

New Healthy Horizons:

Putting New Life into Health and Work

22 May - 2 June 2023



Introduction

Chris Carnall





Agenda

- nib - making it easier to meet your compliance and our oversight obligations
- Claims information - now it's at your fingertips
- Putting New Life Into Health and Work
- Continuing - with nib group health
- OrbitProtect - meeting the needs of inbound visitors
- 2 months free - retail health campaign
- Questions and feedback survey

nib adviser declaration

Making it easier to meet your compliance
and our oversight obligations.



nib adviser declaration

- Part of the nib Adviser Oversight Framework
- To quickly confirm you, and your representatives, are meeting the terms of the nib Intermediary Agreement
- Includes 12 declarations, each with a simple "Yes" / "No" response
- Simple, online process - 10 to 12 minutes to complete
- We use technology to help you meet our oversight requirements so you can get on with having more healthy client conversations



adviser oversight
framework

Adviser accreditation





Adviser Accreditation

The Code of Professional Conduct requires advisers to become and to remain competent.

Insurance providers are also required to ensure the advisers who recommend their products are knowledgeable in relation to the provider's products and services.

Requirements are built into the nib Intermediary Agreement and are part of the nib Adviser Oversight Framework.

Later this year, we'll be introducing ongoing competency assessments so that you can evidence your continued competence.

We're working on a process to make this a quick and easy online process. We'll update you with more information as we progress this.

Claims information

Now it's at your fingertips





Claims information

nib Claims Information Service

- Detailed claims information, available 24/7 through your nib adviser login
- Daily email alerts, if one of your clients has lodged a pre-approval or claim or the status of a current claim has changed
- More opportunities to support and service your clients

Using the nib Claims Information Service



The screenshot shows the nib Claims Information Service search interface. At the top, there is a navigation bar with the nib logo and a 'Logout' link. Below this is a green navigation bar with tabs for 'nibAPPLY', 'In progress', 'Adviser documents', 'Member documents', 'Public documents', and 'Claim status'. The 'Claim status' tab is selected. Below the navigation bar is a search form with fields for 'Adviser' (set to 'All'), 'Member', 'Policy number', 'Status' (set to 'All'), and 'Last updated' (set to 'Last 12 months'). A red box highlights the 'Search' button. Below the search form are links for 'Pre-approval / Claim status', 'Manage your preferences', and 'Definitions and information'. There is also an 'Export data' link. Below these links is a table with columns: Member, Policy number, Group, Category, Type, Submitted, Status, and Last updated. The table contains five rows of claim data.

| Member | Policy number | Group | Category | Type | Submitted | Status | Last updated |
|-----------------------|---------------|-------|-------------|----------|------------|-----------|--------------|
| Hadley Hand14810 | 00111111 | | Claim | Medical | 25-11-2022 | Completed | 28-11-2022 |
| Aubrey Hansen660116 | 00222222 | | Claim | Medical | 01-12-2022 | Completed | 02-12-2022 |
| Dale Gerlach359977 | 00333333 | | Claim | Surgical | 22-11-2022 | Completed | 02-12-2022 |
| Dale Gerlach359977 | 00444444 | | Claim | Surgical | 29-11-2022 | Completed | 02-12-2022 |
| Armand Gorczany210199 | 00555555 | | PreApproval | Medical | 12-11-2022 | Approved | 02-12-2022 |



The screenshot shows the detailed view of a claim. At the top, there is a table with columns: Member, Policy number, Group, Category, Type, Submitted, Status, and Last updated. The first row shows: Gino D'Amore157125, 00111111, 123456, Claim, Medical, 22-12-2022, Completed, 05-01-2023. Below this table is a section for 'Claim number: 00111111-23-001'. It shows 'Requested Approved' for \$220.00, 'Excess Payable By Member' for \$0.00, and 'nib payment' for \$100.00. Below this is a section for 'Claim details' and 'Claim costs'. The 'Claim details' section shows 'Claimer: Gino D'Amore157125' and 'Payment type: To Member'. The 'Claim costs' section shows 'Approved' for \$100.00 and 'Not covered by nib' for \$120.00.

| Member | Policy number | Group | Category | Type | Submitted | Status | Last updated |
|--------------------|---------------|--------|----------|---------|------------|-----------|--------------|
| Gino D'Amore157125 | 00111111 | 123456 | Claim | Medical | 22-12-2022 | Completed | 05-01-2023 |

Claim number: 00111111-23-001

| | | | | | |
|--------------------|----------|--------------------------|--------|-------------|----------|
| Requested Approved | \$220.00 | Excess Payable By Member | \$0.00 | nib payment | \$100.00 |
|--------------------|----------|--------------------------|--------|-------------|----------|

Claim details

| | |
|--------------|--------------------|
| Claimer | Gino D'Amore157125 |
| Requested | \$220.00 |
| Payment type | To Member |

Claim costs

| | |
|--------------------|----------|
| Approved | \$100.00 |
| Not covered by nib | \$120.00 |



Using the nib Claims Information Service

Information from the nib Claims Information Service enables you to strengthen your client relationships.

Contact and support your clients at claim time. Help them:

- Mitigate the financial impact of their health condition
- Identify other health insurance benefits they could claim on
- Claim on other insurance policies they may have

Remind them of the value of your advice and their cover during your annual review.

Create opportunities to protect their other financial risks.

Seek referrals - friends and family members.

Life and living insurance

in the adviser and group channels





Background

Purchase of Kiwi Insurance - completed 30 April 2022, renamed nib nz insurance limited.

Customer database separation – stand alone life and living insurance customer database, completed 30 April 2023.

Implemented capabilities to enable advisers to offer:

- Life & Living Insurance - to individual and couples.
Pricing identical to product available via Kiwibank and online.
- Group Life & Trauma Insurance – to employers.

Timing of adviser channel launch:

- Launch email to advisers – 19 May 2023.
- Advice / selling commences from – 1 June 2023.

nib's adviser channel Life & Living Insurance

Life, trauma and income protection insurance for
individuals and couples





What is nib's Life & Living Insurance?

- Bancassurance featured life and living insurance.
 - Key benefits only
 - Price competitive
 - Lower commission
- Every policy has complimentary Funeral Expenses cover of \$15k
- Modularized benefits - pick and mix allowing you to tailor and recommend the cover your clients need



What does nib's Life & Living Insurance cover?

Life cover

Funeral Expenses
cover
(complimentary)

Serious Illness
Trauma cover

Income Protection
Illness cover

Life cover



- Sum assured up to \$10 million
- Includes terminal illness if expected to die within 12 months
- Cover ends on policy anniversary after age 100

Note:

- No future insurability benefits



Funeral Expenses cover

- Complimentary \$15,000
- Payable on death or terminal illness
- Cover ends when other covers cease



Serious Illness Trauma cover

- Sum assured up to \$1million
- Stand-alone (not accelerated)
- Low and high severity benefit payments for cancer and cardiovascular conditions
- 22 defined health conditions, including ADL's
- Cover ends on policy anniversary after age 65

Note:

- Number of defined health conditions covered
- Definitions and thresholds of the defined health conditions that are covered
- No reinstatement benefit
- Medical conditions covered and their definitions may be changed by nib



Income Protection Illness cover

- Agreed value up to 55% of gross salary/ income, to max. \$6k p.m.
- 2 or 5 year benefit period
- Lump sum at end of benefit period. (continuously disabled, ADL)
- 30 day wait period, then benefit paid in arrears
- Benefit payment if your client is unable to work due to an injury that is not eligible for ACC payments
- Cover ends on anniversary after age 65
- Off-sets: other income (e.g. ACC, sick pay etc)

Note:

- Requirements / definition that trigger a claim and the subsequent payment of the benefit.
- No partial return to work / 10 work-hour benefit.
- No specified medical condition / injury benefit.

nib's Life & Living Insurance versus key competitors

| | Age | nib | QIP | Asteron Life | CHUBB | fidelity | partners life | |
|---|-----|-----|----------|--------------|----------|----------|---------------|----------|
| Bundled Life \$500,000 Trauma \$100,000 IP \$5,042 per month (agreed value) | M | 25 | \$95.86 | \$103.07 | \$111.63 | \$96.96 | \$102.81 | \$131.70 |
| | | 35 | \$106.16 | \$102.59 | \$116.27 | \$103.87 | \$117.07 | \$128.88 |
| | | 45 | \$181.57 | \$189.27 | \$203.71 | \$196.59 | \$216.82 | \$229.56 |
| | | 60 | \$794.31 | \$804.58 | \$880.83 | \$832.86 | n/a | n/a |
| | F | 25 | \$89.52 | \$100.65 | \$116.38 | \$94.35 | \$107.97 | \$132.64 |
| | | 35 | \$117.51 | \$124.81 | \$142.22 | \$130.05 | \$146.09 | \$159.72 |
| | | 45 | \$205.21 | \$221.33 | \$242.02 | \$227.16 | \$255.32 | \$288.77 |
| | | 60 | \$680.75 | \$720.64 | \$795.00 | \$719.88 | n/a | n/a |
| Life Cover (only) \$500,000 | M | 25 | \$39.30 | \$48.04 | \$42.44 | \$43.00 | \$45.86 | \$46.32 |
| | | 35 | \$35.13 | \$38.69 | \$37.63 | \$36.19 | \$37.84 | \$39.84 |
| | | 45 | \$63.27 | \$66.65 | \$66.06 | \$65.51 | \$67.92 | \$68.67 |
| | | 60 | \$297.03 | \$344.24 | \$346.50 | \$346.10 | \$363.83 | \$361.59 |
| | F | 25 | \$25.20 | \$30.07 | \$26.25 | \$25.92 | \$27.39 | \$31.75 |
| | | 35 | \$29.22 | \$30.70 | \$28.44 | \$29.60 | \$30.60 | \$33.46 |
| | | 45 | \$48.75 | \$55.79 | \$55.56 | \$55.69 | \$57.91 | \$58.98 |
| | | 60 | \$223.17 | \$255.44 | \$254.63 | \$254.31 | \$267.58 | \$275.74 |
| Trauma (only) \$100,000 | M | 25 | \$11.29 | \$21.67 | \$15.40 | \$19.46 | \$18.82 | \$29.36 |
| | | 35 | \$20.20 | \$28.01 | \$24.55 | \$26.57 | \$26.59 | \$36.44 |
| | | 45 | \$52.85 | \$69.10 | \$59.15 | \$64.96 | \$63.29 | \$74.50 |
| | | 60 | \$311.99 | \$333.17 | \$320.77 | \$326.83 | \$282.83 | \$362.64 |
| | F | 25 | \$14.15 | \$20.09 | \$14.61 | \$19.29 | \$15.69 | \$28.59 |
| | | 35 | \$18.80 | \$28.87 | \$24.06 | \$28.46 | \$27.36 | \$40.14 |
| | | 45 | \$51.92 | \$62.98 | \$53.38 | \$59.56 | \$56.53 | \$77.98 |
| | | 60 | \$165.62 | \$208.84 | \$200.73 | \$199.24 | \$154.19 | \$233.30 |
| Income Protection (only) \$5,042 per month (agreed value) | M | 25 | \$53.61 | \$68.12 | \$61.36 | \$54.31 | \$51.12 | \$78.02 |
| | | 35 | \$59.17 | \$70.71 | \$63.83 | \$61.43 | \$65.64 | \$74.61 |
| | | 45 | \$73.79 | \$102.56 | \$93.84 | \$93.44 | \$98.61 | \$108.38 |
| | | 60 | \$193.63 | \$322.90 | \$255.38 | \$235.14 | n/a | n/a |
| | F | 25 | \$58.51 | \$90.43 | \$78.14 | \$68.76 | \$77.89 | \$94.30 |
| | | 35 | \$72.95 | \$108.06 | \$96.35 | \$94.29 | \$101.13 | \$108.12 |
| | | 45 | \$112.88 | \$165.22 | \$147.45 | \$141.52 | \$153.88 | \$173.79 |
| | | 60 | \$300.30 | \$446.82 | \$372.59 | \$333.02 | n/a | n/a |

nib's Life & Living Insurance premiums are very competitive.

They are less than key competitors for many:








- Bundled and individual covers
- Ages
- Genders

Premium Comparison Source: Quotemonster and Life & Living Insurance Estimator. Premiums as at April 2023

- Income Protection premiums based on classroom teacher with annual income of \$110,000. 4 week wait period and 2-year benefit period.
- No WOP added.
- Non-smoker premiums.
- Premiums include policy fees and multi-benefit discounts where applicable¹.









Product rating comparisons

|  Quality Product Research Ltd Find better insurance |  nib |  AIA |  Asteron Life |  CHUBB |  fidelity life |  partners life |
|--|---|---|--|---|---|---|
| Life | ★ ★ ★ ★ ★ 96% | ★ ★ ★ ★ ★ 98% | ★ ★ ★ ★ ★ 98% | ★ ★ ★ ★ ★ 98% | ★ ★ ★ ★ ★ 98% | ★ ★ ★ ★ ★ 99% |
| Trauma | ★ ★ ★ ☆ ☆ 76% | ★ ★ ★ ★ ☆ 96% | ★ ★ ★ ★ ☆ 95% | ★ ★ ★ ★ ☆ 96% | ★ ★ ★ ★ ☆ 96% | ★ ★ ★ ★ ★ 100% |
| Income | ★ ★ ☆ ☆ ☆ 32% | ★ ★ ★ ☆ ☆ 74% | ★ ★ ★ ☆ ☆ 72% | ★ ★ ★ ☆ ☆ 74% | ★ ★ ★ ★ ★ 100% | ★ ★ ★ ☆ ☆ 80% |

Rating Source: Quality Product Research Ltd. Rating as at April 2023



Let's look into the life cover product features and ratings

| |  |  |  |  |  |  |
|------------------------------------|---|--|---|---|---|---|
| | ★★★★☆ | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ | ★★★★★ |
| | Very Good | Superior | Superior | Excellent | Excellent | Superior |
| Provided By | nib (Life Cover) | AIA (Life Cover Benefit) | Asteron Life (Life Cover) | Chubb Life (Life Cover) | Fidelity Life (Life Cover) | Partners Life (Life Cover) |
| Main Benefit And Definition | Superior | Superior | Superior | Superior | Superior | Superior |
| Inflation Adjustment | Very Good | Very Good | Very Good | Superior | Very Good | Superior |
| Conversion | Gap | Superior | Superior | Gap | Poor | Fair |
| Special Events Increase | Gap | Fair | Good | Good | Good | Superior |
| Cover Suspension And Reinstatement | Gap | Superior | Superior | Superior | Superior | Superior |
| Upgrade Policy Wording | Superior | Superior | Superior | Superior | Superior | Superior |

Source: Quality Product Research Ltd. Rating as at April 2023





Why would you recommend nib's Life & Living Insurance to some of your clients?

nib's Life & Living Insurance includes the types of cover that many people want.

- Cheaper (or comparable) premiums to covers of a similar type. Particularly for your older clients.
- The benefits / benefit terms may provide the protection that many of your clients want, at a price they can afford.
- The complimentary Funeral Expenses cover of \$15k will be well regarded by many clients.

Opportunities for you to:

- Engage with and acquire new clients
- Retain existing clients, particularly those with existing life and living cover when affordability is an issue



How will you include Life & Living Insurance in your advice process?

- Note your client's age and their premium related concerns
- Verify how important the 'supplementary' / non-core benefits are to your clients
- Ensure Life & Living Insurance is included in your premium and product comparisons e.g. Quotemonster / QPR
- Include Life & Living Insurance in your recommendations as a primary or alternative solution, when appropriate
- Discuss the price and features trade-off



Changing your Quotemonster settings

Include Life & Living Insurance in your product and premium comparisons



| Product Settings Reset To Default ? | | | | | |
|--|---------------------------|--|-----------------------------|--------------------------------|--------------------------------|
| Select Provider | Health | Trauma | IP Taxable | IP Non Taxable | Mortgage |
| <input checked="" type="checkbox"/> | SmartCare+ | | | | |
| <input checked="" type="checkbox"/> | Private Health | Critical Conditions | Income Protection Indemnity | Income Protection Agreed Value | Mortgage And Income Protection |
| AIA Vitality options can be accessed from the Benefit Details screen by clicking on the AIA logo in the Results section. | | | | | |
| <input type="checkbox"/> | | | | | |
| <input type="checkbox"/> | | | | | |
| <input checked="" type="checkbox"/> | Nib - Ultimate Health Max | Trauma Cover With Early Trauma Benefit | Loss Of Earnings | Mortgage And Living Cover | Mortgage And Living Cover Plus |
| <input checked="" type="checkbox"/> | Select | Trauma | Indemnity | Agreed Value | Mortgage Repayment Cover |
| <input checked="" type="checkbox"/> | Nib - Ultimate Health Max | Platinum Plus Trauma | Indemnity Plus Extras | Agreed Value Plus Extras | Mortgage Protection |
| <input checked="" type="checkbox"/> | Ultimate Health Max | Serious Illness Trauma | | Income Protection Agreed Value | |
| <input checked="" type="checkbox"/> | Private Medical | Trauma Cover | Indemnity (LOE) | Agreed Value | Mortgage Protection |
| <input checked="" type="checkbox"/> | Wellbeing | Critical Illness | | | |
| <input checked="" type="checkbox"/> | Hospital Select | | | | |

Getting practical

Understanding the application and service processes



Key principle : Completely separate



nib Life & Living Insurance

- Application form
- Direct debit
- Welcome pack
- Policy
- Client information / records / lists
- Renewals
- Adviser commission
- Apps, tools and websites
- Claim forms and processes

nib Health Insurance

- nibAPPLY
- Direct debit
- Welcome pack
- Policy
- Client information / records / lists
- Renewals
- Adviser commission
- Apps, tools and websites
- Claim forms and processes

Application

Premium illustration:

- Life & Living Estimator
- Quotemonster
- Iress

Application form:

- Editable PDF/paper
- 1 or 2 lives
- Email (with premium illustration) to lifeservice@nib.co.nz

Underwriting:

Almost always involves a human underwriter.

Information requirements:

- Health - PMRs usually required
- Income (for income protection cover)

Offer of terms

(loadings & exclusions):

- Emailed to client, copy to you.
- You phone your client to discuss
- You accept by email (copying the client)

Welcome pack:

- Posted to client
- One per life insured
- Copy emailed to you (client records not included in nib adviser access)



When servicing and during policy administration



- Separate to health servicing and policy administration processes (separate comms etc.)
- Premiums increase with age at policy anniversary
- Renewal letter posted to client; copy emailed to you

Policy enquiries and changes:



Phone:
0800 555 642



Email:
lifeservice@nib.co.nz



At claim time

Separate to health claims (separate claim form and processing).

Usual life and living insurance claims processes, e.g:

- **Life cover** - death certificate, terminal prognosis etc
- **Trauma** - specialist's diagnosis etc
- **Income protection** - GP certificate etc

Approved claims paid to policy owner (unless nominated beneficiary specified).



Working
together -
you and nib

Commission on Life & Living Insurance:

- Commission rate (of API excl. policy fee) - 20% initial / 20% servicing
- Paid annually in advance
- Claw-back terms - 2 year responsibility period

Contractual requirements:

- Amendment to the current nib Intermediary
- Agreement to provide for you to sell the life and living products

Advising and recommending prerequisites:

- Training - review and understand Life & Living Insurance training module (PDF)
- Complete competency assessment - via nib LMS (Learning Management System)

Your clients could win some R&R with their L&L

Deluxe R&R packages up for grabs for your clients when you sign them up to any nib Life & Living Insurance policy*.

* Terms & conditions apply. Offer available to new Life & Living Insurance customers, with a prize draw every month during the competition. Offer ends 31 Oct 2023.



 nib

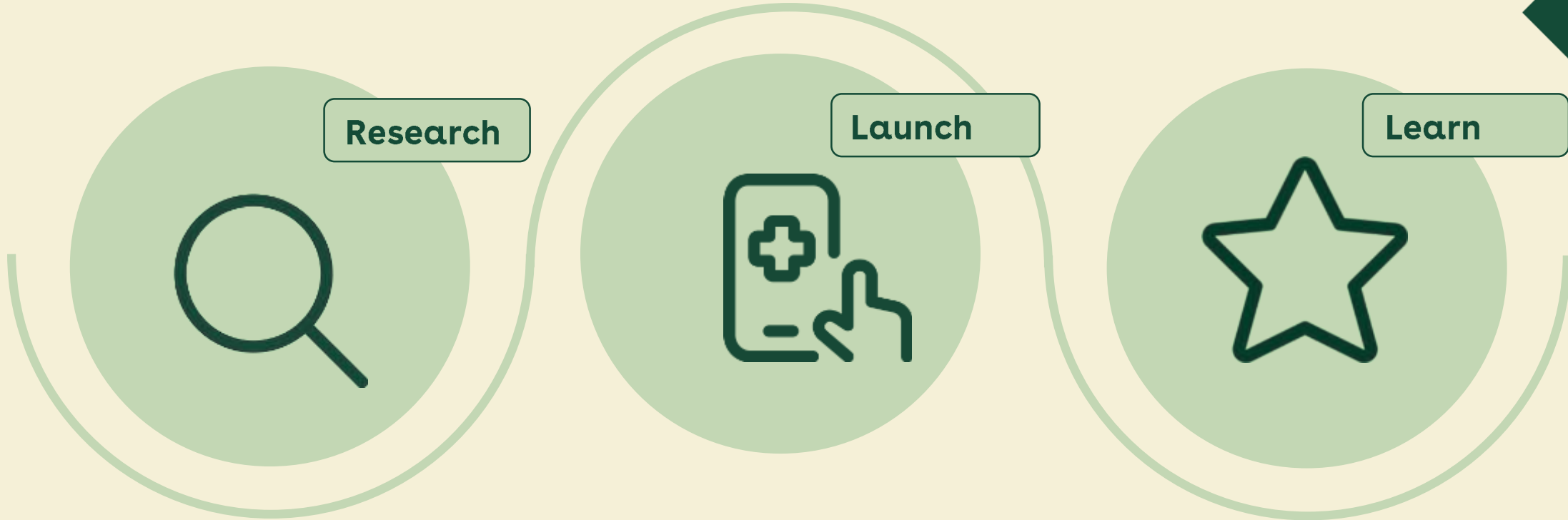


nib's Group Life & Trauma Insurance

Life and trauma insurance for employers and their employees



The process



Research



Now we've separated from KB, what is the opportunity?

Adviser feedback

Launch



Develop MVP product & process

Learn



Client feedback
Adviser feedback

Inform our future fully integrated group health & life offer



nib's Group Life & Trauma Insurance for employers and their employees

Life cover:

2 x Salary Option
3 x Salary Option

Trauma Insurance:

\$20k

Available to organizations of 15 employees or more.

Competitive Automatic Acceptance Limits, pricing, & commission.

Administered by Melville Jessup Weaver.





How To Enquire:

Complete the Group Life Quote request

Send through to your BDM, APM or to grouphealth@nib.co.nz

We need to know:



D.O.B



Gender



Occupation



Salary



Hours of work



Location

nib's group health insurance

Premier Health Business - group health insurance for employers and their employees.



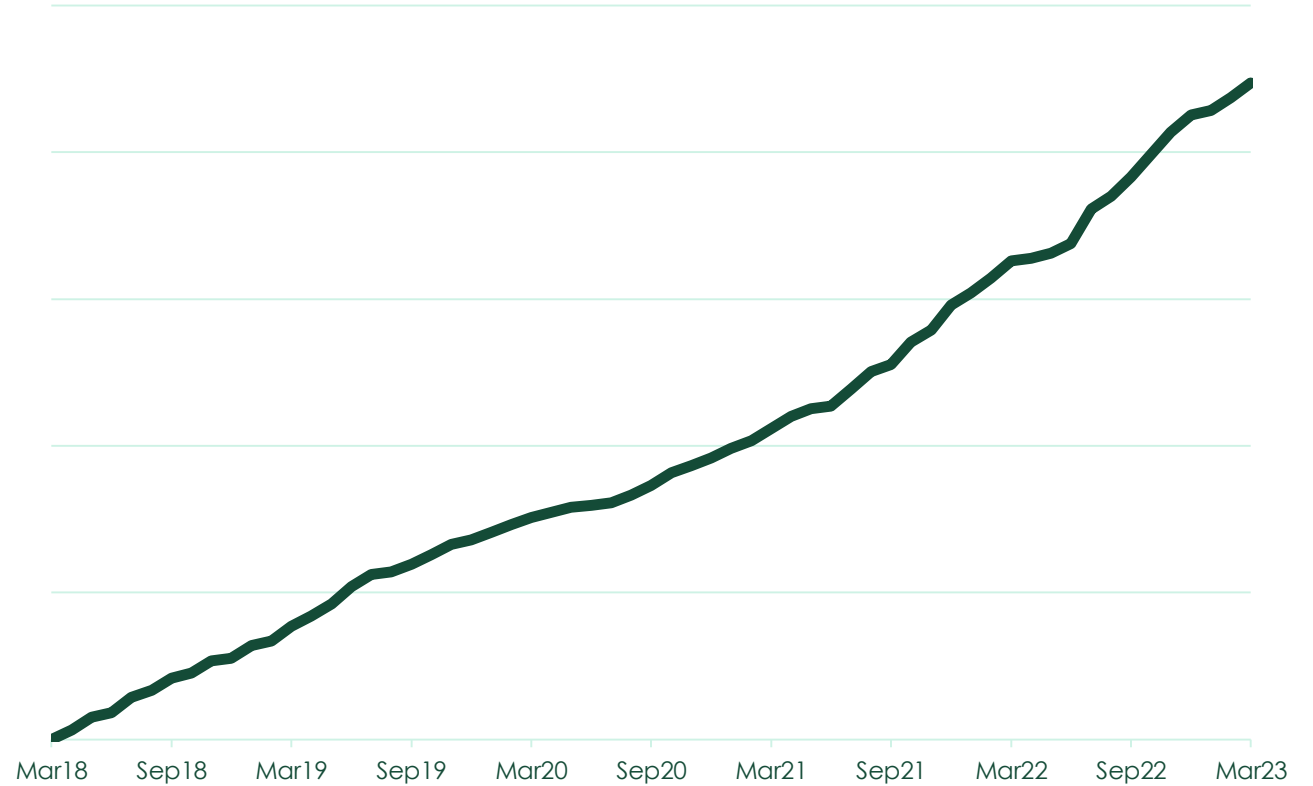


Our fastest
growing
distribution
channel



12 months to 31 March:

Number of group health plans



Thanks for your continued support.



nib's group Business Development Manager

Stan Bennetto



Stan comes to us with over 25 years experience in business development and managing key partner relationships.

He will help you to have more healthy conversations with your business clients by providing information, materials, and presentations about nib Group Health and Life Insurance.

The top three things we've done recently to make doing business with us easy:

- Appoint a new Business Development Manager
- Conduct our second Workplace Wellbeing Survey
- Launch a new group health continuation campaign



The Great Resignation

1 in 4
Employees*

intend to change jobs in the next 12 months - despite not necessarily being unhappy.



When changing jobs employees are looking for:

78%

flexible working hours/hybrid working, including working from office/home.



74%

career development strategy that links to a recognition and rewards programme.



57%
of
Employees*

think health insurance is a key benefit when considering changing jobs.

Work and your Wellbeing

Understaffing has the biggest impact on workplace wellbeing.

63%
of
Employees*

wellbeing is impacted by not having enough staff at their workplace.



In the last 3 months, as a result of work:

91%

of employees have experienced negative physical effects including fatigue, problems sleeping and headaches.



87%

of employees have experienced negative emotional impacts including irritability, anxiety and excessive worrying.

Almost 1/2
of *HR Influencers*
(n=405)

think offering private health insurance would help staff who have taken extended sick leave get back to work faster.



Proactive approach to Wellbeing

65%

of those likely to stay in their job, work for businesses that are proactive to wellbeing.



52%

of employees think their company is proactive when it comes to wellbeing.



8 in 10
HR Influencers
(n=386)

intend to invest in wellbeing benefits in the next 12 months.



Healthy employees mean healthy business. Get in touch to start the conversation about the wellbeing of your team: health.nib.co.nz/business | grouphealth@nib.co.nz | 0800 287 642

1,205 respondents from frontline staff, middle management and senior management across small, medium, and large businesses took part in this survey between 31 May - 21 June 2022.

*HR Influencers are those with sole or joint responsibility for the development of HR policies and procedures.



nib's new group health continuation campaign is live!

We've made the continuation journey easier for members, and more rewarding for you.

Focusing on group health members who:

- Have left their employer *AND*
- Are considering continuing their cover personally
- An opportunity for you to retain your client/our member (and any added family members) on a personal policy



For employees leaving group health schemes before 31 March 2024



Premium reduction

- Lower Premier Health Business continuation premiums than have been applied previously
- Applies to any new policies that are continuations of a group cover from 1 April 2023 to 31 March 2024

Arrears relief or cover – member's choice of:

- nib writes off the premium arrears if the member accepts continuation before 60 days grace period ends (no claims can be made during premium write off period) *OR*
- Member pays the arrears and can claim in 60-day period.

Adviser remuneration:

- Commission payments will continue (at policy renewals) *PLUS*
- \$100 (GST inclusive) per policy one-off upfront payment (paid in commission run after first premium payment)



Need more information?

Read the March Take 5 or chat to the nib group health team.

On nibadviser.co.nz you'll find:

- Our premium estimator for clients wanting to continue their cover under a personal Premier Health Business policy
- Continuation (and campaign) Terms and Conditions



In your corner series



<https://www.youtube.com/watch?v=MYPYcw2gf8>

OrbitProtect





What is OrbitProtect?

niborbitprotect.co.nz



OrbitProtect was established over 15 years ago in New Zealand to provide insurance cover for inbound international visitors. nib nz purchased OrbitProtect in 2022.



OrbitProtect

What is it?

When your client is visiting New Zealand, or is seeking to stay permanently but is not eligible for publicly funded healthcare given visa or residency requirements, offer them peace of mind with Medical and Travel Insurance from OrbitProtect.

Whether staying in New Zealand for three days or up to 12 months you can ensure your client has quality protection made to fit their budget and lifestyle.

What Medical and Travel Insurance options are available?



Experience NZ Insurance

- For all visa types and for families
- Choose from Prime or Lite options



International Student Insurance

- For international students only
- Choose from Prime or Lite options



Working Holiday Insurance

- For holders of working holiday visas¹ only

¹Or you can upgrade to one of the Experience NZ Insurance options



Who needs OrbitProtect?

People visiting New Zealand who are not eligible for public health services in New Zealand (and therefore regular nib health cover).

Includes:

- Individuals
- Couples
- Families
- Extended families



Who needs OrbitProtect?

- International students
- People on work visas – trades and other occupations
- People on working holidays
- Seasonal workers
- Non-working 'tourists' or sightseers who didn't take out cover in their home country
- Migrants who are looking to stay permanently but have yet to satisfy residency or visa requirements.



OrbitProtect benefits

Dependent on product and
options selected



- OrbitProtect benefit types include:
 - Medical care and medical evacuation - with manual work farming, building and related trades.
 - Pre-existing medical condition cover.
 - Loss of deposits (including tuition fees) cover, loss of baggage.
 - Luggage and personal effects, with specified items.
- Cover period from a few days up to 12 months (subsequent policies can be purchased).
- Competitive benefits and premiums.
- Policies underwritten by Zurich Australia Insurance.



OrbitProtect premium quotations and applications

Web based quotation and application process:

- Go to niborbitprotect.co.nz
- Enter your adviser details (e.g. name, UAN etc.) and your client's name.
- "Find your plan" takes you to the OrbitProtect website to find the right plan for your client and start and complete your client's application.
- Premium payment via credit card or bank transfer.
- Insurance certificate issued when payment is made.



OrbitProtect- working with you



Adviser remuneration

- Initial commission of 17% (initially, and if policy is renewed)
- To be eligible for and paid commission, you must enroll clients through the niborbitprotect.co.nz website
- At the end of every month, OrbitProtect will email advisers a confirmed list of clients who have purchased OrbitProtect policies with premium and commission details
- Adviser emails OrbitProtect a GST invoice
- OrbitProtect credits the commission directly to the adviser's bank account

Communication - OrbitProtect will email you when:

- Your client applications are submitted
- Policies are purchased
- When new clients trigger your entitlement to commission payments

Get your clients off to a healthy start with 2 months free*.

For a limited time only, we're offering new customers 2 months of free premiums* on any new Easy Health, Ultimate Health or Ultimate Health Max policy - after they've paid their first month.

Offer available exclusively through nibAPPLY and ends 30 June 2023.

*New members only. Terms and conditions, eligibility criteria and exclusions apply. Offer available exclusively through nibAPPLY. Offer ends 30 June 2023. Please see nibadviser.co.nz for details.





We'd love your feedback!

Before you go, log on and complete the survey. The nib team will help you.



Use your phone camera to scan the QR code that's on your seat

Complete the survey

Hit 'submit'

We value and appreciate your feedback



Thanks for attending our New Healthy Horizons: Putting New Life into Health and Work seminar.

We value and would appreciate your feedback on the Life and Living products we covered today.

Please follow the instructions and provide your initial feedback before you leave today.



IOS (iPhone/iPad) users

1. Open camera app
2. Scan the QR code
3. Click on the notification bar to open the survey on Safari (or your default browser)

Android users

1. Long tapping on the home button to open Google Assistant
2. Tap the compass icon in the bottom right
3. Tap the Google lens icon
4. Scan the QR Code
5. Click on the link on the screen to open the survey





We'd love your feedback!

Before you go, log on and complete the survey.
The nib team will help you.



Questions?

Thank you for attending and for your ongoing support.



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