

# THE BEST OF THE BEST

OFFER ENDS 31 MARCH 2018

**nib**  
health cover

## ULTIMATE HEALTH RANGE

- ✓ Cover for qualifying pre-existing conditions after three years\*

## EASY HEALTH

- ✓ Qualifying pre-existing conditions covered after two years instead of three\*
- ✓ 20% DISCOUNT on the premium for the duration of the policy\*

\*Terms and conditions apply

# OFFER YOUR CLIENTS THE BEST OF THE BEST

You've told us, and we've listened.

Give your clients a kick-start to a healthier 2018 by offering nib health insurance with the two offers you have told us work best for your clients - cover for some pre-existing conditions (PECs) on the nib Ultimate range and reduced stand-downs for PECs and permanent premium reductions with nib Easy Health.

## From January to March 2018 recommend:

Ultimate Health and Ultimate Health Max with the PEC concessions customers love, and the comprehensive cover they need - cover after three years for many of the pre-existing conditions that are covered with Easy Health after three years.

## OR

Easy Health with pre-existing condition stand-downs reduced to two years for ALL new policies.

**PLUS**, Easy Health with a permanent 20% premium discount when all clients are under 60 years of age at the time the policy goes in force.

**Start making these offers available to your clients today. Health insurance is an important long-term decision and giving great advice takes time. Available for applications submitted from 1 January to 31 March 2018.**



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# ULTIMATE HEALTH AND ULTIMATE HEALTH MAX JUST GOT BETTER

Pre-existing conditions cover – your new Ultimate Health and Ultimate Health Max clients will be covered for selected pre-existing conditions after three years – many of the pre-existing conditions that would be covered after three years with Easy Health\*.

**Examples of some of the pre-existing conditions covered with this concession (so long as they are not related to cancer) include:**

- Benign bowel polyps
- Benign breast lumps
- Cataracts
- Eczema
- Ear infections
- Gynaecological conditions
- Haemorrhoids
- Hay fever
- Hernia
- Kidney stones
- Urinary tract infections
- Varicose veins

nib will assess your client's application and send you an Offer of Terms specifying the pre-existing conditions covered after three years continuous cover. The client's Acceptance Certificate will specify these pre-existing conditions.

Ultimate Health and Ultimate Health Max are nib's two most comprehensive covers, offering choice and flexibility for your clients and their families. Each person on a policy can have their own base cover, options and excess to specifically suit their needs – making it easy to tailor for your clients.



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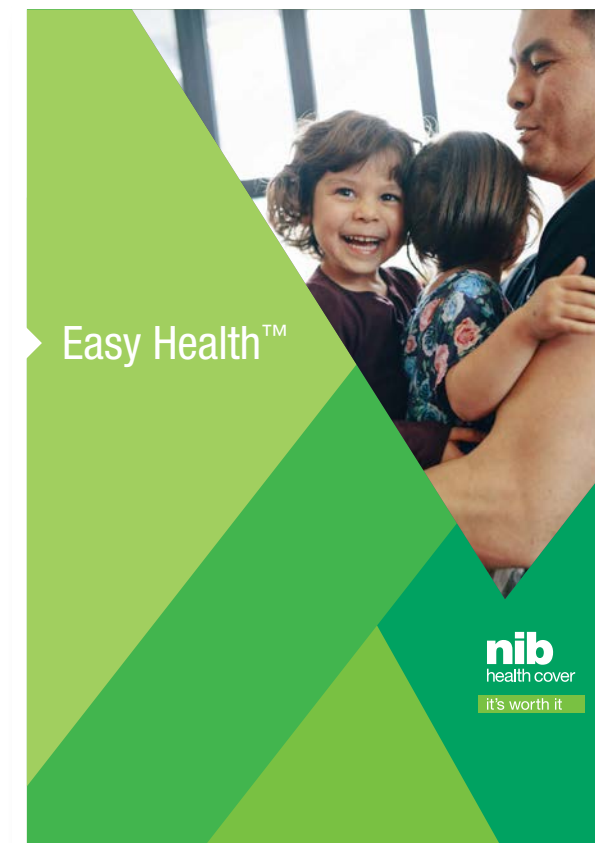
# AND SO DID EASY HEALTH!

**Pre-existing condition stand-down reduced** – your new Easy Health clients will have stand-downs reduced from three years to two years\*.

**PLUS, permanent premium discount** – your new Easy Health clients will automatically receive a 20% premium discount when all clients on a new policy are under 60 years of age at the time the new policy goes in force\*.

The premium discount will automatically be applied when the policy is issued. It won't show in the illustration software.

Easy Health is another comprehensive option for your clients. It's quick and easy to apply - there are no health questions at application. After three years of continuous cover, some pre-existing conditions are normally covered so your clients' cover gets even better. Under the terms of this offer, the stand-down is reduced from three years to two years.



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# FIND OUT MORE...

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We've made it easy with a range of tools to help you have healthy conversations with your clients.

## Sales tools:

- [Email template](#) for you to personalise and send to prospects / clients
- Best of the best - [Ultimate Health / Ultimate Health Max](#) - client flyer
- Best of the best - [Easy Health - client flyer](#)
- Best of the best - [Guide to pre-existing condition concessions](#)
- Best of the best - [Terms and Conditions](#)

## Tools to explain the benefits of private health insurance and nib health cover options:

- [Why private health insurance](#)
- Ultimate Health / Ultimate Health Max – [product brochure](#)
- Easy Health – [product brochure](#)
- Easy Health – [Understanding pre-existing conditions brochure](#)
- [Guide to Easy Health video](#) – the video nib produced last year to explain how Easy Health works.



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## ULTIMATE HEALTH / ULTIMATE HEALTH MAX TERMS AND CONDITIONS

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1. To be eligible for this offer, new Ultimate Health™ / Ultimate Health Max™ business applications must be submitted via the usual process on or after 1 January 2018 and no later than 31 March 2018 (the “promotional period”). The commencement date of the cover must be no later than 15 April 2018.
2. Business application means a new application for a new policy or adding a person to an existing Ultimate Health™ or Ultimate Health Max™ policy. Business applications do not include any policy reinstatements, continuation options, plan migration or adding options to existing policies.
3. This offer is not available to customers who cancel within the promotional period.
4. This offer applies to the Ultimate Health™ Base Cover, Ultimate Health Max™ Base Cover and the Specialist Option, GP Option and Dental & Optical Option on both Ultimate Health™ Base Cover and Ultimate Health Max™ Base Cover.
5. The Serious Condition Financial Support option is not available with this offer and usual pre-existing terms apply to that option.
6. The usual application process and Duty of Disclosure terms apply. Applicants must provide a fully completed application form which will be assessed by Underwriters and preferred underwriting terms applied.
7. Premium Loading terms still apply and are not affected by this offer.
8. Preferred underwriting terms mean that some personal exclusions will automatically end after three years continuous cover. For some pre-existing conditions, permanent exclusions will apply. For Ultimate Health Max™ applications, exclusions which end after three years may continue to apply in the case of the Non-PHARMAC benefits.
9. The Offer of Terms and Acceptance Certificate issued will confirm the personal exclusions for each client, if they end after three years, or have a reviewable period. Non-reviewable exclusions may also apply.
10. All general policy exclusions will apply. Some conditions are never covered. For information on what is not covered, please see the Ultimate Health™ or Ultimate Health Max™ policy document.
11. Other Terms and Conditions:
  - a) Normal nib and adviser agreement terms apply.
  - b) This offer is not available in conjunction with any other special offers.
  - c) nib reserves the right to amend, delete or add to the terms and conditions, extend or withdraw this offer at any time, and without prior notice.

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## EASY HEALTH TERMS AND CONDITIONS

1. To be eligible for the reduced stand down and 20% discount offer, new Easy Health™ business applications must be submitted via the usual process on or after 1 January 2018 and no later than 31 March 2018 (the “promotional period”). The commencement date of the cover must be no later than 15 April 2018.
2. The reduced stand down and 20% discount offer is not available to nib customers who have cancelled within the promotional period and does not include any policy reinstatements, continuation options, plan migration, or adding insured persons or options to existing policies.
3. **Reduced stand-down:** All insured persons who apply for Easy Health™ cover during the promotional period with a commencement date on or before 15 April 2018 will receive a concession reducing the stand-down period for eligible Pre-Existing Conditions cover to two years (from three years). Some Pre-Existing Conditions are never covered. For information on what is not covered, please see the Easy Health™ policy document.
4. **20% discount:** All insured persons who apply for Easy Health™ cover during the promotional period with a commencement date on or before 15 April 2018 will receive a 20% discount for the duration of the policy as long as all insured persons on the policy are under 60 years of age at the time cover commences. This discount cannot be transferred to any other policy, for example if an insured person is migrated from the policy in the future. The quoted premium in Illustrator or Apollo does not include the 20% discount. Clients will receive confirmation of their discounted premium on the Acceptance Certificate.
5. Other Terms and Conditions:
  - a) Normal nib and adviser agreement terms apply.
  - b) This offer is not available in conjunction with any other special offers.
  - c) nib reserves the right to amend, delete or add to the terms and conditions, extend or withdraw this offer at any time, and without prior notice.

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