

HEALTH SCOPE OF ENGAGEMENT

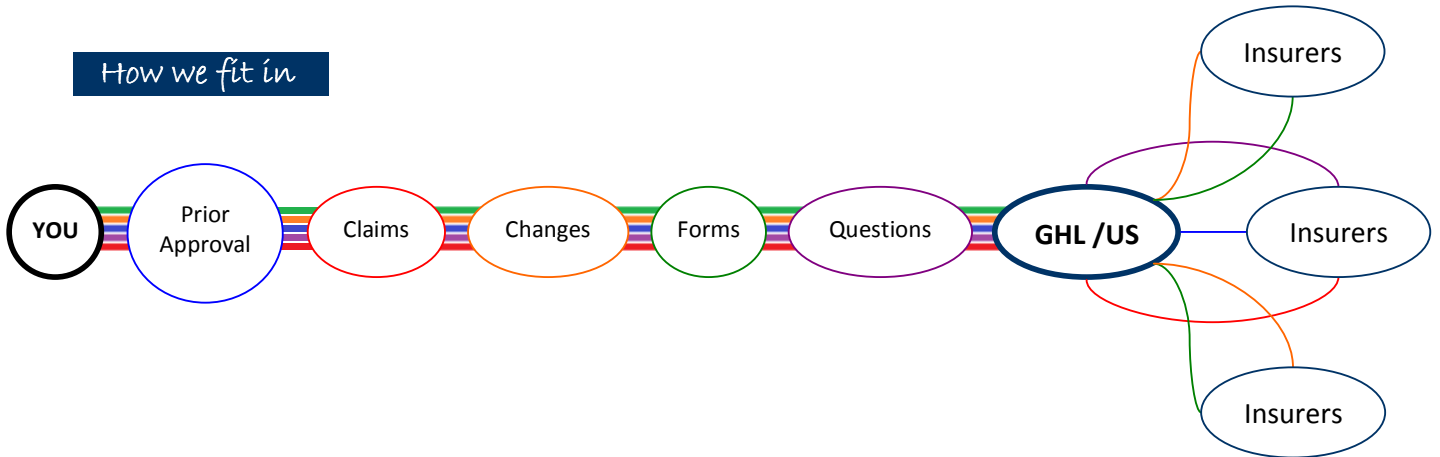
Why we are here;

We were brought in by VHNZ to help you understand the group health scheme. You can draw on our experience of over a decade helping people like you find the right kind of health cover.

We specialise in looking after groups schemes and your personal risk like;

- Health Insurance
- Life Insurance
- Income & Mortgage Protection
- Trauma Cover
- Permanent Disability Cover

How we fit in








Our advice to you;

For now our advice is only covering the group health scheme included in this pack.

If you want us to help you with other cover just circle which ones below and we can organise a time to catch up.

The Slippery Slope: the what and when to cover

Hospital Care	Income Protection	Major Illness	Inability to work again	Death
<p><u>HEALTH</u></p> <p><u>Per Event Benefit</u></p> <p>Pays for hospital bills and options to add on costs of specialists and tests.</p> <p><u>Why?</u> So you can skip the queue and recover more quickly.</p>	<p><u>INCOME COVER</u></p> <p><u>Monthly Benefit</u></p> <p>Choice of waiting period and length of payment period.</p> <p><u>Why?</u> To help pay the bills.</p>	<p><u>TRAUMA</u></p> <p><u>Lump Sum Benefit</u></p> <p>Lump sum benefit paid on diagnosis of one of a number of traumas.</p> <p><u>Why?</u> To help you make it through.</p>	<p><u>T P D</u></p> <p><u>Lump Sum Benefit</u></p> <p>Lump sum benefit paid on diagnosis of never being able to work again.</p> <p><u>Why?</u> To help you survive financially for the rest of your life</p>	<p><u>LIFE</u></p> <p><u>Lump Sum Benefit</u></p> <p>Lump sum benefit paid on the death of.....</p> <p><u>Why?</u> So your family aren't left with nothing.</p>