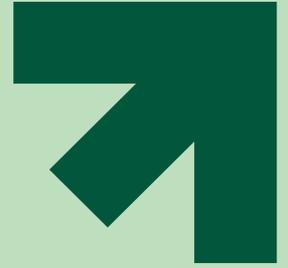


Private Hospital Gold Cover



Private Hospital Gold Cover offers the flexibility to tailor a range of Options to suit the needs of you and your family.



Base Cover

At the core of Private Hospital Gold Cover is the Base Cover which pays 100% of your eligible hospital related costs, up to the benefit limits. The Base Cover provides cover for surgical and non-surgical hospitalisation.

The nib First Choice Network applies to this cover, more information is available at nibfirstchoice.co.nz

Key benefits

- ✓ Up to **\$100,000** for each insured person per surgery
- ✓ Up to **\$60,000** for each insured person every policy year for private hospital non-surgical costs
- ✓ Up to **\$60,000** for each insured person every policy year for cancer treatment (non-surgical) including **\$10,000** for non-PHARMAC drugs
- ✓ Cover for diagnostic tests such as MRI and CT scans when referred by a GP or Specialist
- ✓ Up to **\$7,500** for skin lesion surgery for each insured person per policy year
- ✓ Up to **\$10,000** cover for treatment overseas, when it is not available in New Zealand
- ✓ Up to **\$450** for GP minor surgeries such as mole removal for each insured person per surgery
- ✓ ACC top-up: we will top up your ACC claims for eligible treatment or procedure
- ✓ Loyalty Benefits including Obstetrics cover



Options



The Private Hospital Gold Cover comes with its own Options, so cover can be tailored to specific needs. You won't pay any excess on these Options.



Specialist Option

The Specialist Option covers specialist consultations and diagnostic procedures that don't result in hospitalisation. Your choice of cover for **80%** or **100%** of the eligible costs up to the benefit limits.



Consultation, Prescription and Vaccination Option

The Consultation, Prescription and Vaccination Option covers you for prescriptions, GP and nurse visits and annual flu vaccinations. Your choice of cover for **80%** or **100%** of the eligible costs up to the benefit limits. A waiting period of 90 days applies.



GP, Dental, Optical, and Therapeutic Option

The GP, Dental, Optical and Therapeutic Option is perfect for those wanting to cover a broader range of day-to-day healthcare costs. Cover **100%** of the eligible costs up to the benefit limits. A waiting period of 90 days applies.



Dental and Optical Option

The Dental and Optical Option is ideal if you have regular trips to the dentist, or you need glasses or contacts. Covers **80%** of the eligible cost up to the benefit limits. A waiting period of six months applies.



Serious Condition Lump Sum Option

The Serious Condition Lump Sum Option pays out a one-off lump sum amount to help reduce the strain, both financially and emotionally, of dealing with specific serious conditions. Some of the serious conditions covered have a waiting period of 90 days.



Non-PHARMAC Plus Option

The Non-PHARMAC Plus Option covers you for the cost of Medsafe-approved drugs that are not funded by PHARMAC, and helps ensure access to a wider range of drugs when you have an approved claim under your Base Cover. You can choose from the following levels of cover:

\$20,000, \$50,000, \$100,000, \$200,000 or \$300,000

Overview of benefits and limits for Private Hospital Gold Cover



Private Hospital Gold Cover pays 100% of the cost up to the below benefit limits. Benefit limits apply to each insured person. The Policy document contains the terms, conditions and exclusions that apply to these benefits. Refer to the Policy document for full details. If there is an excess on the policy, that excess will be deducted from the benefit limit where applicable.

Base Cover Benefit	The Limits
Surgical Benefit	Up to \$100,000 for each surgery.
Non-Surgical Benefit	Up to \$60,000 every policy year.
Cancer Treatment Benefit	Up to \$60,000 every policy year including up to \$10,000 non-PHARMAC chemotherapy or immunotherapy medicines.
Follow-up Investigations for Cancer Benefit¹	Up to \$3,000 each policy year, up to five consecutive years.
Diagnostic Investigations Benefit	Up to \$60,000 every policy year for a range of diagnostic investigations.
Hospital Diagnostic Tests Benefit	Cover for up to six months before and after you're admitted to private hospital. For general diagnostics: Up to \$3,000 per insured person every policy year. For cardiac related diagnostics: Up to \$5,000 per insured person every policy year.
Hospital Specialist Consultations Benefit	Up to \$5,000 every policy year up to six months before and after admission.
Psychiatric Hospitalisation Benefit	Up to \$330 per day/night, up to \$1,650 for each admission including up to \$200 for drugs and/or ancillary hospital charges.
Dietitian Consultations Benefit	Up to \$100 per consultation, up to \$500 every policy year, up to six months after discharge.
Therapeutic Care Benefit	Up to \$70 per consultation, up to \$350 every policy year, up to six months after discharge.
Breast Symmetry Post Mastectomy Benefit	A one-off payment of up to \$2,500 per lifetime.
Hospice Benefit	Adult: \$50 per night, up to \$500 per admission up to \$2,400 every policy year. Child: \$25 per night, up to \$250 per admission up to \$1,200 every policy year.
Travel and Accommodation Benefit¹	For surgery or treatment: Travel: Up to \$3,000 per insured person every policy year. Accommodation: Up to \$300 each night. For cancer treatment: Travel: Up to the benefit limit remaining this policy year on your Surgical or Non-Surgical Benefit. Accommodation: Up to \$300 each night.
Parent Accommodation Benefit	Up to \$100 per night, up to \$500 for each admission.
Home Care Benefit	Up to \$175 per day, up to \$2,800 every policy year up to six months after discharge.
Physiotherapy Benefit	Up to \$60 per visit, up to \$300 every policy year up to six months after discharge.
Overseas Treatment Benefit	Up to \$10,000 every policy year including travel and accommodation costs.
Public Hospital Payment	\$50 per night. Up to \$2,400 every policy year.
Eye Injections Benefit	For medications funded by PHARMAC at the time of your treatment: Up to \$100,000 for each injection. For medications not funded by PHARMAC at the time of your treatment: Up to \$100 for each injection.
Skin Lesion Surgery Benefit	Up to \$7,500 every policy year.
Foot Surgery Benefit	Up to \$6,000 every policy year.
GP Surgery Benefit	Up to \$450 for each surgery.
ACC Top-up Benefit¹	Covers the difference between costs payable by ACC and the actual costs up to the Surgical Benefit limit or Non-Surgical Benefit limit (whichever applies).
ACC Treatment Injury Benefit¹	Covers the costs of treatment for any injury occurred during health service for an eligible claim up to the Surgical Benefit limit or Non-Surgical Benefit limit (whichever applies).
Waiver of Premium Benefit	Covers the premiums on the policy up to two years if a policyowner dies before the age of 70.
Loyalty - Suspending your Cover Benefit	The policy can be suspended for overseas travel or residence, unemployment, redundancy or parental leave after 12 months' continuous cover.
Loyalty - Sterilisation Benefit¹	One sterilisation procedure over the life of this policy, up to the amount remaining on your Surgical Benefit, after two years' continuous cover.
Loyalty - Obstetrics Benefit	Up to \$1,500 every policy year after three years' continuous cover.
Loyalty - Breast Reduction Surgery Benefit	A one-off payment of up to \$5,000 per lifetime after three years' continuous cover.
Loyalty - Weight Loss Surgery Benefit	A one-off payment of up to \$7,500 per lifetime after three years' continuous cover.

¹ Any related costs paid under this benefit are deducted from the balance available in the benefit maximum for the Surgical Benefit or Non-Surgical Benefit (whichever applies) in each policy year. This information is correct as of November 2023 and is intended as a summary only. It should be read in conjunction with the Policy document. A copy of the Policy document is available at nib.co.nz

Private Hospital Gold Cover



The limits apply to each insured person. The Policy document contains the terms, conditions and exclusions that apply to these benefits. Refer to the Policy document for full details.

Options	Benefit	The Limits
Specialist Option (80% or 100% cover up to the benefit limits)	Specialist Consultations Benefit	Up to \$5,000 every policy year.
	Diagnostic Tests Benefit	Up to \$3,000 every policy year.
	Cardiac Investigations Benefit	Up to \$5,000 every policy year.
	Ear Care Benefit	Up to \$210 for audiometric tests. Up to \$210 for audiology treatment.
	Allergy Testing and Vaccinations Benefit	Up to \$175 every policy year.
	Laboratory Tests Benefit	Up to \$70 every policy year.
	Dietitian or Nutritionist Consultations Benefit	Up to \$100 per consultation, \$500 every policy year.
	Psychiatric Consultations Benefit	Up to \$200 every policy year.
Non-PHARMAC Plus Option	Non-PHARMAC Plus Benefit	Choice of benefit limit of: \$20,000, \$50,000, \$100,000, \$200,000 or \$300,000.
Consultations, Prescription and Vaccination Option (80% or 100% cover up to the benefit limits)	Medical Consultations Benefit	Up to \$200 every policy year for GP, registered nurse or nurse practitioner visits.
	Prescriptions Benefit	Up to \$100 every policy year.
	Flu Vaccination Benefit	One vaccination, up to \$100 every policy year.
GP, Dental, Optical, and Therapeutic Option (100% cover up to the benefit limits)	GP Benefit	Up to \$50 per consultation. Up to \$75 per home consultation. Up to \$200 for each GP surgery.
	Prescriptions Benefit	Up to \$600 every policy year.
	Physiotherapy Benefit	Up to \$50 per treatment/visit, up to \$250 every policy year.
	Nurse Practitioner Benefit	Up to \$22 per visit.
	Dietitian or Nutritionist Consultations Benefit	Up to \$300 every policy year.
	Chelation Therapy Benefit	Up to \$40 per treatment.
	Clinical Psychology Benefit	Up to \$300 every policy year.
	Ambulance Transfer Benefit	Up to \$180 every policy year.
	Acupuncture Benefit	Up to \$40 per visit.
	Chiropractor Benefit	Up to \$50 per visit, up to \$250 every policy year.
	Osteopath Benefit	Up to \$50 per visit, up to \$250 every policy year.
	Foot Care Benefit	Up to \$35 per visit, up to \$175 every policy year.
	Dental Consultations Benefit	Up to \$100 every policy year.
	Eye Care Benefit	Up to \$50 per optometrist consultation. Up to \$200 for orthoptist examination every policy year.
	Dental and Optical Option (80% cover up to the benefit limits)	Dental Care Benefit
Eyewear Benefit		Up to \$500 every policy year for eyewear, required due to a change of vision.

Private Hospital Gold Cover



The limits apply to each insured person. The Policy document contains the terms, conditions and exclusions that apply to these benefits. Refer to the Policy document for full details.

Options	Benefit	The Limits	
	Cover	This Option provides a lump sum payment if an insured person suffers, for the first time after the policy starts, any one of the specified trauma conditions listed below. Available sum insured: \$20,000 or \$50,000. This Option is available to adults aged 16 to 70.	
Serious Condition Lump Sum Option		Heart and circulation <ul style="list-style-type: none"> • Aortic surgery² • Coronary artery bypass grafting surgery² • Major heart attack (Myocardial infarction)² • Heart valve surgery² Organs <ul style="list-style-type: none"> • Chronic liver failure • Chronic lung failure • Chronic renal failure • Major organ transplant² • Pneumonectomy 	Functional loss/neurological <ul style="list-style-type: none"> • Benign tumour of the brain and spinal cord² • Paralysis <ul style="list-style-type: none"> > Hemiplegia > Diplegia > Quadriplegia > Tetraplegia > Paraplegia • Stroke² Cancer <ul style="list-style-type: none"> • Cancer: life threatening²
	Trauma conditions		

2 If any of these trauma conditions occur within 90 days of the start date, or the date the cover is reinstated, no amount is payable. **Note:** All Options incur an additional premium over and above the premium for the Base Cover. Each of the Options includes all of the benefits listed under that Option. For full details on the benefit maximums, exclusions, limitations or other conditions that may apply, please refer to the policy document.