



When you're healthy, you're at your best

When you're feeling great, you bring the best 'you' to work and you can do great things at Fletcher Building too.

That's why Fletcher Building is committed to helping you and your family get affordable Southern Cross health insurance.

Get affordable health insurance

Southern Cross is New Zealand's largest provider of health insurance and offers a range of plans and options. Also, as a member you'll enjoy valuable offers on everyday health products and services like dental and vision.

With the Fletcher Building work scheme discount, health insurance is more affordable than you think. So, get the cover you and your family deserve.

Choosing the right plan for you

Southern Cross has a range of plans to suit most lifestyles and budgets from day-to-day, to major medical cover. Choosing a plan that's right for you and your budget, consists of these four steps:

1. Think about the type of cover you need:

- Are you looking for day-to-day cover, like GP and dentist visits or physio, to help you look after your health proactively?
- Are you after cover for major medical expenses, such as surgery and cancer care?
- Do you want cover for specialist consultations and diagnostic tests (unrelated to surgery or cancer treatment)?

2. Choose a plan that fits your needs and budget

Once you know what cover you need, choosing a great value plan becomes easier. With Southern Cross health insurance you have a range of base plans to choose from.

If you want help choosing a plan, try the Southern Cross website [tool](#). Just remember the prices quoted do not include any discount you may be entitled to when joining your work scheme.

		STANDARD	COMPREHENSIVE	PREMIUM	SHARED COVER These plans reimburse 80% of expense up to the policy limits	
		WellbeingOne	WellbeingTwo	UltraCare	KiwiCare	RegularCare
Cancer Cover		✓	✓	✓	✓	✓
Additional cancer option*		✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added	✦ Cancer Assist* may be added
Surgical treatment		✓	✓	✓	✓	✓
Imaging, tests and consultations		✓ 6-month rule	✓	✓	✓	✓
Day-to-day treatment		✦ Module may be added	✦ Module may be added	✓	–	✓
Vision and dental treatment		✦ Module may be added	✦ Module may be added	✦ Upgrade option	–	–
Qualifying pre-existing conditions covered		–	–	After 3 years	–	–
Excess options		\$500, \$1,000 \$2,000 \$4,000	\$500, \$1,000 \$2,000 \$4,000	N/A	\$500 (KiwiCare Budget)	\$500 (RegularCare Budget)

This is a summary of some of the benefits and features of the named Southern Cross plans. Full details of the benefits, conditions and exclusions are contained in the policy documents.

* Also available is Critical Illness. This provides a one-off payment if you're diagnosed with a qualifying cancer as well as other critical illness events such as cardiac, stroke, functional loss, organ failure and loss of independent living.

3. Add any optional extras

With most Southern Cross plans you can also choose an optional add-on to tailor your cover.

For more details about available plans and the optional add-ons, including policy documents, visit

www.southerncross.co.nz/society/buying-health-insurance/our-plans

4. Make your cover even more affordable

We have options for making your chosen plan more affordable. You can:

- select an excess which means a lower premium
- check if you're eligible for our 10% Healthy Lifestyle Reward.

These can all add up to make health insurance more affordable.

How do I know how much it will cost?



Already a Southern Cross member?

Switching to the Fletcher Building work scheme is simple. Phone 0800 800 181, give the code FHL1358MDD, FHL1359WDD or FHL1360FDD to talk to our team about the options which may be most suitable for you, and how to transfer to the Fletcher Building work scheme.



Call Southern Cross

Apply now by calling Southern Cross on 0800 GET COVER (438 268) and using the code FHL1358MDD, FHL1359WDD or FHL1360FDD. Mon–Thurs 8am–5:30pm, Friday 8:30am–4:30pm or email getcover@southerncross.co.nz



Sign up online

Join Southern Cross online here: <https://join.southerncross.co.nz/quote>

Group ID:
FHL1358MDD

Your payment frequency:
Monthly

Your payment option:
Direct Debit

Group ID:
FHL1359WDD

Your payment frequency:
Weekly

Your payment option:
Direct Debit

Group ID:
FHL1360FDD

Your payment frequency:
Fortnightly

Your payment option:
Direct Debit