



Changes to our policies

- At nib, we regularly review our policies to make sure your employees get the right level of cover. Following our latest review, we're making some updates to their policy.
- These changes are designed to help keep cover focused on the benefits that matter most, while helping ensure healthcare remains accessible and sustainable for your employee and their whānau into the future. Key parts of their policy — including cover for hospital admissions, surgery, and cancer care — remain unchanged.

What's changing

From 3 November 2025, the following changes may apply to their policy.

- The Loyalty - Check Up Benefit, Public Hospital Payment Benefit, Loyalty - Active Wellness Benefit, and Cover in Australia Benefit will no longer be included in select policies.
- A 30% co-payment will apply to some benefits that cover specialist consultations and diagnostic tests. If an excess and a co-payment both apply to your claim, the co-payment will be applied to the eligible cost of your claim first, and then your excess will be deducted from the part of the claim we pay. For example, if a covered procedure costs \$3,000 and a 30% co-payment applies, your co-payment would be \$900. The remaining \$2,100 is then subject to your excess, if you have one. If your excess is \$500, this amount will be deducted next, meaning your share of the cost is \$1,400, and we will cover the remaining \$1,600.
- The co-payment doesn't apply to diagnostic tests listed in the Diagnostics Schedule. They can find a copy of the Diagnostics Schedule at nib.co.nz/am-i-covered.
- 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 have also updated the definition of 'congenital' in some policy documents to include conditions or traits recognised at birth or diagnosed within four months of birth.
- To understand the changes to their policy, your employees can find a copy of their updated policy document on the "What you're covered for" page at www.nib.co.nz/am-i-covered