

# Summary of changes to Easy Health™

The following is a summary of changes only and does not replace the policy document. The full terms, benefits, features and limitations are detailed in the policy document, which is available from [nib.co.nz/myrib](http://nib.co.nz/myrib) or [nib.co.nz/documents](http://nib.co.nz/documents)

	Benefit	Changes Made
New Benefits	Non-PHARMAC Cancer Treatment Benefit	✓ Covers up to \$20,000 of chemotherapy drugs for cancer treatment that are not funded by PHARMAC each policy year.
	Medical Misadventure Benefit	✓ We provide a lump sum payment of \$30,000 if an insured person dies due to a medical misadventure after a treatment covered by nib.
	Breast Symmetry Post Mastectomy Benefit	✓ Following a mastectomy covered by nib, we cover the cost of breast reconstruction and/or reduction to achieve breast symmetry.
Upgraded Benefits	Travel and Accommodation Benefit: Hospitalisation / Chemotherapy treatment	✓ Travel: benefit limit increased from \$2,000 to \$3,000 per hospitalisation. ✓ Accommodation: benefit limit increased from \$3,000 to \$5,000 per hospitalisation.
	Travel and Accommodation Benefit: Radiotherapy treatment	✓ Benefit limit increased from \$5,000 to \$8,000 for both travel and accommodation per hospitalisation.
	Funeral Support Grant	✓ Benefit limit increased from \$3,000 to \$5,000.
	GP Minor Surgery Benefit	✓ Benefit limit increased from \$750 to \$1,500 per policy year.
	Cover in Australia Benefit	✓ Reimbursement increased from up to 75% to up to 100% of the Efficient Market Price.
	Premium Waiver Benefit	✓ Cover is now extended for policyowners up to age 70, previously this benefit ended at age 65.
	Clarified Terms	✓ With the new non-PHARMAC cover for cancer treatment, we've updated how we define "chemotherapy agent" and "cycle" to make it clear that any chemotherapy drugs must be approved by Medsafe and covered by PHARMAC unless the non-PHARMAC cancer treatment benefit applies.

In addition to the changes outlined in the table above, we have also:

- ✓ Updated our policy wording to clarify how the **Hospital Surgical Benefit** and **Hospital Medical Benefit Limits** apply to some other benefits on this policy with no change to how these benefit limits have been applied.
- ✓ Clarified the circumstances under which we are able to change our premiums.
- ✓ Updated relevant exclusions to reflect the new benefits. For example, we've made it clear that the restriction on nib covering non-PHARMAC drugs does not apply to the non-PHARMAC cancer treatment benefit.