



# nib



# HEALTH COMES FIRST

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So to help you have healthy conversations with your clients and to be your dedicated health partner, we've included everything you'll need inside.





## **WELCOME TO WORKING WITH nib – YOUR HEALTH PARTNER**



Looking after the health needs of our families is an incredibly important purpose that all Kiwis share, and central to advisers and their role. And at nib we believe that health comes first.

We want to help members make good decisions about their health and we need great partners to work with us to tell that story.

Advisers are a vital part of our relationship with members and that is based on mutual trust. We want to work with you to ensure the better health for the families we jointly serve.

I'm glad you're part of our journey to deliver better health for members and I want to thank you for working with us.



**Rob Hennin**

Chief Executive Officer nib New Zealand



## ABOUT nib

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nib is a trusted health partner, empowering members to make better decisions and improve health outcomes through greater accessibility to affordable health services and information.

And as the second largest health insurer in New Zealand, we provide a range of health insurance options for Kiwis and their families, as well as for New Zealand companies who want health insurance for their employees.

Our purpose is the better health of our members. With you, we help our members make more informed healthcare decisions, transact with healthcare systems and live healthier lives.



## HOW WE'LL WORK TOGETHER

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We know that financial services can be complex and the service you need from us is going to vary. Depending on your needs and how you choose to work with us, we'll help provide:

- **nib adviser access** - An adviser website where you can apply for policies and access information and reports about your existing clients, their cover and their transactions with nib. It also houses information about your adviser agency.
- **nib Customer Care** – phone-based service for client and agency related requests and enquiries. A first point of call, especially for routine requests.
- **Adviser Partner Managers** - nib's representatives in the field. They'll work with you to help you have healthy client conversations and advise how nib solutions can best meet your client needs. They will help answer your questions and for the more complex enquiries - direct your request to the right team to help.
- **Adviser Relationship Managers** - when your client register grows, so does your need for policy administration support. nib's Adviser Relationship Managers work with key advisers and their support staff to engage our in-house specialists in claims, underwriting and other areas, expedite requests and monitor outcomes through to resolution.
- **nib's senior management** - we recognise and value the support of advisers who choose to work closely with us. nib's senior managers are always available to ensure you have the support you need.

However, to get you started on your journey with nib, chances are you'll need to set up an agency or sub-agency. Get in touch with an Adviser Partner Manager and they'll talk to you about what's involved and how to begin. Like most journeys, the first few steps require a bit of effort, but the rewards are worth it. We're here to get you off to a good start and there will be more support as you get established and start building your business.



## GET STARTED WITH nib

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with this quick  
checklist

- ✓ Apply for your nib agency
- ✓ Understand why nib is worth it for your clients
- ✓ Have you completed accreditation? If not, complete it online at [nib.co.nz/adviser-training](https://nib.co.nz/adviser-training) so you can start selling nib health cover
- ✓ Register and login to nib adviser access to manage your nib policies – [adviser.nib.co.nz](https://adviser.nib.co.nz)
- ✓ Interested in ordering nib collateral and stationery? Register with Blue Star printing at [www-ak.bspg.co.nz/login/nib\\_adviser](https://www-ak.bspg.co.nz/login/nib_adviser)
- ✓ Know you can call us if you have any questions or need help - **0800 238 642**



## WHY nib IS WORTH IT

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At nib, we know you want your client's health cover to be easy to understand, easy to use, and most of all good value – it's how it should be. Working with nib is worth it. Here's why:

- **Comprehensive cover.** nib has a range of quality health insurance products including Ultimate Health Max, Ultimate Health and Easy Health. The good news is they're easy to tailor to suit your clients' needs and budget.
- **Members are at the heart of everything we do.** We respect that you and your clients have choices and that one size cannot fit all. We aim to exceed expectations in moments of truth – like when it comes to claim time. Every working day nib pays over \$500,000 in claims\*, which helps Kiwis get the healthcare they need.
- **Innovation is business as usual.** nib has a culture of innovation and change – which benefits you and your clients. It helps us implement initiatives in personalised healthcare, health empowerment and deliver digital support for you and your clients. Partnering with us is partnering with a leader in change.
- **Personalised healthcare.** We have a vision to empower members to make informed healthcare decisions and ensure their better health. We do this with you through providing tailored cover, providing access to health management programmes and by helping clients navigate the healthcare system with nib First Choice network and our partnership with Whitecoat.
- **Commitment to personalised advice.** We know that good advice helps ensure clients get the health insurance protection they need for themselves and their families, for today and for their long-term needs. We value the important role you play and have a strong focus on supporting you, to support your clients.

\*Based on claims between  
September 2017 – 2018.

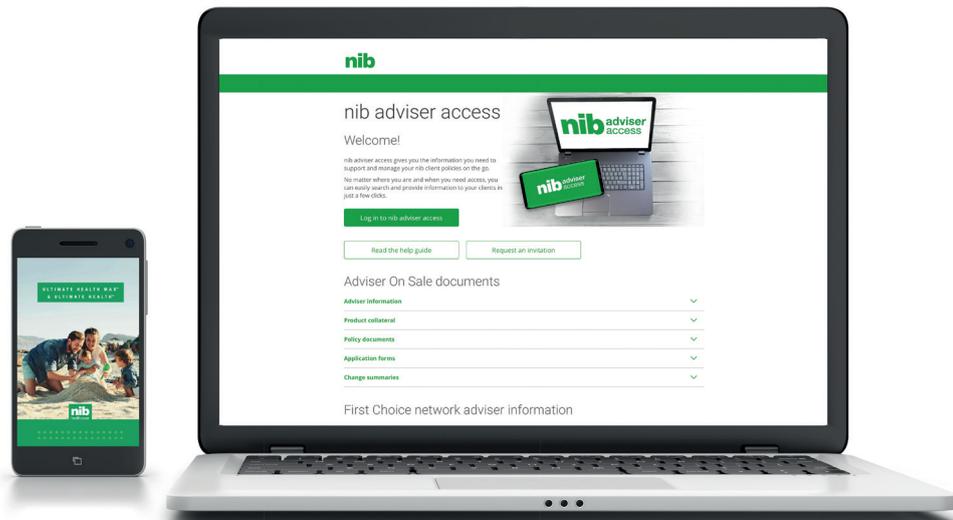


## nib ADVISER ACCESS

nib adviser access is designed to give you the information you need to support and manage your nib client policies on the go. No matter where you are and when you need access.

This website gives you access to sell nib policies and service your existing nib clients. Here you can get up-to-date data, weekly client activity reports and download your client register details.

It means less administration effort and more time for you to spend talking to clients. Get started today. Visit [adviser.nib.co.nz](http://adviser.nib.co.nz)



## nib FIRST CHOICE NETWORK

Using an nib First Choice network health partner gives your client the certainty that they'll be covered for 100% of eligible costs, up to their benefit limits and in line with their policy.

Claiming is also made easier and faster with specialists, hospitals and some other health partners are able to submit pre-approvals and claims on their behalf.

Plus, by choosing nib First Choice network health partners, nib can better manage claim costs which helps to make premiums more affordable for your clients.

For more information on the First Choice network visit [nib.co.nz](http://nib.co.nz)



## WHITECOAT NEW ZEALAND AND nib

We're a proud partner of  
Whitecoat in New Zealand.



### What is Whitecoat?

Whitecoat is a website where people can find certain healthcare providers in their area and read reviews from other patients before booking an appointment. It brings the power of word of mouth, online. Think the reviews of TripAdvisor but for healthcare.

### How can Whitecoat help your clients?

Through Whitecoat and the nib First Choice directory, your clients are empowered to make informed decisions when choosing a healthcare provider. Your clients can read reviews about providers on Whitecoat, prior to booking. Say, if they are looking for an orthopaedic surgeon near work, or a new physio, then they can find the right provider for them.

### How is nib involved?

Whitecoat wants your clients' opinion, and they may contact members who claim with nib to review their healthcare provider experience. Reviews help other Kiwis make informed choices when selecting a healthcare provider.

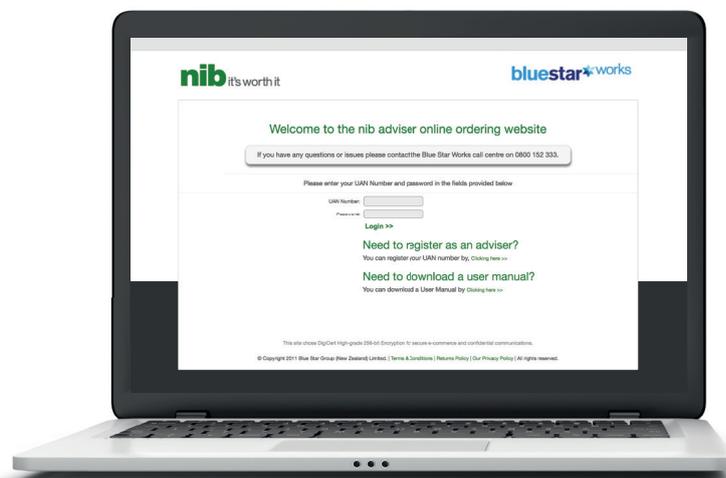
Find out what Whitecoat is about for yourself visit [whitecoat.co.nz](http://whitecoat.co.nz)



## ORDER YOUR nib COLLATERAL & STATIONERY

To help you provide the best health insurance advice to your clients you have access to nib collateral and stationery. Browse and order the stock online at [www-ak.bspg.co.nz/login/nib\\_adviser](http://www-ak.bspg.co.nz/login/nib_adviser)

If you encounter any technical problems, or have forgotten your password, please **contact Blue Star on 0800 152 333.**





## IMPORTANT CONTACT DETAILS

Here are some important contact details for you to keep at hand.

Adviser helpline	0800 238 642 (for existing business queries)
Member helpline	0800 123 642



## SELF-SERVICE & EMAIL CONTACT INFORMATION

Talk to us about...	What we can help with	Contact
<b>Agency support</b>	<ul style="list-style-type: none"> <li>• New agency applications</li> <li>• Changes or updates to existing agencies</li> <li>• nib adviser access registration and queries</li> <li>• System support</li> </ul>	<b>advisersupport@nib.co.nz</b>
<b>Adviser support</b>	<ul style="list-style-type: none"> <li>• Client listings report</li> <li>• Client correspondence</li> <li>• Queries around quoting</li> </ul>	<b>adviser.nib.co.nz</b> or email <b>adviser@nib.co.nz</b>
<b>Claims</b>	<ul style="list-style-type: none"> <li>• Existing claim and excess enquiries</li> <li>• Questions about pre-approvals or claims</li> </ul>	Members can make a claim anytime online at <b>nib.co.nz/mynib</b> or via my nib NZ app
<b>New business &amp; policy changes</b>	<ul style="list-style-type: none"> <li>• Policy document issuing</li> <li>• New business enquiries</li> <li>• Changing plans or excesses</li> <li>• Adding and removing members</li> </ul>	Email <b>newbusiness@nib.co.nz</b>
<b>Underwriting</b>	<ul style="list-style-type: none"> <li>• Underwriting enquiries</li> <li>• Reviewing policy loading and exclusions</li> </ul>	<b>underwriting@nib.co.nz</b>
<b>Commissions</b>	<ul style="list-style-type: none"> <li>• Commission enquiries</li> </ul>	<b>commissions@nib.co.nz</b>
<b>Group health</b>	<ul style="list-style-type: none"> <li>• New group quotes</li> <li>• Contract renewals</li> </ul>	<b>grouphealth@nib.co.nz</b>
<b>nib collateral</b>	<ul style="list-style-type: none"> <li>• Ordering nib print collateral including application forms and brochures</li> </ul>	<b>www-ak.bspg.co.nz/login/nib_adviser</b> Register with your UAN number

**nib**

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