

# HELP GUIDE

Release 6 – March 2023

**nibAPPLY** allows you to sign up your clients via an online application with real-time decision making.

Available 24/7.

Use this help guide if you need assistance with the flow of the application and the information that needs to be entered.

# Welcome to nibAPPLY

nibAPPLY is an online join experience designed to make applying for nib policies easier and more time efficient. It will give you premium illustrations (quotations), application capability, online payments and real-time decisions (auto-underwriting) through an intuitive and secure web based platform.

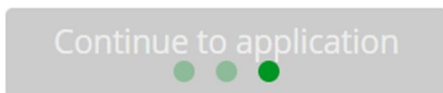
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# 1. Prior to using nibAPPLY

Before you get started there are a few things to consider:

1. Make sure you have access to the internet with a 4G connection. If the Wi-Fi signal is weak, or the phone hotspot you are using is 3G or has a low signal there is a chance the experience will be degraded slowing down the application process, or stopping it all together. Examples of what this could look like:



Tips on how you could avoid:

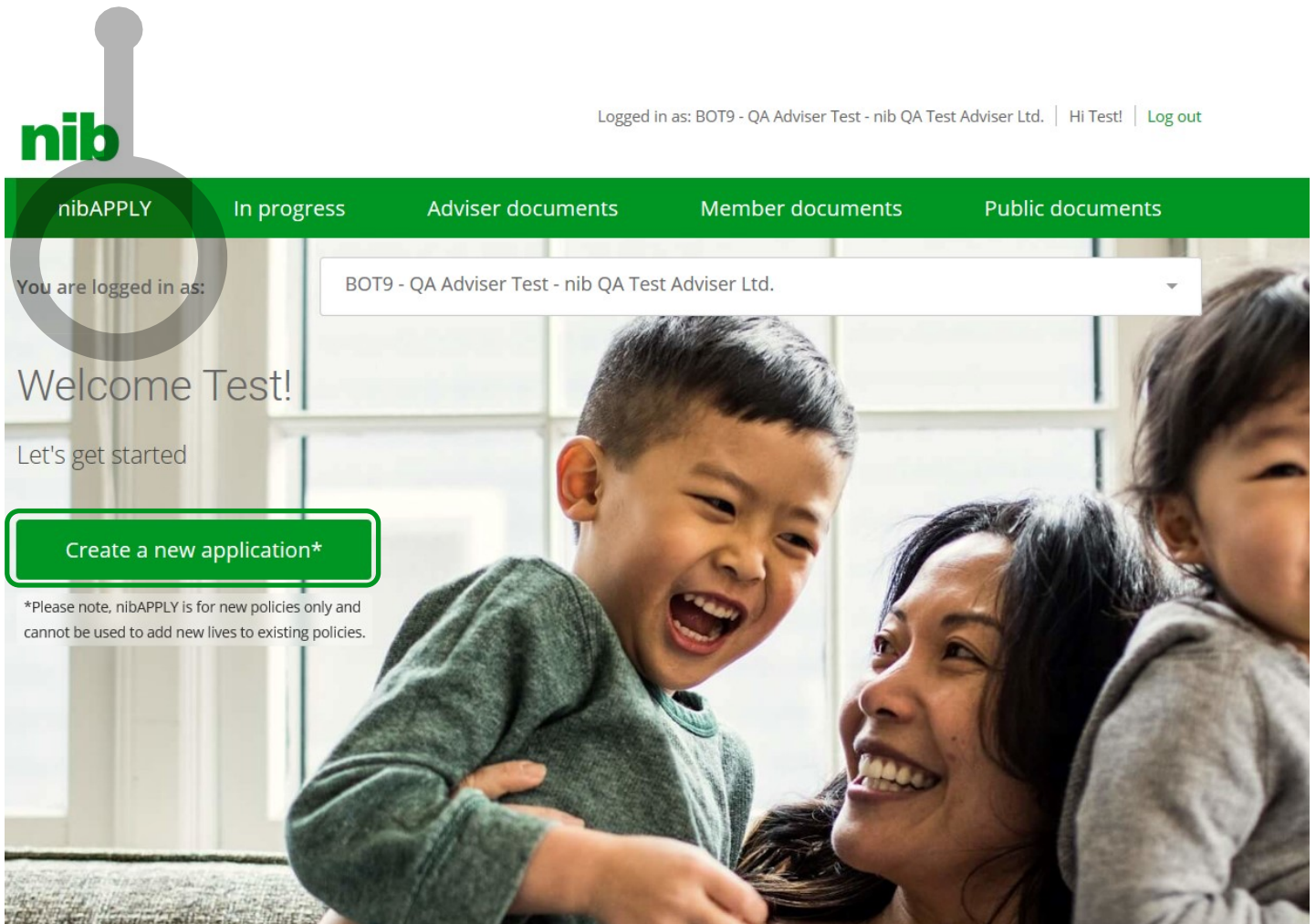
- In café's use free Wi-Fi
  - If with Spark use the SPARK WI-FI HOTSPOTS, or other paid services at venues
  - Seek permission to connect to the client's home or office Wi-Fi
  - If unable to use hotspots, choose locations with 4G (4 or 5 bar signal)
2. Use any browser except Internet Explorer
  3. You are registered to nib adviser access—for information on registering use the [help guide](#)
  4. You are able to use nibAPPLY for an Easy Health, Ultimate Health or Ultimate Health Max application for a brand new client to nib. nibAPPLY is not to be used for adding new clients to any existing nib policy.
  5. If bundling cover with Fidelity Life, you may want to use the Fidelity nib paper multi-app. If bundling with another risk provider, you may instead use nib's usual application form and the Supplementary Information Forms we have developed, available [here](#).

The screenshot shows the nib adviser access website. At the top left is the nib logo. To the right is a 'My nib' button. Below the logo is a navigation menu with items: 'Our products', 'Using your cover', 'Health and wellbeing', 'Help centre', and 'About nib'. The main content area features a 'nib adviser access' banner with the text: 'Easy access to nibAPPLY and everything you need to support and manage your nib client policies on the go.' Below this is a 'Login' button. To the right of the banner is a large image of a smiling woman looking at a tablet. At the bottom of the banner are three links: 'New to adviser access? Request a login', 'Want to work with us? Get in touch', and 'Download our nib adviser access guide'. On the right side of the screenshot is a 'Login' form with fields for 'Email address' and 'Password', a 'Login' button, a 'Remember me' checkbox, and a 'Forgot your password?' link. At the bottom right of the form is a section titled 'Run into a problem?' with contact information: 'Email our adviser help team at advisersupport@nib.co.nz or call 0800 238 642'.

# 1. Prior to using nibAPPLY

Select the tab “**nibAPPLY**” in nib adviser access.

Ensure you are logged in under the Unique Adviser Number (UAN) you use for new business applications so that the correct commission tables under your selected agreement will apply. Then click **Create a new application**.



## 2. Completing the applicant details

Commence entering details for the first applicant.

Hi Test! | [Log out](#)

nibAPPLY
In progress
Adviser documents
Member documents
Public documents

Join
Policyowner | 
 Whole Body | 
 Head | 
 Chest | 
 Abdomen | 
 Declaration | 
 Offer | 
 Payments | 
 Finish

**Personal details**

Name

Are you eligible for publicly funded health services in NZ? ?
 Do you currently have, or have you ever been insured with nib?

Yes  No
  Yes  No

Date of birth

Gender  Male  Female

Choose cover options

Smoker Status ?

Height

Weight

Contact details

Phone

The nibAPPLY screens will ask you to input the following:

- Name (middle name is not mandatory)
- Eligibility for publicly funded healthcare (more information check the [Ministry of Health website](#))
- Does the client currently have, or has been insured with nib. If you answer yes then you can complete the application process however it will be manually underwritten
- Date of birth
- Gender
- Smoking status—We consider a non-smoker to be someone who has not smoked tobacco, e-cigarettes, vaping or any other substance in the last 12 months

The following information is not required to obtain an illustration. It will however be required if the application progresses:

- Height and Weight (required for any applicant age 12 or over)
- Contact details (email address and contact number).

## 2. Completing the applicant details

Select the base product, excess and add on options you have recommended for the applicant. You can also apply an indicative loading.\* This will provide an indicative illustration based on the information that has been entered. **Confirm** the details.

\*Please note, the final premium is based on the member's disclosures in the application stage and is not affected by the indicative loading applied at this stage.

Join | Policyowner | Declaration | Offer | Payments | Finish

Personal details
Cover options

Base cover

Ultimate Health	Ultimate Health Max	Easy Health
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Excess (applies only to base cover)

\$0	\$250	\$500	\$1,000	\$2,000	\$4,000	\$6,000
-----	-------	-------	---------	---------	---------	---------

Monthly Premium

\$99.15	\$88.66	\$72.93	\$62.44	\$51.95	\$41.45	\$36.21
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Additional Options

Specialist

GP

Dental & Optical

Proactive Health

non-PHARMAC Plus
 

\$20k	\$50k	\$100k	\$200k	\$300k
-------	-------	--------	--------	--------

Serious Condition Financial Support
 

\$20,000	\$50,000
----------	----------

Indicative Loading ?

None	25%	50%	75%	100%
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Payment details ?

Direct Debit
Credit Card

Weekly	Fortnightly	Monthly	Quarterly	Half yearly	Annually
--------	-------------	---------	-----------	-------------	----------

Indicative Illustration

Ultimate Health Max Excess \$500	72.93
non-PHARMAC Plus \$100k	7.91
Specialist	31.00
Indicative Loading	25.98

---

\$ 137.82

per month

Confirm

Illustration Summary

TJ

Tom Jones

\$ 137.82

Ultimate Health Max \$72.93 Excess \$500.00	non-PHARMAC Plus \$100k Indicative Loading \$25.98	Specialist \$31.00
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⋮

The first applicant has been entered. Edit or remove the applicant by clicking the three dots.

If you would like to 'Show Excesses' and 'Show Premiums' on the illustration summary, select these options. Please note that the premium projections displayed are age-based only and do not take inflation/medical inflation into account.

You can also add an additional applicant. This will lead you through similar screens.



- You can mix and match base products for each applicant between Ultimate Health Max™ and Ultimate Health™.
- You can not mix Easy Health™ and the Ultimate Health range on one application.
- You can mix and match excess and add ons across all base products.

## 2. Completing the applicant details

You will now be presented with the illustration summary. This will provide a breakdown of the cover and pricing you have applied for all of the applicants. You have three options on this page:

1. Print the illustration to send to your clients
2. Save and continue later. This will place the application into the tab **"In progress"** and will remain there for 90 days
3. Continue to application. Proceed to the underwriting questions. You will receive a prompt to ensure that all of the applicant details are correct as you can not amend them once you pass this point.

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | Finish

### Illustration Summary



Tom Jones Ultimate Health Max \$72.93 Excess \$500.00 non-PHARMAC Plus \$7.91 \$100k Indicative Loading \$25.98 Specialist \$31.00	<b>\$ 137.82</b>	<b>Total Illustration</b> <input checked="" type="radio"/> Direct Debit <input type="radio"/> Credit Card Monthly Policy Fee + 5.75 <b>\$ 273.92</b> per month <input type="button" value="Continue to application"/> <input type="button" value="Save and continue later"/>
Barbara Jones Ultimate Health Max \$86.01 Excess \$500.00 Specialist \$40.93 Serious Condition Financial Support \$3.41 \$20,000	<b>\$ 130.35</b>	
<input type="button" value="+ Add Applicant"/>		

11/17/21, 2:38 PM Private health insurance - nib NZ

#### Illustration Summary

Quote valid for 30 days  
 Prepared by: Rick Morty  
 Adviser UAN: 3231  
 Illustration date: 17 November, 2021

Tom Jones	Gender: Male	Age: 36	Smoking Status: Non-Smoker	<b>\$ 137.82</b>
Ultimate Health Max \$72.93 Excess \$500.00	non-PHARMAC Plus \$7.91 Indicative Loading \$25.98	Specialist \$31.00		

Barbara Jones	Gender: Female	Age: 35	Smoking Status: Non-Smoker	<b>\$ 130.35</b>
Ultimate Health Max \$86.01 Excess \$500.00	Specialist \$40.93	Serious Condition Financial Support \$3.41 \$20,000		

Payment Preference

Direct Debit  Credit Card

Monthly

Policy Fee + 5.75

**\$ 273.92**  
per month

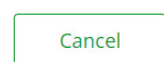


Before we progress, please ensure we have accurate details for all applicant(s) listed below.

- Tom Jones
- Barbara Jones

#### Important

Client information cannot be edited past this point. Please ensure all information is correct before proceeding. Your personal details will be used to check for previous or existing policies with nib. Even if you have been covered with nib in the past, you still need to answer all the health questions on the following pages in full.



## 2. Completing the applicant details

Select or add who is going to own the policy. Things to consider:

- You must have at least one policyowner
- You can have a maximum of two policyowners
- Policyowners must be over the age of 16
- You can add a policyowner that is not going to be insured on the policy.

Click the radio button next to the name of the selected policyowner, it will display with a green tick.

Then add an address for the policyowner so that we can send important communications about the policy.

Join **Policyowner** Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | Finish

### Policyowner(s) selection

(Maximum 2 policyowners can be selected)

The policyowner(s) can make decisions about a policy like changing who is covered and what the excess is on the policy. The policyowner(s) are responsible for the premiums and receive important communications about the policy. Each policy must have one, but no more than two policyowners.

Current applicants over 16 years old	Additional policyowner(s) with no cover
<input checked="" type="radio"/> Tom Jones	+ Add person
<input type="radio"/> Barbara Jones	

**Next**

### What is your postal address?

Or enter your address manually

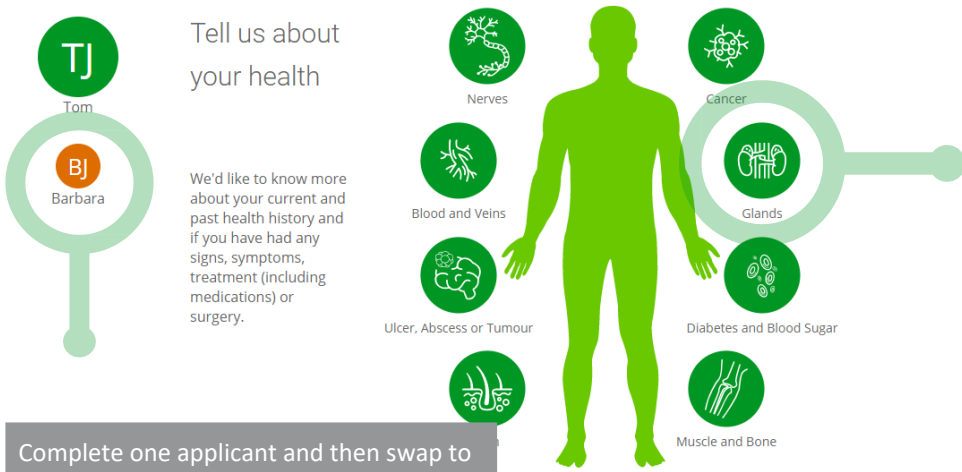
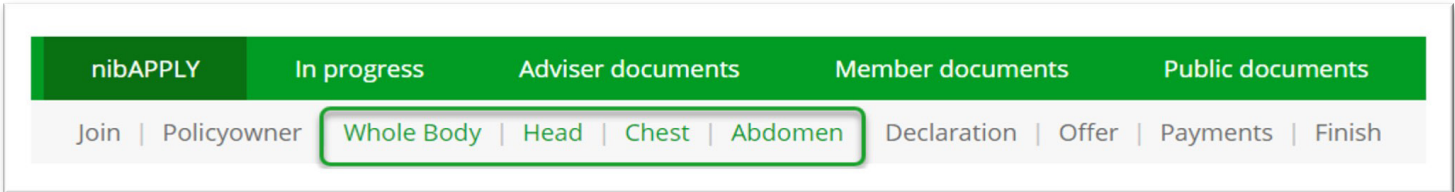


You have the ability to add a policyowner that is not going to be insured. This provides additional flexibility in the cover for you and your clients.

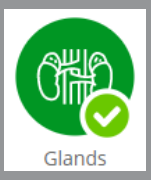


### 3. Tell us about your health...

Now we can move to capturing the applicant’s medical history to commence the underwriting process. There are various sections that you work through as labelled in the ribbon. If Easy Health™ has been selected then you will not go through this process as medical history is not required.

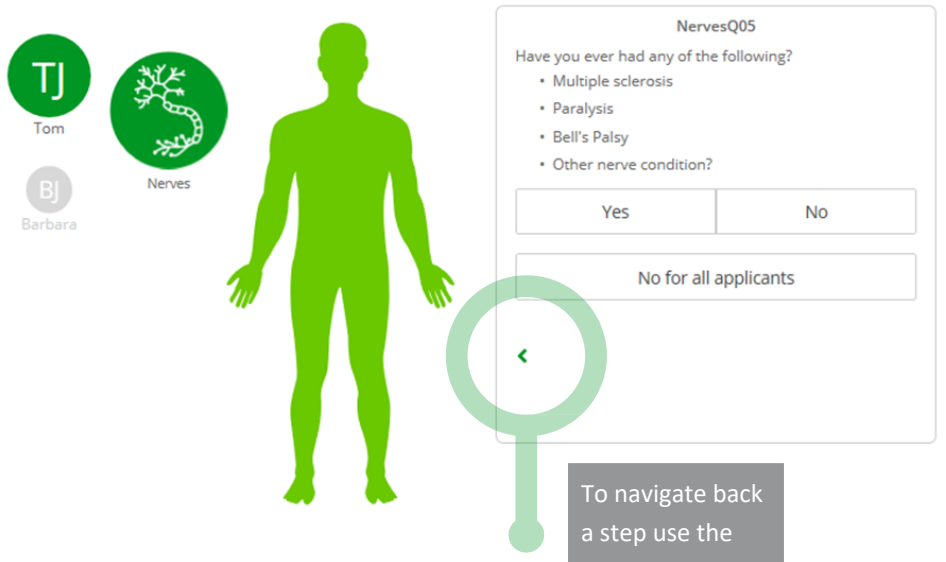
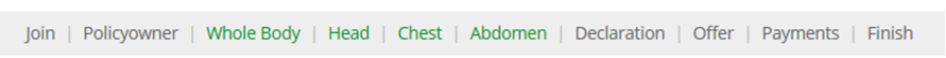


Each health icon represents a health category. You will need to complete each section by clicking on each of the icons and confirming whether or not the applicant has any conditions relating to the health category selected. You can answer No for all applicants if applicable and you won't have to re-answer that question for other applicants. Once a section is complete a tick will appear.



Complete one applicant and then swap to the other/s. If you have answered **No for all applicants** for any question, you will not have to complete this section again for those applicants. But there may be applicant specific sections that still need to be answered for each applicant.

If yes is answered to a section then more questions will be displayed to obtain further information. The information provided will be assessed to determine whether or not an exclusion or loading will apply.



What have you had?

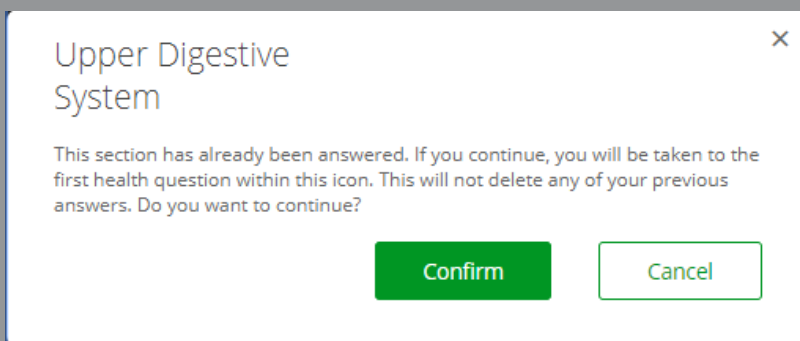
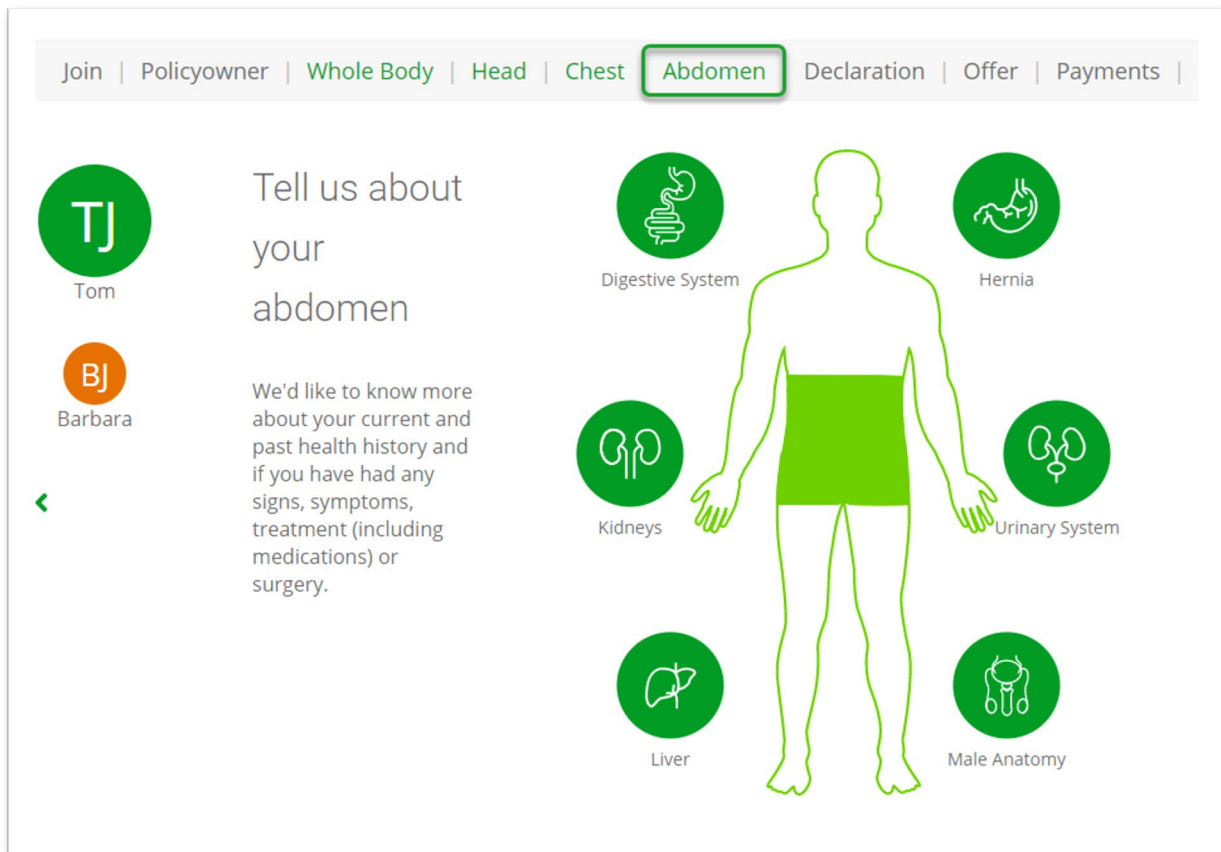
- Multiple sclerosis
- Paralysis
- Bell's Palsy
- Other nerve condition

To navigate back a step use the arrow.

### 3. Tell us about your health...

Continue through the section Head, Chest and Abdomen.

If information was forgotten or the applicant wanted to review what was entered you can navigate back using the ribbon at the top or by clicking on the completed health category section.



If the section had already been completed a prompt will appear to confirm and ask if you want to continue. Make any amendments as required.

### 3. Tell us about your health...

**TJ**  
Tom

**BJ**  
Barbara

#### Additional Conditions

Do you have any other conditions, signs, symptoms, treatments, or abnormal test results not previously mentioned?

Yes  No

You will be asked if there are any other conditions, signs, symptoms or treatments not previously mentioned. If yes is selected, then you'll be asked to search and select all the relevant conditions, signs, symptoms or treatments and provide information for each one.



- If you enter any information into **Additional Conditions** it may return an offer of further underwriting required.
- You can submit additional medical notes if you need to by sending them via email to [underwriting@nib.co.nz](mailto:underwriting@nib.co.nz). Note in the email that this is to be attached to an electronic application that has been submitted on the specific date along with the applicant's name. If you want the additional medical notes considered in conjunction with the application, you must select Yes to additional conditions and select "can't find any/some conditions". In the medical questionnaire, declare "Medical notes being sent" (or similar) in the first box.

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | Finish

**TJ**  
Tom

**BJ**  
Barbara

#### Details of your family medical history

Have you or any of your birth parents, brothers or sisters suffered from a: stroke, cancer, benign tumour of the brain or spinal cord, heart condition, high blood pressure, raised cholesterol, diabetes, Huntington's disease, motor neurone disease, haemochromatosis, polycystic kidney disease or any other hereditary disorder?

Yes  No

No For All

The **Details of your family medical history** question will be asked if you have selected the Serious Condition Financial Support add on on Ultimate Health Max™ and Ultimate Health™. If yes is selected, then you'll be asked to search and select all the relevant conditions and provide information for each one.

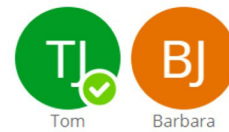
### 3. Tell us about your health...

Health questions have been completed for the first applicant (Tom), and for the next applicant (Barbara) for those questions you answered **No for all applicants**. You can move on to the next applicant by clicking on her initials.

Follow the same process for the next applicant(s) if you hadn't already and then submit.

#### Health Questions Summary

All applicant health questions need to be answered before you can proceed.



Join | Policyowner | **Whole Body** | Head | Chest | Abdomen | Declaration | Offer | Payments | Finish



Barbara



Tom

Abdomen Completed



Digestive System



Hernia



Kidneys



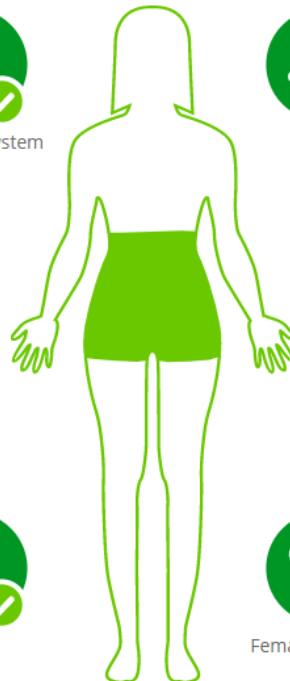
Urinary System



Liver



Female Anatomy



Next

## 4. Declaration

Complete the declaration for each applicant. Switch between the applicants for each to read and mark that they have understood. All applicant(s)/policyowner(s) age 16 and over are to complete the declaration (even if they are not going to be insured on the policy).

Join | Policyowner | Whole Body | Head | Chest | Abdomen | **Declaration** | Offer | Payments



Tom



Barbara

### Declaration

All applicants 16 and over must accept the declaration.

**Commencement of cover**

Cover commences under the nib health policy on the date shown on the Acceptance Certificate for the applicable:

- commencement date (new policy), or
- effective date (changes to policy), or
- join date (new person on policy)

subject to any waiting period referred to in the policy.

**Privacy Act 2020 and Health Information Privacy Code 2020**

*Collection and use*

This Application collects each applicant's and insured person's personal and health information. nib will use the information it collects to:

- determine each applicant's and insured person's eligibility for the policies and options applied for, and



I Tom Jones confirm that I have read and understood the declaration for myself and any dependent children under the age of 16.

### Financial strength rating

nib nz limited has an A- (Strong) financial strength rating given by S&P Global Ratings Australia Pty Ltd.

	AAA (Extremely Strong) AA (Very Strong) A (Strong) BBB (Good)	B (Weak) CCC (Very Weak) CC (Extremely Weak)	SD or D (Selective Default or Default) R (Regulatory Action) NR (Not Rated)
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If the Easy Health™ product has been chosen there will also be a pre-existing condition declaration that will need to be read through. It is very important that the applicants/policyowner(s) understand whether or not any of the insured's pre-existing conditions could be permanently excluded.

## 5. Offer

An offer or pending offer will be provided. It will outline if there are any loadings, warnings, exclusions or deferrals for each applicant. Remember that the premium shown here is not affected by any indicative loading applied at the illustration stage. To see more detail, click **See details**.

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | Finish

### Offer of Terms

If you're ready to purchase your nib policy, please accept below. Once your adviser has submitted your application, your policy will be activated and your acceptance certificate and policy documents that contain the full details of your cover will be sent by email.

Accepted with exclusions and/or loadings 3 exclusions		See Details	No loading
<b>TJ</b> Tom Jones			\$ 111.83
Ultimate Health Max \$72.93 Excess \$500.00	non-PHARMAC Plus \$7.90 \$100k	Specialist	\$31.00

Accepted with exclusions and/or loadings 1 exclusion		See Details	No loading
<b>BJ</b> Barbara Jones			\$ 130.34
Ultimate Health Max \$86.01 Excess \$500.00	Specialist \$40.93	Serious Condition Financial Support \$20,000	\$3.40

Offer of Terms	
Direct Debit	Credit Card
Monthly	
Policy Fee	+ 5.75
\$	<b>247.92</b> per month
<b>I/We Accept</b>	

There are three outcomes that could be presented:

1. Accepted with standard terms
2. Accepted with exclusions and/or loadings
3. Further underwriting is required. This will be flagged with our Underwriting team and manual underwriting will take place.

#### Underwriting Outcome

**BJ** Barbara Jones

##### Accepted with exclusions and/or loadings

Loadings: Nil  
None

Warnings  
None

##### Exclusions

###### Female:

- Any consultations, investigations or treatment in relation to cervical smear abnormalities and/or any underlying cause thereof (including but not limited to any cancer or pre-cancerous conditions of the cervix) and/or any complications thereof. This can be reviewed with 3 consecutive annual normal smears on written application to nib nz limited.

Deferrals  
None

## 5. Offer

Is this application replacing any existing business? Complete the business replacement advice as appropriate.

### Making an Informed Decision

The Financial Advisers Act requires Advisers to exercise care, diligence and skill when providing clients with financial advice. That advice should include an accurate explanation of the differences between your existing and proposed policy/benefits, the advantages and disadvantages of switching, and the reasons why replacement is your best option.

Note: if your or a previously insured person's health has changed since the commencement date of the policy(ies) to be replaced, you may not be able to obtain the same acceptance terms. You'll need to contact the old insurer directly to cancel any existing policy. We strongly suggest you do not cancel any existing policy until everything necessary has been disclosed to nib, the new policy has been issued and you are happy that you and any previously insured persons are appropriately insured.

#### ◀ Business Replacement Advice

Is this application for health insurance to replace any existing health insurance policy for any of the lives insured, or any health insurance policy that has been cancelled in the last six months.

 Yes

 No

#### Member to confirm



I confirm that I have been provided with all the information and advice in relation to moving the health insurance for all lives insured to nib.

#### Adviser to confirm



I (Rick Morty) confirm that I have provided the applicant/s all the necessary information and advice for them to make an informed decision to move their insurance to nib. I confirm that this change is in the best interests of the applicant(s).

## 6. Payments

On the payment tab depending on the payment method, Direct Debit or Credit Card, you will need to confirm and enter the payment information.

Let's look at **Direct Debit** first....

The terms and conditions need to be opened, read and understood by the policyowner prior to you as the adviser confirming that you have explained the terms.

Enter the cover start date within four weeks from today and the first payment date from the calendar.

You will then be directed to a payment screen to enter the bank account details.



If paying monthly, there will be a full month deduction for that month that the cover start date is in, if the particular date is not available within that month then a double deduction will be taken. For weekly or fortnightly payments, ensure that the applicant is aware of situations where there will be a double deduction on the initial payment.

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer
Payments
Finish

### Payment

**What will happen after I have completed the payment details?**

We will advise the Policy Owner(s) of the amount and preferred payment date in the Welcome pack, which will be emailed to them after they join. No payments will be deducted until after the policy is issued.

**Before you can proceed, you must read and explain the [Direct Debit Terms and Conditions](#) to the policy owner, and make sure they confirm that:**

- The policy owner has sole authority to operate this account.
- The policy owner authorises nib nz limited ("The Initiator") to initiate direct debit on their nominated bank account.
- The bank account is not held by a company, trust, estate or other non-personal account holder.
- The policy owner hasn't cancelled an nib direct debit authority on this bank account in the last nine months.
- The policy owner understands the authority is subject to the acceptor bank's terms and conditions that relate to the acceptor's account.
- The policy owner is happy with nib using the contact information provided here for all communication in relation to this direct debit.

(This section is locked until you have opened and read the [Direct Debit Terms and Conditions](#) above)

I Test Nib confirm that all the direct debit terms and conditions have been explained to the policy owner and they have confirmed all bulleted items above.

Amount \$ **203.43**  
per month

Payment method  
**Direct Debit / Monthly**

Cover start date

First payment date

Confirm and Pay

Payment details
✕

Account number

Account holder name

Bank name

---

Amount \$195.66

Pay now
Cancel



## 6. Payments

If Credit Card has been chosen you will be presented with the following screens to capture the information. It is very important that you as the adviser has authority to enter the details on behalf of the credit card owner.

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer | **Payments** | Finish


### Payment

**What will happen after I have completed the payment details?**

We will advise the Policy Owner(s) of the amount and preferred payment date in the Welcome pack, which will be emailed to them after they join. No payments will be deducted until after the policy is issued.

The policy owner may notice a \$1 amount on their statement. Don't worry! This is just us authorising the card and the \$1 will not be debited.

Payments processed by


DPS Privacy Policy

Amount    \$ **203.43**  
per month

Payment method  
**Credit Card / Monthly**

Cover start date

First payment date

**Confirm and Pay**

I Test Nib have authority to enter the credit card details on behalf of the cardholder.

**Payment details** ✕

Cardholder name

Card number

Card expiry

---

Amount                                    **\$195.66**

Confirm
Cancel



If today has been selected as the first payment date there may be a delay of up to two working days for this to be processed. Please make your client aware of this.

## 7. Finish

The last section prior to submitting the business is for you as the adviser to notify nib of how you would like your commissions to be paid and confirming whether the necessary information and advice had been given so that the applicants are making an informed choice.

Logged in as: 3231 - Bruce Wayne - Wayne Enterprises | Hi Rick! | Log out

nibAPPLY | In progress | Adviser documents | Member documents | Public documents

Join | Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | **Finish**

Before you submit

Commissions

Upfront | Hybrid | Spread

Submit Application

Adviser Declaration

I Rick confirm that I have provided the applicant/s all the necessary information and advice for them to make an informed decision to place their insurance with nib.

1. Select how you would like your commission to be paid.
2. Confirm that you have provided all the necessary information and advice for the applicant to make an informed decision to place their insurance with nib.

Hi Test! | Log out

nibAPPLY | In progress | Adviser documents | Member documents | Public documents

Join | Policyowner | Whole Body | Head | Chest | Abdomen | Declaration | Offer | Payments | **Finish**

Submitted, start another policy?

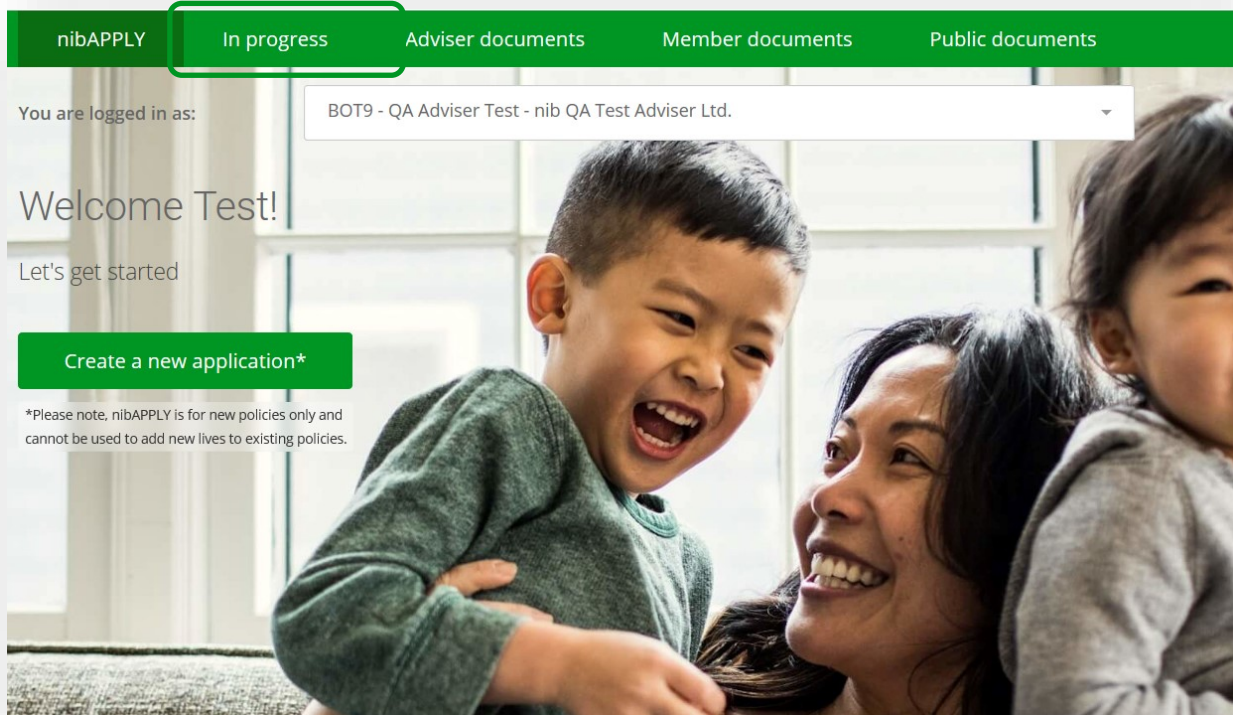
Signup another policy

Once the business has been submitted you and your client will receive confirmation emails and attached will be PDFs of the underwriting outcomes for each applicant and all the information that was entered during the application process.

## 8. Applications in progress

If for some reason you were unable to complete the application process in one go you will be able to pick up where you left off in the application process. Navigate to the **“In progress”** tab within nib adviser access and this will present a list of all the applications that you have completed within the last 90 days.

Any applications prior to this time would need to be entered again as health information and premium amounts could have changed.



## 9. Support

For additional support, consider the following:

- FAQs
- Call our team on 0800 238 642
- Contact your Adviser Partner Manager, click [here](#) for contact details.