

Your guide to making a Major Medical Cover claim

We want you to receive your claim payment as soon as possible, so if you follow this guide it will show you what you need to do, and help speed up the process.

Don't forget to call your adviser as he/she will be able to assist you with your claim.

What do you need to do?

1. Both you and your doctor (GP) or dentist will need to complete the claim form that we have sent you (at your expense), providing as much detail as possible about your claim.
2. Attach copies of receipts and/or unpaid invoices if you have them.
3. If you have any additional information, e.g. referral letter, specialist report, estimate of the cost of the procedure, please send these in as well - the more information we have, the quicker we can reach a decision.

What will happen next?

Once we have received your claim form (and any additional information that you have been able to provide) we will assess your claim.

This will result in one of two scenarios:

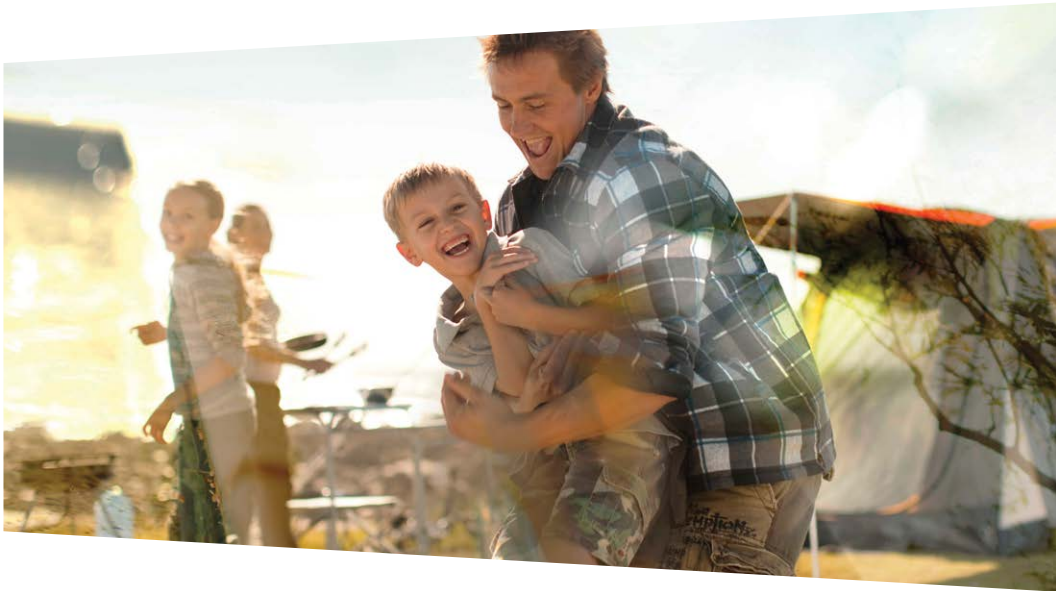
1. We have enough information to make a decision about your claim.
2. We may need:
 - More information from you
 - More information from your doctor (or dentist) to supplement what they have told us on the claim form. If this is the case we will make the request on your behalf.

Either way, we will contact you to let you know what will happen next. Once your claim has been accepted, we will send you either a pre-approval letter or a letter confirming that your claim has been paid.

Please phone us on 0508 464 999 if you have any questions. Our office hours are 8.30am-5.00pm Monday to Friday. We are always happy to talk to you.

Checklist

- Have you answered all the questions on the claim form, providing as much information as possible for each question?
- Has your doctor (GP) or dentist answered all the questions in Section 7 of the claim form?
- Has the claim form been signed?
- If you have any of the following, please include them:
 - Referral letter
 - Specialist report
 - An estimate of the cost of your procedure (normally provided by the specialist)
 - Receipts and/or unpaid invoices.



Important Information

All Major Medical Cover is insured by nib nz limited. OnePath continues to administer Major Medical policies on nib's behalf until further notice.

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