

# WARRANT OF WELLNESS

Your guide to keeping  
healthy at every life stage.

**nib**  
health  
insurance



# WELCOME TO THE WARRANT OF WELLNESS GUIDE



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 doctor, being a little proactive and being kind to yourself can work wonders for your health.

## Read on to find health advice by each age group.

**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 Doctor. The information in this communication is based on the New Zealand health system as at October 2019. Please make an appointment with your Doctor to receive advice on the health checks you will need based on your personal circumstances.

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

# Warrant of Wellness

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 Doctor or Nurse 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.

# 0-11 years



## Emotional wellbeing

Talk to your Doctor or Nurse 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.



## 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 Doctor or Optometrist.



## Vaccinations

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



## Height & weight

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



## Ears

In New Zealand, your child should have regular hearing screenings included in their B4 school check. Ear infections can be common in young children and finding hearing problems early is good for their learning and development.



## Oral health

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



## Bowel health

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



# MY CHILD'S CHECKLIST:

I've talked to my doctor about my child's:



Height & weight



Emotional wellbeing



Vaccinations



Bowel health

My child has recently had:



A dental check up



A hearing check up



An eye check up



# Warrant of Wellness

Everyone wants to ensure that their teenager is healthy and safe during puberty. Your Doctor 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.

# 12-19 years



## Mental wellbeing

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



## Oral health

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



## General health

Talk with your Doctor about your teen's weight and if appropriate, their alcohol consumption, tobacco, drug usage and general wellbeing.



## HEEADSSS assessment

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



## Eyes

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



## Skin

Talk with your Doctor 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.



## Sexual & reproductive health

If your teen is sexually active, talk with your Doctor about family planning, contraception, sexual health screening, and other checks.



# MY TEEN'S CHECKLIST:

I've talked to my doctor about my teen's:



**Mental wellbeing**



**HEEADSSS 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**



# Warrant of Wellness

Our 20s and 30s are jam packed with friends and family, settling into our careers and even squishing in 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 Doctor about.

## In your 20s & 30s

### Mental wellbeing

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



### Eyes

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

### Chronic diseases

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



### Oral health

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

### Sexual & reproductive health

If you are sexually active, talk with your Doctor about contraception, family planning, sexual health screening, and other checks.



### Skin

Talk with your Doctor about your skin health. They can help you understand your risk of developing a condition and how regularly to have a check up.

### Cancer & screenings

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



### General health

Talk with your Doctor about your weight, alcohol consumption, tobacco and drug usage and general wellbeing.



# 20s & 30s CHECKLIST:

I've talked to my doctor about my:



**Mental wellbeing**



**Risk for chronic diseases**



**Sexual & reproductive health**



**Skin conditions**



**General health**



**Cancer & screenings**

I've recently had:



**A dental check up**



**A hearing check up**



**An eye check up**





# Warrant of Wellness

In your 40s and 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.

## In your 40s & 50s

### Mental wellbeing

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



### 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.



### Oral health

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



### Chronic diseases

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



### Kidneys

It's common not to notice symptoms of kidney disease. Talk with your Doctor and they will advise your risk and how frequently to have checks done.



### Skin

Talk with your Doctor about your skin health. They can help you understand your risk of developing a condition and how regularly to have a check up.



### Cancer & screenings

Your Doctor 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 Doctor about arthritis and osteoporosis, which have better outcomes if treated early.



# 40s & 50s CHECKLIST:

I've talked to my doctor about my:



**Mental wellbeing**



**Kidneys**



**Risk for chronic diseases**



**Joint health**



**Cancer & screenings**



**Skin conditions**

I've recently had:



**A dental check up**



**A hearing check up**



**An eye check up**



# Warrant of Wellness

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 Doctor about.

# 60+ years



## Mental wellbeing

Make time for yourself. Depending on signs and symptoms, it's important to get a Doctor's perspective on any potential mental wellbeing issues. Talk with your Doctor about any changes to your mood, concentration, forgetfulness, or word-finding.



## 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.



## Oral health

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



## Chronic diseases

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



## Kidneys

It's common not to notice symptoms of kidney disease. Talk with your Doctor and they will advise your risk and how frequently to have checks done.



## Falls risk

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



## Cancer & screenings

Your Doctor 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 Doctor about arthritis and osteoporosis which have better outcomes if treated early.



# 60s+ CHECKLIST:

I've talked to my doctor about my:



**Mental wellbeing**



**Kidneys**



**Risk for 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.



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.



Keep your home safe. 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.



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



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



Minimise the spread of germs by washing your hands with soap and water regularly. You can also use an alcohol-based hand rub. 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.



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



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

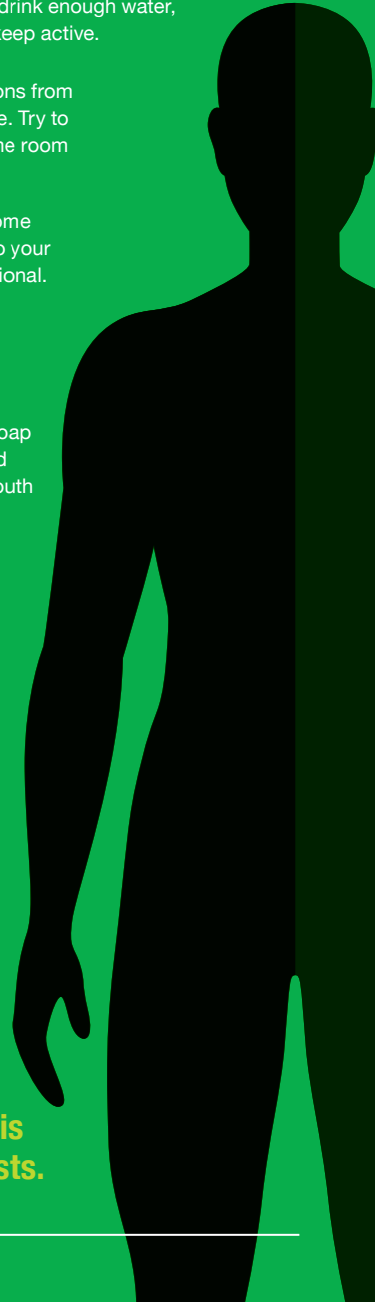


It's not recommended to supply alcohol to people under the age of 18 years. For those over 18 years, limit alcohol to no more than 2 standard drinks per day for women and 3 standard drinks per day for men.



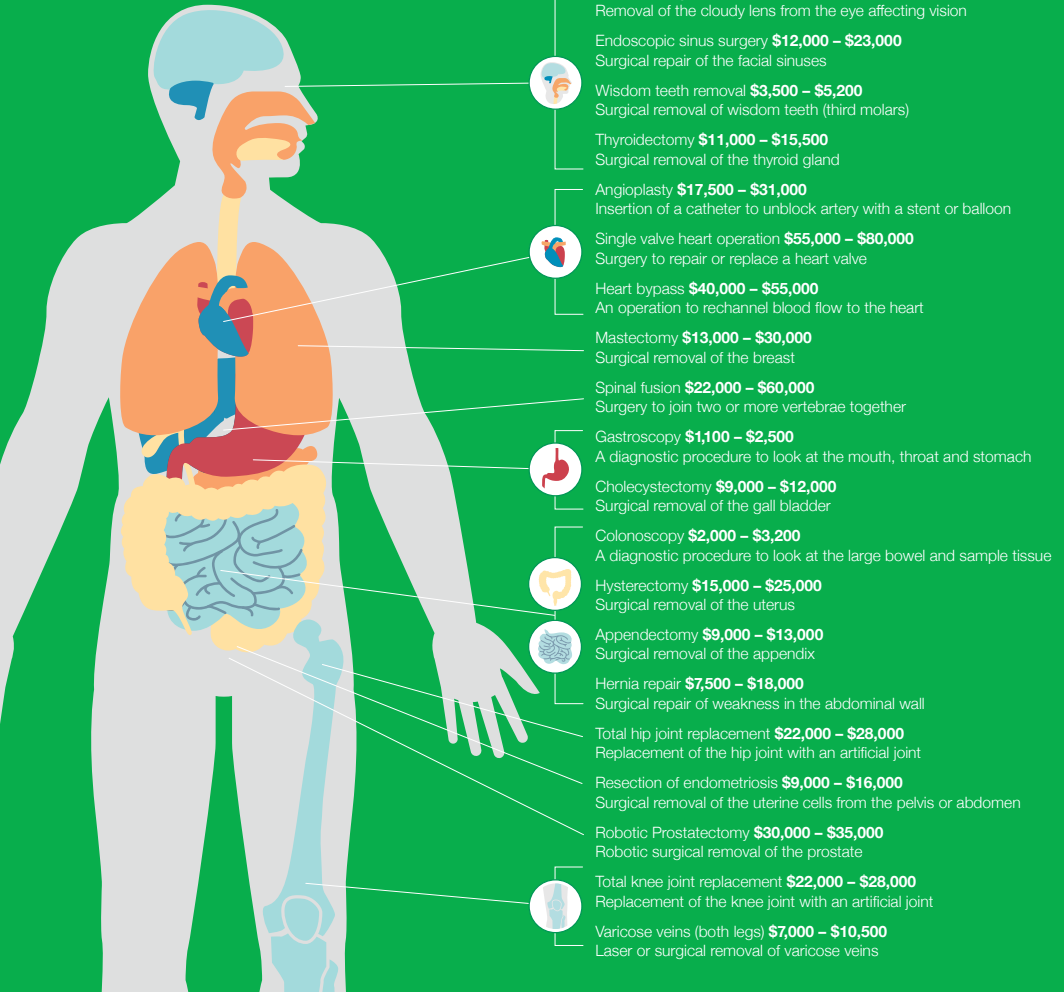
Limit your intake of sugary drinks and processed foods.

**Being proactive about your health can help save money. Regular check ups help with early detection and prevention too. See the back of this page 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



## Common treatments you or your family could experience

### Cancer treatments

- Removal of cancerous skin lesions **\$1,000 – \$9,500**
- Chemotherapy **\$15,000 – \$170,000** (Per treatment cycle)
- Radiotherapy **\$20,000 – \$55,000** (Per treatment cycle)

### Diagnostics

- PET Scan **\$2,000 – \$3,200**
- MRI Scan **\$1,500 – \$3,000**
- CT Scan **\$1,300 – \$1,700**
- Ultrasound **\$500 – \$1,500**

### 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)

© nib nz limited. Source: nib claim statistics February 2021.  
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.

# Working with financial advisers to be your health partner of choice.

Contact your adviser to talk about Ultimate Health Max, Ultimate Health or Easy Health Cover and take the first step in protecting your most important asset, your health.

BUSINESS CARD

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