

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 Premier 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 Premier 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 Premier 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 Premier Plan provide?

Under our Premier Plan, Manchester Unity will pay medical rebates of up to \$27,250 to you each fund year for medical expenses incurred. It rebates up to 80% of expenses like surgery, radiology and hearing aids.

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

Weekly premiums

Adult	\$45.74
Child/Grandchild	\$17.16

Premier Plan benefits

Expenses incurred		Maximum Rebate*^
1.	<ul style="list-style-type: none"> a) Medical practitioners b) Theatre fees c) Medical or surgical charges incurred while in private hospital d) Specialist obstetricians and gynecologists e) Recognised podiatric surgeons (surgery only) f) Artificial orthopedic prostheses (implanted in private hospitals only, limited to \$2,500 per prosthesis) g) Private hospital room rate – limited to \$200 per night for 10 nights to a maximum of \$2,000 in any one fund year 	\$25,000
2.	Medical imaging and radiological intervention	\$750
3.	Emergency ambulance	\$100
4.	Physiotherapists, chiropractors, podiatrists	\$100
5.	PHARMAC approved pharmaceutical drugs	\$200
6.	Laboratory fees	\$100
7.	<ul style="list-style-type: none"> 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.