



## nib Everyday cover comparison



Note: this overview is not the policy document. It is an outline of the main features and benefits of nib's existing and new cover types. For a full explanation of the benefits and exclusions, and more legal bits, refer to the policy documents available at [nib.co.nz](http://nib.co.nz)

			Existing cover types		New cover types	
Benefit	Services and Treatments	Waiting Period	Basic Everyday	Mid Everyday	Standard Everyday	Premium Everyday
<b>Co-payment</b>			60% back	60% back	60% back	80% back
Dental benefit	Preventative dental treatment	Two months	\$500	\$750	\$750	\$1,000
	General dental treatment	Two months				
	Major dental treatment	12 months				
	Orthodontic treatment	12 months				
Optical benefit	Optical appliances	Six months	\$250	\$350	\$350	\$500
	Optical consultations	Six months	-	-		
GP and Pharmaceutical Prescriptions benefit	GP consultations	Two months	\$100	\$300	\$350	\$500
	Pharmaceutical prescriptions	Two months	-			
	GP minor surgery	Two months	-			
General Treatment benefit	Physiotherapy	Two months	\$100	\$250		
	Chiropractic treatment	Two months	-	-	\$350	\$500
	Osteopathic treatment	Two months	-	-		
Mental Health benefit	Psychology and psychiatry consultations	Six months	-	-	\$350	\$500
Speech Therapy benefit	Speech therapy	Two months	-	-	\$200	\$400
Therapeutic Care benefit	Acupuncture	Two months	-	-	\$150	\$300
	Traditional Chinese medicine	Two months	-	-		
	Remedial massage	Two months	-	-		
Vaccinations benefit	Vaccinations	Two months	-	-		
Specialist and Diagnostics	Specialist consultations	Three months	-	\$5,000	-	-
	Diagnostics	Three months	-			