

This hospital category list outlines the categories covered under each nib private hospital cover.

This list forms part of the contract of insurance for Basic Private Hospital Cover, Mid Private Hospital Cover and Mid Private Hospital Cover Plus (see contract of insurance below). It does not form part of the contract of insurance for any other nib cover(s). Other covers are included for illustrative purposes only.

Each category groups surgical procedures, consultations and diagnostic investigations relating to a specified area of the body or type of procedure. It is a reference guide for what is and is not covered by each nib private hospital cover.

This list is effective from 8 August 2017 and is reviewed annually.

Pre-approval for claims

You need to seek pre-approval from us before you undergo treatment to confirm what is covered by your policy. Visit nib.co.nz to download our Claim and Pre-approval form or call us on **0800 123 nib** (0800 123 642).

You can also submit your Pre-approvals and Claims by visiting our customer portal (my nib) at nib.co.nz/portal

From 1 September 2017 - If your recognised providers have access to the nib First Choice Portal (nibfirstchoice.co.nz/portal), you can ask your Recognised Provider to request a Pre-approval and submit the subsequent Claim, on your behalf.

What is covered?

Please refer to the table over the page for each nib private hospital cover. Any categories that appear with a tick ✓ are covered in line with the terms and conditions of your policy.

What is not covered?

Any categories that appear with a cross are not covered.

Please also check your Contract of Insurance for any exclusions on your policy, or call us on **0800 123 nib** (0800 123 642) if you have any questions.

Contract of Insurance

Your Contract of Insurance consists of:

- the Acceptance Certificate or Renewal Certificate (whichever is the later);
- the policy document;
- the hospital category list;
- the prosthesis schedule; and
- any application(s) completed by the policyowner and all the insured persons covered under the policy (if any).

In descending order of priority if there is any inconsistency.

Contact us

For more information, to request a pre-approval or make a claim, visit nib.co.nz/portal, phone **0800 123 nib** (0800 123 642), email claims@nib.co.nz, nib nz limited, PO Box 91630, Victoria Street West, Auckland 1142.

Hospital Category List

Categories	Basic Private Hospital Cover	Mid Private Hospital Cover and Mid Private Hospital Cover Plus	Top Private Hospital Cover Plus Standard Hospital Cover Premium Hospital Cover
all ACC top-up claims	✓	✓	✓
Hernia, appendix	✓	✓	✓
Anus, haemorrhoids	✓	✓	✓
Oral (excl orthognathic surgeries)	✓	✓	✓
Impacted teeth	✓	✓	✓
Sinus, nose, ears	✓	✓	✓
Ankle, elbow	✓	✓	✓
Circumcision	✓	✓	✓
Tonsils, grommets, adenoids	✓	✓	✓
Skin lesion – GP	✓	✓	✓
Skin lesion – specialist	x	✓	✓
Digestive tract, liver, kidney, pancreas, gall bladder	x	✓	✓
Breast, gynaecology, urology	x	✓	✓
Cancer surgeries and treatment	x	✓	✓
Shoulder, wrist	x	✓	✓
Varicose veins	x	✓	✓
Hip, knee, leg	x	x	✓
Heart	x	x	✓
Brain, eyes, neck	x	x	✓
Gland, vascular	x	x	✓
Chest, back, nerve	x	x	✓
Foot, toe, hands, fingers, thumbs and arm	x	x	✓
Non-surgical hospitalisation	x	x	✓

✓ = Covered categories

x = Excluded categories.