

Cover for non-PHARMAC drugs

Added cover for your employees when they need it most

non-PHARMAC funded drugs can be lifesaving - but can cost up to hundreds of thousands of dollars. Our non-PHARMAC drug cover option can provide access to more treatment options when your employees really need them.



To find out more go to:

health.nib.co.nz/business

0800 287 642

grouphealth@nib.co.nz



What is non-pharmac plus?

Our non-PHARMAC Plus option covers the cost of non-PHARMAC funded drugs that are Medsafe approved, used both in a recognised private hospital[^] and/or at home^{*} and meet Medsafe guidelines for use.

This option covers the cost of approved drugs for treating cancer and other types of health conditions, plus any costs associated with administering the drugs.



Why it's a great add-on

This option helps your employees cover the cost of treatment, allowing them to access more expensive treatments and giving more control over options.

It can be added to new or existing policies. For groups of 15 policies or more who subsidise this option, we'll cover pre-existing conditions to give your employees additional peace of mind.



Benefit limits

You can choose to subsidise a level of non-PHARMAC cover, or your employees can choose from the following levels of cover to suit their budget:

- \$20,000
- \$50,000
- \$100,000
- \$200,000
- \$300,000

These limits are per person, per policy year.



Access to our Cancer Care programme

This add-on covers many non-PHARMAC drugs, not just cancer treatment. However, if an employee is diagnosed with cancer then our Cancer Care programme provides a dedicated coach to support members and their carers through chemotherapy or radiotherapy. This is just one of our health management programmes that support our members' better health.

[^]non-PHARMAC drugs in hospital must be related to treatment approved by nib and the non-PHARMAC drugs administered in a recognised private hospital, day stay unit or private wing of a public hospital. ^{*}non-PHARMAC drugs at home must be related to treatment approved by nib and are covered for up to six months after you are admitted for related treatment. Policy terms, conditions and exclusions apply.