | not covered | n/a | \$40 | \$300 |
| Podiatrist | not covered | n/a | \$200 | \$200 |
| Home Aid after Surgery | not covered | n/a | \$400 | \$400 |
| Ambulance | \$80 | \$80 | \$100 | \$100 |
| Optical/Dental/Audiology | | | | |
| Dentistry <i>Covers all treatment provided by a registered dental practitioner, including orthodontists, periodontists, dentures and ACC related treatment.</i> | not covered | n/a | \$100 | \$100 |
| Optician <i>Cost of frames is excluded.</i> | | | | |
| Consultation | not covered | n/a | \$70 | \$70 |
| Lenses including Contact Lenses | not covered | n/a | \$200 | \$200 |
| Hearing Aid/Consultation <i>(New hearing aids must be recommended by an Audiologist.)</i> | not covered | n/a | \$50 per hearing test \$500 per Aid | \$1,000 |
| Loyalty Benefits <i>Available after 3 years of continuous cover under Comprehensive Plan</i> | | | | |
| Pre-natal/Ante-natal <i>(Must be performed by a member on the NZ Register of Medical Specialists.)</i> | not covered | n/a | \$1000 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 | Contact Health Plan for full details | |
| Sleep Study <i>(On a referral from a registered Medical Specialist.)</i> | not covered | n/a | \$600 per annum | |

Please contact Police Health Plan for prior approval for infertility treatment or for sterilisations.