

Want Faster Access to Healthcare? Go Private.

nib's Easy Health™ product offers comprehensive cover for you and your family for those big medical expenses.

Easy Health can be tailored to suit your needs and budget - picking your own excess amount can dramatically reduce your premium.

Best of all many pre-existing conditions are covered after 3 years. **And if you take advantage of our special offer, you will be covered for them after just 2 years.**

Special Offer!

Take out an Easy Health policy before 31 July 2016 to receive the following:



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Eligible pre-existing conditions* covered after just 2 years



20%

Discount off the price of your policy for the duration of your policy**

Be sure to talk to your financial adviser soon as this is a limited time offer!

* Some pre-existing conditions are never covered.

**If everyone on your policy is under the age of 60 at the start of your policy.

Terms and Conditions:

Easy Health™ reduced stand-down for pre-existing conditions and 20% discount offer

1. The reduced stand down and 20% discount offer applies to customers who purchase an Easy Health™ policy through an adviser, where the new business application is submitted between 1 May 2016 and 31 July 2016 (“promotional period”). The commencement date of the policy must be no later than 15 August 2016.
2. Reduced stand-down: All insured persons who commence Easy Health cover during the promotional period will receive a concession reducing the stand-down period for eligible Pre-Existing Conditions cover to two years (from three years). *Some Pre-Existing Conditions are never covered. Your Advisor can provide you with information on what is not covered.
3. 20% Discount: All insured persons who commence Easy Health cover during the promotional period will receive a 20% discount for the duration of the policy as long as all insured persons on the policy are under 60 years of age at the time cover commences. This discount cannot be transferred to any other policy, for example if an insured person is migrated from the policy in the future.
4. Other Terms:
 - a. This offer is not available to existing nib customers or customers who have cancelled within the promotional period and does not include any policy reinstatements, continuation options, plan migration, or adding insured persons or options to existing policies.
 - b. This offer is not available in conjunction with any other special offers.
 - c. nib reserves the right to amend, delete or add to the terms and conditions, extend or withdraw this offer at any time, and without prior notice.