AIR NEW ZEALAND

koruhealth
Healthcare Society

Policy Document

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

koruhealth.org.nz

A STAR ALLIANCE MEMBER

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 dependents.

19+

This level of cover is for the member's children 19 years and over.

Other Child

This level of cover is for the member's partners birth or adopted children.

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.

Dependent

A dependent is defined as;

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

Member

A member is defined as the primary policyholder.

Retiree/Past Employee

For Retiree's/Past Employees who have retained membership, please see Page 15

Coverage

General Rules

The intent of Koruhealth is to cover primary health care.

New members may not claim within the first 90 days once membership has been accepted **(this includes all treatment expenses incurred during this period).**

All claims must be lodged within 12 months of treatment.

Benefits may apply only to the cost of treatment 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.

If you are not a member of a medical insurance scheme, Koruhealth may refund 2/3 against each benefit invoice (up to the maximum for each benefit type). GP fees and Prescriptions may be refundable up to 100% and up to the maximum benefit limits.

If you are 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 maximum 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%.

Koruhealth members are required to use NZ Registered Specialists to ensure they receive proper treatment and services. Refer to the NZ Medical Register of Doctors. https://www.mcnz.org.nz/registration/register-of-doctors/

Non face to face consultations are also accepted for the services from approved providers based in NZ.

If you have a Koruhealth Family membership, your natural and adopted children may receive the same benefits as you until they reach 19 years of age. After that, they may take up their own single membership. Children of partners who are not the employee's natural or adopted children can be eligible under a single membership.

The dependent child is covered until the age of 19, after which they may start their own linked membership – see later in the document.

Exceptions to Benefit allowances

All costs associated with the following are **NOT** covered under your benefit allowance – Dentistry and most oral surgery, pregnancy expenses, Fertility treatments, vaccinations, over the counter pharmacy / chemist purchases, cosmetic treatment/surgery, weight loss treatment/surgery and costs associated with Travel, i.e., vaccinations, predeparture testing, travel related medications (e.g. malaria and travel sickness tablets). Any screening and/or

medical assessments for regulatory requirements, occupational requirements, travel or immigration and drivers licence medicals will not be covered

Benefit Type	Cover Period	Cover
GP Fees*	**Per annum**	$600 Single $1000 Married/Family
Prescriptions*	**Per annum**	$400 Single $600 Married/Family
Xrays (Including Ultrasounds)**	**Per annum**	$500 Single $750 Married/Family
MRI/CT**	**Per image**	$500
Specialist NZ Registered**	**Per visit**	$180
Medical/Hospital**	**Per illness**	$3,500 Surgery performed by New Zealand Registered Specialist ONLY
Osteopathy**	**Per annum**	$300 Single $450 Married/Family
Chiropractic**	**Per annum**	$300 Single $450 Married/Family
Physiotherapy**	**Per annum**	$300 Single $450 Married/Family
Alternative Treatments ** NZ Registered	**Per annum**	$300 Single $450 Married/Family
Podiatry**	**Per annum**	$300 Single $450 Married/Family
NZ Registered Orthodontic**	**Per dependent**	$800 total benefit limit
Optical (NZ Purchase only)	**Every 3 years**	$180 for first claim $120 every 3 years
Hearing Aids **/***	**Every 5 years**	$500 per aid
Laser Eye/Refractive Lens Treatment/*****	**Every 5 years**	$500 per eye
Health Services E.g. Surgeries performed by NZ GP's at Skin Clinics**	**Per annum**	$300 Single $450 Married/Family
Counselling**	**Per annum**	$400 Single $600 Married/Family
Psychology/Psychiatry**	**Per annum**	$600 Single $900 Married/Family
Birth Benefit	**Per child**	$50 must claim within 12 months
Funeral	**Per person**	$1,000 per member (Current Employee) $400 per Spouse/Dependent (includes 19+ and Other Child) $400 per member (Past Employee/Retiree)
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 2/3rds of the invoice within annual or maximum limits.**
*****Can only be claimed every 5 years**

Benefit Type Definitions

GP

Consultations with your GP including phone or in person. Flu vaccinations are also covered under this benefit. This is the only vaccination covered.

Prescriptions

Flu vaccinations carried out by your Pharmacy are covered under this benefit, this is the only vaccination covered.
All drugs covered under this benefit must be listed on the MMI register
https://www.pharmac.govt.nz/
Over the counter purchases from the chemist are not covered under the Prescription Benefit.
Weight loss drugs are not covered.

X-Rays (including Ultrasounds)

Dental x-rays and pregnancy ultrasounds are not covered.

MRI/CT

MRI or CT imaging is covered under this benefit.

Specialist Consults

Examples of Specialist are Oncologists, Dermatologists and endocrinologists.
Note:- Please check with the Koruhealth Administrators if you are unsure whether the treatment is covered.

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 and not an annual limit.
Examples of some of the costs NOT covered are as follows: Cosmetic surgery, most Oral surgeries (including Dental surgery), Fertility, and Weight Loss treatments.
Skin Cancer treatments and associated costs please refer to the Skin Cancer policy.

Osteopathy/ Chiropractic/Physiotherapy

Treatments must be carried out by an NZ registered provider in their field of work.
Note:-If you are having treatments through a NZ Registered Chiropractor, although they may provide treatments such as Kinesiology, this will still be classed as Chiropractor treatment as this is the qualification the Chiropractor is registered as, and this is the benefit that will be used.
The same applies for a NZ Registered Physiotherapist, although they may provide treatments such as Acupuncture this will still be classed as Physiotherapy treatment as this is the qualification that the Physiotherapist is registered as, and this is the benefit that will be used.
If you are unsure of treatment cover, please contact the Koruhealth Administrators for clarification.

Alternative Treatments

Examples of some of the alternative treatments covered are as follows – Homeopathy, Naturopathy, Herbal and Acupuncture. A NZ Registered provider must be seen.

Podiatry
Treatment must be carried out by an NZ Registered Podiatrist.

Orthodontic – NZ Registered ONLY
The total benefit limit is for a maximum of $800.00 per dependent, up to the age of 19. Koruhealth members are required to use NZ Registered Orthodontic Specialist to claim this benefit.

Optical – NZ Registered ONLY
Claims are limited to spectacles and contact lenses purchased in New Zealand.

Hearing Aids
This is a per aid benefit every 5 years.

Laser Eye/Refractive Lens Treatment
This is a per eye benefit.

Health Services
Examples of some of the costs covered are as follows: - medical equipment hire, medical tests, such as Bruce Protocol test, lab tests such as blood work, ambulance / ambulance subscription, occupational therapy, dietitian, varicose vein stockings, mole mapping and skin consults/surgeries – please refer to Skin Cancer Policy.

Counselling
Treatment must be carried out by NZ Registered Counsellor.

Psychology/Psychiatry
Treatment must be carried out by an NZ Registered Psychologist or Psychiatrist.

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 absent without pay. If membership is suspended or the member is in their stand down period, this cannot be claimed.

Funeral

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

Skin Cancer Policy

***Skin Cancer Policy** - Updates have been made to the Skin Cancer treatment policy under the Medical/Hospital benefit to clarify coverage. Skin Cancer treatments will now be covered to a maximum of $3500.00 per illness if performed by a NZ Registered Specialist as follows:

- Cryotherapy
- Topical treatments
- Medical surgery

Detailed below are further benefit updates and their application:

- Specialist Consult benefit continues to cover Consultations with a NZ Registered Specialist.
- Health Services benefit continues to cover Mole Mapping and Skin Treatments by GP-qualified doctors in Skin Clinics.

The new rules apply to all **claim submissions from 1 April 2025.**

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 by using either of the postal addresses listed at the top of the claim form within 12 months of the treatment or service being provided. You must always include the tax invoices and receipts with your claim, or copies of them and an original Refund Statement if you have already claimed under another medical scheme

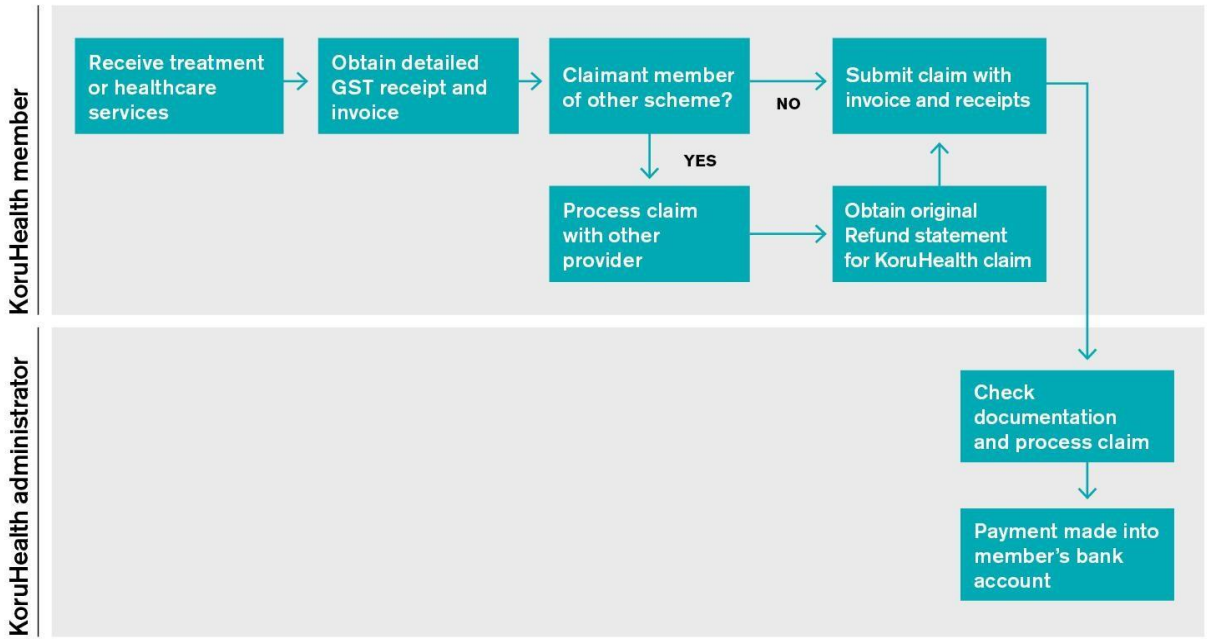
Step 5

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



Absence Without Pay

If a member is a current Air New Zealand Group employee and is going to be absent without pay, for 2 years or less, including parental leave, Furlough or a Leave of Absence, they must provide confirmation from Air New Zealand in writing and contact the Koruhealth administrators to advise them of their decision from the three options below as soon as possible, and no longer than 90 days from the date of their planned absence commencing.

Option 1 - Retaining membership

If a member wishes to retain membership, they must inform a Koruhealth administrator, who will assist them with setting up a payment plan for fees due for the period of their absence. Koruhealth reserves the right to cancel membership if fees are not paid.

Option 2 - Suspending membership

Only Members on an Overseas secondment or Parental leave who are a current Air New Zealand employee may suspend their membership, for the period of their absence. It is the member's responsibility to contact one of the Koruhealth administrators if they wish to continue with Koruhealth for the period they are away.

If Koruhealth does not receive any word for this period, Koruhealth has the right to cancel the membership.
If a member wishes to resume their membership on their return to work they need to contact the Koruhealth office. No claims can be made for the period that the membership is suspended for.

Option 3 - Ceasing membership

If a member does not wish to retain their membership while absent, 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 60 days from the date they leave to submit any final claims.

Please Note

Members retaining their membership will pay current employee rates for up to 2 years.

If a member's absence exceeds 2 years they may still choose from the above options, however, the membership will change to past employee rates from day 1 of year 3 and beyond.

Effective from 1st April 2022

If the member does not contact Koruhealth within 90 days of their absence, 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 their absence, they will be treated as a new member and be subject to a 90 day stand down.

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 90 days of their termination date. **This is a one-time only offer** and after the 90 days, 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. Please note, **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 must confirm in writing to one of the Koruhealth administrators, giving 30 days' notice.

Any member leaving the scheme has 60 days 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 will also cease.

If the member does not contact Koruhealth within 90 days 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, unless the person rejoins Air New Zealand as a permanent employee.

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 members children have their own single (19+) membership under the member, then their membership will also cease. If the member holds a Past Employee/Retiree membership and if 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.

Any member leaving the scheme has 60 days from the date they leave to submit any final claims.

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 invoice prior to the beginning of a new financial year. Payment of the fees prior to the due date will automatically renew membership. Koruhealth reserves the right to cancel membership if fees are not paid by the due date.

Early Payment Discount (Past employees and Retirees only)

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. Please note, 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 absent without pay, who will be sent an invoice for that period and must arrange full payment to 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 due date.

Member Changes

Note: It is the responsibility of the member to notify the administrator of **any changes** that may affect their membership.

Membership type

If a member wishes to change their membership type, they must submit a Change form, available from the Koruhealth website. Alternatively, confirm in writing to the Koruhealth administrators.

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 90 days 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 a Change form available from the Koruhealth website. Alternatively, confirm in writing to the Koruhealth administrators.

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 or Estate.

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

You must contact the Koruhealth Administrators before your child turns 19 to take advantage of this offer. After this time a stand-down period of 3 months would apply should they take this offer up at a later 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.
This membership must be linked to the member who is the current Air New Zealand Group employee and the 19+ fees are the responsibility of the member and will be deducted from their wages by Air New Zealand Group, along with their own membership fees.

Please Note: 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 New Zealand Group, 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.

This membership must be linked to the member who is the current Air New Zealand Group employee.

Retiree / Past Employee

Membership must be continuous from leave date

Membership category must not increase for PE or Retiree

- Changes within the category are allowed, eg: new child or partner, ONLY IF the married or family membership has been retained.

- If you reduce your membership, eg: from family to married or married to single, it may not be increased back to married or family.

Single 19+ membership will not be offered to PE or Retiree family members after leaving Air New Zealand.

If fees unpaid Koruhealth has the right to cancel the membership and this membership cannot be reinstated.

FAQs

Please see https://www.koruhealth.org.nz/faqs

Complaints

Koruhealth aims to provide efficient high-quality services to our members. If you are unsatisfied with our services, it is important to let us know for us to investigate concerns promptly and fairly.

In the first instance complaints should be dealt with internally, by contacting us via email or in writing to allow an accurate reflection of your complaint. You are also able to contact us via phone if this is preferred. Please include the following information to assist us with understanding your complaint:

- Your name
- Your contact details.
- The nature of your complaint
- What has or has not been done?
- Why you are not satisfied.
- How you would like the matter resolved

We will acknowledge receiving your complaint, within 1-2 working days. We aim to respond with an outcome within 20 working days at the most.

We are a member of an independent dispute resolution scheme, approved by the Ministry of Consumer Affairs. If you are unsatisfied by our response, you may refer the matter to Financial Services Complaints Limited (FSCL). Full details on how to access this service is available on their website. There is no cost to you to use this service.

Contact Details

All Enquiries and Claims

Contact: Maria King / Kathy Stearn

Internal Address: CHC15

External Address: Koruhealth C/- Christchurch Engineering, P O Box 14005, Christchurch Airport 8544

Phone: 03 374 7621

Internal Extension: 87621

Email: KoruHealthAdmin@airnz.co.nz

Board Members - !KoruHealth@airnz.co.nz

Chairperson: Ben Johnston

Secretary: Tania Pocock

Treasurer: Linda Orsbourn

Northern Region

Chloe Gibson
Ken Walker

Central Region

Phil Kitchen

Southern Region

Robert Forward
Georgia Royle

Retiree
Gerry Bray

Special Member(s)
Matthew Roberts
Geoff Shearer

Version History

Issue	Owner	Action	Approved by	Date
1	Koruhealth Board	Final copy	Ben Johnston	[add the date]
2	Koruhealth Board	Review of benefit types	Ben Johnston	September 2023
3	Koruhealth Board	Review of complaints process	Ben Johnston	December 2023
4	Koruhealth Board	Review of benefit types and update of Board member	Ben Johnston	February 2025
5	Koruhealth Board	Review of Retiree / Past Employee memberships	Koruhealth Board	July 2026