



Changes to our policies

- At nib, we regularly review our policies to make sure your clients are getting the right level of cover. Following our latest review, we're making some updates to some of their policies.
- These changes are designed to help keep your clients' cover focused on the benefits that matter most, while helping ensure healthcare remains accessible and sustainable for your clients and their whānau into the future. Key parts of their policies — including cover for hospital admissions, surgery, and cancer care — remain unchanged.
- Note that no changes are being made to Ultimate Health Max. With guaranteed wording, the product terms are fixed.

What's changing

From 24 November 2025, the following changes will apply to some of their policies:

- The Loyalty - Check Up Benefit, Public Hospital Payment Benefit, Cover in Australia Benefit and the Loyalty - Active Wellness Benefit will no longer be included in select policies.
- A 20% co-payment will apply to some benefits that cover specialist consultations and diagnostic tests. The co-payment doesn't apply to tests listed in the Diagnostics Schedule. You can find a copy of the Diagnostics Schedule on the "What you're covered for" page at nib.co.nz. You can also access it directly by entering the following URL into your browser: nib.co.nz/am-i-covered. For example, if a covered procedure like a CT scan costs \$2,000, a 20% co-payment will be applied first — that's \$400. The remaining \$1,600 is then subject to an excess, if your clients has one on their policy. If the excess is \$500, this will be deducted next. So, they'll pay a total of \$900 toward the cost of the CT scan, and we'll cover the remaining \$1,100.
- We've updated some policy wording to align with other nib policies and provide clarity that treatment and procedures related to gender reassignment and gender dysphoria are not covered. We've also updated the definition of 'congenital' in some policy documents to a condition or trait that is recognised at birth, or diagnosed within four months of birth.
- To understand the changes to their policy, your clients can find a copy of your updated policy document on the "What you're covered for" page at nib.co.nz/am-i-covered