



NZDF MIBP CONTINUATION OPTION

For Redundant Civilian Employees

When you leave the New Zealand Defence Force, your NZDF MIBP Tier 1 \$300,000 Life & Terminal Illness insurance and Income Protection insurance will cease. If you already have MIBP Tier 2 insurance, or MIBP Tier 3 insurance for your spouse or partner, these can continue provided you continue to pay the monthly premiums.

Continue your NZDF MIBP insurance

Subject to some conditions, you can continue your MIBP Tier 1 insurance by applying to transfer some or all of it to MIBP Tier 2. This is particularly important if you have any health issues, or if you have a MIBP Tier 2 Income Protection benefit period extension.

Act promptly - you have 60 days to apply

The Continuation Option is only available for 60 days from your last day of employment with NZDF.

- No health assessment is required
- MIBP Tier 2 special premium rates apply

Conditions Apply

To qualify for the Continuation Option, you must meet the insurer's terms and conditions for MIBP Tier 2 membership. These include:

- You must be under age 80 for Life & Terminal Illness, and under age 70 for Income Protection
- Meeting the insurer's Residency / Citizenship criteria
- Your application must be received by Aon within 60 days of your last day of employment with NZDF
- To continue the MIBP Income Protection, you must be moving to new permanent employment and working at least 10 hours per week
- The Continuation Option may not be available if you live or work outside of New Zealand, or travel to countries which are considered hazardous by the insurer
- The Continuation Option is not available if you have been paid the MIBP Tier 1 Terminal Illness benefit

Life & Terminal Illness Continuation Option Free Premiums for the first 3 months

For those being made redundant prior to 31st December 2025, the insurer has agreed to provide the **Continuation Option Life & Terminal Illness insurance free for the first 3 months.**

To take advantage of this offer, you will need to provide evidence of your redundancy, and complete and return the Continuation Option and Direct Debit form within the 60 day period.

Extended Cover

Your MIBP Tier 1 insurance remains in place for up to 60 days from your last day of employment with NZDF.

This extended cover ends the earliest of any of the following occurring:

- 60 days from your last day of employment with NZDF
- Your completed Continuation Option form is received and accepted
- You reach age 80
- You become terminally ill as defined in the policy
- You have been on unpaid leave for longer than 24 months

How to Apply

- Email nz.nzdf.enquiries@aon.com advising your name, service number, date of birth, base salary, and last day of employment with NZDF
- Call the Aon MIBP Helpline **0800 642 748** Monday to Friday

The Continuation Option form will then be sent to you.