

Dear Staff Member

SOUTHERN CROSS HEALTHCARE SCHEME

As outlined in your letter of appointment, you and your family may join the company Southern Cross Healthcare scheme at a BOC Limited subsidised rate.

The rate applicable to you is dependant on the number of family members covered, and the type of cover selected. The schemes on offer are **Regularcare, Supercare, Ultracare & Wellbeing Plans**. The subsidy value offered in your letter of appointment relates to Regularcare and Hospital & Specialistcare. If you choose a plan with a higher premium, the additional costs will be deducted from your wages/salary.

Advantages of joining Southern Cross at the first opportunity:

Southern Cross provides scheme concessions for BOC Limited if new employees join Southern Cross within one month of joining BOC Limited. These concessions are:

1. Acceptance of Existing Conditions:

Joining at the first opportunity, Southern Cross will accept liability for all qualifying, existing medical and surgical conditions, that applicants and their family may have at the date of joining the scheme.

2. No 90 Day Wait:

The usual 90 day no claim period will be waived and claims for qualifying treatment will be paid from the date membership commences.

How the Join Southern Cross:

If you are interested in joining Southern Cross and would like to see a representative, please contact Southern Cross Customer Services on 0800 800 181.