

GROWING GROUP HEALTH OPPORTUNITIES

HEALTH
COMES
FIRST

nib
health
insurance

This guide has been put together to help financial advisers explore group health insurance for potential clients and the employees of their business. Below you'll find conversation starters that'll help you engage with clients, respond to their needs, and offer nib solutions for them.

STARTING A CONVERSATION WITH...

A reactive lead:

Why are you interested in offering your employees group health insurance?

A pro-active lead:

Thank you for taking the time to discuss how the health and wellbeing of your employees can drive business growth.

UNDERSTANDING GROUP NEEDS



WELLBEING

Opener

How are you currently taking care of your employees?



Funnel

Do you have any data on your employees' wellbeing?



Solution

nib can provide insights into your employees' health and helps you put in place effective, measurable wellness initiatives.



RETENTION

Opener

What employee benefits do you have in place to attract and retain talent?



Funnel

Did you know health insurance was voted the #1 most wanted work perk in a 2019 SEEK survey?



Solution

Subsidised health insurance is a highly sought-after employee benefit, and in many cases nib can cover qualifying pre-existing conditions for employees and their families. By providing such cover, businesses can attract and retain talent.



ABSENTEEISM

Opener

If an employee needs to take unexpected leave, how does it affect your business?



Funnel

How much do you think absenteeism costs your business?



Solution

Health insurance gives your employees greater certainty around their access to healthcare. This allows time for temporary work cover to be organised, reducing stress experienced by the employee, their colleagues and management. Faster access to treatment also reduces the loss of productivity and absenteeism caused by illness.*

*Health Funds Association Research into Unmet Needs for Elective Surgery 2016