



CORPORATE SOLUTIONS

# CRITICAL ILLNESS INSURANCE



As an employee of a company who values the wellbeing of its people, you are provided with Critical Illness cover under a Corporate Solutions plan, giving you and your family increased financial security.

### Why you may value Critical Illness cover

Unfortunately, it's not uncommon to face a trauma such as a serious illness or injury at least once in your lifetime. Having Critical Illness protection can provide much needed financial support to cover whatever is needed, like taking care of medical treatment and rehabilitation costs, or simply providing breathing space to enable recovery and for family members to be together.

### AIA MyCare

AIA MyCare is a leading virtual care service brought to you by Teladoc Health that provides expert care when needed most. When you or your loved ones need medical guidance and support, AIA MyCare provides fast, virtual access to specialists so you can make informed decisions about your health.

The AIA MyCare offering is included in all Corporate Solutions policies held with AIA, at no cost to you.



# Medical conditions covered

AIA's Corporate Solutions Critical Illness is designed to pay a lump sum benefit\* to help you manage the financial impact if you were to face one of the 39 defined conditions\*\* listed in the table.

Critical Illness cover is either provided as a stand-alone benefit or as an accelerated benefit to Life cover. Accelerated means that in the event a claim is paid under the Critical Illness benefit, the amount of Life cover will reduce by the amount of the Critical Illness benefit paid. Please check with your employer or policy owner to see if this applies to your cover.



## Optional Benefit your employer may choose to include

### + Continuation Option

If you cease employment and you're under 65 years of age, you can apply to transfer some or all of your cover into an equivalent retail policy without medical evidence and you may be provided with continued cover during the application period.

Conditions apply.

\* Certain conditions must be satisfied for benefits.

\*\* Some wait periods apply – please refer to the policy terms and conditions for full details.

Here's an overview of the types of medical conditions you could be covered for:

- Accidental HIV Infection
- Alzheimer's Disease
- Angioplasty (Triple Vessel)
- Aplastic Anaemia
- Benign Brain Tumour
- Blindness
- Cardiomyopathy
- Chronic Liver Disease / Failure
- Chronic Lung Disease / Failure
- Cognitive Impairment (Significant)
- Coma
- Coronary Artery Bypass Surgery
- Critical Cancer
- Dementia
- Encephalitis
- Heart Attack
- Heart Valve Surgery
- Intensive Care Treatment
- Kidney Failure
- Loss of Independence
- Loss of Use of Limbs / Sight of One Eye
- Major Burns
- Major Head Trauma
- Major Organ Transplant
- Meningitis / Meningococcal Disease
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Open Heart Surgery
- Out of Hospital Cardiac Arrest
- Paralysis
- Parkinson's Disease
- Peripheral Neuropathy
- Permanent Loss of Hearing
- Permanent Loss of Speech
- Pneumonectomy
- Pulmonary Arterial Hypertension (Primary)
- Stroke (Resulting in Functional Loss)
- Surgery to Aorta



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Please contact your employer or policy owner for further information related to your policy.



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### Disclaimer

AIA New Zealand has made all reasonable efforts to ensure that the information is correct at date of printing. Please note the information contained in this guide is a summary only and should not be regarded as a full explanation of the contract. Please contact your employer or policy owner or refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply.

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BETTER LIVES**