

# Your Cover Updates

Your health insurance cover has had several great new benefits added, as well as some improvements to existing ones. These give you even more options for supporting the health and wellbeing of you and your whānau. The changes include new treatment options, new services and increased amounts you can claim.

## New benefit

Option	Benefit	Change
Base cover	Non-PHARMAC funded drugs	✓ Up to \$20,000 per policy per year
Everyday	Dietitian and Nutritionist	✓ Covers dietitian and nutritionist consultations ✓ Up to \$300 per policy year
Everyday	Ear care	✓ Up to \$250 per policy year for treatment and up to \$250 per policy year for tests
Everyday	Foot care	✓ Up to \$40 per visit, up to \$250 per year
Everyday	Joint care	✓ Up to \$15 for ACC top up OR Up to \$40 per visit, up to \$250 per year ✓ Up to \$80 per year for x-rays
Everyday	Prescription	✓ Up to \$15 per item or \$60 per bowel screening kit, up to \$300 per year ✓ 100% cover
Everyday	Rongoā Māori treatment	✓ Up to \$500 per policy year from a provider registered with the Ministry of Health
Everyday	Vaccination	✓ Covers annual influenza or pneumococcal vaccination and Prevenar 13 / Pneumovax 23. This benefit also covers HPV immunisation ✓ Up to \$500 per policy year
Specialist	Health screening and surveillance	✓ Covers costs of surveillance and specific screening testing after GP or Specialist referral ✓ Up to \$1,500 per policy year

## Benefit Enhancement

Option	Benefit	Change
Base cover	Ambulance transfer	✓ Transfer to and from public hospital ✓ Up to \$1,000 per policy year
Base cover	Cover in Australia	✓ Up to 100% reimbursement of the NZ Efficient Market Price (EMP)
Base cover	Major diagnostics	✓ Covers hysteroscopy, laparoscopy, cystoscopy, angiogram
Base cover	Oral surgery	✓ No waiting period for removal of unerupted or impacted wisdom teeth
Everyday	All Everyday	✓ Increase to 100% reimbursement (to benefit limits)
Everyday	GP consultations	✓ Covers intravenous iron infusions in rooms ✓ Cervical screening ✓ Covers cost of GP and up to 6 nurse consultations per policy year ✓ Up to \$350 each per policy year (sub-limits apply)
Specialist	Mental health	✓ Covers the cost of counsellors, alcohol and/or addiction services from an approved provider ✓ Increase to \$2,000 each per policy year

## Need help?

Call us on 0800 nib nwo (0800 642 696)

Monday to Friday 8.00am – 7.00pm

Saturday 8.00am – 1.00pm

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