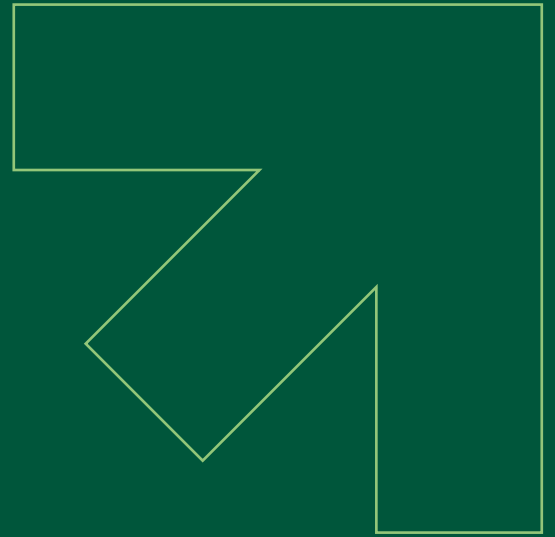


What's changing on your Ultimate Health Max policy



This document is a summary of the changes to the cover provided by your policy. It should be read together with your new policy document.

We've updated your policy document to make it easier to navigate and understand. This includes:

- Redesigning the layout and format of the document
- Rewriting the terms, benefits, exclusions and definitions into 'plain English'
- Removing information which is already on our application forms or [website](#), such as how to claim or how to make a complaint
- Removing unnecessary defined terms where we can use the ordinary meaning of the word
- Adding the policy wording for the Non-PHARMAC Plus Option to your policy document
- Updating some clinical information to ensure your policy is aligned to current medical practices in New Zealand

Your policy has guaranteed wording, which may have been a reason you chose it. All of the changes we've made to what you can claim for are improvements or changes to align with current medical practices.

If there are any instances where the old policy document has more favourable terms, we'll apply the favourable terms to your claim. This applies to any insured people or Options on the policy prior to this policy anniversary.

All changes in cover are subject to the terms, benefit limits and exclusions in your policy document.

BASE COVER

Benefit	Current Cover	New Cover	What it means
Overseas Treatment Benefit	There is no cover for accommodation costs.	You can now claim for accommodation costs.	Improved cover
Loyalty – Weight Loss Surgery Benefit (previously called Loyalty – Gastric Banding or Bypass Grant)	To be eligible for surgery, you need to have tried three or more doses of anti-hypertensive medications that are ineffective.	To be eligible for surgery, you need to have had 6 months or more of antihypertensive medications, proven to be ineffective at maximum doses.	Clarifying your cover and aligning to current medical practices, for people who joined the policy before this change, we'll apply the most favourable wording
High-Risk Pregnancy Benefit (previously called Obstetrics Benefit)	You can only claim at the end of your pregnancy.	You can now claim during your pregnancy.	Improved cover
Hospice Benefit (previously called Hospice Care Benefit)	The benefit is paid to the hospice.	The benefit is paid to you.	Improved cover
Home Care Benefit (previously called Home Nursing Care Benefit)	Your home care can be provided by a registered nurse or nurse practitioner.	Your home care can now also be provided by a healthcare assistant.	Improved cover

Benefit	Current Cover	New Cover	What it means
Waiver of Premium Benefit (previously called Premium Waiver Benefit)	You can only claim if a policyowner dies from a cause covered under the policy.	You can now claim if a policyowner dies from any cause.	Improved cover

GP OPTION

Benefit	Current Cover	New Cover	What it means
GP Benefit (previously called General Practitioner Benefit)	You can only have your consultation with a GP.	You can now have your consultations with a GP or nurse practitioner.	Improved cover

PROACTIVE HEALTH OPTION

Benefit	Current Cover	New Cover	What it means
Loyalty – Health Check Benefit	You can only have your medical examination with a GP.	You can now have your medical examination with a GP or nurse practitioner.	Improved cover

SERIOUS CONDITIONS FINANCIAL SUPPORT OPTION

Serious Condition	Current Cover	New Cover	What it means
Benign tumour of the brain or spinal cord	To meet the definition of these conditions, the neurological deficit would need to cause at least 25% impairment of Whole Person Functions that is permanent, as well as meeting the other requirements of the definition.	To meet the definition of these conditions, the neurological deficit would need to cause documented functional loss that is deemed permanent, as well as meeting the other requirements of the definition.	Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording
Encephalitis resulting in functional loss			
Multiple sclerosis resulting in functional loss			

Serious Condition	Current Cover	New Cover	What it means
Cancer – life threatening	<p>Melanoma which are less than 1.5mm depth of invasion using the Breslow method and less than Clark level 3, as determined by histological examination are not covered under this condition.</p>	<p>Stage 1 and stage 2 Melanoma are not covered under this condition.</p>	<p>Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording</p>
	<p>Prostatic cancers which are histologically described as TNM Classification T1 and Gleason score of 5 or less, unless they result directly in the removal of the entire organ, are not covered under this option.</p>	<p>Prostatic cancers which are histologically described as TNM Classification T1 and T2 and Gleason score of 5 or less, unless they result directly in the removal of the entire organ, are not covered under this option.</p>	<p>Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording</p>
Myocardial infarction (heart attack) – major	<p>This condition is defined as a myocardial infarction (other than as a direct result of cardiac or coronary intervention) with the following criteria being satisfied:</p> <ul style="list-style-type: none"> • a diagnostic rise and fall in either Troponin I in excess of 2.0ug/L or Troponin T in excess of 0.6ug/L; and • ECG showing new changes indicative of ischaemia 	<p>This condition is now defined as a myocardial infarction (other than as a direct result of cardiac or coronary intervention) with the following documented evidence of myocardial infarction diagnosis:</p> <ul style="list-style-type: none"> • laboratory confirmed rise and fall in troponin level • symptoms of myocardial ischaemia • ECG changes suggestive of ischaemia 	<p>Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording</p>

Serious Condition	Current Cover	New Cover	What it means
Parkinson's disease	To meet the definition of this condition you must have one or more of the following: <ul style="list-style-type: none"> • rigidity; or • tremor; or • akinesia resulting in the degeneration of the nigrostriatal system.	To meet the definition of this condition you must have two or more of the following: <ul style="list-style-type: none"> • tremor/shaking; or • bradykinesia; or • rigidity; or • postural instability 	Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording
Chronic lung failure	To meet the definition of this condition you must have FEV1 test results of consistently less than one litre (as well as meeting the other requirements of the definition).	To meet the definition of this condition you must have FEV1 <40% of predicted and/or arterial blood gases showing a PaO2 < 7.3kPa (as well as meeting the other requirements of the definition).	Updating the definition to align with current medical practices – for people who joined the policy before this change, we'll apply the most favourable wording
Stroke	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are now covered under this serious condition, when the remainder of the definition is met.	Improved cover

EXCLUSIONS

Exclusion	Current Cover	New Cover	What it means
Transplants	Stem cell transplants are excluded.	Stem cell transplants are now covered.	Improved cover