



## FAQ for Advisers

### Easy Health™

Reduced stand-down for pre-existing conditions and 20% premium discount offers

#### **Q Can my existing clients take up this offer?**

**A** No. The offer is only open to new applications. It is not available for adding option(s) or adding insured person(s) to an existing policy, or for any member who cancels any nib cover during the promotional period. It is not available for policy reinstatements or plan migrations.

#### **Q I submitted my client's Ultimate Health application before the promotion started and it came back with exclusions, can I re-submit under this Easy Health offer?**

**A** If you have submitted a member application that is still going through the underwriting process, that has not yet been put in force, we would be happy to accept an Easy Health application for that member. You will need to submit a new Easy Health application form to ensure the correct declarations have been signed by your client(s).

#### **Q What covers does this offer apply to?**

**A** The 'Reduced stand-down' offer applies to pre-existing conditions that are covered under the Easy Health Base Cover after 3 years continuous cover – they will now be covered after 2 years continuous cover. The '20 percent discount' offer is available for the whole policy including the Serious Condition Lump Sum Option and the Proactive Health Option.

#### **Q Is the 20% discount permanent?**

**A** Yes. The discount applies for the life of the policy. This doesn't get removed when someone reaches the age of 60 years old. Please note, it will not be transferred to a new policy, so it will end if the member moves to a new product or joins a group scheme.

#### **Q Will the premium shown in Illustrator and Apollo include the 20% discount?**

**A** No. The premium illustrations in Illustrator or Apollo will not include the 20% discount. The nib New Business Team will apply the discount when the policy is issued. The member will receive confirmation of the discounted premium on their Acceptance Certificate.

#### **Q Is the 'Reduced stand-down' only for adults?**

**A** Children over 4 months can also receive the offer.

#### **Q What happens to applicants younger than 4 months of age?**

**A** Children under 4 months already receive a concession for immediate cover for qualifying pre-existing conditions. This is not changing.

**Q Will the 'Reduced stand-down' be removed or can a member lose the discount?**

**A** Yes. If they cancel their policy they will not be offered the 'Reduced stand-down' or discount (if applicable) again. If they join a work scheme or change the policy type the 'Reduced stand-down' and discount (if applicable) no longer applies.

**Q What happens if the member receives the 'Reduced stand-down' and then wants to change their level of cover at a future date?**

**A** The 'Reduced stand-down' is not transferrable to any other cover and will not apply to any people or options added to the policy outside of the promotional period.

**Q What happens if the member receives the 20% discount and then wants to change their level of cover at a future date?**

**A** The 20% discount is at a policy level. Any future changes such as adding an option will have the 20% discount applied.

**Q Can I use a multi-application or e-application for a joint application for this offer?**

**A** Yes. You use the standard application process as for all Easy Health applications.

**Q Do my clients have to sign terms and conditions specific to this offer?**

**A** No. It is the adviser's responsibility to ensure the client understands the terms and conditions of the offer prior to joining. Your client needs to complete the usual application process.

**Q If one person on the application is aged 60 or over, and the others are all under 60, will the promotion offers still apply?**

**A** The special offer reducing the period for the pre-existing condition stand-down from 3 years to 2 years is available for all applicants that meet the terms of the promotion. However, because the 20% discount is applied at policy level, the discount is only available if all applicants are aged under 60 on the commencement date of the policy. You will need to apply under separate policies in order for the applicant(s) aged under 60 to be eligible for the 20% discount.