

# A guide to your new Health Insurance benefit with Southern Cross

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**To celebrate your mahi, Xero has teamed up with Southern Cross Health Insurance and our trusted insurance adviser, Aon New Zealand, to provide you with Health Insurance**

Xero is subsidising the Wellbeing Two plan with \$500 excess, for all eligible employees.

This means you'll receive all the benefits of being a member with Southern Cross, New Zealand's leading and most trusted Health Insurer.

Your health and wellness is important to us. Take a look at the options available to you:

## **Your subsidised Xero Health Insurance plan:**

The Southern Cross Wellbeing Two plan with \$500 excess is a comprehensive surgical plan to take care of you with specialist consultations, diagnostic imaging, and tests at any time. As a valued employee, Xero is subsidising this plan at no cost to you.

## **Option to upgrade and add family members to your plan**

You have several options to consider, when enrolling into the new Xero Health Insurance plan, you can choose to:

### Add family members

- Receive discounted premiums for immediate family members by adding them to your plan
- Receive cover for qualifying pre-existing conditions for your partner and family, if you sign up within 30 days of receiving your email

### Upgrade your plan

- Removing the \$500 excess
- Add additional benefits to your Wellbeing Two plan by selecting one of the add-on modules available
- Or upgrade to another plan at discounted prices.

Refer to this [page](#), for more information on plan upgrades.

If you choose to upgrade your plan or have family members on your policy, payment for these premiums will be made via direct debit.

To calculate the cost of the premium, refer to the [premium calculator](#).

## **Eligibility to join the Xero Health Insurance plan**

All permanent New Zealand based staff who are eligible for [public healthcare](#), can join the subsidised Xero Health Insurance plan.

## **Applying for the Xero Health Insurance plan**

The enrolment process is very simple, and you won't have to answer any medical questions provided you do it within 30 days of first being invited to do so.

If you're thinking about upgrading your plan, you will need to do this at the time you enrol.

To apply for the Xero NZ Ltd work scheme, simply follow the instructions in the email you receive from us.

## Xero Health Insurance plan

### Timelines

Employee presentation by Aon & Southern Cross	6 September 2022
Employees invited to enrol with Southern Cross	20 September 2022
Xero Health Insurance plan start date	1 October 2022
Last day to enrol with Southern Cross via email invite	20 October 2022
Last day to enrol via <a href="mailto:xeronz@aon.com">xeronz@aon.com</a>	20 December 2022

## Frequently Asked Questions

### Which plan is Xero paying for?

The [Wellbeing Two](#) plan with \$500 excess for all permanent employees.

### What does Wellbeing Two cover me for?

Wellbeing Two is a comprehensive surgical plan to take care of you with specialist consultations, diagnostic imaging, and tests at any time.

For more information, refer to this [page](#).

### How does the \$500 excess work?

The \$500 excess is applied to surgical, radiotherapy, chemotherapy, recovery, psychiatric hospitalisation, and obstetric allowance claims. The excess is applied only once per person per year, if you have multiple claims, you will only pay the excess once. The excess does not apply to claims for specialist visits or tests/ scans/ imaging unrelated to hospitalisation.

You can upgrade your plan and remove the excess; a policy premium will apply. For information on the premium please refer to the premium calculator [here](#).

### Do I have to pay anything for my subsidised Health Insurance?

No. The policy is free to you as a Xero New Zealand Ltd staff member. If you would like to make changes or add family to your policy, you will need to pay for this by direct debit. To calculate the cost for any changes or additions, refer to the [premium calculator](#).

### Is there anything else I need to know about the new Xero Health Insurance plan?

You will also receive cover for qualifying pre-existing medical conditions, provided you enrol within 90 days from when you receive your email offer. This offer applies to immediate family members you add to your policy when you enrol.

You can also add additional benefits such as Wellbeing modules, remove the \$500 excess or upgrade your plan at discounted prices.

## Eligibility

### Who is eligible for the Xero Health Insurance plan?

All permanent New Zealand based staff who are eligible for [public healthcare](#) in New Zealand.

### When does my eligibility for claiming start?

From 1 October 2022 or completion of your application, which ever is the latter.

### **If I am a part time; casual or contracted worker, am I eligible?**

No, cover is offered only to permanent employees.

## **Enrolment**

### **Do I have to do anything to start my policy on the new Xero Health Insurance plan?**

Yes, you must enrol for your policy within the enrolment period (this also applies to family members you want to add to your policy). Keep a look out for the email in your inbox with simple instructions and a link to apply.

### **What is the enrolment period?**

The enrolment period starts the day you first become eligible to join the Xero Health Insurance plan and ends 90 days after this date.

Note, it's important you enrol during this 90 day period to receive cover for qualifying pre-existing medical conditions.

## **Upgrade Options**

### **What are the plan upgrade options available to me?**

You have several options, such as removing the \$500 excess from your Wellbeing Two plan, adding additional [benefit modules](#) to Wellbeing Two. You also have the flexibility to upgrade your plan.

To have a look at your plan options, refer to the [plan comparison](#).

To calculate the cost of your premiums for plan changes, refer to the [premium calculator](#).

Premiums for plan changes will be made by direct debit.

### **Who can I add to my plan?**

Immediate family members are eligible to join the Xero Health Insurance plan, this is your partner and/or dependent children under the age of 21 living with you.

Note, you must transfer your children or spouse if you have an existing policy with us at the same time you sign up to obtain pre-existing condition cover for them.

Payment of their premiums is by direct debit. To calculate the cost of their premiums, refer to the [premium calculator](#).

### **Can I add my children to the plan?**

Yes, you can add dependent children to your policy, if they are under 21 years of age. You are only charged a premium for the first two children on your policy, third and subsequent children are free.

Payment of their premiums is by direct debit. To calculate the cost of their premiums, refer to the [premium calculator](#).

### **Can I insure children if I am not the biological parent?**

Yes. Provided they live with you and dependent on you and aged under 21.

Payment of their premiums is by direct debit. To calculate the cost of their premiums, refer to the [premium calculator](#).

### **Do I need to be legally married to my partner?**

No. De facto including same-sex relationships are eligible to join the scheme.

Payment of their premiums is by direct debit. To calculate the cost of their premiums, refer to the [premium calculator](#).

### Do my partner or spouse and children have to be on the same plan?

Yes. If you would like them to benefit from the Xero pricing discount and cover for qualifying pre-existing medical conditions.

### I currently have Southern Cross Health Insurance with 2 adult children their 20's. Can I carry this on?

Yes, if your adult dependants are on your current Southern Cross policy, they will be brought on to your new Xero policy with you.

Payment of their premiums is by direct debit. To obtain a quote for their premiums, please call us on 0800 800 181.

## General

### What if my partner also works for Xero - is our policy combined?

No. In this case you will need to both get separate policies and receive the no cost to you Wellbeing Two plan with \$500 excess cover. If you have children, you can add them to one of these policies.

### If I am currently insured under my parents' or partners' policy, what do I do?

You can be transferred from your parents' or partners' policy to the Xero Health Insurance plan. Follow the simple instructions in the email invitation you receive or contact us Monday to Friday on 0800 800 181.

### I already have a different Southern Cross plan; can I keep this?

Yes, you can keep your current plan. Xero will pay up to the level for Wellbeing Two with \$500 excess, you just pay any difference directly to Southern Cross by direct debit.

To calculate the cost of your premiums, refer to the [premium calculator](#).

### What happens to the policy if I leave the Xero Health Insurance plan?

If you leave, you can continue your policy and pay for it yourself at retail rates. You will keep your concession of cover for qualifying pre-existing medical conditions.

Simply [contact us](#) to let us know your leaving Xero and wish to keep your policy

### If my partners employer offers a plan with Southern Cross Health Insurance, can they be combined?

No. Your partner could stay on their policy if they receive subsidised cover. The Xero Health Insurance plan offers great value through:

- Discounted premiums for family members
- Discounted plan upgrades or changes
- Immediate cover for pre-existing medical conditions for you and your family members of your policy.

To find out more about transferring your partner or any family members onto your policy, [contact us for help](#).

### I've been insured through the Xero voluntary scheme, what is the change in premium and advantages of joining the new subsidised work scheme?

The new subsidised plan provides value with no cost Health Insurance to you on the Wellbeing Two plan with \$500 excess. You'll also receive discounted premiums when upgrading your plan or adding family members. The new subsidised work plan also provides immediate cover for pre-existing medical conditions for you and your family members on your policy.

#### If I transfer my present Southern Cross policy, will I lose anything by taking up the Xero Health Insurance plan offer?

You will retain your membership with Southern Cross. You can stay on the same plan or move to the WellbeingTwo plan with \$500 excess or choose to upgrade at your cost.

If you change your plan type, then your cover will not be the same. [Contact us](#) to discuss the benefits of a plan change.

You can also review the plan options available to you [here](#).

#### Will my premium continue to be covered by Xero when on maternity leave?

Yes, your policy will continue if you remain employed by Xero and meet any eligibility criteria.

#### Can I hold two different medical insurance policies with two different insurers?

Yes, but you can only claim with one of them.

#### When out of country, can the same cover apply?

If you are overseas for an extended period, you can put your policy on hold for up to 3 years. You will need to contact Southern Cross to arrange this. While your policy is on hold you cannot claim on it.

#### If I take out a Southern Cross Health Insurance policy, do I get discounts from other Southern Cross businesses?

Yes. All Southern Cross Health Insurance members are eligible for discounts with Southern Cross Travel Insurance, Southern Cross Life Insurance and Southern Cross Pet Insurance. Along with our valued [wellness partners](#).

#### How do I make a claim?

We have a range of easy claiming options available:

- Claim online via the MySouthernCross online member portal or the MySouthernCross app
- Over 3,000 Easy-claim providers and 2,000 Affiliated providers for on-the-spot claims. No claim forms or reimbursements needed.
- Submit a paper claim form.

For more information on our claiming process, refer to this [page](#).

#### How do I know my cover is in place?

Once your policy is in place, Southern Cross will send you a welcome pack which will include your certificate of cover along with your membership card. New members should receive their member packs from Southern Cross within 10 working days of their application.

Instead of waiting for your welcome pack to arrive in the post, you can get it online as soon as it's available when you register with MySouthernCross at **[register.southerncross.co.nz](https://register.southerncross.co.nz)**

A Southern Cross member card will also be sent to you, which you can use for faster claiming, as well as member exclusive discounts on everyday health products and services.