

# Holmes Group

Health Scheme



# **HOLMES GROUP**

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Underwritten by:  
**ACCURO**

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: .....

# Holmes Group

## Group Health Insurance Scheme

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

### **COMPANY OFFER**

Holmes Group will pay the premium for all full time employees to the level of StaffCare+ EssentialCare+ Base Plan after 180 days of employment. Members can add their partner and children under the age of 25 to their policy at their own cost and pay via Direct Debit.

There are also certain costs associated with the administration of this scheme, which will be absorbed by Holmes Group.

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

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

- **Preexisting Conditions Cover.** Qualifying pre-existing conditions for staff members and immediate family members is available subject to employees and immediate family members joining the plan within 30 days of eligibility.
- **Immediate Cover:** Private individuals are usually required to hold insurance for 3 months before they can claim. For Holmes Group members, this stand-down period is waived and immediate cover is provided.
- **Cheaper Premiums:** Holmes Group has secured Group Rates for their employees. First two dependants pay child premiums; any additional children are free of charge.
- **More than one Option:** Access to Accuro's additional plans, such as the Specialist or GP plans.
- **Excellence in Service:** Group Health and Life provide an excellent service. They will personally explain the benefits and help fill out the application form with Holmes Group 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?**

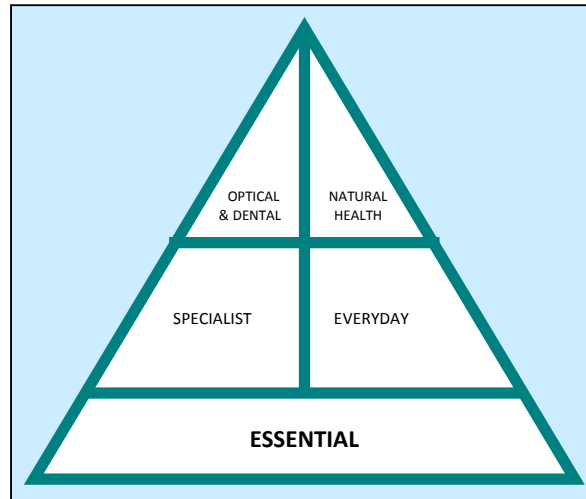
There are a number of important reasons why you should have health insurance. Here are just a few:

- ***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.**

# StaffCare+

StaffCare+ is a modular health insurance range that can be tailored to meet the needs of your employees. Once they have selected our Essential Care+ base plan, they can then mix and match any of our other plan combinations. Our Essential Care+ base plan provides a comprehensive range of benefits, and covers them for the larger expenses, including surgery (an operation or procedure to treat a disease or an illness) and private hospital medical admission (treatment in a private hospital without the need for surgery).



Our plans are comprehensive and competitive, offering a range of benefits.

Some of these benefits include:

- Dependants up to 25 years are covered on child premium rates
- First two dependants pay child premiums, any additional children are free of charge
- No stand-down on our base and specialist plans
- Independent continuation of cover without underwriting is available. If the member has been on the plan for more than 12 months
- Competitively priced premiums
- Members can select their own Specialist Care, Everyday Care, Natural Health Care and/or Dental and Optical Care plan
- Cover for natural therapies and flu vaccinations
- Free mammograms, melanoma and prostate checks as loyalty benefits

## Essential Care+ Base Plan

Our base plan is the Essential Care+ plan. This provides comprehensive hospital and surgical cover, and includes cover for specialists, imaging and tests within six months of surgery.

Some key benefits per person per policy year:

- \$300,000 surgical cover
- \$300,000 major diagnostic procedures, with or without hospitalisation,
- \$200,000 non-surgical private hospitalisation
- \$30,000 overseas treatment cover
- Reimbursement for Non-Pharmac Chemotherapy drugs up to \$5,000
- Specialists and diagnostic tests cover
- Post hospitalisation care
- Public hospitalisation admittance grant
- Minor surgical cover
- Bereavement grant

## Specialist Care+

Our Specialist plan covers specialist visits and diagnostic procedures that do not result in surgery.

Some key benefits per year:

- \$4,000 Specialist consultations
- \$4,000 Diagnostic tests
- \$0 or \$250 excess option
- Loyalty benefits

## Everyday Care +

Our Everyday Care plan covers Doctor and Nurse visits, prescriptions as well as mammograms and prostate checks. There is no limit on the number of times you can claim for your Doctor or Nurse visits, so there's no reason not to stay healthy.

Some key benefits per year:

- Doctors visits up to \$55
- Home visits by your doctor up to \$70 a visit
- Prescriptions up to \$20 for each item, up to a maximum of \$400 per year

**Loyalty benefit:** After three years of continuous cover, we will pay \$200 for a preventative mammogram or prostate check every three years.

## Natural Health Care+

This plan covers treatment for other health practitioners such as osteopaths, natural therapies and nutritionists.

Key benefits per year:

- \$800 a year for visits to these health practitioners (maximum of \$45 per visit)

**Loyalty benefit:** We will pay up to \$40 for a flu vaccination every year. In addition to this, after three years members are covered for up to \$100 a week for up to five weeks each year for sick leave without pay.

## Dental and Optical Care+

This 80% reimbursement plan is ideal if you make regular trips to the dentist or optometrist.

Some key benefits per year:

- Optometrist visits up to \$300 a year
- Glasses and contact lenses, \$60 per visit, up to \$300 a year (with change of prescription)
- Dental costs up to \$500 a year

**Loyalty benefit:** After three years of continuous cover, the dental treatment benefit is extended to cover orthodontic treatment.

# GROUP PREMIUM RATES – WEEKLY At 1<sup>st</sup> SEPTEMBER 2016

## TO ADD FAMILY / TO UPGRADE

Age Band	Base Plan Employee	Base Plan Other	Specialist Care+	Natural Health Care+	Everyday Care+	Dental / Optical Care+
Dependant*	---	4.40	1.41	2.92	4.96	3.28
16 – 19	\$15.62	4.80	1.53	3.25	5.51	3.65
20	\$15.62	9.78	2.98	5.59	7.58	5.07
21	\$15.62	9.98	3.09	5.70	7.65	5.07
22	\$15.62	10.19	3.18	5.82	7.72	5.09
23	\$15.62	10.39	3.30	5.93	7.78	5.09
24	\$15.62	10.59	3.41	6.05	7.86	5.13
25	\$15.62	10.78	3.51	6.16	7.92	5.22
26	\$15.62	10.97	3.61	6.29	7.99	5.34
27	\$15.62	11.14	3.71	6.40	8.06	5.49
28	\$15.62	11.16	3.79	6.53	8.10	5.85
29	\$15.62	11.24	3.87	6.66	8.15	6.16
30	\$15.62	11.38	3.97	6.78	8.21	6.42
31	\$15.62	11.58	4.07	6.91	8.31	6.64
32	\$15.62	11.85	4.19	7.04	8.41	6.80
33	\$15.62	12.34	4.29	7.17	8.55	6.76
34	\$15.62	12.81	4.40	7.31	8.69	6.74
35	\$15.62	13.26	4.54	7.44	8.84	6.76
36	\$15.62	13.68	4.69	7.58	8.98	6.82
37	\$15.62	14.06	4.86	7.72	9.13	6.96
38	\$15.62	13.92	5.07	7.87	9.28	7.09
39	\$15.62	14.02	5.28	8.01	9.43	7.28
40	\$15.62	14.32	5.51	8.16	9.58	7.48
41	\$15.62	14.85	5.74	8.32	9.73	7.70
42	\$15.62	15.59	5.97	8.46	9.88	7.93
43	\$15.62	17.01	6.21	8.61	10.00	8.15
44	\$15.62	17.85	6.46	8.77	10.12	8.40
45	\$15.62	18.77	6.73	8.94	10.28	8.67
46	\$15.62	19.56	7.01	9.09	10.45	8.97
47	\$15.62	20.55	7.30	9.26	10.65	9.28
48	\$15.62	21.76	7.62	9.43	10.90	9.78
49	\$15.62	23.08	7.94	9.61	11.15	10.22
50	\$15.62	24.38	8.28	9.77	11.40	10.59
51	\$15.62	25.69	8.62	9.95	11.66	10.92
52	\$15.62	26.72	8.97	10.12	11.93	11.18
53	\$15.62	27.54	9.35	10.30	12.24	11.23
54	\$15.62	28.58	9.72	10.48	12.54	11.30
55	\$15.62	29.86	10.10	10.66	12.81	11.37
56	\$15.62	31.37	10.46	10.85	13.06	11.47
57	\$15.62	32.85	10.83	11.03	13.29	11.59
58	\$15.62	34.42	11.76	11.11	13.46	11.82
59	\$15.62	36.28	12.47	11.19	13.63	12.01
60	\$15.62	39.21	13.18	11.26	13.80	12.17
61	\$15.62	41.74	13.54	11.35	13.95	12.30
62	\$15.62	44.88	13.91	11.43	14.11	12.40
63	\$15.62	47.56	14.26	11.51	14.27	12.40
64	\$15.62	51.14	14.63	11.58	14.43	12.40
65	\$15.62	54.93	15.00	11.66	14.58	12.40
66	\$15.62	58.56	15.39	11.74	14.73	12.40
67	\$15.62	60.86	15.80	11.82	14.88	12.40
68	\$15.62	63.69	16.28	12.00	14.94	12.40
69	\$15.62	66.28	16.73	12.20	15.04	12.40
70	\$15.62	68.13	17.16	12.38	15.17	12.40
71	\$15.62	69.34	17.58	12.38	15.34	12.40
72	\$15.62	70.77	17.97	12.38	15.55	12.40
73	\$15.62	72.10	18.29	12.38	15.85	12.40
74	\$15.62	74.01	18.62	12.38	16.15	12.40
75	\$15.62	75.94	18.95	12.38	16.47	12.40
76	\$15.62	78.39	19.29	12.38	16.78	12.40
77	\$15.62	80.81	19.63	12.38	17.11	12.40
78	\$15.62	83.58	20.14	12.38	17.56	12.40
79	\$15.62	86.18	20.76	12.38	18.13	12.40
80+	\$15.62	90.26	21.47	12.38	18.81	12.40

\*Dependant means a members child who has been accepted as a participant in the members plan under the age of 25 years.

## Claims Handling

**Submitting Claims** – All claims must be received by ACCURO within 12 months of the date of an event. Claims made outside of this timeframe will be declined. Contact Group Health and Life for a Claims form.

**Prior Approval** – For all claims likely to exceed \$1000 or where your treatment requires hospitalisation, day stay or in patient care you must apply for prior approval. Contact Group Health and Life for a Prior Approval Form.

You can also call ACCURO directly on 0800 222 876.

## Options on Leaving the Scheme

Should you leave the employment of Holmes Group and wish to continue your policy, you will continue to be covered for any pre-existing medical conditions providing you have served 12 months in the scheme (includes time with Tower Medical Insurance). Conditions developed after joining will remain covered.

## Further Information

If you require any further information about joining, changes to your policy or anything relating to your policy with ACCURO, please contact:

**GROUP HEALTH AND LIFE LTD  
556 CAMERON ROAD  
P O BOX 15008  
TAURANGA 3144**

**Phone 0800 222 511**

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

*"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.*

**Ben Shirley FSP78223**