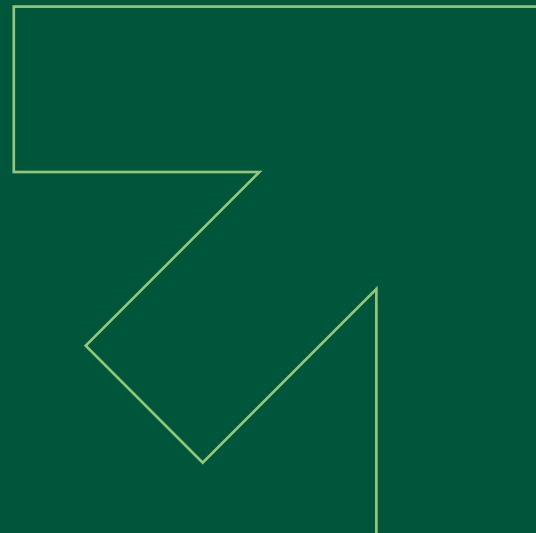


What's changing on your Ultimate Health policy



This document is a summary of the changes to the cover provided by your policy. It should be read together with your new policy document.

Some exclusions have been rewritten as part of this review, and we've grouped them by category to make them easier to understand. Where we've added new exclusions or made material changes to exclusions that could impact your claims, those changes will be outlined in this summary.

All changes in cover are subject to the terms, benefit limits and exclusions in your policy document.



BASE COVER

Benefit	Current Cover	New Cover	What it means
Overseas Treatment Benefit	There is no cover for accommodation costs.	You can now claim for accommodation costs.	Improved cover
High-Risk Pregnancy Benefit (previously called Obstetrics Benefit)	Claims are only paid at the end of your pregnancy.	You can now claim during your pregnancy.	Improved cover
Home Care Benefit (previously called Home Nursing Care Benefit)	Your home care can be provided by a registered nurse or nurse practitioner.	Your home care can now also be provided by a healthcare assistant.	Improved cover
Waiver of Premium Benefit (previously called Premium Waiver Benefit)	You can only claim if a policyowner dies from a cause covered under the policy.	You can now claim if a policyowner dies from any cause.	Improved cover

GP OPTION

Benefit	Current Cover	New Cover	What it means
GP Benefit (previously called General Practitioner Benefit)	You can only have your consultation with a GP.	You can now have your consultation with a GP or nurse practitioner.	Improved cover

PROACTIVE HEALTH OPTION

Benefit	Current Cover	New Cover	What it means
Loyalty – Health Check Benefit	You can only have your medical examination with a GP.	You can now have your medical examination with a GP or nurse practitioner.	Improved cover

SERIOUS CONDITION FINANCIAL SUPPORT OPTION

Serious Condition	Current Cover	New Cover	What it means
Stroke	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are excluded.	Hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions are now covered under this serious condition.	Improved cover

EXCLUSIONS

Exclusion	Current Cover	New Cover	What it means
Childbirth	There is no cover for health services related to pregnancy.	Health services related to pregnancy are still not covered, however for clarification we now also specify that childbirth is excluded.	Clarifying your cover
Transplants	Stem cell transplants are excluded.	Stem cell transplants are now covered.	Improved cover



If you need support, you can get in touch with your adviser,
or contact us on:

www.health.nib.co.nz/contact-us
www.mynib.co.nz

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