



PERSONAL



aia.co.nz

AIA LIVING

# Health Insurance



HEALTHIER, LONGER,  
BETTER LIVES

## What is health insurance?

Good health is undoubtedly invaluable. Health insurance takes care of your medical bills and provides you with faster medical care that suits your needs. It's available to children from birth and there's no underwriting required within their first three months of life.

## Why do I need it?

Our public health system and ACC do a great job supporting people who require urgent medical attention. However, many health issues Kiwis face are either not accidental or can mean delayed treatment due to long waiting lists, and can cost thousands. Health insurance removes the worry around unexpected medical bills so you can focus on getting the right treatment and start your recovery sooner.

## Key benefits of our health insurance

- There's no annual limit on the amount you can claim for surgeries
- Includes \$500,000 extensive cancer cover for every stage: from diagnosis, to treatment and recovery
- Provides up to \$200,000 for major diagnostic imaging and testing
- Access to our Enhancement Pass Back Benefit which is our commitment to you to keep our insurance relevant. Changes we make to our AIA Living products in the future are automatically passed back to you, offering you even more at claim time.

## Our health insurance options

### AIA Private Health

Takes care of the medical costs for the big things like diagnostic testing, cancer treatment, and surgeries. We let you choose your medical providers.

### AIA Private Health Plus

As an optional benefit, you can upgrade your AIA Private Health insurance to include additional cover for specialist consultations and tests, reproductive health, and a health screening allowance.

# Health Insurance OVERVIEW

We're here for you through your health journey from diagnosis to treatment. See below for the ways we can help you with our health insurance. To see the full list of benefits available, please refer to the the policy wordings on [aia.co.nz](http://aia.co.nz)

## AIA Private Health

BENEFITS*		MAXIMUM LIMIT
Surgery	Inpatient treatment costs including surgeons' fees	Unlimited
	Access to pre and post-surgery support services like consultations, physiotherapy and prescription drugs	
	Minor surgical procedures performed by a GP	\$3,000 per policy year
Cancer care	Treatments and procedures, including the cost of Pharmac and non-Pharmac subsidised Medsafe indicated cancer chemotherapy drugs	\$500,000 per policy year
	Consultations, tests and diagnostic imaging	
	Breast reconstruction following mastectomy	\$1,000 per policy year
	Post-cancer treatment care and support	
	Public hospital cancer treatment cash benefit	\$5,000 per policy year
Medical hospitalisation and testing	Medical hospitalisation costs	\$500,000 per policy year
	Major diagnostic imaging and tests	\$200,000 per policy year
Overseas treatment	Voluntary treatment in Australia	100% of the reasonable charges payable in New Zealand
	Treatment overseas where the waiting period for treatment in an approved facility in New Zealand is greater than six months	
	Voluntary treatment overseas	75% of the reasonable charges payable in New Zealand
	Treatment overseas where the treatment is not available in New Zealand	\$30,000 per policy year
Other support benefits	Mental health support benefit	\$2,500 per policy year
	Parent accommodation benefit	\$200 per day, Up to \$3,000 per policy year
	Obstetric care allowance	Up to \$2,000 per policy year
	Parents grieving benefit	\$2,000 per child
	Public hospital cash grant	\$300 per day, Up to \$3,000 per policy year
	Waiver of Premium on death	Two years free cover (policy)

## AIA Private Health Plus

*You can upgrade your AIA Private Health insurance to include the additional cover below.*

Specialists and tests	Additional diagnostic imaging and tests which are not related to treatment or surgery, as long as referred by a registered medical practitioner or specialist	\$100,000 per policy year
	Additional specialist consultations	\$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, heart and skin screening	\$500 per each three year period (after three years)

\*Please note that these are illustrative only. Limitations and exclusions may apply to these benefits. Please refer to the policy document to ensure you have a complete understanding of benefits, limitations and exclusions.

# Financial options to suit you

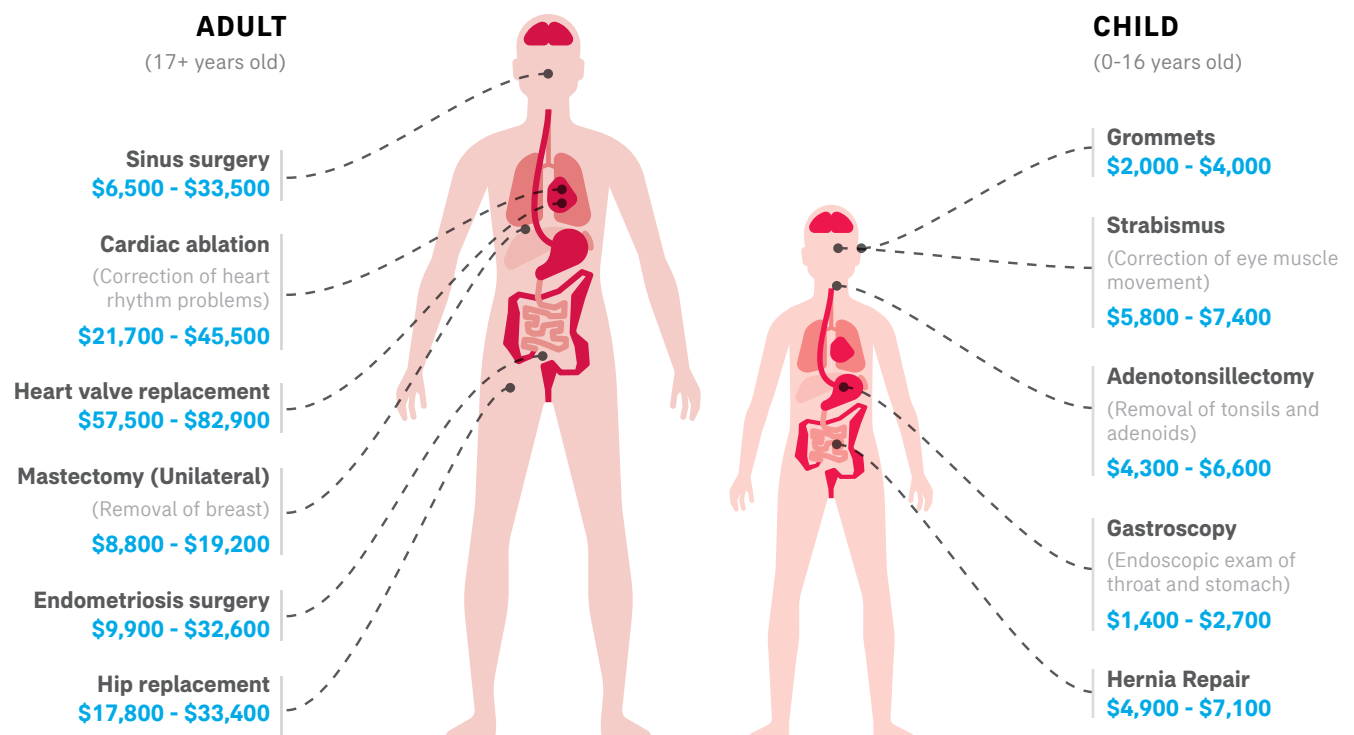
## Have certainty and choice

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. The higher the excess you choose, the lower your premium will be.

The table on the right shows the type of discount you could get with our different excess options.

	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	Up to 15%

## Common treatment costs



Source: AIA Health Claims Data, 1 July 2018– 30 June 2019

# AIA Vitality

AIA Vitality is our personalised, scientifically-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

**[aiavitality.co.nz](http://aiavitality.co.nz)**



**airpoints™**

As an AIA customer, you can earn Airpoints Dollars™ for premiums paid on your eligible insurance policy.

**[aia.co.nz/airpoints](http://aia.co.nz/airpoints)**



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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. Copies of our disclosure statements are available on request, free of charge.



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