

FAQs

Easy Health™

Reduced stand-down for pre-existing conditions and 20% discount offer

Q Can existing clients take up this offer?

A No. The offer is only open to new applications. It is not available for adding option(s) or adding insured person(s) to an existing policy, or for any client who cancels any nib cover during the promotional period. It is not available for policy reinstatements or plan migrations.

Q I submitted my Ultimate Health application before the promotion started and it came back with exclusions, can I re-submit under this Easy Health offer?

A If you have submitted an application that is still going through the underwriting process, that has not yet been put in force, we would be happy to accept an Easy Health application. You will need to submit a new Easy Health application form to ensure the correct declarations have been signed.

Q What covers does this offer apply to?

A The 'Reduced stand-down' offer applies to pre-existing conditions that are covered under the Easy Health Base Cover after 3 years continuous cover – they will now be covered after 2 years continuous cover. The '20 percent discount' offer is available for the whole policy including the Serious Condition Lump Sum Option and the Proactive Health Option.

Q Is the 20% discount permanent?

A Yes. The discount applies for the life of the policy. This doesn't get removed when someone reaches the age of 60 years old. Please note, it will not be transferred to a new policy, so it will end if the member moves to a new product or joins a group scheme.

Q Will I still get the multi-life discount of 2.5% in addition to the 20%?

A Yes.

Q Is the 'Reduced stand-down' only for adults?

A Children over 4 months can also receive the offer.

Q What happens to applicants younger than 4 months of age?

A Children under 4 months already receive a concession for immediate cover for qualifying pre-existing conditions. This is not changing.

Q Will the 'Reduced stand-down' be removed or can a member lose the discount?

A Yes. If they cancel their policy they will not be offered the 'Reduced stand-down' or discount (if applicable) again. If they join a work scheme or change the policy type the 'Reduced stand-down' and discount (if applicable) no longer applies.

Q What happens if the member receives the 'Reduced stand-down' and then wants to change their level of cover at a future date?

A The 'Reduced stand-down' is not transferrable to any other cover and will not apply to any people or options added to the policy outside of the promotional period.

Q What happens if the member receives the 20% discount and then wants to change their level of cover at a future date?

A The 20% discount is at a policy level. Any future changes such as adding an option will have the 20% discount applied.

Q If one person on the application is aged 60 or over, and the others are all under 60, will the promotion still apply?

A The special offer reducing the period for the pre-existing condition stand-down from 3 years to 2 years is available for all applicants that meet the terms of the promotion. However, because the 20% discount is applied at policy level, the discount is only available if all applicants are aged under 60 on the commencement date of the policy. You will need to apply under separate policies in order for the applicant(s) aged under 60 to be eligible for the 20% discount.