




health**HQ**

our total workplace health  
and wellness solution

**nib**  
it's worth it



## Build your complete health solution with nib's healthHQ

nib partner with businesses to create unique health solutions that suit business goals as well as employee needs.

Access a range of health and wellness solutions tailored for your business. Start with our great value health cover and then customise by adding access to nib's online wellness portal, **myhealthHQ**.

### Flexible Health Cover

Choose from our **flexible health covers** and build a package to suit your needs



### myhealthHQ

Our online health and wellness portal – plan, implement and measure successful employee wellness initiatives

# The value of private health insurance

## Happy and healthy employees

**As an employer, a team that is healthy, engaged and thriving can be a top competitive advantage.**

That's why private health insurance is a great way of taking care of employees, supporting their general health and wellbeing and providing peace of mind.

Like any form of insurance, private health insurance really shines when faced with an unexpected setback – like needing hospital treatment.



An average of 1,063 people per month have been waiting longer than the required timeframe for their first specialist assessment through the public health system.\*

### 4 ways health cover can help increase the health of your business



# 01

#### **Become an employer of choice<sup>^</sup>**

As demand for higher skill level increases, set your company apart by offering a valued benefit like health cover.

# 02

#### **Get back to work faster**

Having private health insurance means employees don't have to wait on public hospital waiting lists and get treated quicker.

# 03

#### **Improve employee satisfaction<sup>^</sup>**

Health cover is one of the top benefits wanted by employees.

# 04

#### **Help improve productivity<sup>^</sup>**

Absenteeism and low productivity can affect a business's bottom line. Having healthier employees with fast access to treatment may help alleviate these business risks.

## A bit about public hospital treatment...

While it's great that all New Zealanders are entitled to public hospital treatment in an emergency, for other health problems such as a heart condition, it could take several months for an employee to receive treatment and be fit for work.

Providing employees with nib health cover means they can get back to work as quickly as possible, getting your business back on track.

# Why nib is worth it

## nib provides value for money health solutions for over one million New Zealanders and Australians.

With health**HQ** we provide more than protection against unexpected health costs, we aim to build healthier workforces by providing business and employees with choice, innovation and value.

### Value

#### Affordability

If you only want health cover for the basics or a more comprehensive cover, our range lets you tailor your cover to fit your budget, without sacrificing peace of mind.

#### Claims paying ability

At nib we accept over 90% of claims.<sup>^</sup> An A- financial strength rating from S&P Global Ratings Australia Pty Ltd. means we have an excellent ability to meet our ongoing insurance obligations.\*

### Choice

#### Tailored cover

nib's range of health and wellness options are designed specifically to suit the needs of businesses, employees and their families.

#### Your choice of providers and hospitals

Our policyholders choose when, where, how or by whom they are treated.



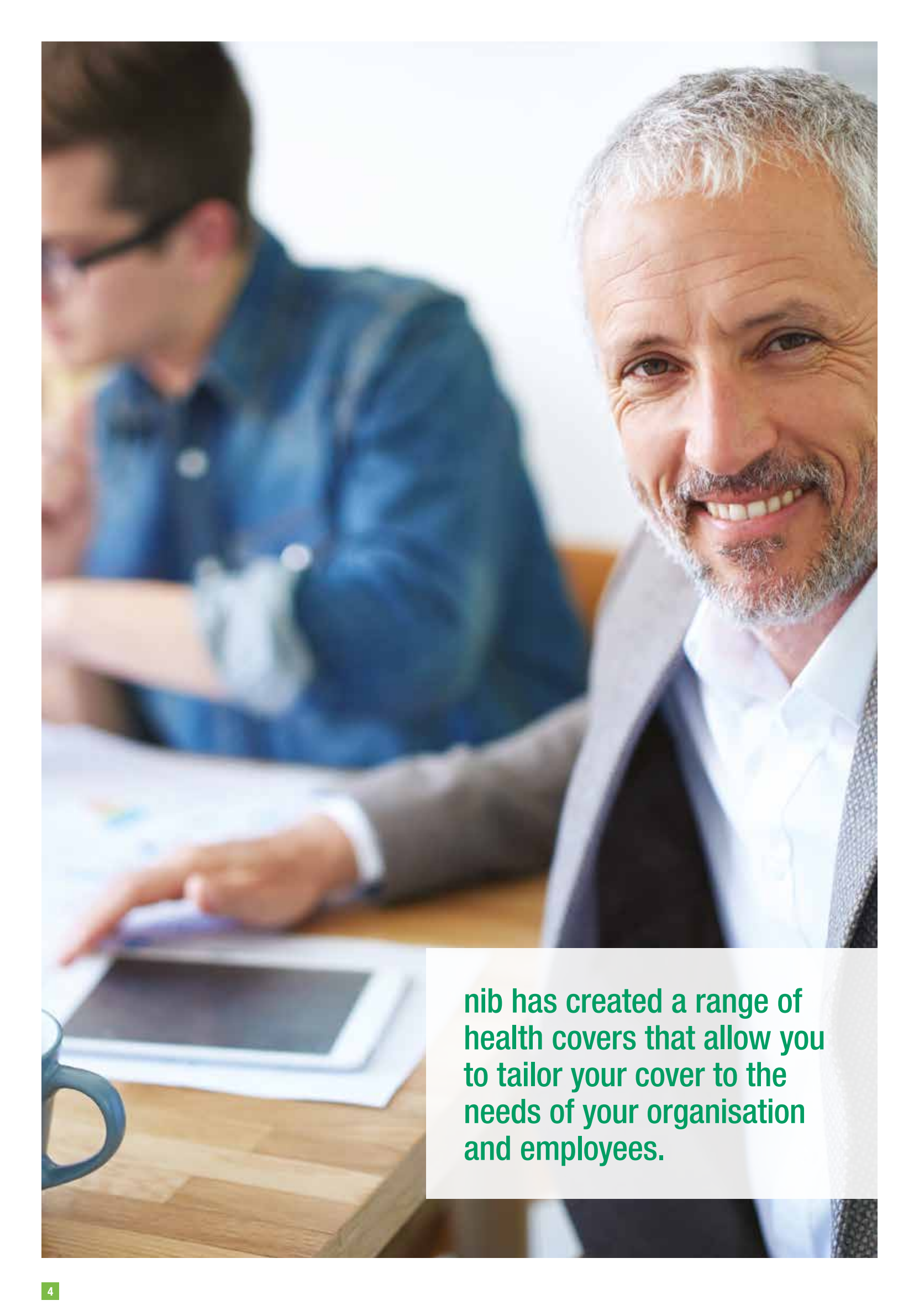
### Innovation

#### Smart claiming

Claim straight away on Apple and Android™ smartphones for GP, dental, optical and other non-surgical costs with the my nib app.

#### Wellness solutions

**myhealthHQ** is nib's online wellness solution designed to help business attract, retain and engage talent. We offer this tool to assist with developing wellness strategies that support business goals.



nib has created a range of health covers that allow you to tailor your cover to the needs of your organisation and employees.

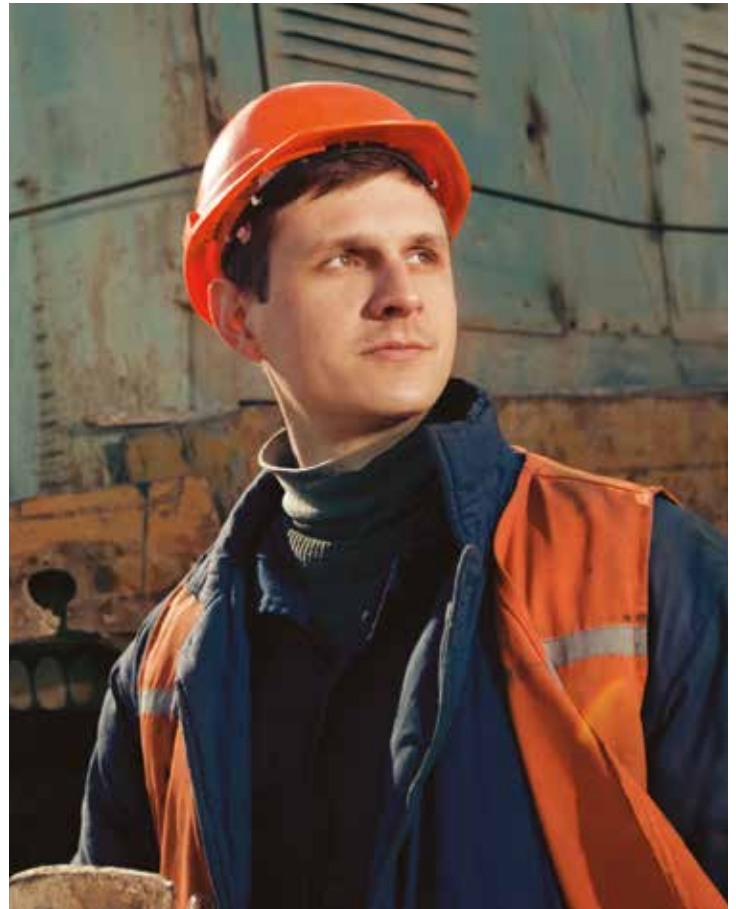
# nib health cover

Choose the hospital cover you need and the options you'd like. nib's group health covers provide cover for the big expenses such as surgical and medical hospital treatment. Find out how our products can be tailored to meet your needs.

## Choosing the right health cover is easy

Our covers are easy to choose, easy to understand and easy to claim on.

Choose from two types of hospital covers and then add the options that are most important to your business.



### Premier Health Business

OR

### Private Hospital Covers

#### BASE COVER

100% of the eligible costs up to the benefit limits.

#### GOLD COVER

100% of the eligible costs up to the benefit limits for base cover

#### SILVER COVER

80% of the eligible costs up to the benefit limits for base cover

#### BRONZE COVER

70% of the eligible costs up to the benefit limits for base cover

#### OPTIONS

Add your choice of options including Specialist, GP, Dental & Optical, Proactive Health, and Serious Condition Lump Sum.

#### OPTIONS

Add your choice of everyday and specialist services to help your employees stay healthy.

Please note: restrictions apply under the Silver and Bronze cover.

## nib's online health and wellness portal

**myhealthHQ** is an innovative solution that helps businesses to plan, implement and measure successful employee wellness initiatives.

**myhealthHQ's** online solution is the centre of your company's health and wellness strategy.

Customise the portal with your company brand, develop targeted content and integrate all your wellness initiatives in one place.

**myhealthHQ** makes healthy living initiatives accessible to employees and measurable for employers.

- ✓ **Gain insight into the health of your workforce** with sophisticated analytics and reporting tools displaying real time, aggregated data in a visual format.
- ✓ **Implement targeted and effective wellness initiatives** that are evidence based and aligned to business objectives, budget and employee profile.
- ✓ **Build a wellness brand** via the customisable portal featuring a wealth of user friendly tools and healthy content.

A Harvard University Study found that absenteeism costs dropped by US\$2.73 per wellness dollar spent.\*

Want more info on healthHQ?  
Call us on **0800 123 nib**  
or visit **nib.co.nz**



## For customised portals:

Full customisation and branding with your company logo, colours and style

Dedicated banners for company communications

Targeted and engaging content for your audience

Showcase company initiatives via customised toolbox links

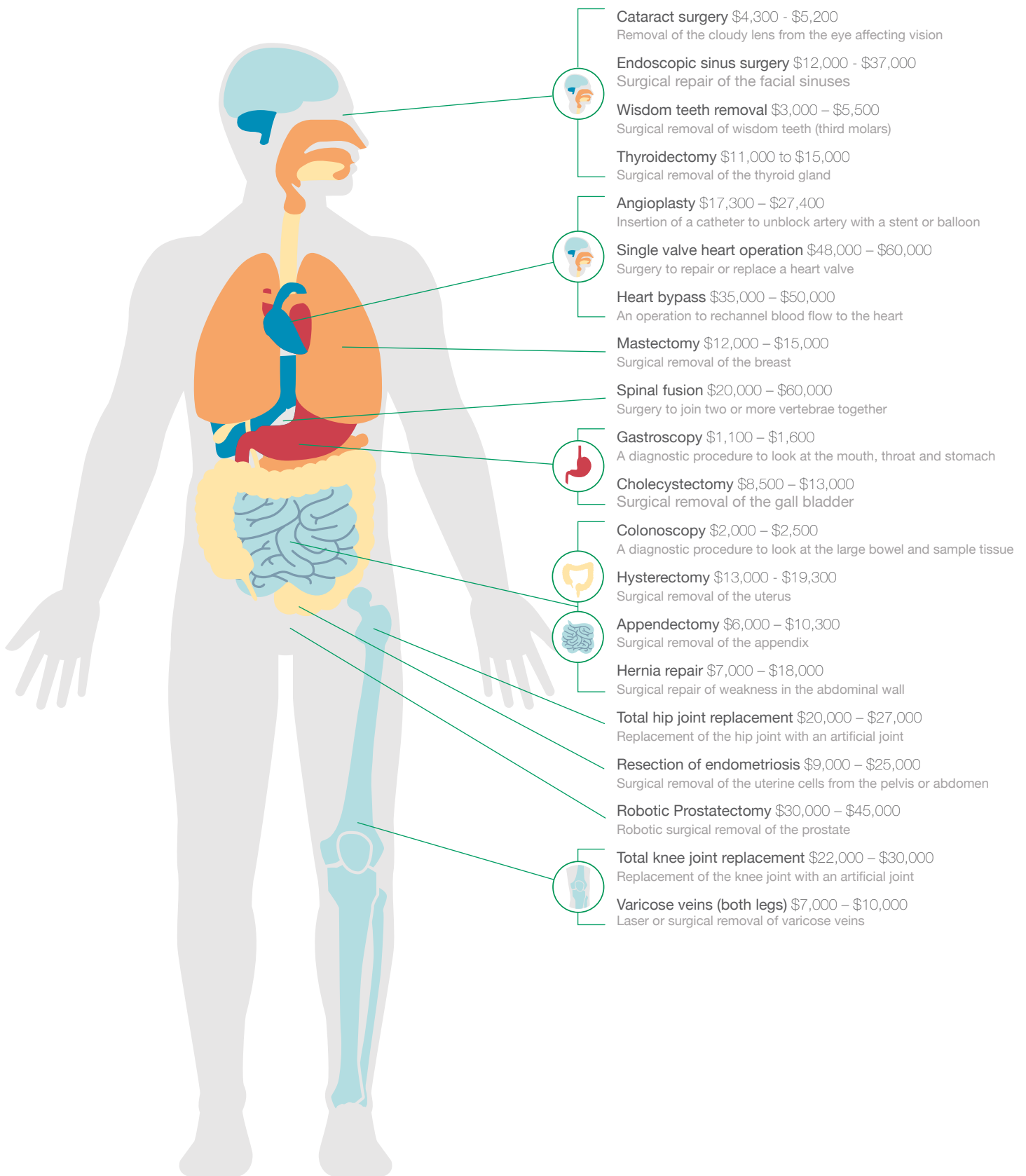
Online booking system for on-site services such as flu vaccinations

Integrate company and third party programmes and initiatives

Create and target specific user groups

Non-customised **myhealthHQ** portal also available.

# The true cost of health claims



This is an illustration of treatments and costs you could expect to pay if treated in private hospital. This is not representative of conditions covered on your policy or the amount that would be paid by nib nz limited in the event of a claim.



# Benefits for employees

## healthHQ can benefit your business through supporting improved health and wellness.

Here are some of the benefits your people will receive.

### Your employees benefit from

01

#### Greater choice

Choose when, where, how and by whom you get treated, in consultation with your doctor.

02

#### Financial support

Less stress about how to pay healthcare bills.

03

#### Quicker treatment

Avoid long delays waiting for treatment in the public health system.

04

#### Greater certainty

Cover now, for many unknown issues that may arise later.

05

#### Latest medical procedures

Access to many of the latest recognised medical treatments and technologies.

## Add the family

Add family members to your nib health cover. They can choose from our flexible cover options.



## Claim in a snap

- ✓ **Claim online**  
For GP, dental, optical and other non-surgical costs.
- ✓ **Fast track your claims**  
Easier, simpler claims process.
- ✓ **24-hour access**  
Through my nib, view claim history and keep track of current claims.



Want more information? visit [nib.co.nz/mynib](http://nib.co.nz/mynib)



## Need help?

**Call us on 0800 123 nib**

**Go to** [nib.co.nz](http://nib.co.nz)

**Email us** at [grouphealth@nib.co.nz](mailto:grouphealth@nib.co.nz)

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