

HEALTH
COMES
FIRST



Highway To Health

February 2022

nib



Our purchase of Kiwi Insurance

This acquisition will see nib expanding into life and living insurance, to fully deliver on our purpose of 'your better health'.



Health management programmes

Find out about our programmes that can help our members take control of their health and wellbeing and prevent or delay serious health issues.



Group health insurance

Learn more about the value of group cover and wellbeing for businesses and their employees.



HEALTH
COMES
FIRST

Highway to Life

Rob Hennin

nib



[Click here to watch the Highway to Life video](#)



HEALTH
COMES
FIRST

Highway to Health: Prevention

nib



1

Why we need to think about prevention

2

What are some of the benefits of focusing on prevention?

3

How nib tries to reduce the risk of chronic illness for members?

- Obesity
- Cardiovascular disease
- Diabetes
- Endometriosis
- Cancer

4

How members can enrol in our health management programmes



The importance of prevention

Acute Care Model



Acute onset



Treatment Phase

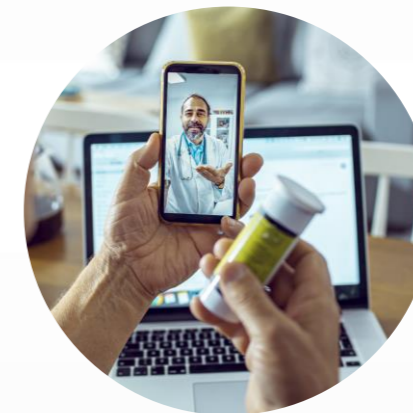


Recovery

Chronic Conditions



No clear onset



Ongoing need for treatment



Progressive



Part of the solution



**HEALTH
COMES
FIRST**



Benefits of preventing illness



How we can help

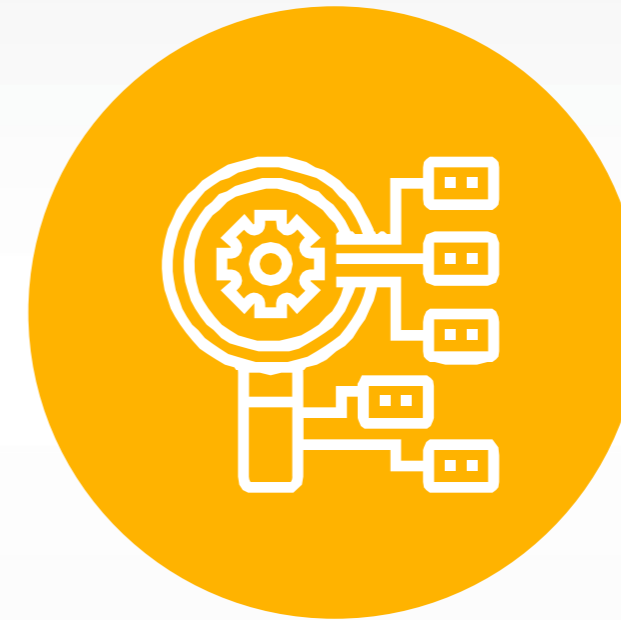
nib



Analyse



Identify



Personalise

**HEALTH
COMES
FIRST**



Global Obesity Pandemic

Obesity rates are rising all over the world

- 1 in 3 Kiwis
- 1 in 2 Māori/Pasifika
- Rising rates in children

Obesity linked to a number of health problems

- Heart disease
- Diabetes
- Osteoarthritis
- Cancer

Small changes can have a massive impact

**HEALTH
COMES
FIRST**



nib Healthy Lifestyle Programme

- Improving members' health and wellbeing with a side effect of losing weight
- Any member with hospital cover and with BMI over 28 is eligible
- Partnered with Claire Turnbull and Jess Moulds to provide programmes
- Helping people understand why they eat the way they do



Heart Health



170,000
people are living
with heart disease

That's more than
one in 23 adults

1 in 3

Almost 1 in 3 deaths
in NZ are caused by
cardiovascular
disease

It is the leading cause of
death in New Zealand and
includes heart, stroke and
blood vessel disease

90 mins

Every 90 minutes
a New Zealander
dies from heart
disease

Many of these
deaths are premature
and preventable

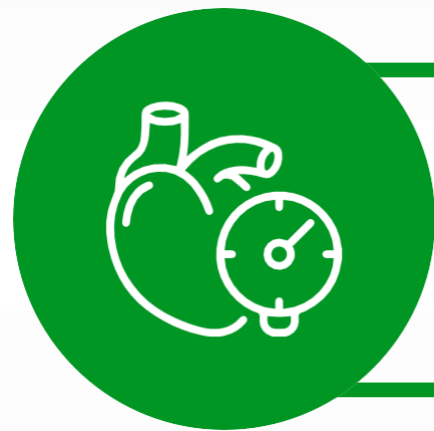
**HEALTH
COMES
FIRST**

Source: heartfoundation.org.nz/statistics



Small changes, big impact

nib



10 mmHg decrease
in BP



results in
20% reduction
in heart disease risk

HEALTH
COMES
FIRST



[Click here to view Health Screening NZ video](#)



nib Cardiac Care Programme

Even with the best attempts to prevent heart conditions developing, some members will still need surgery.

For those who need surgery, we need to ensure they have the best support post-surgery. But our current public system in NZ can experience:

- Inconsistent funding and availability
- Often not meeting international guidelines

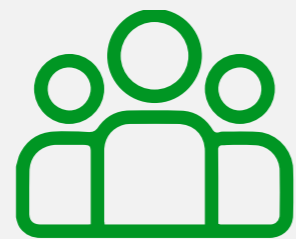
nib have developed a NZ digital cardiac rehab programme in conjunction with Mayo clinic, run by clinical exercise physiologists.

**HEALTH
COMES
FIRST**



Diabetes is rising

nib



250,000
New Zealanders



Further **1.3m**
pre diabetic



This increase is
due to the rise in
type 2 diabetes

HEALTH
COMES
FIRST



Who cares?! Just take some pills and you'll be fine

Unfortunately not



Progressively gets worse



Affects multiple systems



Increased risk of cardiovascular disease, 80% die from heart disease



44% people with end stage kidney disease have diabetes



15% lower limb ulcers



nib Diabetes Care Programme

- Coming soon - nib is partnering with a leading figure in diabetes management – prekure
- Our diabetes management programme will be based on current evidence based best practice
- The programme is aimed at putting type 2 diabetes into remission or reducing the impact the disease has on the member
- Hybrid content delivery approach between online and in person to help optimise outcomes

**HEALTH
COMES
FIRST**

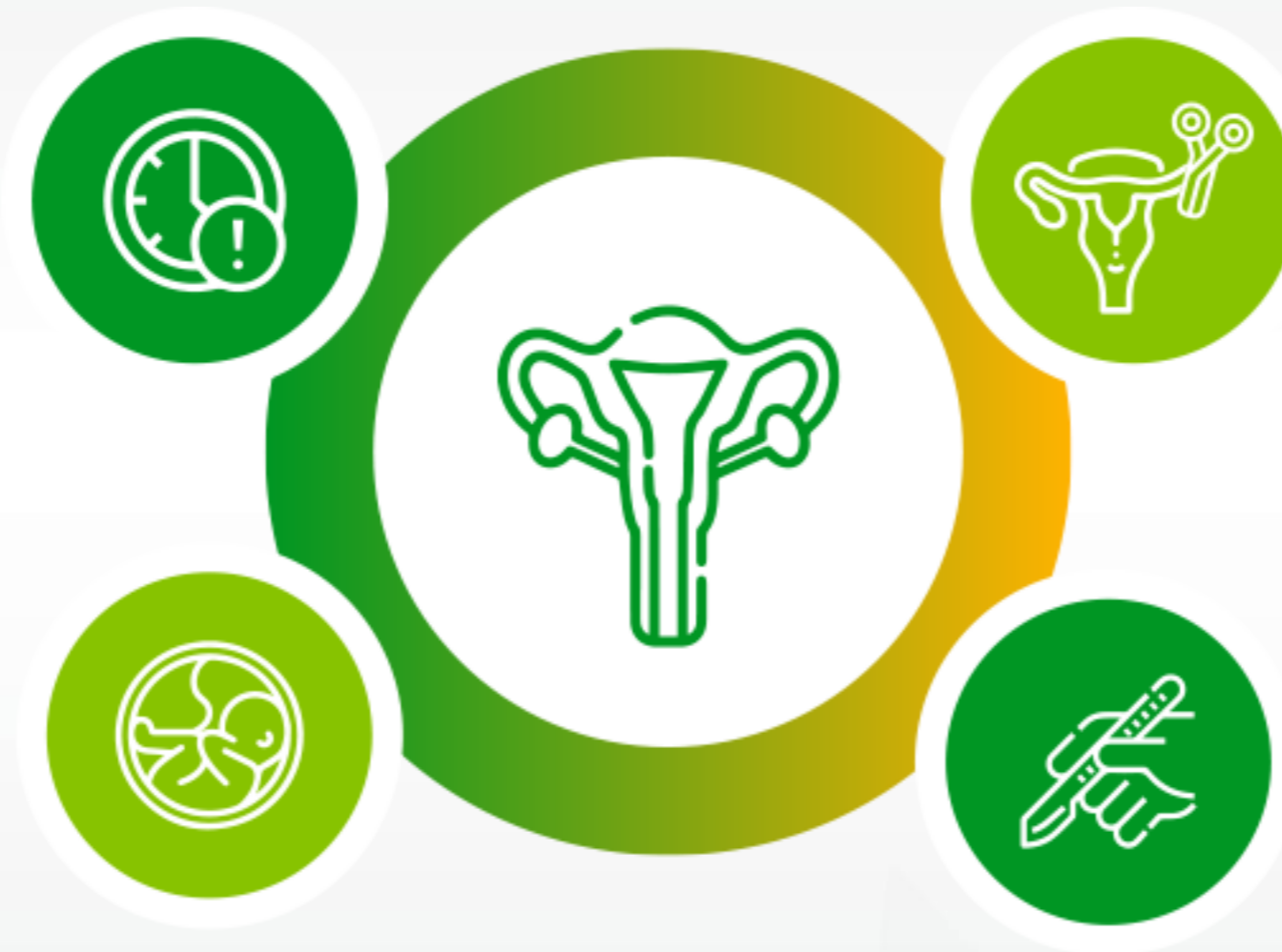
nib



Endometriosis

It takes on average **7 years** for endometriosis to be diagnosed

Endometriosis is estimated to affect **10-15%** of reproductive-age women. Common cause of reduced fertility and pelvic pain



1 in 5 women had hysterectomy or removal of one or both ovaries

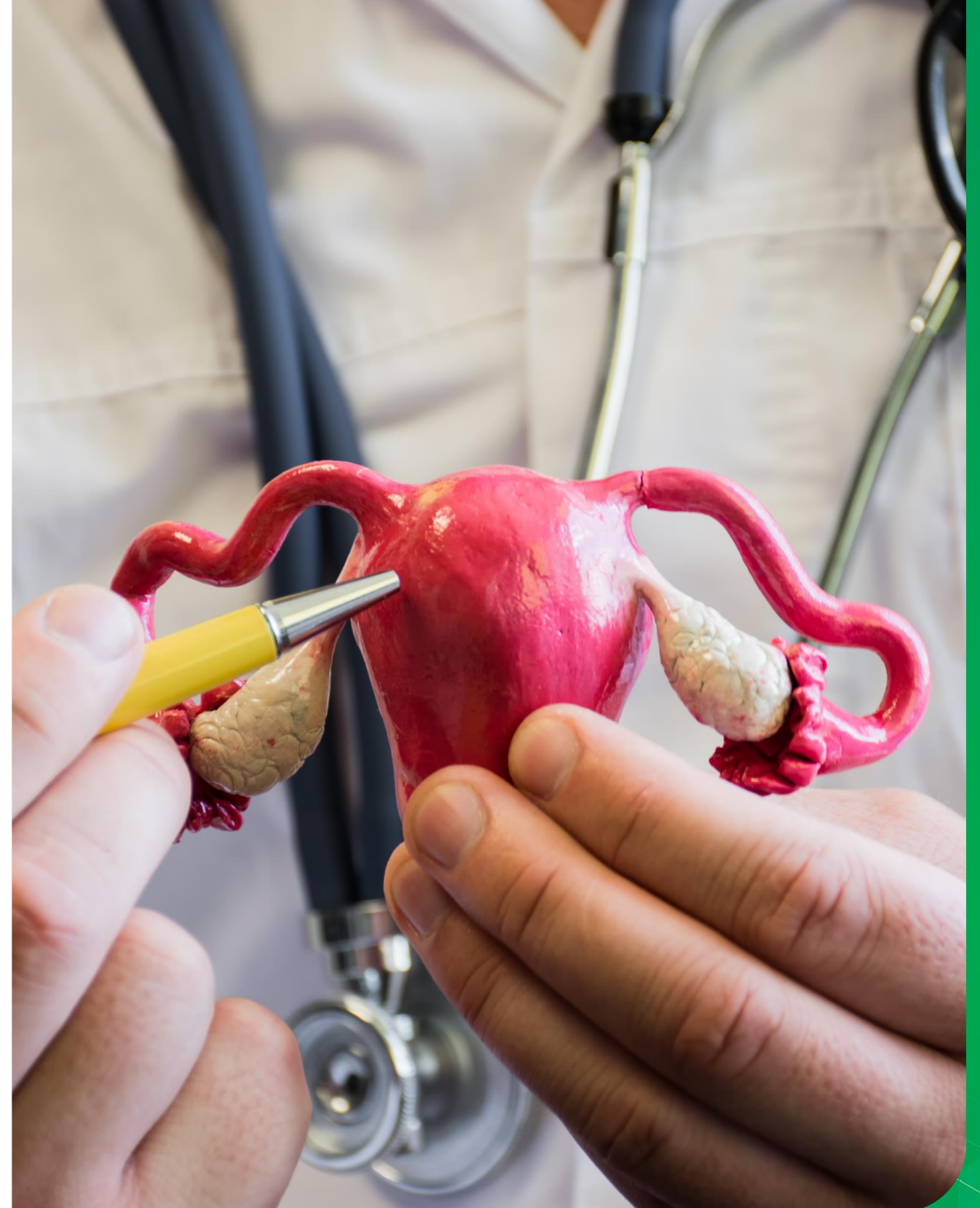
62% of women with endometriosis had further surgery



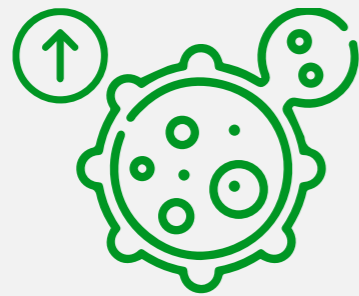
nib Women's Wellness Programme

- Coming soon - raise awareness of endometriosis
- Educational content will be produced in partnership with leading surgeon Mike East
- Encourage early treatment
- 1:1 coaching programme for Women already diagnosed with endometriosis

HEALTH
COMES
FIRST



nib Cancer Care Programme



Cancer rates are on the **rise**



With more than **23,000 Kiwis** diagnosed with cancer each year



1/3 of all deaths being caused by cancer



NZ rates of new cancer was the **second worst** in a global index



nib Cancer Care Programme



Cancer has massive impacts on both the person diagnosed and the loved ones.

- Our cancer care programme aims to support all members through those difficult times
- Our team of registered nurses help them:
 - Navigate the healthcare system
 - Provide tailored support to the member
 - Help them with symptom management and signpost them to available resources



nib Bowel Cancer Programme

- 2nd highest cause of cancer death in NZ
- Initially no screening programme
- We have extended the offering past the limited age range for the programme – from 45 years old
- Enhanced care pathway



[Click here to watch Billy's testimonial](#)



Key factors which can increase your risk

1



Your age

2



Your family history

3



Your lifestyle factors and other diseases



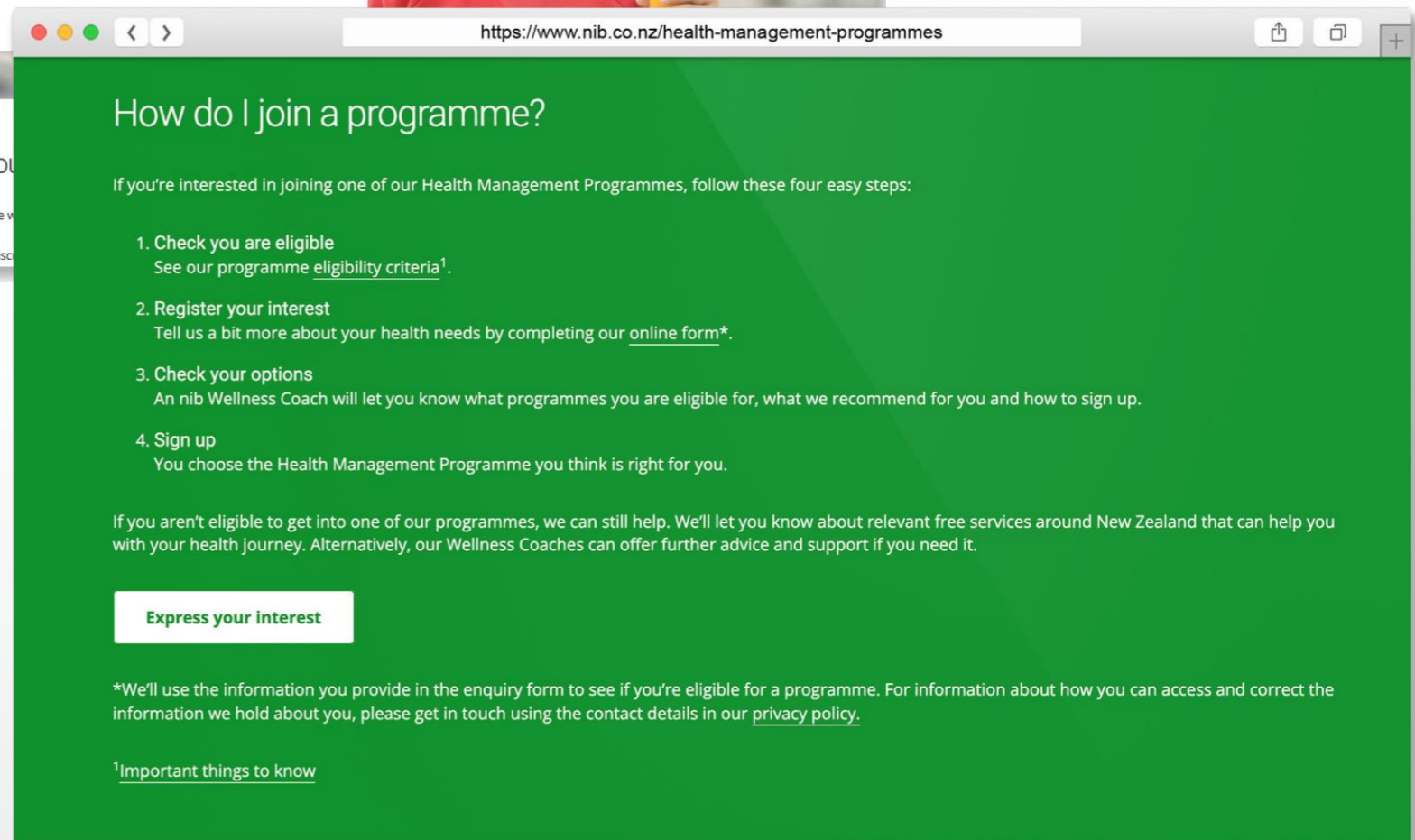
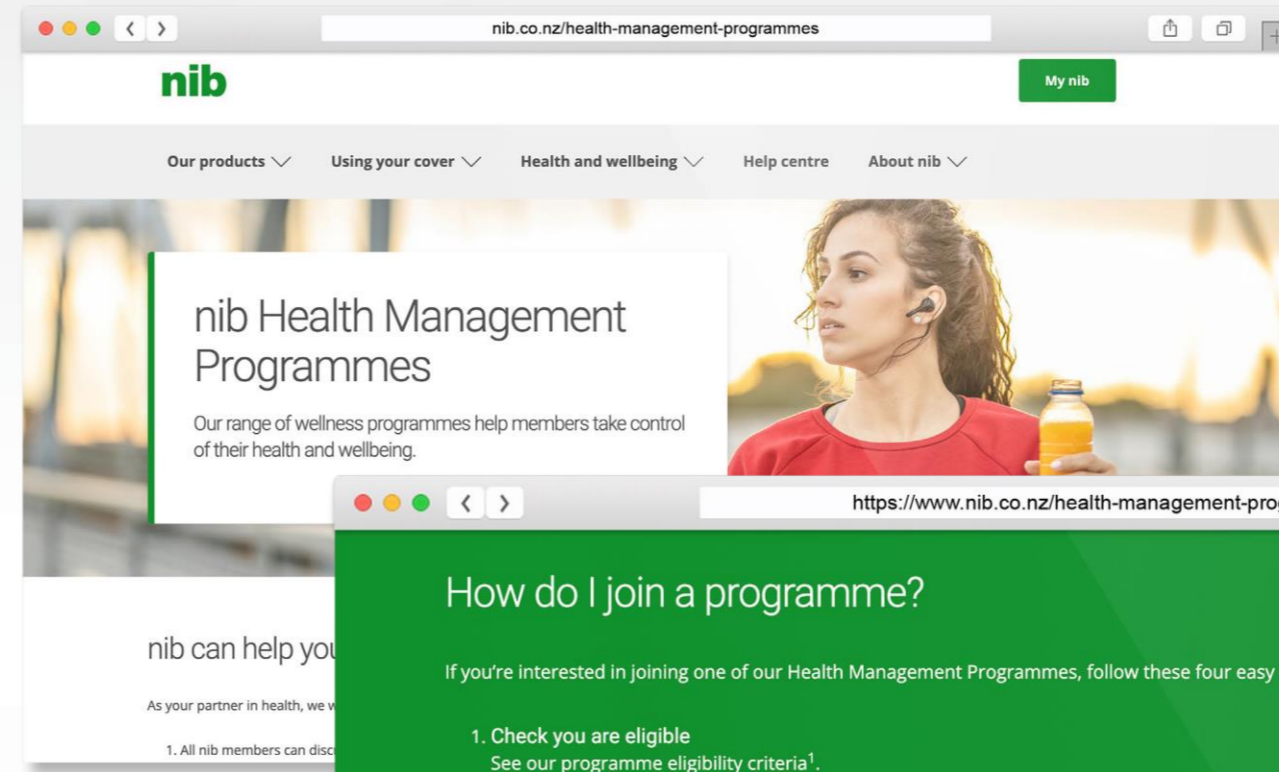
Refer your client



Last year we offered health management programmes to

over
6,000
members

with over
1,100
participating



[nib.co.nz/health-management-programmes](https://www.nib.co.nz/health-management-programmes)



**HEALTH
COMES
FIRST**



HEALTH
COMES
FIRST

Highway To Group Health

nib



EMA Workplace Wellbeing Survey 2021

in partnership with **nib health insurance**



COVID-19: IMPACTS AND RESPONSE



Biggest concerns for employees since **COVID-19**: their health and the health of their family.



1 in 3
EMPLOYEES

think collaboration between employees and their teams has **increased** since the pandemic began.

Job satisfaction increased for



2 in 3
EMPLOYEES

due to their organisation's **COVID-19** communication – regular check-ins made them feel valued and cared for.

WELLBEING: PROACTIVE vs REACTIVE APPROACH



84%
OF
EMPLOYEES

think workplace **wellbeing initiatives** contribute to employee retention, suggesting they play a pivotal role.



79%
OF
MANAGERS

measure wellbeing in their workplace **reactively** through turnover and absence.



2 in 3
EMPLOYEES

think their organisation is **proactive** with implementing wellbeing strategies.



38%
OF
EMPLOYEES

think their organisation could be **doing more** to manage workload distribution to mitigate burnout.

SMALL ORGANISATIONS (<15 EMPLOYEES) vs LARGE ORGANISATIONS (>100)



Small organisations are doing **'really well'** at responding to requests for flexible hours.



50%
OF
LARGE ORGANISATIONS

are perceived to be **underperforming** when it comes managing reasons why people leave.

RECOGNITION & DEVELOPMENT: FRONTLINE EMPLOYEES & LEADERS



39%
OF
FRONTLINE EMPLOYEES

feel their employer doesn't recognise those who go **above and beyond** well.



42%
OF
TEAM LEADERS

feel their employer doesn't manage those **struggling** in leadership positions well.

Why nib? Our product is second to none



Premier Health Business Cancer Care



\$200k
non-surgical



\$20k – \$300k
non-PHARMAC Plus



Major diagnostics



Health Management
programmes



Flexibility with
family additions



Fast tracking
ACC claims

**HEALTH
COMES
FIRST**



Why nib? We make it easy for you



Enhance product knowledge

- Product accreditation modules
- Premier Health Business collateral
- IRESS comparison reports
- Presentations to you and your team
- Your New Business Account Manager

Resources

- EMA Workplace Wellbeing Survey
- nib Go! Magazine
- Group Health conversation starter
- Warrant of Wellness
- Testimonials
- Presentations and proposals

myhealthHQ

**HEALTH
COMES
FIRST**



HEALTH
COMES
FIRST

myhealthHQ: Your first step towards employee wellbeing

nib



nib's digital wellness platform, myhealthHQ

nib's myhealthHQ gives a business the tools to take a strategic and measurable approach to their wellness programme.

- ✔ Every member completes an online wellness assessment
- ✔ Individual results raise health literacy
- ✔ Aggregated results enable a strategic and measurable approach to a coordinated wellness programme
- ✔ myhealthHQ becomes a central place for all your wellbeing initiatives:
 - Wellness assessments and quizzes
 - Targeted and engaging content



What is a wellness assessment?



- 15 minute survey
- Asks you simple questions about day to day habits and current medical conditions
- Covers physical and mental wellbeing
- Self-diagnosed view



**HEALTH
COMES
FIRST**



What does the wellness assessment provide?



Phase 1: Individual

- Personalised report downloaded following completion of the assessment
- Targeted support for at-risk individuals through nib health management programmes.

Phase 2: Organisation

- Comprehensive report that combines wellness assessment data with medical and (if applicable) claims data.
- All data presented is in summary format and no individual data, info or names will be shared.

Phase 3: Wellness initiatives

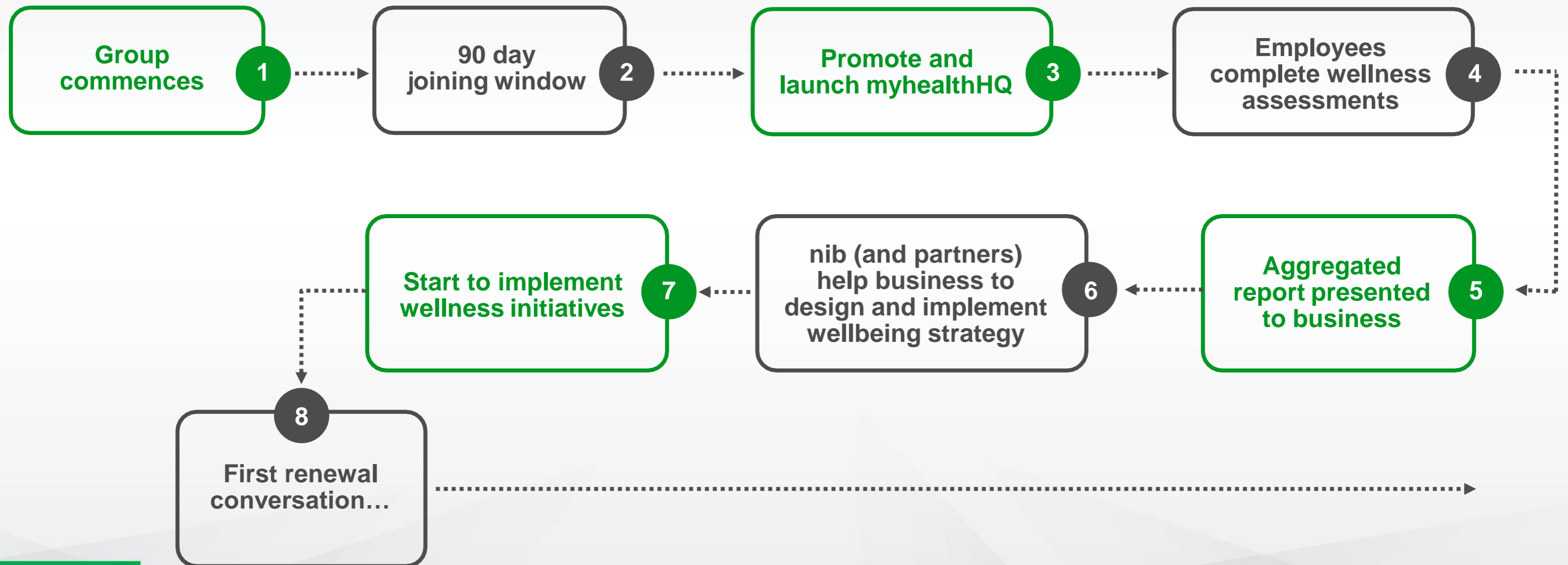
- Analysis and recommendations for group wellness initiatives from nib's partners
- Delivery of health programmes based on the needs of the business



HEALTH
COMES
FIRST



Putting it into practice



**HEALTH
COMES
FIRST**



Why should you do this?



Win and
retain more
group health
business!



- Make your relationship less about product and price, more about value to help your client's business prosper



- Give small businesses access to capability they may not have in-house



- Give large businesses access to tools & data to inform their people strategy



- Achieve better health outcomes for your clients through early detection

HEALTH
COMES
FIRST



**HEALTH
COMES
FIRST**



Adviser Partner Manager Updates

nib

Complementary Cover

- All new Ultimate Health and Ultimate Health Max sales.
- Replaces the complementary travel cover and will be applied to eligible existing policies at renewal.
- Cover \$2,500 per policy year - consultations
- No underwriting

**HEALTH
COMES
FIRST**

Mental Health cover



[Click here to watch nibAPPLY enhancements video](#)



Licensing



Please make sure you are fully licensed
by March 2023



You need to have submitted your Class 1 or 2
applications no later than 30 September 2022





SURPRISE
YOUR CLIENTS
with
2 MONTHS
FREE*



Sign your clients up to any new Ultimate or Easy Health policy before 31 March 2022 using **nibAPPLY** and they'll enjoy **two months FREE**, after they've paid for their first month.*

Offer
exclusively
available with



*Terms & conditions apply. Offer ends 28 February 2022.

Thank you

nib

The information and opinions in this presentation are provided for your information only and are not intended to constitute legal or financial advice.

