



NZ TRADE GROUP
KEEPING MEMBERS HEALTHY
OCTOBER 2018

BUILTIN

INSURANCE

nib
health cover

BUILTIN | INSURANCE

nib

Good for you and your employees!

Health insurance can help to keep both your employees and your business in tip top shape.



Considered as one of the top three staff benefits offered by employers¹, health insurance:

Helps to retain and attract the right people

Provides your staff with access to faster treatment, reducing loss of productivity and absenteeism²

Gives your employees access to wellness solutions to manage their own health, through myhealthHQ

Shows your staff you care. They are also able to add their families and customise cover themselves

1) Hudson Salary & Employment Insights survey, 2013 (for Sales, Office Support and Information, Communication and Technology Professionals).
2) Health Funds Association Research into Unmet Need for Elective Surgery, 2016

Make it easy!

EASY TO SIGN UP

Because pre-existing conditions are covered, we don't require any forms. We would simply need a spreadsheet with names, contact details and dates of birth from the NZTG member. It's that easy!

It's the same for new staff, nib simply require their details when they start and we will ensure they have automatic cover, as well as contact them to talk through upgrades.

EASY TO PERSONALISE

Upon starting with the group, each new member receives a welcome call from our Onboarding Specialist.

As well as ensuring they are aware of what their cover entails, this will give them the opportunity to personalise their cover by adding on family members or other options – all of which can be done over the phone!

EASY TO MANAGE

With the mynib app, staff can easily manage their own policy and claims. Of course, we are still always available through our contact centre or dedicated group email address.

Quarterly reporting – looking at claims and at family add-ons to ensure clarity and continued great service.

EASY TO CONTINUE

For employees leaving the nib group scheme, the same benefits and concessions including cover for pre-existing conditions will be offered to the employee and any family add-ons provided the offer is accepted within 30 days of leaving employment. Premiums will be modified.

Employees will be contacted when leaving to talk through options.



Did you know

Cover for pre-existing conditions means no application forms for you or your staff!

5

**ways health cover
can increase the
health of your
business**

01

**Get back
to work
faster.**

Health insurance reduces days off work and loss of productivity in the event of illness.

02

**Employer
choice.**

Employer of choice. In a competitive market, a valued benefit like health cover could contribute to improved employee retention and attraction.

03

**Reduce the
business
risk.**

If a key staff member required extended illness-related leave, what financial risk could that pose to your business? Quick access to treatment can help minimise such risks.

04

**Improve staff
satisfaction.**

Health cover is one of the top three benefits offered by employers.

05

**Works to
your
schedule.**

Schedule specialist visits and diagnostic tests at a time that best suits your employees and your business.

The NZ Trade Group Package

MEMBERS WITH **5+** STAFF - PREMIER HEALTH BUSINESS PLAN

- ✓ All employees included
- ✓ Includes all pre-existing conditions
- ✓ Base cover paid by the employer
- ✓ Employees can choose lower excess, extra options and to include family members
- ✓ Simple, no application forms for staff

MEMBERS WITH **4** OR LESS STAFF - EASY HEALTH PLAN

- ✓ Employees can opt in or out
- ✓ Includes pre-existing conditions after 2 years*
- ✓ Base cover paid by the employer or employee
- ✓ Employees can choose lower excess, extra options and to include family members
- ✓ Simple application (pre-existing conditions assessed at claim time)

**some pre-existing conditions & risk factors are permanently excluded*

Premier Health Business

BASE COVER

- ✓ Up to \$300,000 per person each policy year for private hospital surgical costs
- ✓ Up to \$200,000 per person each policy year for private hospital medical (non-surgical) costs, including cover for cancer treatment
- ✓ Cover for specific major diagnostic tests even when it's not related to a private surgical or non-surgical treatment
- ✓ Cover for follow-up check-ups after cancer treatment
- ✓ Cover in New Zealand and Australia, for costs incurred in either country (unless expressly excluded in the policy)
- ✓ Cover for GP minor surgeries such as mole removal
- ✓ ACC top-up, a Wellness Benefit, Cover for obstetrics, and more!

OPTIONS

- ✓ Reduce excess on base cover
- ✓ Specialist consultations & diagnostic procedures (no excess)
- ✓ Unconditional lump sum for specified serious trauma conditions
- ✓ Day to day GP option (no excess)
- ✓ Dental & optical (no excess)
- ✓ Proactive health benefits (no excess)

Pricing example

Age	5+ (Premier Health Business)*	4- (Easy Health)^
26-30	\$52.97	\$49-55
31-35	\$54.59	\$55-56
36-40	\$56.97	\$56-60
41-45	\$67.14	\$61-72
46-50	\$85.41	\$75-93

*Premium is monthly per single adult for Base Cover with a \$500 excess, based on average age of group. Incl GST.

^Premium range is monthly per male non-smoker for Base Cover with \$500 excess. Incl GST.



Let's get started

Register online to request your proposal today:

builtin.co.nz/nztradegroup



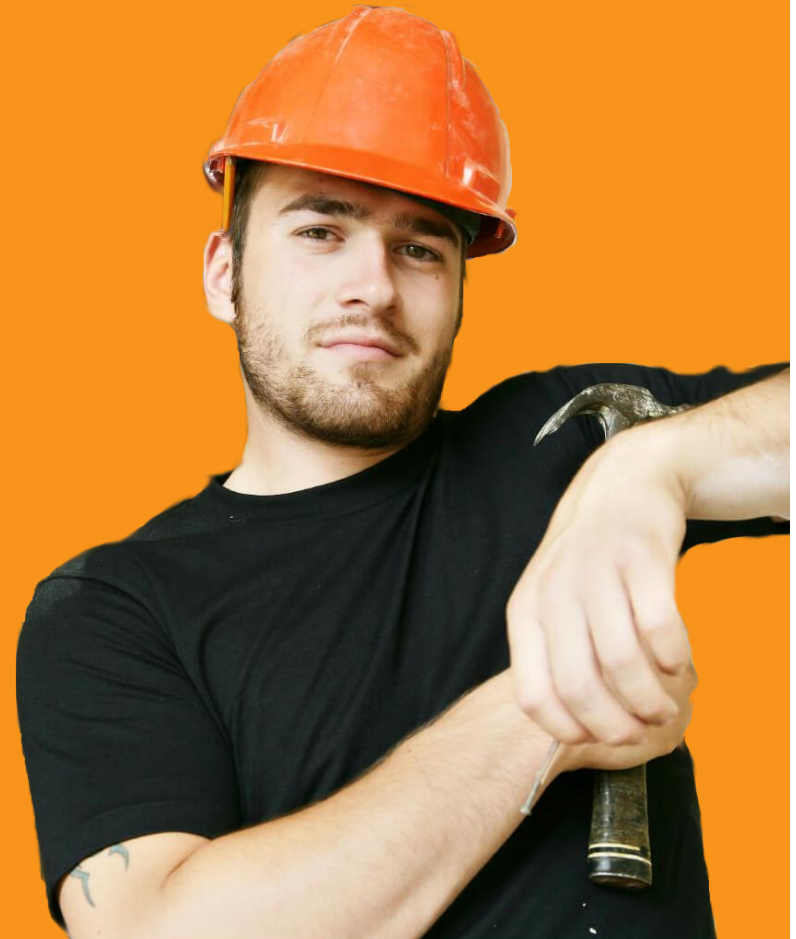
Builtin Insurance

The trade experts

Builtin are New Zealand's trade insurance experts, specialising in risk management solutions for SME trade professionals.

We provide insurance cover to thousands of SME customers up and down the country, cover that's tailored to the risks and claims faced by trade businesses.

We pride ourselves on our responsive and helpful service, because we know our customers are busy and often need answers quickly. That's why you'll always speak to a real person if you ring our 0800 number during office hours, or use our live chat feature. Clients can get instant quotes and apply online 24/7 to arrange cover when they need it.



BuiltIn helps customers across 5 key areas

01 Assets.

Protect your assets, such as tools, vehicles and buildings from hazards like natural disasters, accidental damage and theft.

02 Liability.

Includes legal defence costs, court awarded damages or reparations, license defence costs, health & safety prosecutions, faulty workmanship and liability for accidental damage and third party financial losses.

03 Financial risk.

Reimburse losses if a main contractor goes bust. Protect your retentions.

04 Guarantees.

Independently-insured guarantees for homeowners, protecting their financial investment in building work and covering defects for 10 years.

05 Life interruption.

Income protection & loss of earnings, key person, ACC optimisation, life and trauma, health & medial insurance, including employee benefit schemes.