

# Summary of changes to Ultimate 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	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.
	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.
Upgraded Benefits	Hospital - Surgical Benefit	✓ Benefit limit increased from \$300,000 to \$600,000 per policy year.
	Hospital - Medical Benefit	✓ Benefit limit increased from \$200,000 to \$300,000 per policy year.
	Travel and Accommodation Benefit: Surgery and Medical Treatment	✓ Travel: benefit limit increased from \$2,000 to \$3,000 per policy year.
		✓ Accommodation: benefit limit increased from \$3,000 to the balance available in the Hospital Surgical Benefit limit or Hospital Medical Benefit limit per policy year.
	Travel and Accommodation Benefit: Cancer Treatment	✓ Benefit limit for both travel and accommodation increased from \$5,000 to the balance available in the Hospital Surgical Benefit limit or Hospital Medical Benefit limit per policy year.
	Funeral Support Benefit	✓ Benefit 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.	

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.