



## nib Hospital 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	
		Basic Private Hospital Cover	Mid Private Hospital Cover Plus	Top Private Hospital Cover Plus	Standard Hospital	Premium Hospital
Excess options		nil	nil, \$250, \$500 or \$1,000	nil, \$250, \$500, \$1,000 or \$2,000	nil, \$250, \$500, \$1,000 or \$2,000	nil, \$250, \$500, \$1,000 or \$2,000
Medical history required		At claim	At claim	At claim	At claim	At claim
Cover for Pre-existing conditions		No Cover	After three years <sup>1</sup>	After three years <sup>1</sup>	After three years <sup>1</sup>	After three years <sup>1</sup>
Flexibility to choose a different Base Cover for each person on one policy		✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>2</sup>	✓ <sup>3</sup>	✓ <sup>3</sup>
Flexibility to choose a different excess level for each person on one policy		Not Applicable	✓	✓	✓	✓
Flexibility to choose different Everyday covers for each person on one policy		✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>
Hospital Category List applies		✓	✓	Not Applicable	Not Applicable	Not Applicable
Basis of cover		Services and treatment provided by a First Choice network provider	Actual costs	Actual costs	Actual costs	Actual costs
		Services and treatment by a provider that is not part of the First Choice network	EMP amount	EMP amount	EMP amount	EMP amount
		Services and treatment that are not subject to the First Choice network	Actual costs	Actual costs	Actual costs	Actual costs

## Base Cover Benefit limits apply to each insured person every policy year unless otherwise specified.

Benefit	What is covered	Basic Private Hospital Cover	Mid Private Hospital Cover Plus	Top Private Hospital Cover Plus	Standard Hospital	Premium Hospital
Hospital surgical benefit	Cover for private hospital surgical costs	Up to \$200,000	Up to \$300,000	Up to \$300,000	Up to \$300,000	Up to \$300,000
Hospital medical benefit	Cover for private hospital medical costs	No Cover	No Cover	Up to \$200,000	Up to \$200,000	Up to \$200,000
Cancer treatment benefit	Cover for surgical and medical cancer treatments in hospital	No Cover	Up to \$200,000	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
Non-PHARMAC cancer treatment benefit <sup>6</sup>	Cover for the cost of Chemotherapy drugs that are Medsafe approved for the treatment of cancer	No Cover	No Cover	Up to \$10,000	No Cover	Up to \$20,000
Follow-up investigations for cancer benefit <sup>4</sup>	Cover for follow-up investigations for up to five years after cancer treatment	No Cover	Up to \$3,000	Up to \$3,000	Up to \$3,000	Up to \$3,000
Major / general diagnostics benefit <sup>4</sup>	Cover for diagnostic investigations without hospitalisation e.g. CT scans, MRI scans, PET scans, Colonoscopies and Gastroscopies	• Up to \$4,000	<ul style="list-style-type: none"> <li>• Up to \$10,000</li> <li>• Cancer treatment: There is no limit on the number of diagnostic investigations during cancer treatment</li> </ul>	<ul style="list-style-type: none"> <li>• CT, MRI and PET Scan: up to \$5,000</li> <li>• Other diagnostics: up to \$15,000</li> <li>• Cancer treatment: There is no limit on the number of diagnostic investigations during cancer treatment</li> </ul>	No Cover	<ul style="list-style-type: none"> <li>• CT, MRI and PET</li> <li>• Other diagnostics: up to \$15,000</li> </ul>
Hospital diagnostics benefit <sup>4</sup>	Cover for diagnostic investigations up to six months before and after hospitalisation				Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
Specialist consultations benefit <sup>4</sup>	Cover for specialist consultations up to six months before and after hospitalisation	Up to the Hospital Surgical Benefit Maximums, hospitalisation not required	<ul style="list-style-type: none"> <li>• No limit on number of consultations during cancer treatment</li> <li>• Up to six consultations for any others</li> </ul>	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums, hospitalisation not required	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums, hospitalisation not required
Travel and accommodation benefit - surgery and medical treatment <sup>4</sup>	Cover for travel costs for you and a support person, and accommodation costs for a support person when you need to travel further than 100km from where you live for treatment	Up to \$500	Up to \$2,000 for travel and up to \$200 per night for support person accommodation up to a maximum of \$3,000	Up to \$2,000 for travel and up to \$200 per night for support person accommodation up to a maximum of \$3,000	Up to \$2,000 for travel and up to \$200 per night for support person accommodation up to a maximum of \$3,000	Up to \$2,000 for travel and up to \$200 per night for support person accommodation up to a maximum of \$3,000
Travel and accommodation benefit - cancer treatment <sup>4</sup>	Cover for travel costs for you and a support person, and accommodation costs for a support person when you need to travel further than 100km from where you live for treatment	No Cover	Up to \$5,000 for both travel and accommodation	Up to \$200 a night, up to a maximum of \$5,000 for both travel and accommodation	Up to \$200 a night, up to a maximum of \$5,000 for both travel and accommodation	Up to \$200 a night, up to a maximum of \$5,000 for both travel and accommodation
Parent accommodation benefit <sup>4</sup>	Cover for a parent's accommodation if a child is hospitalised	No cover	No cover	Up to \$3,000	Up to \$1,000	Up to \$3,000

Benefit	What is covered	Basic Private Hospital Cover	Mid Private Hospital Cover Plus	Top Private Hospital Cover Plus	Standard Hospital	Premium Hospital
Ambulance transfer benefit <sup>4</sup>	Cover for cost of road ambulance transfer from a public hospital or recognised private hospital to the closest recognised private hospital	Up to the Hospital Surgical Benefit Maximums	Up to the Hospital Surgical Benefit or Cancer Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
Home nursing care benefit <sup>4</sup>	Cover for home nursing for up to six months after hospitalisation	No cover	\$150 per day, up to \$6,000	\$150 per day, up to \$6,000	No cover	\$150 per day, up to \$6,000
Physiotherapy benefit <sup>4</sup>	Cover for physiotherapy up to six months after hospitalisation	Up to \$300 • up to 2 months after hospitalisation	Up to \$750	Up to \$750	Up to \$500	Up to \$750
Therapeutic care benefit <sup>4</sup>	Cover for osteopathic and chiropractic treatment, speech and occupational therapy and dietitian consultations up to six months after hospitalisation	No cover	No cover	Up to \$250	No cover	Up to \$250
Podiatric surgery benefit	Cover for surgery performed by a Podiatric Surgeon	No cover	No cover	Up to \$6,000	Up to \$6,000 <sup>6</sup>	Up to \$6,000 <sup>6</sup>
Pre-existing cover for newborns benefit	Cover for pre-existing conditions (other than congenital) for dependent children when added to the policy within four months of birth	No cover	No cover	✓	✓	✓
Intravitreal eye injections benefit	Cover for intravitreal eye injections	No cover	No cover	Up to \$3,000 <sup>4</sup>	No cover	Up to \$3,000 <sup>4</sup>
Varicose veins benefit	Cover for treatment of varicose veins	No cover	Up to the Hospital Surgical Benefit Maximums • up to four surgeries per lifetime	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
Specialist skin lesion surgery benefit	Cover for specialist skin lesion surgery	No cover	Up to \$2,500 <sup>6</sup>	Up to \$6,000 <sup>6</sup>	Up to \$2,500 <sup>6</sup>	Up to \$6,000 <sup>6</sup>
Specialist micrographic surgery (Mohs)	Cover for Mohs	No cover				
GP minor surgery benefit	Cover for GP minor surgery	Up to \$750 <sup>6</sup> • skin lesions only	Up to \$750 <sup>6</sup> • skin lesions only	Up to \$750 <sup>6</sup>	Up to \$750 <sup>6</sup>	Up to \$750 <sup>6</sup>
ACC top-up benefit <sup>4</sup>	Cover for the difference in costs between what is paid by ACC and the costs incurred	Up to the Hospital Surgical Benefit Maximums	Up to the Hospital Surgical Benefit or Cancer Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
ACC treatment injury benefit <sup>4</sup>	Cover for reparative treatment for any injury that occurs during treatment	Up to the Hospital Surgical Benefit Maximums	Up to the Hospital Surgical Benefit or Cancer Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums	Up to the Hospital Surgical Benefit or Hospital Medical Benefit Maximums
Funeral support benefit	Benefit payable if an insured person dies between the age of 16 and 64	\$3,000 lump sum payment <sup>4</sup>	\$3,000 lump sum payment <sup>4</sup>	\$3,000 lump sum payment	\$3,000 lump sum payment	\$3,000 lump sum payment
Premium waiver benefit	Up to two years of premium waiver if the policy owner dies before age 65	✓	✓	✓ <sup>4</sup>	✓	✓

Benefit	What is covered	Basic Private Hospital Cover	Mid Private Hospital Cover Plus	Top Private Hospital Cover Plus	Standard Hospital	Premium Hospital
Loyalty benefit - obstetrics	Cover for treatment by an Obstetrician, after 12 months of continuous cover	No cover	No cover	Up to \$2,000 per pregnancy <sup>†</sup> <ul style="list-style-type: none"> <li>• Benefits only payable for monitoring and assessment of recognised risk factors</li> <li>• 12 month waiting period does not apply</li> </ul>	No cover	Up to \$1,500 per pregnancy <sup>†</sup>
Loyalty benefit – suspension of cover	Cover can be suspended for the specified circumstances after 12 months of continuous cover	Travels overseas or becomes unemployed	Travels overseas or becomes unemployed	Travels overseas, takes parental leave, becomes unemployed or redundant	Travels overseas, takes parental leave, becomes unemployed or redundant	Travels overseas, takes parental leave, becomes unemployed or redundant
Loyalty benefit – sterilisation	Cover for sterilisation after 24 months of continuous cover	No cover	No cover	Up to \$1,000	No cover	Up to \$1,000
Gym and sports bonus	Reimbursement towards the following: <ul style="list-style-type: none"> <li>• membership of a gym or sports club; or</li> <li>• sports/fitness equipment purchased from a sporting retailer</li> </ul> Benefit only payable if no claims have been paid in the preceding 24 month period	No cover	No cover	No cover	Up to \$150 after each 24 month period of continuous cover	Up to \$300 after each 24 month period of continuous cover

1. Any pre-existing condition that is related to cardiovascular, cancer, hip, knee or back conditions, transplant surgery, and reconstructive or reparative procedures or surgery is not covered at any time.
2. This is only applicable between Basic Private Hospital Cover, Mid Private Hospital Cover Plus, Top Private Hospital Cover Plus, Basic Everyday Cover and Mid Everyday Cover.
3. This is only applicable between Standard Hospital, Premium Hospital, Standard Everyday and Premium Everyday.
4. Any related costs paid under this benefit are included within the benefit maximum for the Hospital Surgical Benefit or Hospital Medical Benefit (whichever applies).
5. Everyday covers can only be combined with a Hospital cover from the same product plan.
6. Any related costs paid under this benefit are included within the benefit maximum for the Hospital Surgical Benefit.