

REGISTRATION FORM

MIBP [Member Insurance Benefits Programme]

MEDI COVER

MediCover Health Insurance from Southern Cross. Funded by you.



WILLS

Your advisory service. Funded by you.



PERSONAL DETAILS

[PLEASE COMPLETE ALL SECTIONS]

First Name _____ Surname _____

Email Address _____

Service Number _____

Service Arm Army Navy Air Force Civilian Reserve
(Please circle one)

Date of Birth / / Gender Male Female Date joined NZDF / /
(Please circle one)

Contact Address _____

Suburb, Town/City: _____ Post Code: _____

Mobile Number _____

Base Salary _____

Y N Tier 1 - Please send me my Tier 1 Insurance Certificate.
(Please circle one)

I authorise the use and disclosure of my personal information for the purposes of the MIBP programme. I agree that NZDF, Aon, Footprint/Perpetual Guardian and the Insurer may share information about me to the extent reasonably necessary to meet their respective legal obligations, administer & manage these insurances, or promote to me other products or services that may be of interest. I consent to the receipt of both electronic messages and commercial electronic messages (as defined in the Unsolicited Electronic Messages Act 2007), until such time as I advise Aon to cease sending such messages or until such time as my insurance ends.

RECEIVE MORE INFORMATION ON YOUR TIER 2 AND 3 COVER OPTIONS

If you would like to extend your Tier 1 protection, please circle below and we will send you more information.

Y N Tier 2 - I understand that I can top up or increase my Tier 1 Life and Terminal Illness and Income Protection insurance and add Trauma benefits too.
(Please circle one) Please send me my no obligation benefit options and quotation details for Tier 2.

Y N Tier 3 (not available for a Spouse/Partner who is already a member of NZDF). I understand I can choose to protect my Spouse/Partner with Life and Terminal Illness and Trauma Insurance.
(Please circle one) Please send me my no obligation benefit options and quotation details for Tier 3.

Your Spouse/Partner's Date of Birth / /

Your Spouse/Partner's Gender Male Female (Please circle one)

TO RECEIVE YOUR TIER 1 INSURANCE CERTIFICATE AND TIER 2 & 3 INFORMATION, PLEASE COMPLETE THIS FORM AND RETURN TO AON.

- You can choose to:
1. Submit it at the NZDF MIBP seminars
 2. Scan and email this form to nz.nzdf.enquiries@aon.com
 3. Return this form to Aon using the postpaid response address
 4. Complete the online form at <https://nzdf.synergyhealthltd.com/register/MIBP>



0800 642 748
<https://nzdf.synergyhealthltd.com/register/MIBP>

MEDICOVER is a special health insurance option provided to you by Southern Cross. Your MEDICOVER Insurance is between you and Southern Cross and not with NZDF.

Having health insurance can mean:

- Faster access to treatment by avoiding public hospital lists
- Less time off work for family members looking after sick children
- A quicker return to health, so you can all get on with enjoying life
- Peace of mind for you

Your medical insurance benefits:

- NZDF Special Group Medical Insurance Plan with discounted premium rates
- Refer to your personal agreement terms for more information about your cover details

Milestone Direct Ltd is the official provider of financial advice and Mortgage Broking services to members of the NZDF and the Defence Community.

Will your nest egg last as long as you do?
– financial planning

Are you paying too much for insurance?

A disclosure statement is available on request and free of charge.

www.milestonedirect.co.nz
0508 MILESTONE (645 378)



The Defence Force wants personnel and their families to make good financial decisions. The Force Financial Hub has been set up so you can easily access all of the Defence Force's financial benefits in one place. For more information please go to www.nzdf.mil.nz/families/financial-hub/



As a Reserve Force member of NZDF you are automatically provided with a \$300,000 death by accident benefit, whilst on active duty or going to and from that duty - giving you peace of mind that if the worst were to happen the people you care about would have some financial support. However, did you know that if you don't have a Will in place these much needed funds might not go to the person or people you would like them to go to? To stop this from happening all you have to do is complete a Will. Even better, you can do this for free* with Footprint.

- Footprint is an online Will service where you can get your will sorted anywhere, anytime, in a matter of minutes.
 - To get your online Will go to www.myfootprint.co.nz and enter the voucher code AON105.
 - If you have a complex situation and an online Will is not suitable you can book an appointment with a Perpetual Guardian consultant, go to www.perpetualguardian.co.nz/contact. Please note a fee will apply for consultation Wills.
- * Free online Will for the first 1000 applicants signing up each year.
- Your Will, Your story. It's that Simple!



AIA is your NZDF MIBP Tiers 1, 2 and 3 provider

AIA is the 2nd largest life insurer in the world, and our mission is to be the 'Best in Life'.

Our purpose is to make a difference for all Kiwis, so that they can live longer, healthier, better lives.

AIA International Limited, trading as AIA New Zealand, has a current insurer financial strength rating of **AA - (Very Strong)** from Standard & Poor's. A copy of the scale, of which this rating forms part of is available at www.aia.co.nz. The MIBP Insurance is underwritten by AIA International Limited, trading as AIA New Zealand.

MIBP CONTACTS

AON NEW ZEALAND MIBP TEAM

Phone: 0800 642 748

Email: nz.nzdf.enquiries@aon.com

NZDF MIBP Website:
<https://nzdf.synergyhealthltd.com/register/MIBP>

YOUR SITE HR ADVISORS



FORCE FINANCIAL HUB

www.nzdf.mil.nz/families/financial-hub/

SOUTHERN CROSS

Phone: 0800 438 268

FOOTPRINT

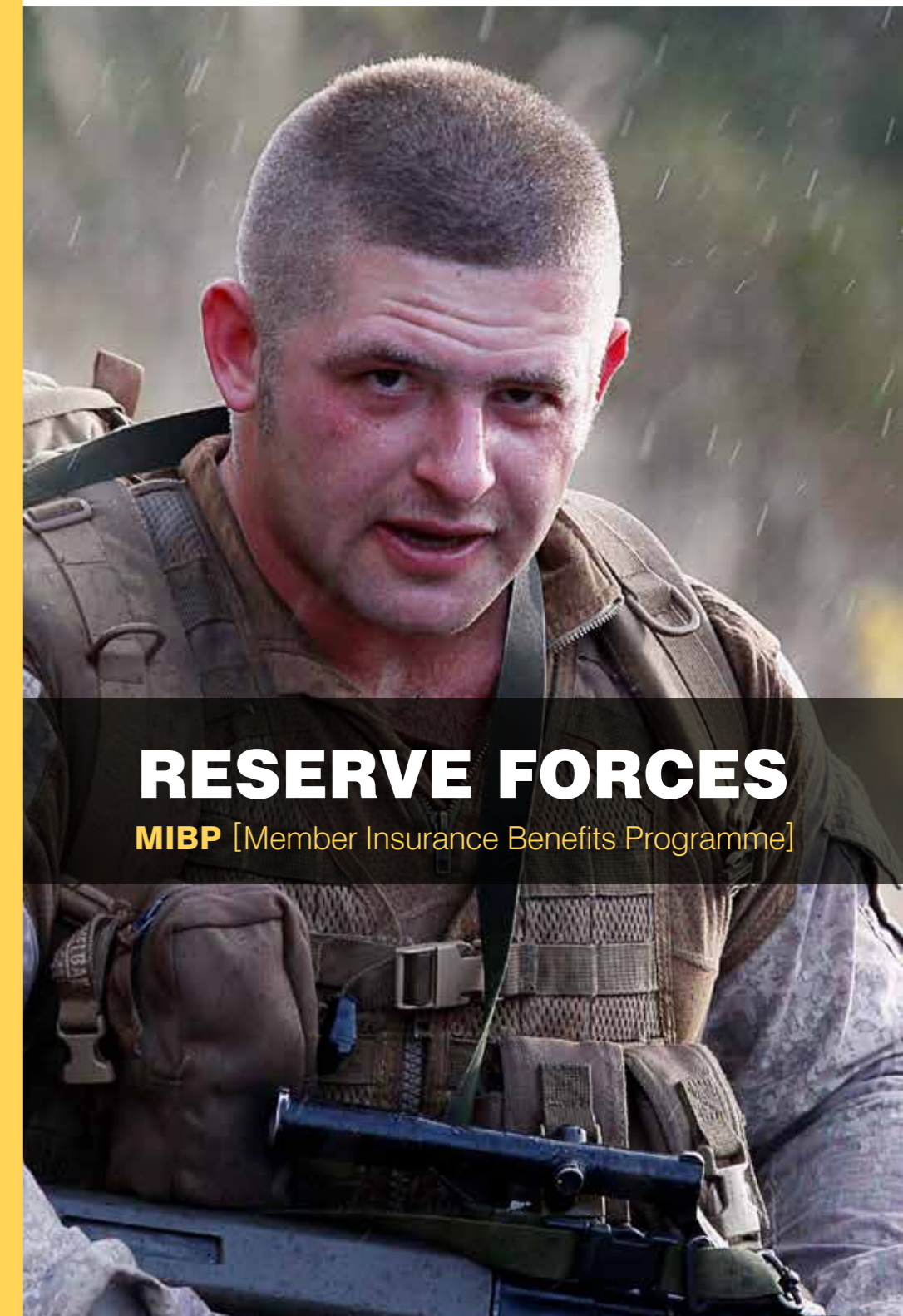
Phone: 0800 366 877

The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional adviser.

You are encouraged to attend the MIBP Seminars held at NZDF sites, to read the FAQ in your Member Pack or check out the information on the MIBP website. This brochure is not a substitute for the policy wordings.



New Zealand
DEFENCE FORCE
Te Ope Kātua O Aotearoa



RESERVE FORCES

MIBP [Member Insurance Benefits Programme]

Check out our new NZDF MIBP website
<https://nzdf.synergyhealthltd.com/register/MIBP>
Register for MIBP and find out more.





1 May 2019

Dear Member of the New Zealand Defence Force

In 2014 we first launched our staff insurance package called Member Insurance Benefits Programme (MIBP). This package saw the New Zealand Defence Force (NZDF) providing comprehensive insurance cover for serving personnel, civilian employees, and Reserve Force members.

We have also created a wide range of additional insurance options for our Regular and Reserve Forces, civilians, spouses/partners and former defence members. To date, over 2200 people have taken out additional Tier 2 and 3 MIBP insurance. MIBP is also available after your career with the NZDF has finished, and more than 400 people to date have chosen this option.

Recently we have made further enhancements to our insurance offering to ensure it continues to meet the needs of our people and their families. These additions to the MIBP include the ability to purchase funeral cover for yourself and family members; additions to the physical loss policy; and a wider range of options for our Reserve personnel. We have also extended the eligibility age to 80 for the commercial life insurance cover for all member categories.

In 2017 we widened the MIBP offering to cover more people in our Defence Community (such as former members and families) and we extended the scheme to Ministry of Defence employees, which brings insurance into line with other Defence Force Savings Schemes and other Force Financial Hub products and services.

If you have any questions about information in this brochure you can contact the NZDF benefits team benefits@nzdf.mil.nz or phone Aon on 0800 642 748. Information about MIBP, and all other Defence member benefits are available on the Force Financial Hub website.

I encourage you to take the time to look at what is available to you and your family.

Air Marshal Kevin Short

Chief of Defence Force



TIER ONE

Benefits to help protect your financial future. Fully funded by NZDF.

As a member of the NZDF Reserve Forces, you are automatically provided with valuable protection by MIBP TIER 1.

TIER 1 benefits are fully funded by NZDF.

YOUR TIER 1 BENEFITS

Death by Accident

- \$300,000 benefit for death by accident whilst on active duty or going to and from that duty
- Cover up to age 80
- No exclusion for war or terrorism

Physical Loss

- Up to \$50,000 benefit for accidental physical loss whilst on active duty or going to and from that duty
- Cover up to age 80
- No exclusion for war or terrorism

ACC Top Up

- Covers the shortfall between your ACC benefit and 100% of your civilian pre-incapacity salary (as determined by ACC, up to the maximum insurable ACC salary)
- Cover up to age 65 whilst on active duty or going to and from that duty
- No exclusion for war or terrorism

If you are deployed please check out the Regular Forces Tier 1 automatic benefits that will apply to you at <https://nzdf.synergyhealthltd.com/register/MIBP>



TIER TWO

Additional protection funded by you.

MIBP TIER 2 provides a range of additional benefits you can choose to supplement your TIER 1 protection.

When you join NZDF, you can apply for TIER 2 benefits up to certain levels without having to undergo a health assessment, provided you apply within 60 days of your start date.

NZDF members can apply for Tier 2 benefits at any time, subject to health assessment.

YOUR TIER 2 BENEFIT OPTIONS

Life & Terminal Illness Covering death by any cause

- Multiples of \$50,000 up to \$1,000,000
- 24/7, world-wide* cover up to age 80
- Belligerent operations cover (armed combat & major war fighting) available, check MIBP website for more details
- Up to \$50,000 physical loss cover

Add Income Protection

- Protection if you're temporarily or permanently unable to perform your usual occupation as a result of illness or injury
- Income Protection benefit for 75% of your civilian salary (90 day stand down, two year benefit period)
- Extend your benefit period to 5 years
- Extend your benefit payment period to age 70
- Benefit payable fortnightly in advance
- 24/7, world-wide* cover up to age 70

Add Critical Illness

- A lump sum benefit for conditions like heart attack, stroke and cancer*
- 24/7, world-wide* cover up to age 70
- Add multiples of \$5,000 up to \$500,000

Your MIBP Tier 2 insurance is between you, Aon and the insurer and not with NZDF. If you leave NZDF you can continue your insurance by simply continuing to pay the monthly Direct Debits.

*subject to policy terms and conditions



TIER THREE

Protection for your spouse or partner. Funded by you.

MIBP TIER 3 gives your spouse or partner a range of optional benefits, provided they are not a member of NZDF.

When you join NZDF, your spouse or partner can apply for TIER 3 benefits up to certain levels without having to undergo a health assessment, provided they apply within 60 days of your start date.

NZDF members' spouses or partners can apply for Tier 3 benefits at any time, subject to health assessment.

TIER 3 BENEFIT OPTIONS FOR YOUR SPOUSE OR PARTNER

Life & Terminal illness

- Multiples of \$50,000 up to \$1,000,000
- 24/7, world-wide* cover up to age 80

Critical Illness Insurance – accelerated payment of life insurance

- Add this on to the Life Insurance
- A lump sum benefit for conditions like heart attack, stroke and cancer*
- Multiples of \$10,000 up to \$250,000
- 24/7, world-wide* cover up to age 70

*subject to policy terms and conditions

Tier 3 insurance is between your spouse or partner, Aon and the insurer and not with NZDF. If you leave NZDF your spouse or partner can continue their insurance benefits by simply continuing to pay the monthly Direct Debits. Nothing else changes. If you have any questions please contact Aon.

TIER FOUR

 Defence Community ex NZDF Members since 1st January 1990.

If you were previously a member of NZDF you now are able, if you meet the eligibility criteria, to access the Tier 2 benefits of Life & Terminal Illness, Critical Illness and Income Protection Insurance for yourself and can do this via Tier 4. These benefits are funded by you. There are some conditions that will apply on age, residency and occupation, but if these insurance benefits may be of interest, please visit the NZDF MIBP website at <https://nzdf.synergyhealthltd.com/register/MIBP> or contact us on nz.nzdf.enquiries@aon.com or 0800 642 748.

TIER FIVE

 Funeral Plan. Defence Community MIBP.

A Funeral Plan, funded by you is available to members of the Defence community. You are a member of the Defence community if you are or any of your family members have been members of NZDF. You can get a no obligation quote and apply online <https://realcover.co.nz/funeralcover/?AON> or contact Aon on nz.nzdf.enquiries@aon.com or 0800 642 748.

TIER SIX

 Extra protection solutions for you and your family.

MIBP Tiers 1, 2 & 3 may not provide all the benefits you need. Tier 6 has an extended range of benefits with personal advice from Aon to complete your protection. Funded by you.

Life Cover - cover for your family, business or other financial commitments that could be put at risk if you die.

Family Protection - should you die, your beneficiaries will receive a monthly income for the period you select.

Accidental Death - this cover is ideal added protection against accidents that can occur while you're pursuing an active and adventurous lifestyle.

Critical Illness (Trauma) - helps guard against financial hardship should you suffer one of a specified number of critical conditions, such as cancer and heart attack (subject to policy definitions). Pays a lump sum to protect against all the immediate expenses that can result.

Total Permanent Disability - pays a lump sum if you are totally and permanently disabled through sickness or injury.

Income Protection - this guards your greatest asset: your power to earn. The benefit is a monthly payment if you cannot work because of sickness or injury. This is essential if your partner or family depends on your income.

Mortgage Protection - this can help cover your monthly mortgage instalments or rent payments and other expenses if your earning capacity is seriously affected by illness, disability or redundancy; ensuring your lifestyle is protected.

Tier 6 Insurance is between you and the insurance provider and not with NZDF. If you leave NZDF you can continue your insurance benefits by simply continuing to pay the Premium to the insurance provider. Nothing else changes. If you have any questions please contact Aon on 0800 642 748 or nz.nzdf.enquiries@aon.com.