

Get 20% off on nib's Easy Health cover and more

You can't control everything life throws at you but health cover gives you the peace of mind that you'll have cover for private healthcare when you need it most.

Easy Health provides you and your family with comprehensive and flexible cover without all the health questions at application. It's simple and easy to get cover – and now even better.

With nib's special offer wait just **two years instead of three** to get cover for many qualifying pre-existing conditions.

Plus get cover with nib's Easy Health and **get a permanent 20% discount on your premium for the duration of your policy.**

If you've been thinking about private health cover for you or your family, now's the time to act. Our offer will only last until 1 March 2019... **so talk to your nib adviser today.**

Easy Health™ reduced stand-down for pre-existing conditions and 20% discount offers

Terms and Conditions.

- a. The offer of a reduced stand down period for Pre-Existing Conditions, and 20% discount offer for eligible new members, applies to new members of nib (someone who is not an existing nib member as at 6 December 2018) who purchase an Easy Health™ policy, where the new business application is submitted between Thursday 6 December 2018 and Friday 1 March 2019 (“Promotional Period”). The commencement date of the policy must be no later than Friday 15 March 2019.
- b. Reduced stand-down: All insured persons who commence Easy Health cover during the Promotional Period 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.
- c. 20% Discount: All eligible new members of nib (someone who is not an existing nib member as at 6 December 2018) who are under 60 years of age at the time of cover commencement who purchase an Easy Health cover during the Promotional Period will receive a 20% premium discount for the duration of the policy. All insured persons on the policy must be under 60 years of age at the time cover commences. The 20% discount will be applied to the standard on-sale rates at time of purchase. 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. You will receive confirmation of your discounted premium on your Acceptance Certificate.
- d. Offer is not available to nib members who have cancelled within the applicable Promotional Period and does not include any policy reinstatements, continuation options, plan migration, or adding insured persons or options to existing policies.
- e. Normal nib and adviser agreement terms apply.
- f. This offer is not available in conjunction with any other special offers. This offer is not transferable or redeemable for cash.
- g. These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already purchased a policy under the offer), and were last updated on 4 December 2018.