

# nib first choice

Protecting future  
healthcare affordability



**nib First Choice** providers give treatment and services to **nib customers** that are 100% covered.

(when approved and in line with policy terms)



**nib customers** can choose nib recognised providers that are not part of the network and will still be covered for some costs.

(up to nib's Efficient Market Price and in line with policy terms)



Wherever you live, nib will ensure you get access to the quality care you need.



Claiming for treatment with **nib First Choice** is easy.

# How to claim



## 1. Referral

You or your GP can check online at [nibfirstchoice.co.nz/directory](https://nibfirstchoice.co.nz/directory) to see if the health service you need is part of the nib First Choice network. You can also choose which nib First Choice provider to see.



## 2. Get pre-approved

Some providers can apply for pre-approval on your behalf.

If your provider is not registered in nib First Choice Portal, you can apply for pre-approval yourself online through **my nib** ([nib.co.nz/mynib](https://nib.co.nz/mynib)).



### nib First Choice provider

If you choose to see an nib First Choice provider, you'll be covered for 100% of your health service costs, in line with your policy.



### Other providers

If you choose a provider that is not an nib First Choice provider, nib will pay up to a pre-approved amount and you'll pay any gap payment.



## 3. Receive treatment

Get the health service you need, knowing what you're covered for.

If you have an excess on your cover, you'll pay this directly to your provider.



## 4. Claim payment

We'll pay your provider to your pre-approved amount.

**If your chosen provider is not an nib First Choice provider**, they will charge any out-of-pocket cost to you.



## 5. Peace of mind

After your treatment, you can focus on your recovery.