

**Koru
Health**

HEALTHCARE SOCIETY

AIR NEW ZEALAND 

Policy Document

A guide to the terms
and conditions of your
policy and other
important information.



koruhealth.org.nz

Membership Types

Single

This level of cover allows for claims from the member, children aged 19 and over or the member's partner's children who are not the member's natural or adopted children. A birth certificate must be provided when adding children under the age of 19.

Married /Partner or Single Parent plus one Child

This level of cover allows for claims from the member and their partner or from the member and their children (up to their 19th birthday) if they're a single parent. (Maximum total of 2 people)

Family

This level of cover allows for claims from the member, their partner and their dependants.

Definitions

Partner

A partner is defined as;

- Husband / wife of the member, or in a de facto relationship with the member of one year or more. A marriage certificate or statutory declaration must be provided.

Dependant

A dependant is defined as;

- Member's natural or adopted children. A birth certificate must be provided when adding a dependant. Dependants are only covered until their 19th birthday.

Member

A member is defined as the primary policyholder.

Coverage

General Rules

New members cannot claim within the first 3 months of their application being accepted **(this includes all treatment expenses incurred during this period)**.

All claims must be lodged within 12 months of treatment.

Benefits apply only to the cost of medical treatment or hospitalisation incurred within New Zealand.

Note: Per annum means the financial year from 1st April to 31st March and your benefit limits relate to this period. If you have exceeded your annual benefit limit, you may wish to hold your receipt and claim in the next financial year. However, point 2 still applies.

Under Koruhealth Family membership, the dependant child is covered until the age of 19, after which they may start their own Single membership – see later in the document.

If the claimant is not a member of another medical scheme, Koruhealth may refund 2/3 against each benefit invoice (up to the maximum for each benefit limits). GP fees and prescriptions may be refunded at 100% up to the maximum benefit limits.

If the claimant is a member of another medical scheme, Koruhealth may refund the remaining balance of each benefit invoice, up to a maximum of 2/3 of the total invoice cost (up to the maximums of your benefit allowance). However, the remaining balance of GP fees and prescriptions may be refunded in full as they can be covered up to 100%.

All costs associated with the following are not covered under your benefit allowance – Dentistry and most oral surgery, normal obstetric (pregnancy) expenses, Fertility treatments, vaccinations, over the counter pharmacy/ chemist purchases and cosmetic surgery.

Koruhealth members are encouraged to use registered specialists to ensure they receive proper treatment and services.

Non face to face consultations are accepted for GP, Psychology / Psychiatry and Counselling visits as at March 2020.

Benefit Types and Limits

Benefit Type	Limits
GP Fees*	\$600 per annum for Single \$1000 per annum for Married / Family
Prescriptions*	\$400 per annum for Single \$600 per annum for Married / Family
X-Rays** MRI/CT**	\$500 per annum for Single \$750 per annum for Married / Family \$500 per scan image
Specialist NZ Registered**	\$180 per visit
Medical / Hospital**	\$3,500 per illness Surgery performed by NZ Registered Specialist only
Osteopathy/Chiropractic/ Physiotherapy**	\$300 per annum for Single \$450 per annum for Married / Family
Alternative Treatments**	\$300 per annum for Single \$450 per annum for Married / Family
Podiatry**	\$300 per annum for Single \$450 per annum for Married / Family
NZ Registered Orthodontic**	\$800 per dependant (Total benefit limit)
Optical (NZ Purchases Only)	\$180 for first claim \$120 every 3 years
Hearing Aids**	\$500 per aid
Laser Eye Treatment**	\$500 per eye. Member only
Health Services** E.G. Surgeries performed by NZ GP's Refer Policy Document	\$300 per annum for Single \$450 per annum for Married / Family
Counselling**	\$300 per annum for Single \$450 per annum for Married / Family
Psychology / Psychiatry**	\$500 per annum for Single \$750 per annum for Married / Family
Birth Benefit	\$50 per child. Must claim within 12 months
Funeral	\$1,000 per member (Current Employee) \$400 per member (Past Employee/Retiree) \$400 per Spouse and Dependant
Misc. Discretionary	On application to the board

***GP and prescription fees may be refunded up to 100% within annual limits.**

**** Koruhealth may cover other benefits up to 2/3's of the invoice within annual or maximum limits.**

Benefit Type Definitions

Alternative Treatments

Examples of some of the alternative treatments covered are as follows
– Homeopathy, Naturopathy, Herbal and Acupuncture.

Medical / Hospital

Examples of some of the costs covered are as follows – surgery and associated costs performed by an NZ Registered Specialist. This is a per illness benefit.

Examples of some of the costs NOT covered are as follows:- Cosmetic and oral surgeries, including Dental surgery, Fertility and Weight Loss treatments.

Health Services

Examples of some of the costs covered are as follows – equipment hire, medical tests such as ECG, lab tests such as blood work, ambulance / ambulance subscription, occupational therapy, dietitian, varicose vein stockings, mole mapping and skin surgeries.

Specialist – NZ Registered ONLY

Examples of Specialists are Oncologists, Dermatologists and Endocrinologists.

Orthodontic – NZ Registered ONLY

The total benefit limit is for a maximum of \$800 per dependant, up to the age of 19. KoruHealth members are required to use NZ Registered Orthodontic Specialists.

Optical

Claims are limited to spectacles and contact lenses purchased in New Zealand.

Funeral

Claims must be received within 12 months of death and a certificate must be supplied with the claim.

Birth

Claims must be received within 12 months of birth and a certificate must be supplied with the claim. The birth benefit may only be covered if fees are being paid whilst on leave without pay. If membership is suspended or the member is in their stand down period, this cannot be claimed.

X-Rays

Dental x-rays are not covered.

Laser Eye Treatment – for the MEMBER only

Claims can only be submitted for the member.

Claims Process

Step 1

Receive treatment or healthcare services

Step 2

Ensure you obtain a detailed invoice and receipt for the treatment or services you received

Step 3

If any of the claimants are a member of another medical scheme, claims must be processed with that provider before submitting a claim to KoruHealth

Step 4

Fill out and submit a claim form within 12 months of the treatment or service being provided. You must include the original invoice/receipts with your claim, or copies of them and an original Refund Statement if you have already claimed under another medical scheme

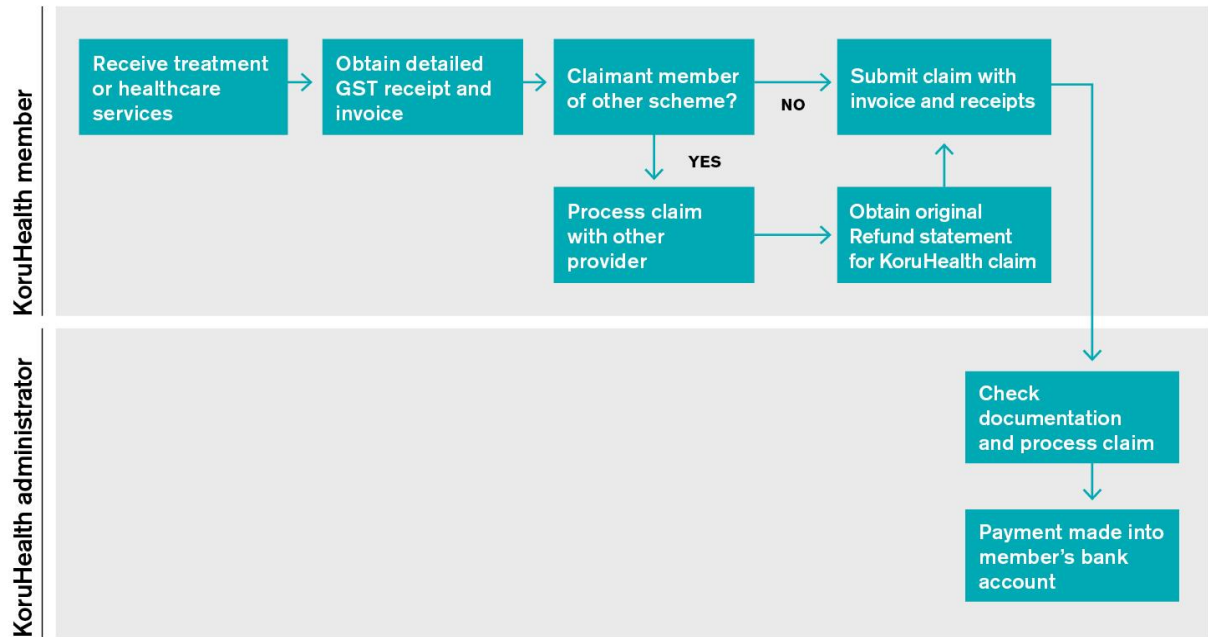
Step 5

On receipt of a claim, an administrator checks that the documentation is complete and processes the claim. The administrator may contact the member with any queries relating to the claim, such as incomplete documentation.

Step 6

On approval of the claim, payment will be made directly into the member's bank account.

KoruHealth Claims Process



Going on Leave Without Pay

If a member is a current Air New Zealand Group employee and is going on Leave Without Pay, including parental leave, they should contact one of the Koruhealth administrators as soon as possible and let them know what they wish to do with their membership.

Retaining membership

If a member wishes to retain membership, they must inform the Koruhealth administrator who will then send them an invoice for fees due for the period of their Leave Without Pay. Koruhealth reserves the right to cancel membership if fees are not paid by the final due date.

Suspending membership

If a member wishes to suspend their membership, they may do so for the period of their Leave Without Pay only if for an overseas secondment or Parental Leave. It is the member's responsibility to contact one of the Koruhealth administrators and let them know if they do not wish to resume their membership, on their return to work. No claims can be made for the period that the membership is suspended for. Only current Air New Zealand Group employees may suspend their membership.

Ceasing membership

If a member does not wish to retain their membership, they should confirm in writing to one of the Koruhealth administrators, giving 30 days' notice. If children aged 19 years and over have their own single membership under the member, then their membership must also cease.

Any member leaving the scheme has 2 months from the date they leave to submit any final claims.

If the member does not contact Koruhealth within 3 months of going on Leave Without Pay, their membership will cease and no claims will be accepted from the start of their leave. If the member then decides to re-join after returning from Leave Without Pay, they will be treated as a new member and be subject to a 3 month stand down.

Furlough / Leave Of Absence membership

Due to the changes at Air New Zealand (Covid-19) there are a number of staff taking Furlough/Leave of Absence and this needs to be identified to Koruhealth. You may be eligible to stay on as a Past Employee, please contact one of the Koruhealth administrators for further information.

Leaving Air New Zealand Group

Retaining membership

If a member is leaving Air New Zealand Group and wishes to retain their membership, they must contact one of the Koruhealth administrators within three months of their termination date. This is a one time only offer and after the three months, the member is unable to retain their membership.

In order to retain membership, Koruhealth membership must have been held for at least 12 months.

All members leaving Air New Zealand Group and retaining membership will become known as Past Employees/Retiree.

Past Employees and Retirees shall be entitled to all benefits.

The administrator will send the member an invoice for fees due from their termination date up until the end of the financial year. Koruhealth reserves the right to cancel membership if fees are not paid by the final due date. NB This is a one-time only offer.

Ceasing membership

If a member is leaving Air New Zealand Group and does not wish to retain their membership, they should confirm in writing to one of the Koruhealth administrators, giving 30 days' notice.

Any member leaving the scheme has 2 months from the date they leave to submit any final claims. If a child aged 19 years and over has single membership under the member, then their membership must also cease.

If the member does not contact Koruhealth within 3 months of leaving Air New Zealand Group, their membership will cease and no claims will be accepted from their leave date. The member will then be unable to re-join Koruhealth.

Leaving the Scheme

Any member wishing to leave the Koruhealth scheme must do so in writing to one of the administrators, giving 30 days' notice. If any children have their own single membership under the member, then their membership must also cease. If the member holds a Past Employee/Retiree membership and a refund of fees is due, a payment will be made directly into the member's bank account. See the Refunds section for more information.

Membership Renewal

All members who are current Air New Zealand Group employees are not required to renew their membership.

All members who are not current Air New Zealand Group employees, will be sent an annual fee letter prior to the beginning of a new financial year. Payment of the fees prior to the final due date will automatically renew membership. Koruhealth reserves the right to cancel membership if fees are not paid by the final due date.

Early Payment Discount

If fees are paid 12 months in advance, before the initial due date, then an early payment discount will apply. The invoice letter sent to the member will detail the fee(s) to be paid and the early payment discount. NB This only relates to retirees and past employees.

Payment Options

All members who are current Air New Zealand Group employees have their fees automatically deducted from their wages via Payroll. The exception to this is employees on leave without pay, who will be sent a fee letter for that period and must arrange full payment with Koruhealth.

All members who are not current Air New Zealand Group employees have the choice of paying fees either 6 monthly or annually in advance. Koruhealth will send invoices to these members.

Koruhealth reserves the right to cancel membership if fees are not paid by the final due date.

Koruhealth accepts internet banking of payments.

Member Changes

Note: It is the responsibility of the member to notify the administrator of ANY changes.

Membership type

If a member wishes to change their membership type, they should submit an online Change form via the Koruhealth website. Alternatively, confirm in writing to a Koruhealth administrator by filling out a manual Change form.

If the change of membership results in a refund being owed to the member, then this will be paid directly into the member's bank account. Refunds will be calculated from the date the administrator is informed of any changes.

If the change of membership results in additional fees being owed to Koruhealth, then an invoice will be generated to the member. Koruhealth reserves the right to cancel membership if fees are not paid by the final due date.

If someone is added to a member's cover due to a change of membership type, then a 3 month stand down period applies to any claims for the new person. The only exception to this is newborns, who must be added to the policy within 3 months of their birth to be eligible for the exclusion. If changing your membership type to Married / Partner / Family, please ensure you include copies of marriage and/or birth certificates with the Change form. Alternatively, you can provide documented evidence that you and your partner reside at the same address, such as a mortgage/tenancy agreement or utility bill.

Personal details

If a member wishes to change their personal details, such as their address, bank account, email address or preferred method of communication, they should submit an online Change form via the Koruhealth website. Alternatively, confirm in writing to a Koruhealth administrator by filling out a Koruhealth Change form.

Member death

If a member dies and their membership type is Single, and if there is a refund of fees due to payments made in advance these will be paid directly into the member's bank account.

If a member dies and their membership type is not Single, their spouse has the option of retaining the membership. In this situation, the member's spouse should submit a Koruhealth Change form, confirming any change to membership type, bank account etc. If the member was a current Air New Zealand Group employee, then the spouse will be subject to higher past employee fees. The spouse will be responsible for ensuring all fees are paid going forward, including children aged 19 years and over, if one or more are covered.

If a refund of fees is due, then this will be paid directly into the member's or spouse's bank account or Estate.

Refunds

If a member is owed a refund of fees due to either ceasing their scheme membership, changing their membership type or through their death, a payment will be made directly into their bank account.

ACC

Koruhealth does not provide cover for accident or treatment for injury expenses that ACC is legally responsible for. In some cases, ACC will not pay the full amount charged for treatment. In these cases, the member is able to make a claim, but acceptance is subject to the discretion of the board.

Children aged 19 years and over

A member's children are no longer covered under their Koruhealth membership when they reach the age of 19. However, the child has the option of taking up their own Single membership under the member's coverage. The member should confirm in writing within 30 days of the child's 19th birthday that they wish to take up Single membership. It is the responsibility of the member to ensure the child's fees are paid within the final due date.

If a member wishes to add a child over the age of 19 who is not currently covered, they may do so, but only if the member is a current Air New Zealand Group employee. The child must be a natural or adopted child of either parent and a birth certificate must be provided. A 3 month stand down applies to any children aged 19 and over who are added to a member's coverage.

NB This is a one-time only offer and children aged 19 years and over cannot suspend or terminate their membership and then subsequently renew their membership.

Children who are not natural or adopted

If a member's partner has children that are not the member's natural or adopted children, they cannot be covered under their Koruhealth Family membership. However, the member has the option of taking up a separate Single membership for the child. The child's fees are the responsibility of the member and will be deducted from their wages by Air NZ, along with their own membership fees.

If a member wishes to add their partner's child(ren) who is not their natural or adopted child(ren), they may do so, but only if the member is a current Air New Zealand Group employee. A birth certificate must be provided and a 3 month stand down applies to any children who are added, although they will have their own membership and claims will be processed separately.

Complaints

If you are not satisfied with the service you have received from us, you should contact us. We have an internal complaints process and undertake to investigate your concerns promptly and fairly. You may contact us to make a complaint by telephone, by email or in writing.

We are a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (“FSCL”) and approved by the Ministry of Consumer Affairs. We have 40 days to respond to your complaint. If you are not satisfied by our response, you may refer the matter to FSCL by emailing info@fscf.org.nz or calling FSCL on 0800 347 257. Full details of how to access the FSCL scheme can be obtained on their website www.fscf.org.nz. There is no cost to you to use the services of FSCL.

FAQs

Q. What is a claims year and how do annual limits work?

A. A claims year is the period in which a benefit's annual limits apply. This runs from 1st April through to the 31st March. For example, a Single member may claim for up to a maximum of \$600 worth of GP fees between 1st April and 31st March. After 1st April, that \$600 limit is set back to zero.

Q. What do I need to provide to Koruhealth when I make a claim?

A. A completed claim form with original, detailed Invoice and Receipt for the treatment or services you received, or copies of them and an original Refund Statement if you have already claimed under another medical scheme

Q. How long do I have to send in my receipts?

A. You have 12 months from the date of the treatment or service being provided

Q. If I have cover under another medical scheme, what should I do?

A. You should process a claim with that provider first and obtain a Refund Statement. You can then send in a claim form with copies of the invoice and receipt for the treatment, along with the original Refund Statement.

Q. Do all prescription drugs qualify for cover?

A. As long as they have been prescribed by a General Practitioner and are on the MMI drug list then yes, otherwise there may be occasions when they are covered under the Alternative Treatment benefit.

Q. What if I have more than one surgical procedure at the same time?

A. The Medical / Hospital benefit limit is per illness, so multiple procedures for the same illness will be covered under the same benefit limit

Q. What if I need follow-up healthcare services after surgery?

A. The Medical / Hospital benefit limit is per illness, so any follow-up healthcare for the same illness will be covered under the same benefit limit

Q. Do I need to be a member of Southern Cross or another medical insurance scheme to join Koruhealth?

A. No. You can join Koruhealth without any other medical insurance membership.

Q. What type of Specialist can be used?

A. An NZ Registered Specialist e.g. NZ Registered Dermatologist Specialist.

FAQs cont-

Q. When can I add dependants to my policy?

A. You can add dependants to your membership at any time, although a 3 month stand down period for any claims will apply. The 3 month stand down excludes newborns as long as they are added within 3 months of their birth. You must be classed as one of the child's primary caregivers for them to be eligible to join.

Q. What happens when my child reaches 19?

A. A member's child is no longer covered under their Koruhealth membership when they reach the age of 19. However, the child has the option of taking up their own Single membership under the member's coverage. The member should confirm in writing within 30 days of the child's 19th birthday that they wish to take up Single membership. No 3 month stand down period will apply in this case.

Q. When can I change my cover?

A. You can change your cover at any time, although if the change involves additional dependant(s), a 3 month stand down period for claims will apply.

Q. What happens to my membership when I go on leave without pay?

A. You should contact one of the Koruhealth administrators as soon as possible and let them know what you wish to do with your membership. You have the option of retaining membership (and paying fees directly), suspending membership for overseas secondments or parental leave (until you return from Leave) or ceasing membership.

Q. Can I retain membership when I leave Air New Zealand Group?

A. Yes, but you must contact one of the Koruhealth administrators within three months of leaving Air New Zealand and let them know. In order to retain membership, Koruhealth membership must have been held for at least 12 months. All ex-employees are subject to higher fees.

Q. Where can I find out more information about KoruHealth rules?

A. The Koruhealth policy document contains all the information you should need, however, feel free to contact the Koruhealth administrator if you have a specific question.

Q. What if I want to cover my partner's children who aren't my natural or adopted children?

A. If your partner has children that are not your natural or adopted children, they cannot be covered under the Koruhealth Family membership. However, you the member have the option of taking up a separate Single membership for that child.

Q. If I take Furlough / Leave Of Absence membership

A. Due to the changes at Air New Zealand (Covid-19) there are a number of staff taking Furlough/Leave of Absence and this needs to be identified to Koruhealth. You may be eligible to stay on as a Past Employee, please contact one of the Koruhealth administrators for further information.

Contact Details

All Enquiries and Claims

Contact: Maria King / Kathy Stearn

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Email: KoruHealthAdmin@airnz.co.nz

Board Members

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Secretary: Tania Pocock, tania.pocock@airnz.co.nz

Treasurer: Linda Orsbourn

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Geoff Shearer, Geoff.shearer@airnz.co.nz

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Mark Hobson, mark.hobson@airnz.co.nz

Retiree

Gerry Bray

SpecialMember(s)

Ken Walker

Matthew Roberts