



# HEALTH INSURANCE

## What is health insurance and why do you need it?

AIA health insurance provides peace of mind that you can get faster access to medical treatment if you need it. Health insurance provides access to private medical care so you can focus on getting the right treatment and start your recovery sooner.

Our public health system and ACC do a great job of supporting people who require urgent medical attention. However, relying on the public system for conditions that are non-urgent or non-accidental can result in long waiting lists and delayed treatment.

## Key benefits of our health insurance

- No annual limit on the amount you can claim for surgeries under the surgery benefit.
- Includes \$500,000 extensive cancer cover for every stage: from diagnosis to treatment and recovery.
- Children can be added to the policy at any time, and during their first three months of their life there is no underwriting required.
- Worldwide treatment options available to cover costs of treatment overseas. Conditions and limitations apply.

## Our health insurance options

### ♥ AIA Private health

This is comprehensive health cover providing access to private medical care when you need it most. Covers costs relating to specialist consultations, diagnostic imaging and tests, hospitalisation and surgery at a time, location and with the medical provider of your choice. Option available of upgrading to Private Health Plus for additional cover for specialist consultations, diagnostic imaging and tests, reproductive health and a health screening allowance.

### 🎗️ AIA Cancer Care

This is a cancer only health cover that takes care of medical expenses associated with the diagnosis, treatment and recovery of cancer. Cover includes unlimited Cancer Surgery, access to specialist consultations, diagnostic imaging and tests and Pharmac and non-Pharmac Medsafe indicated cancer chemotherapy and immunotherapy drugs.

## AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It takes you on a journey to better health - where you get to know your health, improve it, and enjoy the rewards for doing so.



Add AIA Vitality when you purchase health insurance to receive:

- an initial 10% premium discount\* on your first year's premium
- earn up to \$560 in vouchers or Airpoints Dollars™ per membership year
- exclusive rewards and discounts from our partners.

➕ Add AIA Vitality to your health insurance for \$11.50 per month.

\*T&Cs apply.

## What's included in AIA Health Insurance:

	 <b>Private Health</b> <i>Covers a range of medical conditions</i>	 <b>Cancer Care</b> <i>Covers cancer-related treatments only</i>
<b>AIA Vitality</b> Eligibility	Can be added for \$11.50 per month (16+)	Can be added for \$11.50 per month (16+)
<b>AIA Vitality Premium Discount</b> Premium Flex rewards you with a discount on your insurance. The more engaged you are, the higher the discount. Conditions apply	Receive a 10% discount in your first year, then you're in control of the discount you receive.	Receive a 10% discount in your first year, then you're in control of the discount you receive.
<b>Surgery benefits</b>		
Inpatient treatment costs including surgeon, anaesthetist, radiologist, and hospital fees.	Unlimited	Unlimited
Access to pre and post-surgery support services like consultations, physiotherapy and prescription drugs.		
Minor surgical procedures performed by a GP.	Up to \$3,000 per policy year	Up to \$3,000 per policy year
Surgical costs for specified congenital conditions.	\$2,000 per lifetime	●
<b>Cancer Cover benefits</b>		
Treatments and procedures, including the cost of Pharmac and non-Pharmac subsidised Medsafe indicated cancer chemotherapy drugs.	\$500,000 per policy year	\$500,000 per policy year
Consultations, tests and diagnostic imaging.		
Breast reconstruction following mastectomy.		
Breast symmetry following mastectomy.		
Prophylactic surgery following cancer for prophylactic mastectomy and/or oophorectomy only, and where criteria has been met.		
Prostate brachytherapy.		
Cancer diagnostics.	No specific benefit but may be covered by other benefits of the policy	\$5,000 per policy year
Post-cancer treatment care and support.	\$1,000 per policy year	\$1,000 per policy year
Public hospital cancer treatment cash benefit.	\$5,000 per lifetime	\$5,000 per lifetime
Palliative and respite care.	\$1,500 per lifetime	\$1,500 per lifetime
<b>Medical hospitalisation and testing</b>		
Hospitalisation costs for treatment of a condition which doesn't require surgery such as hospital accommodation costs, specialist fees, and other ancillary hospital charges.	\$500,000 per policy year	No specific benefit but may be covered by other benefits of the policy
Major diagnostic imaging and tests costs including Angiogram, Colonoscopy, CT scans, Laparoscopy, Hysteroscopy and MRI scans.	\$200,000 per policy year	No specific benefit but may be covered by other benefits of the policy
Public hospital cash grant.	\$300 per day, Up to \$3,000 per policy year	\$300 per day, Up to \$3,000 per policy year
<b>Overseas treatment</b>		
Voluntary treatment in Australia covering costs for the approved treatment, procedure, consultation, test, diagnostic imaging, support, or care at an approved health facility.	100% of the reasonable charges payable in New Zealand	100% of the reasonable charges payable in New Zealand

 **Private Health**

*Covers a range of medical conditions*

 **Cancer Care**

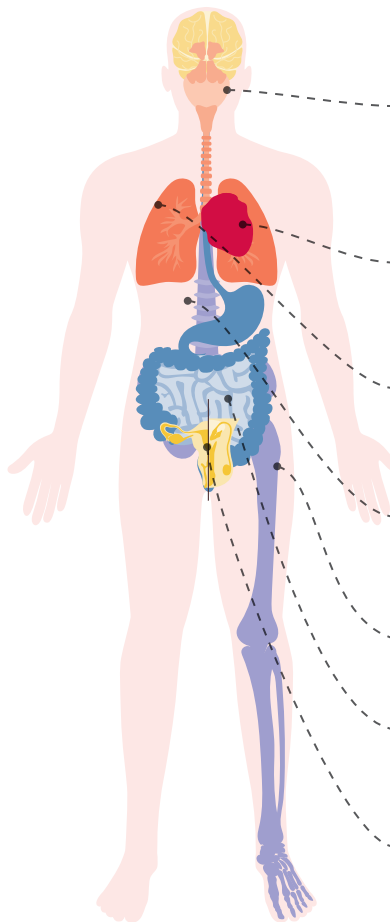
*Covers cancer-related treatments only*

Voluntary treatment overseas (other than Australia) covering costs for the approved treatment, procedure, consultation, test, diagnostic imaging, support, or care recommended by a New Zealand specialist.	85% of the reasonable charges payable in New Zealand	85% of the reasonable charges payable in New Zealand
Treatment overseas where the waiting period in New Zealand is greater than six months. Covers costs for a medically necessary treatment or procedure unable to take place in New Zealand within six months.	100% of the reasonable charges payable in New Zealand	100% of the reasonable charges payable in New Zealand
Treatment overseas not available in New Zealand. Covers costs for a medically necessary treatment or procedure recommended by an approved specialist.	\$30,000 per policy year	\$30,000 per policy year
<b>Loyalty benefits</b>		
Bilateral breast reduction allowance.	\$7,500 per lifetime across both benefits (after three years)	●
Bariatric surgery allowance.		●
Sterilisation.	\$5,000 per lifetime (after one year)	●
Cancer health screening allowance.	●	\$300 (after three years) or \$450 for AIA Vitality members (after two years)
<b>Support benefits</b>		
Mental health support.	\$2,500 per policy year	\$2,500 per policy year
Parent accommodation.	Up to \$3,000 per policy year across both benefits.	●
Treatment away from home in New Zealand.	(Daily limits may apply)	Up to \$3,000 per policy year. (Daily limits may apply)
Obstetric care allowance.	\$2,000 per policy year	●
Parents grieving.	\$2,000 per child	●
Waiver of premium on death.	Two years free cover (policy)	Two years free cover (policy)
<b>Optional upgrade – Private Health Plus</b>		
Additional diagnostic imaging and tests which are not related to treatment or surgery, as long as referred by a medical practitioner or specialist.	\$100,000 per policy year	●
Additional specialist consultations (including second opinions) with a specialist referred by a registered medical practitioner.	\$10,000 per policy year	●
Reproductive health Pregnancy, maternity and infertility allowance including infertility diagnosis.	\$1,500 per policy year (after two years)	●
Health screening Health screening allowance including bone, bowel, breast, cervical, heart, prostate, skin and aortic aneurysm screening, and hearing and eye tests.	\$500 (after three years) or \$750 for AIA Vitality members (after two years)	●

This is a summary only. For all terms, conditions, limits and exclusions, please read the policy wording.

## Health insurance common treatment costs

The image below shows some common treatments our customers have needed and their average costs.



**♥ Private Health    🚫 Cancer Care**

<b>Grommets</b> \$4,000 - \$7,000	♥	
<b>Strabismus</b> \$6,000 - \$7,500 <i>(Correction of eye muscle movement)</i>	♥	
<b>Adenotonsillectomy</b> \$5,500 - \$9,000 <i>(Removal of tonsils and adenoids)</i>	♥	
<b>Sinus surgery</b> \$9,000 - \$33,500	♥	
<b>Heart valve replacement</b> \$80,000 - \$100,000	♥	
<b>Mastectomy (Unilateral)</b> \$17,000 - \$30,000	♥	🚫
<b>Mastectomy with breast reconstruction</b> \$50,000 - \$100,000	♥	🚫
<b>Hernia repair</b> \$8,500 - \$20,000	♥	
<b>Removal of skin lesion</b> \$500 - \$15,000	♥	🚫
<b>Spinal surgery</b> \$30,000 - \$250,000	♥	
<b>Hip replacement</b> \$25,000 - \$40,000	♥	
<b>Bowel resection</b> \$40,000 - \$60,000	♥	🚫
<b>Robotic prostatectomy</b> \$32,000 - \$35,000	♥	🚫
<b>Endometriosis surgery</b> \$20,000 - \$50,000	♥	

Additional diagnosis and treatment costs you and your family could experience:

<b>Diagnostics (per test)</b> ♥ 🚫
<b>Ultrasound</b> \$250 - \$600
<b>CT Scan</b> \$600 - \$1,700
<b>MRI Scan</b> \$1,500 - \$2,500
<b>P.E.T Scan</b> \$2,500 - \$3,000
<b>Cancer treatments (per policy year)</b> ♥ 🚫
<b>Chemotherapy</b> \$15,000 - \$400,000
• <b>Pharmac funded drugs</b> \$800 - \$4,500 per month
• <b>Non Pharmac funded drugs</b> \$8,000 - \$40,000 per month
<b>Radiotherapy</b> \$20,000 - \$55,000
<b>Lung cancer</b> \$50,000 - \$300,000
<b>Metastatic melanoma</b> \$100,000 - \$380,000

Source: AIA Health Claims Data, 30 April 2023

## What is a health insurance excess and how does it work?

When it comes to money, it's always good to know you're in control. Everyone's situation is different, so we have options to help keep your cover affordable. When you take out AIA Private Health insurance, you are required to choose your excess. The excess is the amount you need to pay before you make a claim and can be a way of managing cost. The higher the excess you choose, the lower your premium will be as outlined by the discounts in the below table.

	Excess option	Accumulated discount
Private Health	Nil	0%
	\$250	15%
	\$500	24%
	\$750	30%
	\$1,000	40%
	\$2,000	55%
	\$4,000	70%
Private Health Plus	Nil	0%
	\$250	15%
Cancer Care	Nil	0%



### Did you know?

In 2023, we paid over **\$143 million** in claims for health insurance. Annual health insurance claims increased by 6% due to escalating costs and increased need for healthcare.

# AIA Vitality



## How you can save on insurance with AIA Vitality

When you sign up to AIA Vitality you receive an initial 10% premium discount on your eligible insurance policies. Then you're in control of the discount you can receive through ongoing engagement with the AIA Vitality programme. After the initial discount period (first year of membership), your AIA Vitality Discount will be determined annually based on your current AIA Vitality Status level on your policy anniversary.

	AIA Vitality Status achieved	Premium flex	Example: Your AIA Vitality year 1 discount is 10% (the initial discount)
PROGRAMME ENGAGEMENT ↑	<b>PLATINUM</b> 30,000 pts	+2.0% p.a. up to maximum of 20%	If you reach Platinum, your year 2 <b>DISCOUNT WILL BE 12%</b>
	<b>GOLD</b> 20,000 pts	Retain current discount	If you reach Gold, your year 2 <b>DISCOUNT WILL BE 10%</b>
	<b>SILVER</b> 10,000 pts	-1% p.a. to a minimum of 0%	If you reach Silver, your year 2 <b>DISCOUNT WILL BE 9%</b>
	<b>BRONZE</b> 0 pts	-2.0% p.a. to a minimum of 0%	If you retain Bronze, your year 2 <b>DISCOUNT WILL BE 8%</b>

For more details on Premium Flex, refer to [aia.co.nz/premium-flex](http://aia.co.nz/premium-flex)

## How AIA Vitality Works

- Add AIA Vitality to your AIA Insurance**  
 To join AIA Vitality and start thriving, add it to any eligible life, trauma, disability, income protection or health insurance.
- Download the app**  
 Download the app via Google Play or Apple App Store and sign-up for your AIA Vitality membership.
- Level up your Status**  
 Link a compatible fitness device or app and start moving to earn AIA Vitality Points.
- Enjoy the rewards**  
 Get instant access to great discounts from sports apparel and movie tickets to gym memberships. Plus earn weekly rewards for being active.



Scan the QR code to experience a year with AIA Vitality using our interactive simulator.

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## Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. 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.

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Monday - Friday, 8.30am - 5.30pm



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**HEALTHIER, LONGER,  
BETTER LIVES**