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Thorners can provide:-

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- Income Protection
- Home , contents and vehicle insurance
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# You can't predict health issues

You can't always predict what health issues may affect you in the future.

You also can't foresee how these issues may impact your lifestyle, family or earning ability.

Having health insurance can help give you the security of knowing you have options should you experience a health problem.

There are five key benefits of having health insurance:

1. You have a greater choice of when, where and how you get treated, in consultation with your doctor
2. No added stress and worry about how to pay for surgery
3. Avoiding long delays in waiting for treatment in the health system
4. Cover now for many unknown health issues that may arise in the future
5. Access to many of the latest recognised medical procedures and technology.

Cataract removal | \$3,500 - \$4,000\*  
Removal of the cloudy lens from the eye affecting vision

Angioplasty | \$20,000 - \$27,400  
Insertion of a catheter to unblock an artery with a stent or balloon

Angiogram | \$4,200 - \$6,000  
An x-ray test using a coloured dye to take pictures of the blood flow within an artery

Single valve heart operation | \$40,000 - \$55,000  
Surgery to repair or replace a heart valve

Heart bypass | \$32,000 - \$40,000  
An operation to rechannel blood flow to the heart

Cholecystectomy | \$5,000 - \$8,500\*  
Removal of the gall bladder

Hernia repair | \$6,000 - \$10,000  
Procedure required if part of the intestine bulges through a weakness in the abdominal wall

Hip replacement | \$15,000 - \$22,000\*  
Replacement of the hip with an artificial joint

Hysterectomy | \$12,000 - \$19,300  
Removal of the uterus

Endometriosis surgery | \$8,000 - \$16,000  
Scar tissue or adhesions are removed during a laproscopic procedure

Prostate removal | \$8,000 - \$13,000\*  
Surgical removal of the prostate gland

Prostate brachytherapy | \$20,000 - \$30,000\*  
Treatment of a prostate tumour where radioactive pellets are inserted in or around the prostate

Total knee replacement | \$15,000 - \$22,000\*  
Replacement of the knee with an artificial joint

in an emergency you will always receive immediate assistance.

On the other hand, you may be continually assessed to remain on the waiting list. It may take months or even years to be treated.

With private health insurance you may not need to compromise your quality of life while you wait for treatment or increase your debt or reduce your savings to pay for private treatment.

Where surgery is necessary to keep you in good health, many health conditions are now classified as non urgent elective surgery. Anything classified as elective will be subject to current health waiting lists. Treatments could include the removal of gall stones, some heart surgery, knee and hip replacements or even the removal of cancerous tumours.

You may also be surprised to know that 50% of health claimants are aged 30 to 59. Common ladies complaints include gynaecological issues like endometriosis and hysterectomies and men commonly claim for

skin, prostate and colon cancers.

I am often asked why do I need private health insurance when we have a public health system? The simple answer is there are limitations on what can be provided and

An average of 4,135 people per month have been waiting longer than 6 months for their first specialist assessment through the public health system. Don't let this happen to you.

## Can you afford NOT to have health insurance?

**Having health insurance can help give you the security of knowing you have options should you experience a health problem.**

Would you prefer to be treated now and to continue enjoying life? **The choice is yours.**

Insolvency statistics tell us that ill health or the lack of health insurance is one of the five main causes of people being bankrupted. Call me to discuss your current financial situation and the protection options available to ensure your long term financial stability.

I am available to discuss your insurance and investment needs in what is a difficult time for many of us at the moment so please feel free to contact me if you have any questions. My personal email is [denis@thorner.co.nz](mailto:denis@thorner.co.nz) or ph 04 528 8088.

I look forward to hearing from you soon.

Kind regards

*Denis*

A copy of my disclosure statement can be downloaded from [www.thorner.co.nz](http://www.thorner.co.nz)