



nib Ultimate Insurance



a healthier approach





Welcome to nib

We don't believe in set-and-forget policies or a fingers crossed approach to your day-to-day wellness. We're your partner in health and life, providing cover that's easy to use and empowering you with the right tools and guidance.

Wherever life takes you, we'll be here to help support you.

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Note: This brochure is not a policy document. It is an overview of the features and benefits of the nib Ultimate Insurance policies, as of 10 February 2025. A full explanation of the features, benefits and exclusions are contained in the policy documents. Copies of the policy documents are available at nib.co.nz



A healthier approach with nib

A healthier approach is insurance that works hard to support you.

That provides protection from multiple angles.

With smart tools on your phone and in your pocket that keep your day-to-day health top of mind.

Comprehensive cover designed to align with your unique needs, concerns and priorities.

So you can navigate life with confidence, knowing the right safety nets are always in place.

And if your health takes an unexpected turn, we're here to help make navigating it simpler.

Whether it's fast-tracking the road to recovery, offering financial support so you can live life to the fullest, or taking care of the loved ones you leave behind.

No one knows what tomorrow will bring.

But today can be easier when you have the right plans in place.

We're committed to helping create healthier, fuller lives with fewer worries along the way.



Prevention

You proactively manage your pillars of health through nib Balance.

You're supported by nib's Health Management Programmes, designed to help you manage chronic conditions and reduce the risk of progression.

You can check your symptoms through nib's AI powered health assessment tool, Symptom Checker.

You receive minor treatment by a doctor.

You need hospital or specialist treatment.

You suffer an injury or serious health condition.

You are no longer able to work and require prolonged treatment over an extended period of time.

You are terminally ill or pass away.

Health

Your healthier journey with nib

Managing good health

Progressively deteriorating health

We believe in planning for the best.

It's reassuring to know that your health, financial wellbeing, and the security of those who depend on you are well protected. But we also know prevention is better. That's why nib provides programmes, tools, and technology to help you take charge of your health journey. By identifying changes early and acting fast, you may prevent small concerns from turning into big problems.

But, if your health does take a turn for the worse, we're here to provide the support you and your family need – whether it's replacing lost income, covering treatment costs, or offering a lump sum to ease financial burdens on your loved ones. With nib, you'll have the confidence to face whatever comes next.

Protection

Why insurance matters

A healthier approach means not sweeping the difficult topics under the rug

Front-foot those back-of-your-mind worries with comprehensive cover to protect your family's health and financial wellbeing

When you're in good health, it's easy to overlook how quickly things can change. A sudden health issue can impact not only your wellbeing but also your ability to earn and support your family.

That's why our range of cover options lets you mix and match to fit your unique needs and concerns. No matter what life throws at you, knowing you and your family are protected can help ease those 3am what-ifs.

How insurance benefits you



Choice

Being able to choose how and when you're treated for your health, reduces uncertainty and enables you to make plans and minimise disruption. With private health insurance, you choose who provides your treatment, and together with your GP or Specialist decide when and where.



Speed

While you're waiting for treatment in the New Zealand public health system your health could be deteriorating and secondary effects could be developing. With private health insurance, you may have the opportunity to access care sooner, potentially reducing delays in your recovery.



Peace

An accident or unexpected diagnosis can mean sick days turn into sick months. Comprehensive health insurance, paired with life and living insurance, ensures you, your family and finances can be supported while you concentrate on your recovery.









Security

First home, big mortgage, young kids – it's a financially demanding time. Ultimate Life & Living Insurance provides a financial safety net, which can cover costs like mortgage payments and funeral expenses while helping your family maintain daily living costs and plan for the future. It ensures they're financially supported, giving them space to grieve and the resilience to move forward.

The nib Ultimate Insurance solution

Life doesn't stand still and neither should your insurance. nib's comprehensive range of cover options can be mixed and matched to suit your needs and concerns.

Ultimate Life & Living Insurance

-  **Ultimate Life Insurance**
Lump sum payment if you pass away or are diagnosed with a terminal illness or terminal condition.
-  **Ultimate Trauma Insurance**
Financial support during major health events like cancer or a heart attack.
-  **Ultimate Income Protection Insurance**
Income replacement if you're unable to work due to illness or injury.
-  **Ultimate Mortgage Protection Insurance**
Provides support to cover your mortgage payments if you are unable to work due to illness or injury.
-  **Ultimate Total & Permanent Disability Insurance**
Lump sum payment if you become permanently unable to work due to illness or injury.
-  **Ultimate Waiver of Premium**
This ensures that your Ultimate Life & Living Insurance policy remains active while you focus on recovery without the financial stress of maintaining premium payments.

Ultimate Health Insurance

-  **Ultimate Health Max**
nib's most comprehensive health insurance, including high levels of non-PHARMAC cover and guaranteed wording.
-  **Ultimate Health**
Comprehensive health insurance for a wide range of health treatments, as well as flexible additional options.

Other nib Health Insurance

-  **Easy Health**
Comprehensive health cover with the big advantage of having many pre-existing conditions covered after three years.
-  **Premier Health Business**
Flexible, comprehensive group health cover that employers can tailor to suit their needs and those of their employees.



Save with nib's discounts

Explore our discount options to get the most value out of your premiums

Life & Living Multi-cover Discount

Combine eligible covers under your Ultimate Life & Living Insurance policy to receive a discount on your premiums.*

- Eligible covers are:
- Life
 - Trauma
 - Total & Permanent Disability
 - Income Protection or Mortgage Protection

THE MORE YOU COMBINE,
THE GREATER THE DISCOUNT:

		
TWO TYPES OF COVERS	THREE TYPES OF COVERS	FOUR TYPES OF COVERS
10% OFF	12.5% OFF	15% OFF

Build a tailored plan with the covers that matter most to you. Your premiums are based on the covers you select, helping you save while meeting your specific needs.

Health and Life & Living Bundled Discount

GET **10% OFF** YOUR HEALTH INSURANCE PREMIUMS

when you bundle any new eligible Health Insurance and Ultimate Life & Living Insurance*.

-  **Comprehensive cover:**
Get peace of mind knowing you have protection for both your health and financial wellbeing.
-  **Easy and cost-effective:**
Apply for Health and Life & Living cover together and save money.
-  **Convenience:**
Save time and effort by having your covers with a single insurer.

*Terms and conditions apply. Discounts do not apply to the policy fee component of the premiums.

A healthier approach

Being an nib member means having smart health management tools in your pocket and proactive wellbeing support when you need it. nib is not just here for when things go wrong, we're your health partner, committed to finding new ways to support everyday wellbeing.



Manage your details in the my nib app

Not only does the my nib app give our members exclusive access to tools such as nib Balance and nib Symptom Checker at no extra charge, it also lets you manage your insurance cover – whether it's making a claim, updating your details or making a change to your policy.

Complementary for all nib members



nib Balance



nib Symptom Checker



nib Health Management Programmes
(for eligible members)



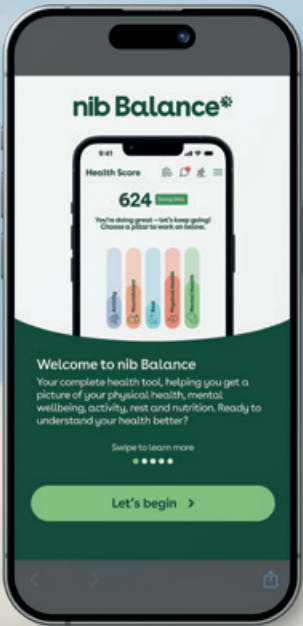
Manage your claims and cover

Introducing nib Balance

A healthier approach to living well

nib Balance is your complete health companion, bringing together physical health, mental fitness, activity, rest and nutrition in one easy-to-use tool, available exclusively in the my nib app.

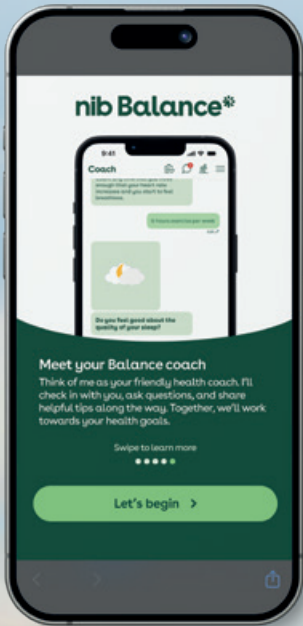
Through a simple health assessment, you'll get a clear picture of how you're progressing across five key pillars of health, along with personalised recommendations and expert guidance to help you feel your best.



1

Your complete health tool

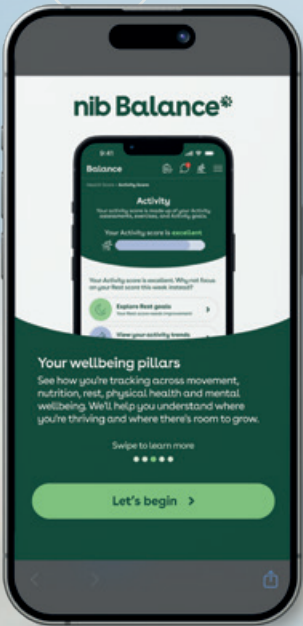
Get insights across physical health, mental fitness, activity, rest and nutrition.



2

Expert guidance

Access professionally-developed content and programmes from health experts.



3

Stay in sync

See the connections between your key pillars and learn how to harmonise them.

Life pulls us in every direction, but nib Balance helps you stay on-track. It's like a map for your health, showing how small, intentional choices today can lead to big changes tomorrow.


Sign up to nib and download the my nib app today



Take control of your health


with nib's Health Management Programmes

Whether it's managing or preventing health conditions, we help our members take control of their own health, with our range of Health Management Programmes. Our programmes are run by nib and specialised healthcare providers, designed to support members experiencing or at risk of chronic health conditions.




Wellness Coaching

Personalised support to help achieve health goals




Women's Wellness

Guidance for managing endometriosis and related symptoms




Diabetes Care

Lifestyle changes to improve or reverse type 2 diabetes




Cardiac Care

Support for recovery post-heart surgery




Cancer Care

Assistance during cancer treatment and recovery




Healthier Heart

Preventive care for heart health and managing risks




Healthier Joints Pain Management

Physiotherapy and support for chronic joint pain




Healthier Lifestyle

Guidance on diet, weight loss, and healthy living




Bowel Screening

At-home test kits for early detection of bowel cancer



Kickstarter

Dietitian support for healthy eating and lifestyle changes



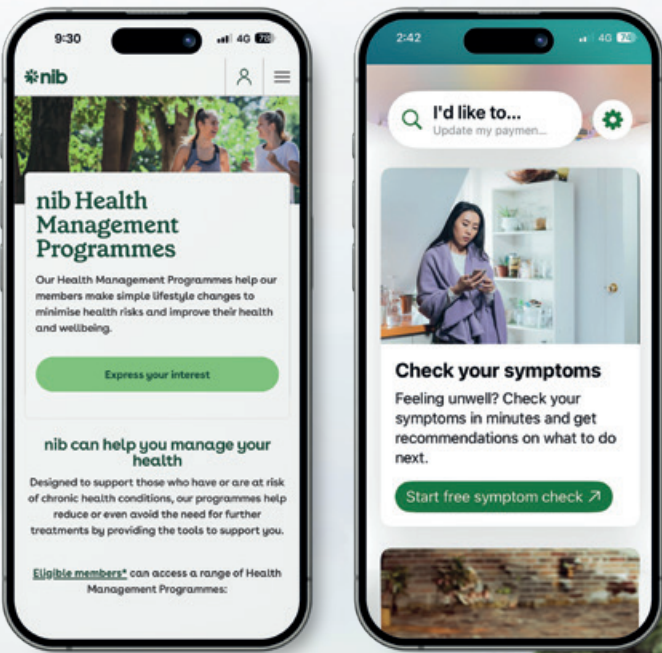
Menocare

Support for managing menopause symptoms and pain

Speak to your adviser to find out more about our nib Health Management Programmes and what is currently available.

Get a clinically backed health assessment 24/7

with nib's Symptom Checker



Assess your symptoms quickly and confidentially by answering a few simple questions. This virtual health assessment gives you information on your possible conditions and when to seek medical attention, based on the seriousness of your symptoms.

At the end of the assessment, you'll get one of these recommendations:

- Rest up at home and continue to monitor your symptoms
- Book a GP consultation
- Visit the emergency department
- Call for an ambulance



This brochure outlines the tools that will be available throughout 2025 and beyond. Please note that nib may update or modify these programs and tools from time to time.

Personalised guidance from trusted experts

This is how your financial adviser might work with you



Advisers offer expert guidance and ensure you get the most out of your insurance by helping navigate complex decisions

Understanding your situation

When you talk to an adviser, they'll probably start by describing how they usually work with clients. They'll also want to understand your situation and the services you need. You might want to focus on just health or life insurance or you might be interested in how they can help you with other financial services such as obtaining a mortgage or investment advice and KiwiSaver.

Navigating your priorities

Your adviser will work with you to help prioritise your immediate and your longer term financial needs and goals, taking into consideration the needs of your partner and children, if applicable. Your financial adviser can simplify what could otherwise be quite a complex process.

Guidance around your options

You'll have some choices to make. Health and life and living insurance are usually part of a financial adviser's recommendation. If you develop an ongoing health condition in the future, that can mean ongoing loss of income and ongoing costs. Your financial adviser will recommend cover options that meet the needs of you and your family. This is an area where their specialist expertise is invaluable.

Ongoing support

It's good to know you're covered with nib when you need to make a claim. Your adviser can help you during this time, as well as work with you in the future to ensure your cover remains consistent with your changing needs.

Talk to your financial adviser today to explore how nib's Ultimate Insurance range can help protect what matters most.

Need help?

Speak to your financial adviser today to see how nib Ultimate Insurance can provide you with tailored protection.

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