

BASIC AND COMPREHENSIVE PLAN

- Both plans include the benefits provided under Surgical Plan cover

Cover	Comprehensive		Basic	
	100% refund to maximum per visit of	Annual Maximums	80% refund to maximum per visit of	Annual Maximums
Family GP Includes injury treatment part paid by ACC	\$60	none	\$48	none
Nurse Includes all services provided under the supervision of a registered GP	\$30	none	\$24	none
Pharmaceutical Prescriptions For prescription drugs excluding contraceptives or drugs available without a prescription	\$300	\$300	\$240	\$240
ECG	\$50	none	\$40	none
Laboratory Test	\$50	\$50	\$40	\$40
Specialist Services (Must be performed by a member on the NZ Register of Medical Specialists.)				
Initial consultation	\$150	none	\$120	none
Follow-up consultation	\$100		\$80	
Consultant Physician (On referral from GP.)				
Initial consultation	\$250	none	\$200	none
Follow-up consultation	\$150		\$120	
Cardiac/Diagnostic Procedures e.g. treadmill, Holter monitor, echocardiogram tests		\$600		\$480
Imaging - (Must be read by a registered radiologist.)				
Includes xray, ultrasound, mammogram and scintigraphy	\$1500	\$1500	\$1200	\$1200
CT/MRI scan	\$2,000	\$2,000	\$1,600	\$1,600
Chemotherapy and Radiotherapy (Treatment must be provided by an Oncologist.)				
Initial consultation	\$200		\$160	
Follow-up consultation	\$90	\$1,500	\$72	\$1,200
Psychiatric Treatment (Must be performed by a NZ registered Psychiatrist.)				
Does not cover examination or reports for medical discharge from Police or for insurance claims.				
Initial consultation	\$250		\$200	
Follow-up consultation	\$150	\$1,000	\$120	\$800
Psychological Treatment (Must be performed by a NZ registered Psychologist.)	\$100	\$1000	\$80	\$800
Does not cover examination or reports for medical discharge from Police or for insurance claims.				
Physiotherapist	\$40	\$300	\$32	\$240
Chiropractic/Osteopathic (Osteopaths must be a member of OCNZ.)				
Chiropractic x-rays are excluded.	\$40	\$300	not covered	n/a
Acupuncture (Service must be provided by a GP, physiotherapist, or NZ Registered Acupuncturist.)	\$40	\$300	not covered	n/a
Podiatrist	\$200	\$200	not covered	n/a
Home Aid after Surgery	\$400	\$400	not covered	n/a
Ambulance	\$100	\$100	\$80	\$80
Optical/Dental/Audiology				
Dentistry	\$100	\$100	not covered	n/a
Covers all treatment provided by a registered dental practitioner, including orthodontists, periodontists, dentures and ACC related treatment.				
Optician Cost of frames is excluded.				
Consultation	\$70	\$70	not covered	n/a
Lenses including Contact Lenses	\$200	\$200	not covered	n/a
Hearing aid/Consultation (New hearing aids must be recommended by an Audiologist.)	\$50 per hearing test \$500 per Aid	\$1,000	not covered	n/a
Loyalty Benefits				
Available after 3 years of continuous cover under Comprehensive Plan				
Pre-natal/Ante-natal (Must be performed by a member on the NZ Register of Medical Specialists.)	\$1000 per confinement		not covered	n/a
Infertility Treatment Covers invitrofertilisation but not vasectomy or tubal-ligation reversals. Both members must be in the Comprehensive Plan.		Contact Health Plan for full details	not covered	n/a
Sleep Study (On a referral from a registered Medical Specialist.)		\$600 per annum	not covered	n/a

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

All benefits for all plans apply for treatments from 1 July 2008.

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.policeassn.org.nz

SURGICAL PLAN - cover applies to all plans

Note: Surgery requires prior approval - see "For all Plans" opposite.

Cover	Benefit	Maximum
Surgery with a GP	\$300.00 per visit	\$300.00 per visit
General, Laparoscopic and Day Surgery (must be performed in a licenced private surgical hospital) - 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 \$6,000 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 - X-ray Examination - Laboratory Tests	100% refund of Usual Reasonable and Customary Charges (URC). <i>Refer to Conditions of Membership for further definition.</i>	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% URC	
Cardiac Surgery (must be performed in a licenced private surgical hospital) - Surgeon's fee including pre and postoperative visits - Anaesthetists fee - Surgically implanted prostheses/stents - All "in hospital fees" (a maximum of \$500 per night for bed charges applies)	100% URC	
Angiogram	100% URC	
Angioplasty	100% URC	
Private Medical Hospital Admission - Daily bed charge (excludes geriatric hospitalisation)	Up to \$500 per night	Up to \$3,000 per event
Oral Surgery - Surgical treatment performed by an oral or maxillofacial surgeon (must be a member of the Australian and New Zealand Society of Oral Surgeons) 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.	\$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	Adults \$500 per year Children \$250 per year With a maximum of 15 nights per admission

Loyalty Benefits Available after 3 years of continuous cover under Health Plan

Sterilisations Contact Health Plan for full details

Wisdom Teeth Extraction Covers extraction of impacted wisdom teeth. Lifetime maximum \$2,500
The three year standdown is waived if the member has joined at first opportunity.

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