

health**HQ**

our total workplace health
and wellness solution

nib
it's worth it

Helping build healthier businesses

Offering healthy living solutions as part of an employee benefit program is a smart business move. As well as keeping employees happy and well, a healthy workforce can deliver real business benefits around staff attraction, retention and engagement.

nib's health**HQ** is a complete health solution from nib for you, your employees and their families.

More than just health insurance, health**HQ** provides a range of flexible health covers, our exclusive online wellness portal **myhealthHQ** and global health insurance products.

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This brochure provides an overview of nib health**HQ**. The information contained in this document is current as at 01 September 2017. The full terms and conditions of nib health**HQ** and its products are set out in the relevant policy documents. These are available at nib.co.nz or by calling **0800 123 642**.





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 the options that suit the organisation.

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

nib global health

Cover employees while living and working overseas

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 933 people per month have been waiting longer than four months 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[^]

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[^]

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

04

Help improve productivity[^]

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 95% of claims.[^] An A- financial strength rating by A.M. Best Company means we have an excellent ability to meet our ongoing insurance obligations.*

Choice

Tailored cover

nib's range of health, wellness and global cover 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.

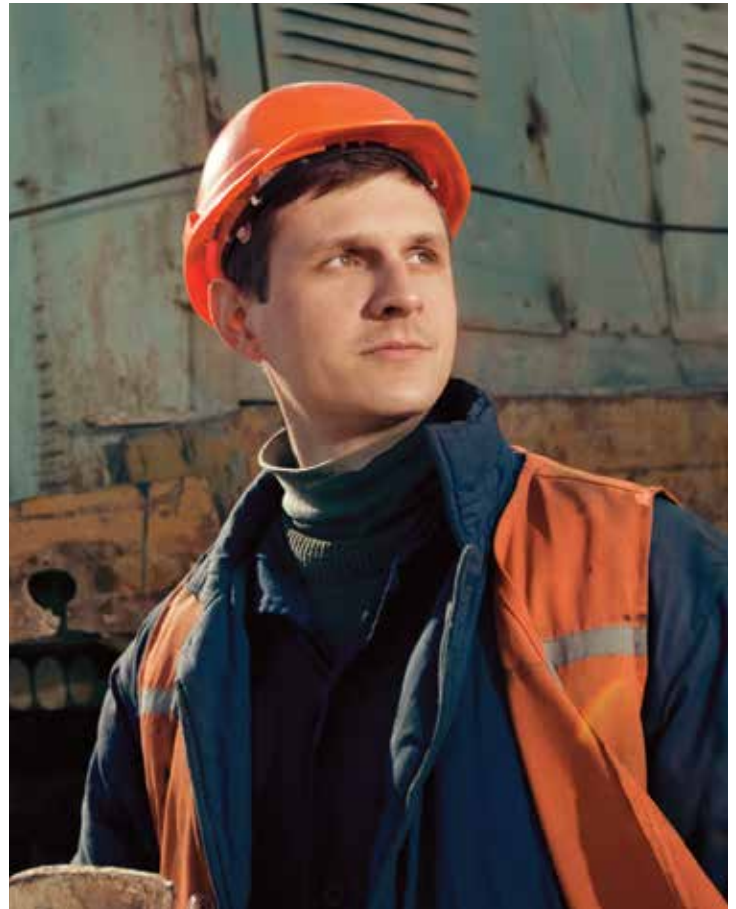
nib health cover

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.



Flexible international health insurance you can rely on

When you send your employees overseas for an extended period, you want to ensure that their health insurance will be there when it's needed.

International Health Insurance (IHI) helps minimise financial risk when seeking medical treatment overseas. It gives your employees access to the best healthcare possible and helps deal with the worry of unexpected medical bills.

The optional Travel Extension

can be added to IHI to keep your employees protected against unforeseen costs such as flight interruptions and lost luggage.



A broken leg in Singapore can cost up to \$18,800 NZD, excluding post treatment requirements. With International Health Insurance, you're covered.*

Want more info on nib global health or a quote? email contactus@nibglobalhealth.co.nz or call 0800 642 456 8am to 5.30pm (NZST) Monday to Friday.

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

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Need help?

Call us on 0800 123 nib

Mon to Fri: 8.00am – 5.30pm

Go to nib.co.nz

Email us at grouphealth@nib.co.nz

Head Office PO Box 91 630, Victoria Street West, Auckland 1142

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