

Summary of changes to Ultimate Health Max™

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 or nib.co.nz/documents

	Benefit	Changes Made
New Benefits	Medical Tourism Benefit	✓ Covers up to 75% of the Usual, Customary, Reasonable costs for surgery and medical treatment provided overseas.
	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. <i>This benefit replaces the Loyalty – Post Mastectomy Grant to Achieve Breast Symmetry Benefit that covered unilateral breast reduction only (and not reconstruction).</i>
	Loyalty – Bariatric Surgery Benefit	✓ Covers specific types of bariatric surgery for eligible policyholders. This benefit is a loyalty benefit that can be claimed after three years of continuous cover, up to a lifetime benefit limit of \$10,000.
	Loyalty – Bilateral Breast Reduction Benefit	✓ Covers bilateral breast reduction for eligible policyholders after three years of continuous cover up to a lifetime benefit limit of \$10,000.
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 up 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 increased from \$5,000 to up 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 \$10,000.
	GP Minor Surgery Benefit	✓ Benefit limit increased from \$1,000 to \$5,000 per policy year.
	Cover in Australia Benefit	✓ Reimbursement increased from up to 75% to up to 100% of the Usual, Customary, Reasonable costs.
	Premium Waiver Benefit and Premium Waiver Extension Benefit	✓ Cover is now extended for policyowners up to age 70, previously this benefit ended at age 65.
Obstetrics Benefit	✓ Benefit limit increased from \$2,000 to \$4,000 each pregnancy.	
Clarified Terms	Medical Misadventure Benefit	✓ With the introduction of the Medical Tourism Benefit, we have clarified that no benefits are payable under the Medical Misadventure Benefit in relation to the Medical Tourism Benefit.
	Grants	✓ Wording related to “Grants” and “Grant Limits” in the exclusions and definition section has been removed following the replacement of the <i>Loyalty – Post Mastectomy Grant to Achieve Breast Symmetry</i> with the <i>Breast Symmetry Post Mastectomy Benefit</i> (see above).

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.