

**T H E
BEST
OF THE
BEST**

OFFER ENDS 31 MARCH 2018

nib

A Guide to Pre-Existing Conditions Concessions

What is a pre-existing condition?

A pre-existing condition is any sign, symptom, treatment or surgery of a medical condition or any medical condition that occurs on or before the date:

- The policy starts, or
- The particular cover for an insured person starts, or
- The insured person is added to the policy (whichever is applicable), and
 - which any policyowner or insured person was aware of, or
 - of which any policyowner or insured person had the first indication that something was wrong, or
 - for which any policyowner or the insured person sought investigation or medical advice, or
 - where the medical condition, or the sign or symptom of the medical condition, existed that would cause a reasonable person in the circumstances to seek diagnosis, care or treatment.

Pre-existing Conditions and Ultimate Health / Ultimate Health Max

Clients are required to disclose pre-existing conditions when they apply for Ultimate Health / Ultimate Health Max cover. nib's underwriters will then assess the application and decide whether to cover these pre-existing conditions and under what terms. The underwriter's decisions and the policy terms will result in some client's pre-existing conditions being:

1. Not covered, because they are outside the standard policy cover terms (e.g. mental health conditions) or are general policy exclusions (e.g. congenital conditions). The policy document specifies these.
2. Assessed on a case by case basis and permanently excluded.
3. Assessed on a case by case basis and excluded for a period of continuous cover (referred to as a 'stand down' or 'wait' period) and then covered after that period has elapsed.

Conditions that are not pre-existing are covered immediately, provided they fall within the standard policy cover terms and not the general exclusions.

This process gives Ultimate Health / Ultimate Health Max clients greater certainty about the health conditions they are covered for at the time their policy commences.

The "Best of the Best" Ultimate Health / Ultimate Health Max Pre-Existing Condition Concession

The "Best of the Best" Ultimate Health / Ultimate Health Max offer provides clients with cover after a three year stand down period for some of the pre-existing conditions that would otherwise have been assessed on a case by case basis and excluded. Clients benefit from this concession in that after three years they are covered for more conditions than when the policy commenced.

Examples of some of the pre-existing conditions covered after three years under this offer (so long as they are not related to cancer) include:

Achilles tendon	Acne
Benign bowel polyps	Benign breast lumps
Benign ovarian cyst	Bronchitis
Bunions	Cataracts
Ear infections	Eczema
Gallstones	Gynaecological conditions
Haemorrhoids	Hay fever
Hepatitis	Hernia
Impacted wisdom teeth	Migraine
Kidney stones	Macular hole
Urinary tract infections	Nasal polyps
Pilonidal sinus	Varicose veins

(The pre-existing conditions covered under this offer are many of the pre-existing conditions that would be covered after the three-year stand down under the standard terms of nib's Easy Health policy cover. Note that the concession does not mean that all pre-existing conditions are covered.)

How will the "Best of the Best" Ultimate Health / Ultimate Health Max Concession be applied to new Ultimate Health / Ultimate Health Max applications and policies

Under the terms of this concession, nib's underwriters will assess your client's Ultimate Health / Ultimate Health Max application and send you an Offer of Terms that will specify the pre-existing conditions that will be covered after three years continuous cover. For Ultimate Health Max applications, exclusions which end after three years may continue to apply in the case of the Non-PHARMAC benefits. The client's Policy Acceptance Certificate will specify which pre-existing conditions will be covered after three years. (Any health conditions that are permanently excluded will also be recorded in the Acceptance Certificate or in the standard policy document).

What about non-disclosure?

If your client has not disclosed signs, symptoms, or treatments of medical conditions at the time of the application, nib's normal non-disclosure process will apply. In the case of non-disclosure, clients won't get the benefits of this special offer for those undisclosed conditions.

Pre-existing Conditions and Easy Health

Some advisers will not be familiar with nib's Easy Health cover or know how it differs from Ultimate Health / Ultimate Health Max. The explanation below is intended to highlight some of the differences between the covers so that advisers can understand the concession referred to above. It is not a complete explanation of Easy Health.

Easy Health clients are not required to disclose their pre-existing conditions at the time of application. This makes the application process shorter and simpler. Conditions that are not pre-existing (as that term is defined in the policy document) are covered as soon as the policy commences, provided they fall within the standard policy cover terms and are not general exclusions. The policy document specifies these.

Some pre-existing conditions are covered after the stand down period has elapsed (three years of continuous cover). Clients benefit from this feature in that after three years they are covered for more conditions than when the policy commenced.

For such conditions, at the time of a claim, nib will assess the claim and the health condition it relates to. In considering the claim, nib will determine if it is a condition, or is causatively linked to a condition, that was in existence at the time of application. If this causative link can't be proved, a claim will be payable in line with the usual policy terms and conditions. In order to pay the claim, nib will also need to verify that other requirements have been fulfilled, for example that the condition is covered under the policy terms, premiums have been paid etc. Note that some pre-existing conditions are never covered. The policy document also specifies these.

Which pre-existing conditions are permanently excluded from cover under nib's Easy Health policies?

The following pre-existing conditions are permanently excluded from cover under Easy Health policies:

- Cardiovascular conditions
- Cancer
- Hip or knee conditions
- Back conditions
- Transplant surgery
- Reconstructive or reparative procedures or surgery
- Any condition, under the Serious Condition Lump Sum option
- Any condition relating to the general policy exclusions.

Refer to the document "Easy Health – Guide to Pre-Existing Medical Condition Cover" and the Easy Health policy document for an explanation and details of each of these conditions.

(Note that the above conditions will be covered from policy commencement if they are not pre-existing conditions).

The "Best of the Best" Easy Health Pre-Existing Condition Concession

The "Best of the Best" Easy Health Pre-Existing Condition Concession reduces the stand down period from three years to two years for those Easy Health pre-existing conditions that are subject to a stand down period.

Please refer to the Best of the Best offer terms and conditions.



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