

How to apply?

Members of Manchester Unity and their Dependents** can apply as long as they are under 65 years of age at the time of their application.

Visit our website www.manchesterunity.org.nz and download an application form and a direct debit form. Complete and post to, or email

- Manchester Unity Friendly Society, PO Box 5083, WELLINGTON 6140.
- medical@manchesterunity.org.nz

If you are unable to access the internet, you can receive the application form by calling us on 0800 101 842.

You take personal responsibility to make sure the Policy meets your requirements.

How to become a Member?

To apply for a Plan, you need to be a Member of Manchester Unity, or a Dependent of a Member.

Not a Member? Simply contact us.

The Basic Plan is underwritten by Manchester Unity who will be responsible for all claims and other matters relating to this Plan. This brochure only generally describes features of the Basic Plan, but is not part of the Policy and is not a substitute for reading the terms and conditions set out in the Policy Wording, available at www.manchesterunity.org.nz, or via request on 0800 101 842.

Manchester Unity is an insurer licensed by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010. Manchester Unity was assigned a Financial Strength Rating BB- by Fitch Ratings on 20 March 2019. For more information on our Financial Strength rating, visit our website www.manchesterunity.org.nz/about-us/ and click on Our Financial strength & disclosures.

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** Dependent means the member's spouse, child or grandchild.



Medical Insurance

Basic Plan



Protect against unexpected medical bills

For more information visit our website www.manchesterunity.org.nz or call us on 0800 101 842 weekdays from 8.00am to 4.00pm

Why choose private medical insurance?

Your health is important. When you need urgent care for accidents and emergencies, New Zealand's public health system is good. But it wait-lists you for non-urgent care. If you want speedier non-urgent care like elective surgery, and day-to-day care like GP and dentist, you must pay privately.

Private medical bills are expensive. With our affordable medical insurance, you can protect yourself and your family from unexpected medical bills.

What does the Basic Plan provide?

Under our Basic Plan, Manchester Unity will pay medical rebates of up to \$3,800 to you each fund year for medical expenses incurred. It rebates up to 50% of expenses like visiting your GP, hearing aids, and prescriptions.

The Basic Plan is an Insurance Policy, has no cash value and is not a savings plan. The fund year runs from 1 June to 31 May.

This brochure provides information about the Basic Plan and nothing in it should be construed as a recommendation or opinion in relation to a decision to take out the Basic Plan. If you require financial advice in relation to the Basic Plan, Manchester Unity recommends that you consult a financial adviser.

Weekly premiums

Adult	\$7.23
Child/Grandchild	\$4.86

Basic Plan benefits

Expenses incurred		Maximum Rebate*^
1.	a) Medical practitioners b) Theatre fees c) Medical or surgical charges incurred while in Private Hospital (limited to \$100 per admission) d) Specialist obstetricians and gynecologists e) Recognised podiatric surgeons (surgery only) limited to \$300 per operation)	\$2,000
2.	Medical imaging and radiological intervention	\$300
3.	Emergency ambulance	\$100
4.	Physiotherapists, chiropractors, podiatrists	\$100
5.	PHARMAC approved pharmaceutical drugs	\$200
6.	Laboratory fees	\$100
7.	Hearing aids – when prescribed by a qualified audiologist Hearing tests – when performed by a Registered Medical Practitioner or a qualified audiologist	\$1,000

* per person insured, per fund year

^ You can receive the rebates three months after your Policy Start Date