



NZDF REGULAR FORCES & CIVILIANS

MEMBER INSURANCE BENEFITS PROGRAMME

Continuation of Tier 1 Benefits Upon Leaving NZDF

When you leave the New Zealand Defence Force, your NZDF MIBP Tier 1 \$300,000 Life & Terminal Illness and your Income Protection Insurance benefits will cease

Continue your NZDF MIBP insurance

Subject to some conditions you can continue these valuable insurances by applying to transfer some or all of these benefits to MIBP Tier 2.

Act promptly - you have 60 days to apply

Make sure you continue to protect yourself and your family. This continuation option is only available for 60 days from the date of your ceasing service with the New Zealand Defence Force:

- No health assessment is required
- You will still qualify for the MIBP Tier 2 civilian discounted premium rates.

How to Apply

To receive an Application and Quotation form:
Contact Aon

- Call the Aon MIBP Helpline **0800 642 748** Monday to Friday 8am to 5pm
- Email **nz.nzdf.enquiries@aon.com** providing your name, service number, date of birth, base salary including military factor if applicable and date of leaving.

A Quotation and Application form will then be sent to you.

Conditions Apply

To qualify for the continuation option you must meet the insurer's terms and conditions for MIBP Tier 2 membership. These may include:

- Being 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 the insurer within 60 days of your final date of service with NZDF
- For Income Protection you must be moving to a new occupation on a permanent basis and working for at least 10 hours per week.

A continuation option may not be available if:

- You live or work outside New Zealand or travel to countries which are considered hazardous by the insurer
- If at the date of your leaving NZDF you are claiming an income protection benefit, the income protection continuation option is not available until you have recovered from the claim.

A continuation option is not available if:

- if a Terminal Illness benefit has been paid under the life and terminal illness policy

If you have any questions or require additional assistance, please call Aon: **0800 642 748**