



TotalCareMAX

SPECIALIST AND DIAGNOSTIC TESTING

with Best Doctors®



ARE YOU PREPARED TO WAIT?

Getting specialist treatment through the public health system may take longer than you think it will. What if you have a life-threatening illness? Is it really worth the wait?

Now, with Specialist and Diagnostic Testing cover, you don't need to wait. This cover can provide you with greater certainty about one of the most important things you need to protect – your health.

WHAT IS SPECIALIST AND DIAGNOSTIC TESTING?

SPECIALIST AND DIAGNOSTIC TESTING gives you the freedom to select the best specialist available and helps you to avoid a long wait for essential treatment.

WHAT DOES IT OFFER ME?

TYPE OF COVER Specialist and Diagnostic Testing covers specialist consultations and diagnostic procedures – such as oncologist and cardiologist consultations and MRI and CT scans.

■ **SPECIALIST CONSULTATIONS** Reimbursement for medically necessary consultations with specialists.

■ **DIAGNOSTIC TESTS** Reimbursement for medically necessary diagnostic procedures.

BEST DOCTORS The Best Doctors service provides additional advice on critical, chronic and degenerative conditions after you have seen a specialist.

ELIGIBLE AGES From 16 years onwards (individual consideration from age 70).

WHY SPECIALIST AND DIAGNOSTIC TESTING?

Specialist and Diagnostic Testing helps you access the best medical care, where and when it suits you.

It's designed to pay for your specialist consultations, such as oncologist and cardiologist consultations, as well as diagnostic procedures, such as MRI and CT scans. It covers up to \$3,000 per life assured, per policy year. It also provides access to the Best Doctors service.

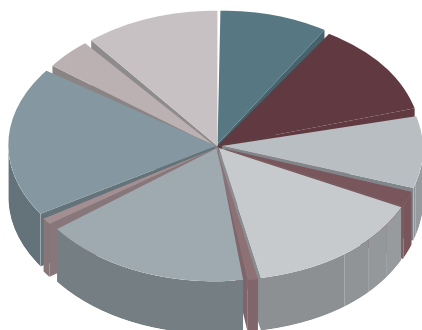
WHAT ARE THE BENEFITS?

1. SPECIALIST CONSULTATIONS		
INCLUDING:	<ul style="list-style-type: none"> ■ Cardiac surgeons ■ Cardiologists ■ Ear, nose and throat specialists ■ Gastroenterologists 	<ul style="list-style-type: none"> ■ General surgeons ■ Gynaecologists ■ Neurosurgeons ■ Oncologists ■ Orthopaedic surgeons ■ Urologists
Cover is not provided for obstetricians, psychiatrists or psychologists.		
2. DIAGNOSTIC TESTS		
INCLUDING BUT NOT LIMITED TO:	<ul style="list-style-type: none"> ■ Allergy testing ■ Audiology ■ Audiometric tests ■ CT scans ■ Colonoscopy* ■ Cystoscopy 	<ul style="list-style-type: none"> ■ Electroencephalography (EEG) ■ Electromyography (EMG) ■ Exercise ECG ■ Gastroscopy ■ Holter monitoring ■ Laboratory tests ■ Mammography* ■ MRI scans ■ Myelogram ■ Ultrasound ■ Urodynamic assessments ■ X-rays
*Cover is not provided for routine screening or periodic testing.		

FOOD FOR THOUGHT

SOVEREIGN'S SPECIALIST AND DIAGNOSTIC TESTING CLAIM PAYMENTS

In the year to June 2010, Sovereign paid almost \$700,000 per month in Specialist and Diagnostic Testing claims.¹



■ Genito Urinary	17%	■ Cancer	12%
■ Infection	1%	■ Cardiovascular	9%
■ Musculo Skeletal	19%	■ Dental	2%
■ Neurological	4%	■ Digestive	15%
■ Sense organ	11%	■ Endocrine	1%
■ Skin Disease	9%		

DID YOU KNOW THAT NEW ZEALAND HAS ONE OF THE LOWEST NUMBER OF SPECIALISTS PER CAPITA IN THE OECD?²

In fact, the Association of Salaried Medical Specialists (ASMS) has calculated that New Zealand is short of 638 medical specialists.³

To match the number of specialists per capita that Australia has, New Zealand needs:

- 18% more anaesthetists
- 27% more obstetricians/gynaecologists
- 39% more medical specialists
- 25% more psychiatrists
- 30% more general surgeons⁴

1 Sovereign's claims data 1 July 2009 to 30 June 2010

2 OECD – Health at a Glance 2009

3 ASMS – June 2010

4 The New Zealand Herald – August 2010

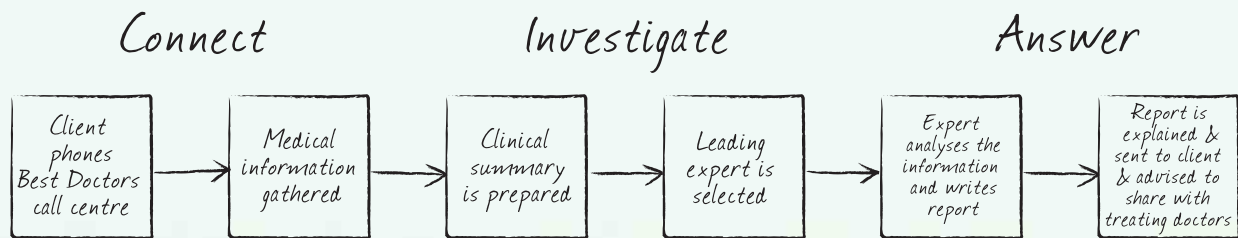
BEST DOCTORS



Best Doctors helps seriously ill people all over the world gain reassurance about their medical diagnoses and treatments. Receiving news about a critical illness can be both traumatic and confusing. A person is likely to have many questions and concerns relating to the diagnosis and recommended treatment. Questions like:

- Is the diagnosis correct?
- What are the different treatment options?
- How can I be sure I'm making the best decisions?
- What's going to happen to me and my family?

While New Zealand GPs and specialists work hard to provide clarity and support during these upsetting periods, additional advice and expertise is always welcomed to give the patient confidence and peace of mind.



HOW BEST DOCTORS WORKS

- If you want reassurance about a specialist's diagnosis or have questions about the treatment plan, Best Doctors offers access to leading international medical advice without your having to leave home.
- A 'client advocate' – a registered nurse – is assigned to each case and gathers all relevant medical records, including diagnostics test results and any pathology specimens, on your behalf and at no cost to you. Your treating doctors are not expected to collect the records.
- Pathology may be retested and all diagnostics are reviewed by the Best Doctors multidisciplinary team of doctors, which reviews all aspects of your case.
- A clinical synopsis of your medical condition is created and a leading expert, or multiple experts – depending on the complexity of the case – is selected from the Best Doctors network of 50,000 world-renowned specialists.
- These experts make specific recommendations about the diagnosis and treatment. These details are summarised by the specialist(s) in a written report and returned to the client advocate, who discusses the report with you, explains any concepts that are unfamiliar and then forwards the report to you.
- You are encouraged to share the report with your treating doctor(s). The aim is to work collaboratively with the treating doctors and specialists – to confirm the diagnosis and the best treatment recommendations.

The client advocate is available to answer any further questions that arise during this process.

OTHER THINGS YOU SHOULD KNOW Best Doctors and the star-in-cross logo are trademarks of Best Doctors, Inc., in the United States and in other countries and are used under licence. Best Doctors' terms and eligibility criteria apply. Neither Sovereign, its related companies, nor their directors, officers or employees accept any liability whatsoever for any loss or damage arising out of use of the Best Doctors service, or out of the use of or reliance on information regarding Best Doctors. Sovereign is not responsible for any costs associated with becoming eligible to use, or the use of, the Best Doctors service, except as set out in a Sovereign policy.



SOVEREIGN

Sovereign has been a part of New Zealanders' lives since 1989 and today provides life, business and health insurance, home loans, investment and superannuation products to more than 650,000 customers.

One in every five New Zealanders over the age of 15 years has a relationship with Sovereign.¹

Our products are carefully designed to meet the specific needs of our many and varied personal and business customers, helping them build independence and financial freedom.

WE ARE:

- The country's leading life insurance company
- New Zealand's largest non-bank home loan provider
- The country's third-largest health insurance provider on the basis of premiums and memberships
- One of New Zealand's largest workplace risk insurers
- One of the largest companies in New Zealand for total funds under management, managing over \$2.5 billion (as at 30 June 2010).



THERE WHEN YOU NEED US...

With Sovereign, you can be confident that we'll be there when you need us. We pay out more in claims than any other life insurer in New Zealand – providing our customers with financial support in their times of need. During the year ended June 2010, Sovereign paid out over \$272 million in all claims. Overall, Sovereign pays 97% of all claims.²

We're dedicated to working closely with our customers to achieve the best possible outcomes when the unexpected happens.

Our philosophy on all claims is to make the process easy for you and your loved ones.

Our team of experienced claims specialists is ready to assist should you need to make a claim.

1 Census 2006 – Statistics New Zealand

2 Sovereign Claims Department, June 2010

OTHER THINGS YOU SHOULD KNOW: The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by Sovereign Assurance Company Limited ('Sovereign'). For full details of the products and benefits offered by Sovereign, please refer to the policy document(s) which are available from Sovereign.

Sovereign, the policy insurer, is part of the Commonwealth Bank of Australia Group and is a related company of ASB Bank Limited and its subsidiaries ('the Banking Group'). Neither the Banking Group, the Commonwealth Bank of Australia, nor any of their directors, nor any other person guarantees Sovereign or its subsidiaries, nor any of the products issued by Sovereign or its subsidiaries.

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