

# HEALTH INSURANCE

you'll actually use



- exclusive to NZ Trade Group members
- pre-existing conditions included
- powerful staff retention incentive

NZ Trade Group members can now access one of the best group health insurance packages available in New Zealand.

We've leveraged our scale and strong partnership with Builtin Insurance to add another major benefit to help you, your business and your employees.

You've been telling us that keeping hold of good staff is a constant challenge. Because health insurance is one of the top three staff benefits offered by employers including it will help improve staff retention, and improve your overall business performance as a result.

**Call Dave La Pere at Builtin on  
0800 284 584 for a proposal for  
your business**

nib is New Zealand's second largest health insurer, with over one million customers across Australasia. They aim to process claims within five working days and for some treatments will provide pre-approval over the phone, or text you with confirmation. nib are rated A- by Standard & Poor's.

Builtin are New Zealand's leading trade insurance experts and our recommended insurance partner for members. Builtin's policies are tailored for trade businesses and they provide fast, responsive service to members nationwide.

**BUILTIN** | INSURANCE

**nib**

## NZ TRADE GROUP OFFER BENEFITS

- pre-existing conditions included\*
- discounted group offer premiums
- no application forms for staff

## FEATURES

- minimum of 75% of staff must participate
- employer fully subsidises base cover
- employee/business owner can pay to add options

## POLICY BENEFITS

- up to \$300,000 for private hospital surgical costs
- up to \$200,000 for private hospital medical (non-surgical) costs, including cover for cancer treatment
- specific major diagnostic tests included
- mole removal, ACC top up, obstetrics and more

## OPTIONS

- add family members
- reduce excess
- specialist consultations & diagnostic procedures
- lump sums for trauma conditions
- day to day GP option (no excess)
- dental & optical (no excess)
- proactive health benefits (no excess)

*\* subject to standard policy exclusions. Offer must be accepted within 90 days from receipt of proposal to qualify.*

Builtin Advisers Limited  
builtin.co.nz/nztradegroup  
facebook.com/builtininsurance

0800 BUILTIN  
dave.lapere@builtin.co.nz  
PO Box 616 | 104 Spring Street, Tauranga 2140