

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 Life cover

AIA's Corporate Solutions Life provides a lump sum payment that supports your employees' families if the worst were to happen. It's a safeguard that can help to cover expenses, pay off debts, and support daily life during the toughest times by paying out a lump sum in the event of their death or terminal illness diagnosis.

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.



Built-In Benefits*



Terminal Illness

This benefit provides an early Life Cover payment if an employee is diagnosed as being terminally ill and likely to die within 12 months. This means they can spend their time with loved ones without worrying about finances.



Bereavement Support Benefit

This benefit provides a partial early Life Cover payment to assist with immediate expenses, such as funeral costs. The amount paid will reduce the amount of Life Cover remaining for the employee.



Dismemberment and Major Burns Benefit

This benefit provides a payment if an employee experiences one of the defined losses within 100 days of an accident.

Loss	Payment
Major Burns	\$50,000
Loss of both hands	
Loss of both feet	
Loss of the entire sight of both eyes	
Loss of one hand and one foot	
Loss of one hand and the entire sight of one eye	
Loss of one foot and the entire sight of one eye	
Loss of one hand	\$25,000
Loss of one foot	
Loss of the entire sight of one eye	\$16,250
Loss of thumb and index finger of either hand	\$12,500

^{*}Note that certain conditions must be satisfied for built-in benefits

Optional benefits you can add on



Total and Permanent Disablement Benefit

Total and Permanent Disablement (TPD) helps look after an employee and their family's future if they become totally and permanently disabled, and are unable to work as a result of accident or illness. Permanent disability might not only prevent your employee from working and earning, it could also substantially increase their cost of maintaining a comfortable lifestyle.

AIA Corporate Solutions TPD provides a lump sum payment which can assist employees with mortgage payments, medical expenses, modifications to their home and other bills allowing them to focus on adapting to their new world. It is an accelerated benefit against the Life Cover, meaning any amount paid under a TPD benefit claim will reduce the amount of Life Cover remaining for that employee.

Two TPD options are available - Own Occupation or Any Occupation.



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.







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