



CORPORATE SOLUTIONS

CRITICAL ILLNESS INSURANCE

Why AIA Corporate Solutions?

Show that you care about your greatest business asset – your people – and are willing to invest in their wellbeing. In addition to giving your employees and their families increased financial security, AIA believes that providing employee benefits can give a company's recruitment and retention strategy a competitive edge, especially in difficult financial times when bonuses or pay increases may not be possible.

Why your employees may value Critical Illness cover

Unfortunately, it's not uncommon for an employee to face a trauma such as a serious illness or injury at least once in their 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 your employees or their loved ones need medical guidance and support, AIA MyCare provides fast, virtual access to specialists so your employees can make informed decisions about their health.

The AIA MyCare offering is included in all Corporate Solutions policies held with AIA.

Medical conditions covered

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

You can choose to provide your employees with Critical Illness cover either as a stand-alone benefit or add it 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.



Optional benefits you can add on

Continuation Option

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

Conditions apply.

*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 your employees would 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

Manage their insurance

Employers



Access advice

Your employees will contact you or their policy owner for further information related to their policy.



Make a claim

Your employees will contact you or their policy owner and provide you with the required claim information. Visit aia.co.nz/cs-claims for more details.



Send a complaint

Visit aia.co.nz/complaints



0800 500 108

Monday - Friday, 8.30am - 5.30pm



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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 AIA New Zealand 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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HEALTHIER, LONGER,
BETTER LIVES