

# Premier Health Business™ – Proactive Health Option

Premier Health Business includes a Base Cover which provides high levels of cover for many of the major healthcare expenses. Plus you can add a range of options individually or in combination, to customise a policy that best suits you – Specialist Option, Serious Condition Lump Sum Option, Dental and Optical Option, GP Option as well as the new Proactive Health Option.

**The Proactive Health Option encourages you to look after your health, whether you want to check any hereditary medical concerns or just want to stay fit and healthy.**

The premium for this option is one set price regardless of your age, gender or smoking status. You'll get up to a maximum of \$1,400 worth of cover a year, and you won't pay an excess for this option.

After six months of cover you can claim back 80% of your costs up to the yearly limits below, for each person every year. Plus you get cover for your pre-existing conditions under this option.

## Key features

- ✓ Health Screening Benefit: up to \$750 each policy year for:
  - ✓ Bone screening
  - ✓ Bowel screening
  - ✓ Cervical screening
  - ✓ Heart screening
  - ✓ Prostate screening
  - ✓ Eye test and / or visual field tests
  - ✓ Hearing test
  - ✓ Mole mapping
- ✓ Allergy Testing and Vaccinations Benefit: up to \$100 each policy year
- ✓ Dietician or Nutritionist Consultations Benefit: up to \$300 each policy year
- ✓ Stay Active Benefit: up to \$100 each policy year for:
  - ✓ Gym memberships
  - ✓ Weight loss management programmes
  - ✓ Quit smoking programmes
- ✓ Loyalty Benefit – Health Check: up to \$150 for each person after every two years of continuous cover on this option, for the cost of a medical examination by a GP.

For more information on the Premier Health Business Base Cover and other options, please see the full Premier Health Business brochure.

## Need help?

Call us on **0800 287 642**

Mon to Fri **8.00am - 5.30pm**

Go to **nib.co.nz**

Email us at **grouphealth@nib.co.nz**

PO Box 91630, Victoria Street West, Auckland 1142

**Note:** This brochure is not a policy document. It is an outline of the main features and benefits of the Proactive Health Option on Premier Health Business™. A full explanation of the features, benefits and exclusions of Premier Health Business are contained in the policy document. A copy of the policy document is available at nib.co.nz  
© 2014 nib nz limited. All rights reserved.