

**FCB**

**Health Scheme**

**FCB NEW ZEALAND**

**Underwritten by:**

**Southern Cross Medical Care Society**

**Administered by:**

**Group Health and Life Ltd**



# DISCLOSURE STATEMENT

## (Registered Financial Adviser – RFA)



Disclosure Statement for: Benjamin Shirley, Director at Group Health and Life Ltd  
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### **It is important that you read this document**

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you select.

### **What sort of adviser am I?**

I am a registered, but not authorised financial adviser who can give you advice on Health, Life, Mortgage/Income Protection, Trauma, TPD and Business Key Person cover.

### **What should you do if something goes wrong?**

If you have a problem, concern, or complaint about any part of my service, please tell me:

**Benjamin Shirley.** If we cannot agree on how to fix the issue, or if you decide not to lodge your complaint with me, you can contact and lodge your complaint with my Disputes Resolution Scheme. This service will cost you nothing, and will help us resolve any disagreements. You can contact Financial Services Complaints Limited by emailing [info@fscl.org.nz](mailto:info@fscl.org.nz), calling (Call Free) 0800 347257 or (Wellington) (04) 472FSCL (472 3725), Fax (04) 472 3728, or writing to FSCL PO Box 5967, Lambton Quay, Wellington 6145.

### **How am I regulated by the Government?**

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>.

The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the Dispute Resolution procedures described above (under **What should you do if something goes wrong?**).

### **Declaration**

I, Benjamin Shirley declare that, to the best of my knowledge and belief, the information contained in this Disclosure Statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Signed:   
Ben Shirley

Date: .....

# Group Health Insurance Scheme

## COMPANY OFFER

Health Insurance is being recognised by New Zealanders today as an extremely valuable cover to have. FCB also recognise this need and has put in place a Group Health Insurance Scheme offered to all employees which is underwritten by Southern Cross and administered by Group Health and Life Ltd.

Though membership to this group is on a voluntary basis there are certain costs associated with the administration of this scheme, which will be absorbed by FCB. By doing this your employer has secured you access to certain benefits and concessions which otherwise would not be available.

## Some of the benefits of joining this Group Scheme are:

- **Immediate Cover:** Private individuals are usually required to hold insurance for 3 months before they can claim. For FCB members, this stand-down period is waived and immediate cover is provided.
- **Cheaper Premiums:** FCB has secured Group Rates for their employees.
- **More than one Option:** Southern Cross's Wellbeing and Ultracare plans provide an excellent range of building block style options that are additions to a quality hospital base plan. These plans cater for employees individual differences.
- **Excellence in Service:** GHL provide an excellent service. They will personally explain the benefits & help fill out the application form with FCB employees. If a problem arises, you have access directly through their 0800 number to make sure it's sorted out.

## Why the Need for Health Insurance?

There are a number of important reasons why you should have health insurance. Here are just a few:

- **Financial Security** - Health insurance gives you the security of knowing that when you do get sick, the financial element of obtaining the health care you need is taken care of. At a stressful time when you should only be thinking about getting well again the worry of paying the medical bills is removed.
- **Access** - For many people public hospital waiting lists are a concern. As at March 2000 over 51,000 people were on waiting lists and there are now some medical services that realistically are no longer available through the public system. Health insurance offers the comfort of knowing you can get the best treatment available quickly when it is needed.
- **Family** - Many people have a greater concern for health issues when they start a family, particularly in the first few years, as this can be an expensive and worrying time. Health insurance can help you concentrate on keeping your family in good health and not worry about the costs.

***Your health is your most important asset and having health insurance will help you achieve your goals in life.***

Effective date: 1 April 2017

## Another good reason to work for FCB

As an employee of FCB, you'll pay less for health insurance from Southern Cross Health Society. That's because you're entitled to reduced premiums if you join through your work scheme.

### How to join



#### Apply by post

Complete the enclosed application form and send it to us.

To upgrade your plan, or to add your partner or children to your policy, please also complete the Direct Debit monthly section.

or



#### Apply online

Complete the online form using the shortcut code AV:

[www.southerncross.co.nz/apply-now.aspx?AdviserCode=1507A](http://www.southerncross.co.nz/apply-now.aspx?AdviserCode=1507A)

To upgrade your plan, or to add your partner or children to your policy, please also complete the Direct Debit monthly section.

If you have any questions, or for help completing your application, please call your Adviser.

We look forward to welcoming you as a member of the FCB health insurance scheme.

### Already insured with Southern Cross?

If you already have Southern Cross health insurance, call your Adviser to see how you can transfer into your work scheme and take advantage of this opportunity.

### Contact your Adviser

Adviser name: Ben Shirley

Phone: 07 577 0251

Mobile: 027 448 8280

Email: [admin@grouphealthandlife.co.nz](mailto:admin@grouphealthandlife.co.nz)

## Choose the right plan for you and your family

It's important to consider which plan will best suit you and your family's needs in the long-term. If you wish to upgrade your plan later you may not be able to transfer cover for pre-existing health conditions.

## Why get health insurance?

With health insurance you'll have:

- faster access to treatment by avoiding public hospital waiting lists
- less financial stress by reducing your costs of private treatment and time off work
- more choice of when and where you receive treatment for qualifying conditions.

## You get more with your Southern Cross membership

- **Care for your whole family**  
Only pay for the first two children (under 21 years) on your policy\* - the rest are free.
- **Adding new children**  
Add your newborn child to your policy before they're three months old, and Southern Cross will cover any pre-existing conditions.\*\* Please notify your Adviser within three months of the birth of your baby.
- **Discounted travel insurance**  
Members get a 15 per cent discount on TravelCare from Southern Cross Travel Insurance. Buy TravelCare online and you'll get a further 35 per cent discount off your travel insurance premium.\*\*
- **Online members area – My Southern Cross**  
My Southern Cross lets policyholders manage their membership details online.
- **Easier claiming on the spot with no claim forms**  
Use your Member card to claim for prescriptions in-store at participating pharmacies using the Southern Cross Health Society Easy-claim process.



## Check list

- Fully complete, sign and date the application form
- Fully complete, sign and date the direct debit authority (if you are upgrading and/or adding your partner or children)
- Send your completed form to Southern Cross using the prepaid envelope supplied

\*Conditions apply. A child can only be insured as a dependant on his/her parent's policy.

\*\*Exclusions apply. For full details on the limitations or other conditions that may apply please refer to the relevant policy document.

## Pricing plan for upgrading your plan

The following table shows the FCB monthly premiums available to you. To help you decide which Southern Cross plan would suit you best, take a look at the [Comparison chart and benefit summaries](#), available from your Adviser.

\*Please note to work out the cost of adding an optional module, combine the cost of your preferred plan and the module(s).

### Monthly premium\*

Ages	Wellbeing 1 Plan	Wellbeing 2 Plan	Keeping Well Module (Can be added to Wellbeing One and Two)	Body Care Module (Can be added to Wellbeing One and Two)	Day to day Module (Can only be added to Wellbeing Two)	Vision and Dental Module (Can only be added to Wellbeing Two)
0-20	\$21.03	\$30.88	\$9.50	\$6.64	\$9.60	\$19.94
21	\$40.36	\$57.64	\$15.37	\$14.15	\$20.71	\$27.59
22	\$41.75	\$59.77	\$15.48	\$14.35	\$20.78	\$27.59
23	\$43.12	\$61.89	\$15.60	\$14.67	\$20.97	\$27.59
24	\$43.65	\$62.83	\$15.72	\$14.99	\$21.17	\$27.59
25	\$44.69	\$64.47	\$15.84	\$15.31	\$21.36	\$27.59
26	\$45.28	\$65.54	\$15.96	\$15.76	\$21.72	\$27.59
27	\$45.85	\$66.54	\$16.08	\$16.21	\$22.07	\$27.59
28	\$46.72	\$68.05	\$16.20	\$16.70	\$22.43	\$27.59
29	\$47.60	\$69.61	\$16.32	\$17.22	\$22.79	\$27.59
30	\$49.00	\$71.84	\$16.44	\$17.76	\$23.15	\$27.74
31	\$50.16	\$73.68	\$16.55	\$18.19	\$23.37	\$27.90
32	\$51.24	\$75.48	\$16.67	\$18.61	\$23.59	\$28.05
33	\$52.50	\$77.67	\$16.79	\$19.04	\$23.82	\$28.20
34	\$53.93	\$79.96	\$16.91	\$20.20	\$24.89	\$28.36
35	\$55.42	\$82.46	\$17.03	\$20.65	\$25.14	\$28.74
36	\$56.97	\$85.32	\$17.15	\$21.10	\$25.40	\$29.12
37	\$58.46	\$88.80	\$17.27	\$21.57	\$25.67	\$29.51
38	\$60.65	\$92.29	\$17.39	\$22.35	\$26.29	\$29.89
39	\$62.82	\$95.96	\$17.50	\$22.84	\$26.69	\$30.27
40	\$65.17	\$99.64	\$17.62	\$23.80	\$27.61	\$30.66
41	\$67.52	\$103.32	\$17.74	\$24.32	\$28.02	\$31.04
42	\$69.87	\$107.00	\$17.86	\$24.84	\$28.70	\$31.42
43	\$72.24	\$110.67	\$17.98	\$25.38	\$29.45	\$31.81
44	\$74.88	\$114.60	\$18.10	\$25.93	\$29.91	\$32.19
45	\$77.54	\$118.53	\$18.22	\$26.48	\$30.87	\$32.57
46	\$80.20	\$122.46	\$18.34	\$27.40	\$32.28	\$33.27
47	\$82.86	\$126.39	\$18.46	\$27.97	\$33.46	\$33.98
48	\$85.66	\$130.73	\$18.57	\$28.57	\$34.72	\$34.69
49	\$89.32	\$136.17	\$18.69	\$29.18	\$36.02	\$35.43
50	\$93.13	\$142.02	\$18.81	\$30.42	\$38.01	\$36.18
51	\$96.94	\$147.87	\$18.93	\$31.15	\$39.45	\$36.90
52	\$100.75	\$153.72	\$19.05	\$31.91	\$40.95	\$37.63
53	\$104.56	\$160.32	\$19.17	\$32.70	\$42.57	\$38.38
54	\$110.76	\$168.82	\$19.29	\$33.49	\$44.35	\$39.14
55	\$116.95	\$178.06	\$19.41	\$34.32	\$46.16	\$39.91
56	\$123.15	\$187.31	\$19.52	\$35.18	\$48.00	\$40.79
57	\$129.35	\$196.55	\$19.64	\$36.04	\$49.84	\$41.53
58	\$137.23	\$209.71	\$19.76	\$36.86	\$51.67	\$42.15
59	\$147.49	\$225.13	\$19.88	\$37.65	\$53.66	\$43.38
60	\$159.41	\$240.87	\$20.00	\$38.42	\$55.66	\$44.68
61	\$171.35	\$258.66	\$20.12	\$39.16	\$57.65	\$45.98
62	\$183.28	\$277.10	\$20.24	\$40.39	\$60.32	\$47.52
63	\$196.14	\$301.70	\$20.36	\$41.17	\$62.05	\$49.05
64	\$213.18	\$326.11	\$20.47	\$42.19	\$64.13	\$50.58
65+	\$290.86	\$440.18	\$20.59	\$43.69	\$64.13	\$52.88

\*These rates include GST and relate to a single member of the age detailed for the Plans indicated. Southern Cross only charges for 2 children, any additional children under 21 are covered free of charge. Premiums are calculated based on the age of each member on the policy at their anniversary date. Rates are accurate as at 1 April 2017, however, rates are subject to change from time to time.

## Pricing plan for upgrading your plan

The following table shows the FCB monthly premiums available to you. To help you decide which Southern Cross plan would suit you best, take a look at the Comparison chart and benefit summaries, available from your Adviser.

### Monthly premium\*

Ages	Ultracare	Ultracare 400
0-20	\$54.96	\$81.48
21	\$91.17	\$120.41
22	\$94.37	\$123.53
23	\$97.57	\$126.67
24	\$99.34	\$128.20
25	\$101.10	\$131.21
26	\$102.86	\$133.05
27	\$104.62	\$134.88
28	\$106.39	\$137.77
29	\$110.08	\$140.79
30	\$113.78	\$145.37
31	\$117.47	\$148.88
32	\$120.51	\$152.30
33	\$123.54	\$156.39
34	\$129.22	\$160.64
35	\$134.90	\$165.33
36	\$137.77	\$169.77
37	\$143.33	\$174.09
38	\$148.90	\$179.76
39	\$154.33	\$185.45
40	\$159.77	\$191.09
41	\$168.58	\$197.66
42	\$174.13	\$203.72
43	\$179.67	\$209.65
44	\$185.20	\$215.68
45	\$190.72	\$222.26
46	\$196.24	\$228.70
47	\$201.77	\$234.90
48	\$207.29	\$241.96
49	\$215.71	\$249.28
50	\$224.13	\$257.22
51	\$232.55	\$266.83
52	\$240.97	\$275.42
53	\$249.40	\$287.69
54	\$262.29	\$300.32
55	\$275.19	\$314.03
56	\$288.09	\$327.33
57	\$300.98	\$340.24
58	\$315.82	\$361.72
59	\$337.93	\$384.12
60	\$361.98	\$408.00
61	\$386.03	\$434.00
62	\$410.09	\$460.43
63	\$442.32	\$496.77
64	\$477.38	\$533.76
65+	\$608.16	\$672.05

\*These rates include GST and relate to a single member of the age detailed for the Plans indicated. Southern Cross only charges for 2 children, any additional children under 21 are covered free of charge. Premiums are calculated based on the age of each member on the policy at their anniversary date. Rates are accurate as at 1 April 2017, however, rates are subject to change from time to time.