



SPECIALIST AND TESTING SUPPORT

Get access to specialist consultations, diagnostic tests and procedures so that you can get on the path to treatment early.

What is Specialist and Testing Support?

Specialist and Testing Support (STS) is designed for customers looking for basic, entry-level cover to help with the cost of specialist consultations or diagnostic tests and procedures.

Getting an appointment with a medical specialist to diagnose a health issue could mean waiting on the public health system or having to pay for a private consultation with expensive medical tests or procedures. With STS you'll have access to these services when you need them without the added expense of comprehensive insurance. It also gives you peace of mind to get an earlier diagnosis, which may get you on to the public waitlist sooner if treatment is required.

When you take out STS you choose an excess of either \$0 or \$250. The excess is the amount you pay towards the cost of any specialist consultations or diagnostic tests and procedures that you claim in a policy year, and by choosing the \$250 excess you can reduce your premium by 15%*.

What products can you add Specialist and Testing Support to?

You can add Specialist and Testing Support to eligible Life, Trauma, Income Protection or Total Permanent Disablement insurance including from our AIA Living range. Qualifying cover levels apply. Check with your adviser to confirm eligibility if you hold an existing policy.

STS cannot be added to Starter Plans or Health insurance.

Key benefits of Specialist and Testing Support



Up to \$10,000 cover per year for specialist consultations, including cardiologists, ear, nose and throat specialists, gastroenterologists, gynaecologists and more when referred by a registered medical practitioner.



Up to \$100,000 cover per year for diagnostic tests and procedures, including colonoscopies, EEGs, EMGs, ECGs, mammograms, MRI scans, PET / CT scans, cystoscopies and more when referred by a registered medical practitioner.



Includes a health screening allowance of up to \$500 (increased to \$750 for AIA Vitality members), payable every three years towards approved screening costs, of tests including bowel screening, breast screening, prostate screening, skin checks, heart screening and more.



Skip the long wait times of the public system and get the answers you need sooner, so you can then access treatment earlier.



\$1,500 towards costs for obstetric care (including scans), infertility diagnosis and treatment at an approved facility, available after two years of cover.

Get rewarded, save on your insurance with Multi-Benefit Discount and AIA Vitality

We want to help make your insurance more affordable. Save up to 15% when you bundle eligible life insurance and other optional insurance benefits with our Multi-Benefit Discount. If you hold two or more eligible insurance benefits with AIA, you may be able to access discounts on your AIA Living premium including your STS benefit. STS will not count as an eligible benefit towards qualifying for the Multi-Benefit Discount.

Your savings don't end there. When you become an AIA Vitality member you get a 10% premium discount on eligible insurance products in your first year. Your premium discount will increase, decrease, or stay the same annually based on the AIA Vitality Status you have achieved at policy anniversary**. Terms and conditions apply.

*The excess and discounts are as at 1 October 2025 and are subjected to change.

**Multi-Benefit Discount & AIA Vitality Premium Flex rules apply. For details see aia.co.nz.

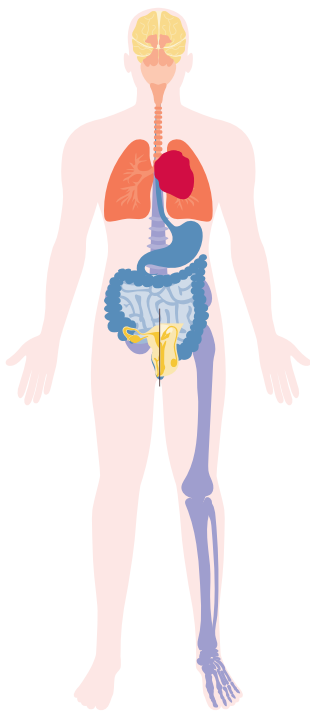
What's included in Specialist and Testing Support

STS covers the following services carried out in New Zealand:

Claimable categories		Maximum cover
Specialist consultations	Cover for specialist consultations when referred by a registered medical practitioner.	\$10,000 per policy year
Diagnostic imaging, tests and procedures	<p>Covers the following diagnostic imaging, tests and procedures performed at an approved facility when referred by a registered medical practitioner:</p> <ul style="list-style-type: none"> • Allergy testing • Audiology tests • CT scans • Capsule endoscopy • Colonoscopy • Colposcopy • Cystoscopy • Electroencephalography (EEG) • Electromyography (EMG) • Exercise/Stress ECG • Gastroscopy • Holter monitoring/24 Hour Ambulatory monitoring • Laboratory tests • Mammography • MRI scans • Myelogram • Myocardial perfusion imaging • PET/CT scans • Scintigraphy • Sleep studies • Ultrasound • Urodynamic assessments • X-rays 	\$100,000 per policy year
Pregnancy, maternity and infertility allowance	<p>Covers the following services carried out by a registered medical practitioner or a specialist at an approved facility:</p> <ul style="list-style-type: none"> • Obstetric care (including scans) • Infertility diagnosis • Treatment 	<p>After two years:</p> <p>\$1,500 per policy year</p> <p>Obstetric (pregnancy or maternity) claims are limited to \$1,500 per pregnancy</p>
Health screening allowance	<p>Provides cover for the below diagnostic procedures at an approved facility:</p> <ul style="list-style-type: none"> • Bone screening (osteoporosis) • Bowel screening • Breast screening • Cervical screening • Heart screening • Prostate screening • Eye tests and / or visual field tests • Hearing tests • Skin checks • Aortic aneurysm screening 	<p>Over each three-year period:</p> <p>\$500 (after three years) or \$750 for AIA Vitality members (after two years)</p>

Common costs for specialist consultations and diagnostic tests

The image below shows the average costs of specialist consultations and diagnostic tests or procedures our customers have needed.



Ultrasound	\$350 - \$850
CT Scan	\$700 - \$2,000
MRI Scan	\$1,700 - \$2,800
P.E.T Scan	\$3,000 - \$3,500
Mammography	\$250–\$500
Colonoscopy	\$2,500 to \$5,500
Common fees for Initial Specialist Consultations (not including tests): \$250 - \$700	

Source: AIA Health Claims Data, 30 April 2025

Things to keep in mind

STS is designed to give you access to the answers you need quickly. It's a great way to get faster access to a diagnosis without the cost of comprehensive health cover. While it covers a wide range of specialist tests, consultations and diagnostic procedures, there are a few things it doesn't cover.

Please refer to the policy wording for limitations and exclusions. For a full list of exclusions please [click here](#).

Examples of how Specialist and Testing Support can help



Georgie's story

At 24-years-old, Georgie wanted to feel more in control of her future. With her adviser, she purchased a \$150,000 life insurance policy and chose to add Specialist and Testing Support, with a \$250 excess to help keep premiums affordable.

Ten months later, Georgie experienced abnormal bowel symptoms and was referred by her GP for a colonoscopy. Faced with the long public wait time, she used her STS benefit to get a private colonoscopy. A small bowel polyp was removed during the procedure and Georgie was advised she would require a follow up in five years. If treatment was required, she would have sought this through the public system.



Ravi's story

At 60, Ravi wanted to reduce his expenses as he approached retirement. He held a Private Health policy but felt comprehensive cover was no longer necessary. After seeking advice from his adviser, Ravi replaced his health policy with a more affordable STS benefit maintaining cover for private specialist consultations and diagnostic tests.

Months later, Ravi used his STS benefit to see a cardiologist privately and was diagnosed with coronary artery disease (CAD). He was advised to have an angioplasty and stenting and is now on the public waitlist for treatment.

Manage your insurance anytime with MyAIA



My Policies

View your policy information



My Claims

Submit and manage your claims



My Adviser

Find your advisers details



My Profile

View and update your personal details

Register at aia.co.nz/my-aia

X00014 026a 2508

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.

Copyright © 2025, AIA New Zealand Limited (352806). All rights reserved.

The information contained in this document is current at the time of publication and is subject to change at any time.



0800 500 108

Monday - Friday, 8.30am - 5.30pm



aia.co.nz



aia.co.nz/chat

Monday - Friday, 8.30am - 5.30pm



**HEALTHIER, LONGER,
BETTER LIVES**