

SILC

Subsidised Health Scheme

Eligible staff members are subsidised to the level of the VIP2 plan.
Their family is entitled to some special concessions.

Underwritten by:
Southern Cross
Health 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, 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:

SILC's Subsidised Group Health Insurance Scheme

Health Insurance is being recognised by New Zealanders today as an extremely valuable cover to have.

SILC also recognise this need and has put in place a Group Health Insurance Scheme offered to key employees which is underwritten by Southern Cross and administered by Group Health and Life Ltd.

COMPANY OFFER

SILC will pay the premium for key employees to the level of VIP 2. There are also certain costs associated with the administration of this scheme, which will be absorbed by SILC.

By doing this SILC has secured you access to certain benefits and concessions which otherwise would not be available.

Key employees may take this opportunity to add family members and the following special concessions will apply.

Some of the benefits of joining this Group Scheme are:

- ❑ **Preexisting Conditions Cover.** Cover for existing health conditions (conditions apply). To gain this concession you must join within 90 days of becoming eligible with SILC Limited.
- ❑ **Immediate Cover:** Private individuals are usually required to hold insurance for 3 months before they can claim. For SILC members, this stand-down period is waived and immediate cover is provided.
- ❑ **Cheaper Premiums:** SILC has secured Group Rates for their employees.
- ❑ **More than one Option:** Southern Cross's VIP 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:** Group Health and Life provide an excellent service. They will personally explain the benefits & help fill out the application form with SILC 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.

Why Choose GHL to Manage your Health Insurance?

GHL is a professional insurance advisory company with ties going back to one of New Zealand's first health insurers, Group Health Co-op Society. Our ability to retain more than 50 Corporate Clients reflects our standard of service and integrity that we maintain in the administering of these groups. GHL is amongst the leaders of New Zealand's Health Insurance Advisers.

We provide a service second to none.

- We act on behalf of you, our client, undertake all the detailed discussions and negotiations on insurance matters for you.
- We have access to all key insurers, therefore we are able to provide you with the very best option that most suits your particular requirements.
- We will regularly review your policies ensuring that the policy is appropriate, and that you remain well protected. We may also suggest amendments to the policies due to market changes or changes in your domestic situation.
- If you have difficulties with your claim, we will assist you in resolving the issue with your insurer. As your adviser working for you, we are also there to make sure that when your insurance cover is needed it will provide the support you need and fulfill your expectations
- We aim to lower your costs and improve the effectiveness of your cover.

We personally explain the benefits & help fill out the applications with each & every client. If a problem arises, you have access directly through our 0800 number and we make sure it's sorted out.

We believe in building long term relationships, finding our client the best options available and assisting each client personally.

While every care has been taken to supply accurate information, errors and omissions may occur. Accordingly Group Health and Life accepts no responsibility for any loss caused as a result of any person relying on the information supplied."

A disclosure statement under the Securities Markets Act 1988 relating to the financial adviser associated with this document is available on request and free of charge.

Effective date: 15 August 2016

Another good reason to work for SILC Limited

SILC Limited pays for All Management and Team Leaders to have the **VIP 2** health insurance plan from Southern Cross Health Society, on employment.

Join now to take advantage of this offer

You may be eligible for special concessions which are only available for a limited time:

- **free VIP 2 plan with no excess**
- immediate cover for qualifying pre-existing health conditions - **only if you join within three months of becoming eligible** for your employers' subsidy.*
- add your partner and children (aged under 21 years) to your policy at reduced premiums. If you don't add them when you first join, you can only add them at your next annual policy renewal date, and they will not be covered for pre-existing conditions.
- fast-tracking of your application – no need to complete a medical declaration when you apply.

How to join



Apply by post

Complete the enclosed application form and send it to Group Health and Life
To upgrade your plan, or to add your partner or children to your policy, please also complete the Wage deduction form.

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 SILC Limited 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 of Group Health & Life Limited
Phone: 07 577 0251
Mobile: 027 448 8280
Email: admin@grouphealthandlife.co.nz

* Please contact your Adviser or HR Administrator if you have any queries regarding your eligibility.

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. Any changes to the benefits on your policy can only be done on the next premium anniversary of the policy and conditions may apply.

If you don't add your partner or spouse when you first join, you will need to wait until your next annual policy renewal date to add them to your policy. If in the future you want to add a new partner or spouse, you can do so only on the first policy premium anniversary date after the start of your new relationship. They will then be eligible for the same concessions as yourself. If you'd like to add them at any other time, Southern Cross reserves the right to specify the terms of your partner's addition to the policy and to exclude cover for pre-existing health conditions. They will also need to complete a full medical declaration.

What you need to know when you leave your employer

If you leave SILC Limited and would like to continue your health insurance policy, please contact your Adviser to discuss your options.

If you leave within 12 months of joining and wish to retain cover, you will lose your cover for any pre-existing conditions or developed conditions which may have been previously covered by your plan, ie your policy will effectively start again.

If you leave after completing 12 months of continuous cover on the plan named on your Membership Certificate, you will continue to receive cover for qualifying pre-existing health conditions, while the plan named on the Membership Certificate remains in force continuously.

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 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

With Southern Cross Health Society Easy-claim you can claim electronically at the time of purchase for eligible products and services. Bring your member card along for easier claiming. For more information or to find an Easy-claim provider, visit southerncross.co.nz/society/easy-claim



Check list

- Fully complete, **sign and date** the application form
- Fully complete, **sign and date** the wage deduction authority (if you are upgrading and/or adding your partner or children)
- Send your completed form to Group Health and Life in the enclosed freepost envelope.

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

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

Pricing plan for upgrading your plan

The following table shows the SILC Limited fortnightly premiums available to you.

To help you decide which Southern Cross VIP plan would suit you best, take a look at the Schedule of Benefits and full terms and conditions (including benefits, policy limits, exclusions or other conditions that may apply), available from your Adviser.

Fortnightly premium ♦ for employee upgrades

Ages	VIP 2 Plan	VIP 3 Plan	VIP 4 Plan
0-20	Free	\$11.77	\$19.53
21	Free	\$14.30	\$23.70
22	Free	\$14.56	\$24.03
23	Free	\$14.83	\$24.37
24	Free	\$15.04	\$24.58
25	Free	\$15.42	\$25.03
26	Free	\$15.74	\$25.31
27	Free	\$16.06	\$25.61
28	Free	\$16.57	\$26.11
29	Free	\$17.06	\$26.64
30	Free	\$17.67	\$27.47
31	Free	\$18.18	\$28.07
32	Free	\$18.72	\$28.67
33	Free	\$19.33	\$29.36
34	Free	\$19.96	\$30.06
35	Free	\$20.59	\$30.89
36	Free	\$21.01	\$31.43
37	Free	\$21.17	\$31.66
38	Free	\$21.86	\$32.41
39	Free	\$22.44	\$33.10
40	Free	\$23.01	\$33.84
41	Free	\$23.74	\$34.88
42	Free	\$24.44	\$35.72
43	Free	\$25.10	\$36.50
44	Free	\$25.70	\$37.23
45	Free	\$26.52	\$38.23
46	Free	\$27.16	\$39.11
47	Free	\$27.83	\$39.90
48	Free	\$28.65	\$40.86
49	Free	\$29.10	\$41.45
50	Free	\$29.54	\$42.14
51	Free	\$30.53	\$43.46
52	Free	\$31.29	\$44.39
53	Free	\$33.09	\$46.47
54	Free	\$34.23	\$47.88
55	Free	\$35.36	\$49.42
56	Free	\$36.33	\$50.79
57	Free	\$37.30	\$52.01
58	Free	\$39.74	\$54.93
59	Free	\$41.58	\$57.26
60	Free	\$43.48	\$59.84
61	Free	\$45.68	\$62.66
62	Free	\$47.84	\$65.43
63	Free	\$50.97	\$69.43
64	Free	\$54.37	\$73.63
65+	Free	\$60.26	\$80.41

♦ 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 15 August 2016, however, rates are subject to change from time to time.

Pricing plan for adding family members

The following table shows the SILC Limited fortnightly premiums available to you. To help you decide which Southern Cross VIP plan would suit you best, take a look at the Schedule of Benefits and full terms and conditions (including benefits, policy limits, exclusions or other conditions that may apply), available from your Adviser.

Fortnightly premium** for adding family members

Ages	VIP 2 Plan	VIP 3 Plan	VIP 4 Plan
0-20	\$13.03	\$24.80	\$32.56
21	\$24.32	\$38.62	\$48.02
22	\$25.22	\$39.78	\$49.25
23	\$26.11	\$40.94	\$50.48
24	\$26.51	\$41.55	\$51.09
25	\$27.20	\$42.62	\$52.23
26	\$27.65	\$43.39	\$52.96
27	\$28.07	\$44.13	\$53.68
28	\$28.71	\$45.28	\$54.82
29	\$29.37	\$46.43	\$56.01
30	\$30.31	\$47.98	\$57.78
31	\$31.09	\$49.27	\$59.16
32	\$31.85	\$50.57	\$60.52
33	\$32.77	\$52.10	\$62.13
34	\$33.74	\$53.70	\$63.80
35	\$34.79	\$55.38	\$65.68
36	\$36.00	\$57.01	\$67.43
37	\$37.47	\$58.64	\$69.13
38	\$38.94	\$60.80	\$71.35
39	\$40.49	\$62.93	\$73.59
40	\$42.04	\$65.05	\$75.88
41	\$43.59	\$67.33	\$78.47
42	\$45.14	\$69.58	\$80.86
43	\$46.70	\$71.80	\$83.20
44	\$48.35	\$74.05	\$85.58
45	\$50.01	\$76.53	\$88.24
46	\$51.67	\$78.83	\$90.78
47	\$53.33	\$81.16	\$93.23
48	\$55.16	\$83.81	\$96.02
49	\$57.45	\$86.55	\$98.90
50	\$59.92	\$89.46	\$102.06
51	\$62.39	\$92.92	\$105.85
52	\$64.86	\$96.15	\$109.25
53	\$67.64	\$100.73	\$114.11
54	\$71.23	\$105.46	\$119.11
55	\$75.13	\$110.49	\$124.55
56	\$79.03	\$115.36	\$129.82
57	\$82.93	\$120.23	\$134.94
58	\$88.48	\$128.22	\$143.41
59	\$94.99	\$136.57	\$152.25
60	\$101.61	\$145.09	\$161.45
61	\$109.00	\$154.68	\$171.66
62	\$116.59	\$164.43	\$182.02
63	\$126.98	\$177.95	\$196.41
64	\$137.31	\$191.68	\$210.94
65+	\$185.72	\$245.98	\$266.13

** 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 15 August 2016, however, rates are subject to change from time to time.