

Warrant of Wellness

Your guide to
keeping healthy at
every stage of life.



 nib

Welcome

to the Warrant of Wellness guide

nib's research found that almost half (47%) of Kiwi's are behind on their general health check.*

Similar to the way you might look after a car, it's a good idea to take steps to make sure your body runs like a well-oiled machine. Regular check-ups with your medical practitioner, being a little proactive and being kind to yourself can work wonders for your health.



We've made it easier to look after the health of you and your family by providing advice on recommended health screenings to get at every stage of life.

This document was created in collaboration with Ngāti Whātua Ōrākei as part of our purpose to help New Zealanders lead healthier lives.

Please note: This is not an all-inclusive list; there may be other health checks that are recommended based on each age and individual circumstances. The tips throughout this communication serve as broad information and should not replace any advice you have been given by your medical practitioner. The information in this communication is based on the New Zealand health system as at January 2024. Please make an appointment with your medical practitioner to receive advice on the health checks you will need based on your personal circumstances.

*nib health check survey 2023 of 1000 respondents.



0-11 years

One of the greatest ways to ensure your child will thrive and have the best start in life is to encourage healthy lifestyle choices. Your medical practitioner can guide you through these habits along with facilitating regular check-ups and vaccinations. This will help your child grow up strong, social and ready to really enjoy these fun, formative years of life.



Emotional wellbeing

Talk to your medical practitioner about your child's behaviour and developmental milestones. In New Zealand, the B4 school check is an opportunity to check your child is on track.



Bowel health

Talk to your medical practitioner if your child has discomfort or irregular bowel movements such as constipation and diarrhoea.



Skin

Talk with your medical practitioner about your child's skin health. They can help you understand your child's risk of developing a condition and how regularly to have a check-up.



Vaccinations

Vaccinations are a way to build up immunity to prevent your child from becoming unwell. Talk to your medical practitioner about New Zealand's National Immunisation Schedule.



Eyes

In New Zealand, children have a red reflex check at birth, and vision screening before starting school. If your child has not been screened, talk with your medical practitioner or optometrist.



Height & weight

Use your Well Child Tamariki Ora My Health Book to monitor your child's development and keep track of their height and weight.



Oral health

Ask your dental practitioner to complete a 'lift the lip', teeth and gum check. They will advise you on how frequently to monitor your child's oral health.



Ears

Ear infections can be common in young children and finding hearing problems early is good for their learning and development. In New Zealand, a hearing screening is included in the B4 school check, but don't wait until then if you notice your child is having hearing issues.

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My child's checklist

I've talked to my medical practitioner about my child's:



Height & weight



Emotional wellbeing



Vaccinations



Bowel health



Skin conditions

My child has recently had:



A dental check-up



A hearing check-up



An eye check-up



12-19 years

Everyone wants to ensure that their teenager is healthy and safe during puberty. This is a time where their body goes through several physical and emotional changes so ensuring they have a medical practitioner they are comfortable talking to is important. Your medical practitioner can guide you through those milestones and ease any concerns when it comes to understanding what is 'normal'. Regular check-ups, a healthy lifestyle, and vaccinations all really help our teenagers grow into healthy adults.



Mental wellbeing

Keep note of your teen's emotional wellbeing. It's important to reach out to support networks and get a medical practitioner's perspective on any potential mental wellbeing issues your teen may have.



General health

Talk with your medical practitioner about your teen's weight and if appropriate, their alcohol consumption, smoking/vaping, drug usage and general wellbeing.



Eyes

Arrange an eye examination for your teen with an optometrist. They will examine their eye health and assess any potential risks.



HEEDSSS assessment

Your medical practitioner may ask you about your home and the environment your teen lives in. This is known as a HEEDSSS assessment.



Oral health

Visit your dental practitioner who will examine your teen's teeth and gums. They will advise you on how regularly your teen needs a check-up.



Skin

Talk with your medical practitioner about your teen's skin health. They can help you understand your teen's risk of developing a condition and how regularly to have a check-up. Encourage your teen to protect themselves from the sun to reduce the chances of skin cancer.



Sexual & reproductive health

If your teen is sexually active, talk with your medical practitioner about family planning, contraception, sexual health screening, menstrual cycle, and other related checks.

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Regular check-ups, a healthy lifestyle, and vaccinations all really help our teenagers grow into healthy adults.

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My teen's checklist

I've talked to my medical practitioner about my teen's:

- Mental wellbeing
- HEEDSSS assessment
- General health
- Skin conditions
- Sexual & reproductive health

My teen has recently had:

- A dental check-up
- A hearing check-up
- An eye check-up



IN YOUR

20s & 30s

Life is full on with friends and family, settling into careers, and even finding time to travel. Looking after your health becomes more important as your life gets busier. The information below will help you raise any issues you might like to chat to your medical practitioner about.



Mental wellbeing

Keep note of your emotional wellbeing. It's important to reach out to support networks and get a medical practitioner's perspective on any potential mental wellbeing issues you may have.



Sexual & reproductive health

If you are sexually active, talk with your medical practitioner about contraception, family planning, sexual health screening, menstrual cycle, and other related checks.



Eyes

Get an eye examination from an optometrist who will examine your eye health and any potential risks.



Oral health

Visit your dental practitioner who will examine your teeth and gums. They will advise you on how regularly you need a check-up.



Cancer & screenings

Your medical practitioner may recommend screenings to check your risk of cancers and conditions, particularly in the skin, breasts, cervix or testicles.



General health

Talk with your medical practitioner about your weight, alcohol consumption, smoking/vaping, drug usage and general wellbeing.



Skin

Talk with your medical practitioner about your skin health. They can help you understand your risk of developing a condition and how regularly to have a check-up. Protect yourself from the sun to reduce the chances of skin cancer.



Chronic diseases

Visit your medical practitioner to check your risk of developing cardiovascular and respiratory diseases, diabetes, and/or high blood pressure. Ask them what preventative steps you need to take.

“ Looking after your health becomes more important as your life gets busier. ”



20s & 30s checklist

I've talked to my medical practitioner about my:

- Mental wellbeing
- Risk of chronic diseases
- General health
- Skin conditions
- Sexual & reproductive health
- Cancer & screenings

I've recently had:

- A dental check-up
- A hearing check-up
- An eye check-up

IN YOUR

40s & 50s

It can be hard to prioritise your health. Take time to ensure you are making healthy lifestyle choices. As we get older, the risks of things like heart diseases and cancer increase. Early detection with most conditions and illnesses is important, so make sure you're getting regular check-ups.



Mental wellbeing

Keep note of your emotional wellbeing. It's important to reach out to support networks and get a medical practitioner's perspective on any potential mental wellbeing issues you may have.



Kidneys

The symptoms of kidney disease are often missed. Talk with your medical practitioner and they will advise you of this risk and how frequently to have checks done.



Chronic diseases

Visit your medical practitioner to check your risk of developing cardiovascular and respiratory diseases, diabetes, and/or high blood pressure. Ask them what preventative steps you need to take.



Oral health

Visit your dental practitioner who will examine your teeth and gums. They will advise you on how regularly you need a check-up.



Eyes

Get an eye examination from an optometrist who will examine your eye health and any potential risks. For those 45 and older, ask if you should have a macular degeneration and glaucoma check.



Cancer & screenings

Your medical practitioner may recommend screenings to check your risk of cancers and conditions, particularly in the skin, bowel, breasts, cervix or prostate.



Joint health

Osteoarthritis is the single most common cause of disability as you get older. Talk to your medical practitioner about arthritis and osteoporosis, which have better outcomes if treated early.



Skin

Talk with your medical practitioner about your skin health. They can help you understand your risk of developing a condition and how regularly to have a check-up. Protect yourself from the sun to reduce the chances of skin cancer.

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It can be hard to prioritise your health. Take time to ensure you are making healthy lifestyle choices.

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40s & 50s checklist

I've talked to my medical practitioner about my:

- Mental wellbeing
- Kidneys
- Risk of chronic diseases
- Joint health
- Skin conditions
- Cancer & screenings

I've recently had:

- A dental check-up
- A hearing check-up
- An eye check-up



60s+ years

Continue living a long and healthy life in your 60s and beyond by keeping up to date with your health checks. As we get older, our risk of developing a health issue or injury increases. The information below will help you raise any issues you might like to chat to your medical practitioner about.



Kidneys

The symptoms of kidney disease are often missed. Talk with your medical practitioner and they will advise you of this risk and how frequently to have checks done.



Eyes

Get an eye examination from an optometrist who will examine your eye health and any potential risks. Ask if you should have a macular degeneration and glaucoma check.



Falls risk

As we get older, our risk of having a fall resulting in injury increases. Talk with your medical practitioner about your falls and injury risk.



Joint health

Osteoarthritis is the single most common cause of disability as you get older. Talk to your medical practitioner about arthritis and osteoporosis which have better outcomes if treated early.



Cancer & screenings

Your medical practitioner may recommend screenings to check your risk of cancers and conditions, particularly in the skin, bowel, breasts, cervix or prostate.



Chronic diseases

Visit your medical practitioner to check your risk of developing cardiovascular and respiratory diseases, diabetes, and/or high blood pressure. Ask them what preventative steps you need to take.



Oral health

Visit your dental practitioner who will examine your teeth and gums. They will advise you on how regularly you need a check-up.



Mental wellbeing

Make time for yourself. It's important to get a medical practitioner's perspective on any potential mental wellbeing issues. Talk with your medical practitioner about any changes to your mood, concentration, forgetfulness, or word-finding to identify any signs of dementia or Alzheimer's early on.

“Continue living a long and healthy life in your 60s and beyond by keeping up to date with your health checks.”



60s+ checklist

I've talked to my medical practitioner about my:

- Mental wellbeing
- Kidneys
- Risk of chronic diseases
- Joint health
- Cancer & screenings
- Falls risk

I've recently had:

- A dental check-up
- A hearing check-up
- An eye check-up

HERE ARE A FEW

Simple things

YOUR HOUSEHOLD CAN DO

to help keep your bodies running like well-oiled machines.

1

Create a healthy lifestyle. Eat plenty of fruit and vegetables, drink enough water, keep an eye on any weight changes, get enough sleep and keep active.

2

Keep your home safe. Help prevent colds and respiratory conditions from worsening by keeping your home warm, dry and comfortable. Try to create space and avoid too many people sleeping in the same room and if you ever feel unwell, stay home.

3

Take time to breathe. If you notice yourself or someone at home is behaving differently, feeling down or stressed, reach out to your support network and consider talking with a health professional.

4

Keep up to date with your vaccinations that are recommended for your age and individual circumstances.

5

It's not recommended to supply alcohol to people under the age of 18 years. For those over 18 years, limit alcohol to no more than 2 standard drinks per day for women and 3 standard drinks per day for men.

6

Minimise the spread of germs by washing your hands with soap and water regularly. You can also use an alcohol-based hand sanitiser. If you need to cough or sneeze, cover your nose and mouth with your elbow or a tissue. Always maintain a safe distance from others who are unwell.

7

Avoid touching your eyes, nose or mouth as much as possible to help prevent germs entering your system.

8

Avoid addictive behaviours such as gambling, smoking/vaping and recreational drugs.

9

Limit your intake of sugary drinks and processed foods.

Being proactive with your health can help save money. Regular check-ups help with early detection and prevention too. View the next pages for some common treatments and their costs.

nib health insurance can help give you financial freedom and empower you to be proactive with your health

These are private hospital treatment costs you could expect to pay without health insurance.

Cancer treatments

Removal of cancerous skin lesion
\$1,000 - \$9,500

Chemotherapy
\$15,000 - \$170,000
(Per treatment cycle)

Radiotherapy
\$20,000 - \$55,000
(Per treatment cycle)

Children 0-20 years

Grommets
\$2,200 - \$3,500
(Insertion of tubes in the eardrums)

Adenotonsillectomy
\$4,000 - \$5,500
(Surgical removal of adenoids and tonsils)

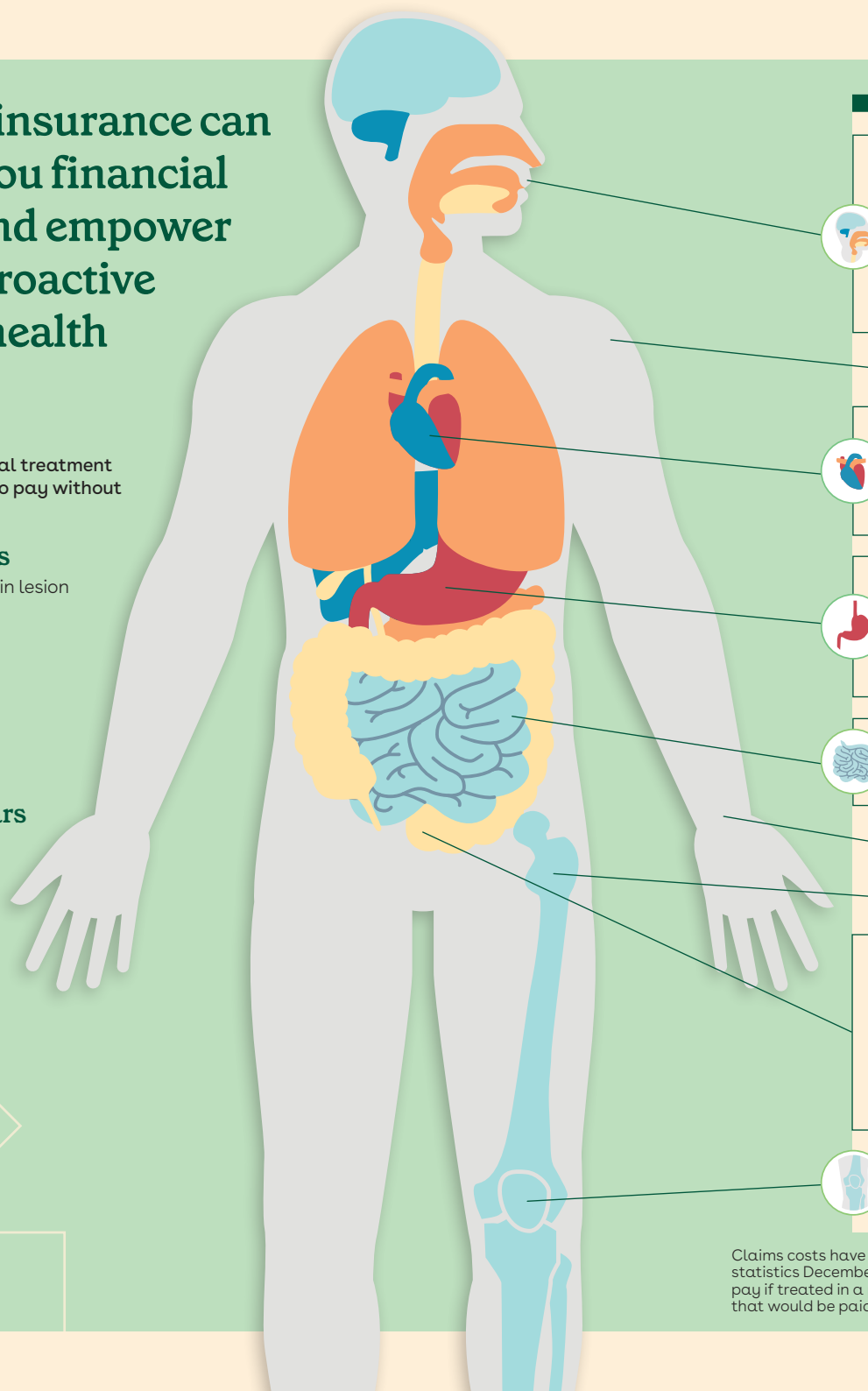
Diagnostics

PET Scan
\$2,000 - \$3,200

MRI Scan
\$1,500 - \$3,000

CT Scan
\$1,300 - \$1,700

Ultrasound
\$500 - \$1,500



Cataract surgery (unilateral) \$3,600 - \$5,000
Removal of the cloudy lens from the eye affecting vision

Wisdom teeth removal x4 \$4,200 - \$5,800
Surgical removal of wisdom teeth (third molars)

Septoplasty & trimming of turbinates \$3,000 - \$3,900
Straightening of the nasal septum

Tonsillectomy \$5,200 - \$6,200
A surgical procedure to remove the tonsils

Skin biopsy \$500 - \$800
A procedure to remove skin cells for laboratory testing

Coronary artery bypass \$50,000 - \$75,000*
A surgical procedure where a healthy artery or vein is grafted to bypass the blocked artery/vein

Coronary artery bypass and valve replacement \$83,000 - \$110,000*
A surgical procedure where a Coronary Artery Bypass is performed as well as a valve replacement to repair or replace diseased heart valves

Gastroscopy \$1,300 - \$2,100
A diagnostic procedure to look inside the throat and stomach

Cholecystectomy laparoscopic \$9,900 - \$13,000
Surgical removal of the gall bladder

Kidney stone lithotripsy \$10,000 - \$13,300
A procedure used to break up kidney stones

Colonoscopy \$2,000 - \$3,300
A diagnostic procedure to look at the large bowel and sample tissue

Abdominal hernia repair \$5,500 - \$11,000
Surgical repair of weakness in the abdominal wall

Carpal tunnel decompression (unilateral) \$2,000 - \$4,600
Incision to divide the band of tissue which is constricting the nerve

Total hip joint replacement (unilateral) \$22,000 - \$28,000
Replacement of the hip joint with an artificial joint

Hysterectomy \$14,000 - \$20,000
Surgical removal of the uterus

Resection of endometriosis (grade 1, 2, 3, or 4) \$10,900 - \$19,500
Surgical removal of the uterine cells from the pelvis or abdomen

Transurethral resection of prostate \$8,500 - \$11,000
A surgical procedure to cut away a section of prostate

Prostate biopsy \$5,500 - \$8,000
A procedure to look for cancer cells in the prostate

Total knee joint replacement (unilateral) \$25,000 - \$28,000*
Replacement of the knee joint with an artificial joint

Claims costs have been rounded in the figure above. ©2023 nib nz limited. All rights reserved. Source: nib claim statistics December 2022 and *August 2023. This is an illustration of treatments and costs you could expect to pay if treated in a 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.

Where do I go for treatment?

The nib Find a Provider directory allows you to search for private healthcare providers who are part of the nib First Choice Network across New Zealand by name, speciality, suburb, and region.

Benefits of the nib First Choice Network



nib and AA Health members can choose to see any qualified healthcare provider in New Zealand.[^]



Find healthcare providers who can take care of your paperwork, so you worry less about admin and focus on getting well.



It's our community of selected healthcare providers who help us deliver the best value for our members by keeping treatment costs fair, over other providers who charge significantly more for comparable health services.



See our First Choice Network healthcare providers and 100% of your eligible costs* will be covered.

[^]If you choose to see a healthcare provider who is not in the nib First Choice Network you may need to make a gap payment. This payment is the difference between what your healthcare provider charges for a treatment and what we have set as its efficient market price. *If you see a First Choice healthcare provider for a claim covered by your policy, nib will pay 100% of your eligible costs up to your benefit limit, subject to any excess payable and in line with your policy terms.

Visit nib.co.nz/find-a-provider to search for a healthcare provider near you.

Contact us

At nib, our purpose is your better health and wellbeing. We're here to help Kiwis and their families live healthier, happier and financially secure lives by offering insurance that's easy to use and affordable while also helping connect our members to the right tools and services to help improve their health and wellbeing.

Our range of plans



Everyday plan

Cover for your day-to-day health costs like dentist, GP, and physio appointments and your prescriptions.



Hospital plan

Cover to help pay for the big things like specialists, surgery, cancer treatment and hospital visits.



Combined plans

Cover that gives you the features from both Hospital and Everyday plans.

Visit nib.co.nz/special-offers or give our team a call on **0800 123 642** to find out more.



www.nib.co.nz