

TRUST AIA

We're here for you

At AIA we are committed to helping New Zealanders live Healthier, Longer, Better, Lives and have helped over 815,000 Kiwis get the support they need. As New Zealand's largest life insurer you can trust you are in safe hands.

✔ AIA Vitality

Only AIA has AIA Vitality - a science backed health and wellbeing programme that supports you every day to make healthier lifestyle choices, and offers amazing rewards and discounts to motivate you along the way. Available with an eligible AIA insurance policy. Find out more at aiavitality.co.nz

✔ Dedicated claims and support team

We make the claims process as simple and transparent as possible allowing you to focus on your recovery. AIA customers rate their claims experience 8.9** out of 10 and paid out 93%** of claims received in 2022.

✔ Manage your cover more easily with MyAIA

MyAIA is our secure customer portal where you can view policy information, update your personal and bank details, lodge a health claim and find answers to frequently asked questions. Login or register at aia.co.nz/myaia

✔ Future proof products

As the insurance and medical industries change and treatments advance, so too do our products. Our Enhancement Pass Back Benefit is our commitment to customers to keep our insurance relevant. That's why any improvements we make to our AIA products in the future are automatically applied to your policy, offering you even more at claim time.

**Results from 2022. Confirmed by the AIA Business Insights Team and AIA Customer Claims Survey 2022.



aia.co.nz/live-chat
Mon-Fri, 8am - 6pm



aia.co.nz



Log in or register for MyAIA
aia.co.nz/myaia



enquireNZ@aia.com



0800 500 108
Mon-Fri, 8am - 6pm

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.



HEALTHIER, LONGER,
BETTER LIVES

THE VALUE OF HEALTH INSURANCE

Understanding your
health insurance premiums



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HEALTHIER, LONGER,
BETTER LIVES

You've made the right choice

Having good health is invaluable.

Health insurance helps take care of your medical bills and provides you with faster access to medical care that suits your needs.

It also allows you to focus on getting the right treatment at a time, location and with a medical provider of your choice.

✓ You've chosen the fast lane

Our public health system and ACC do a great job of supporting people who require urgent medical attention. However, relying on the public system for conditions that are non-urgent or non-accidental can result in long waiting lists and delayed treatment.

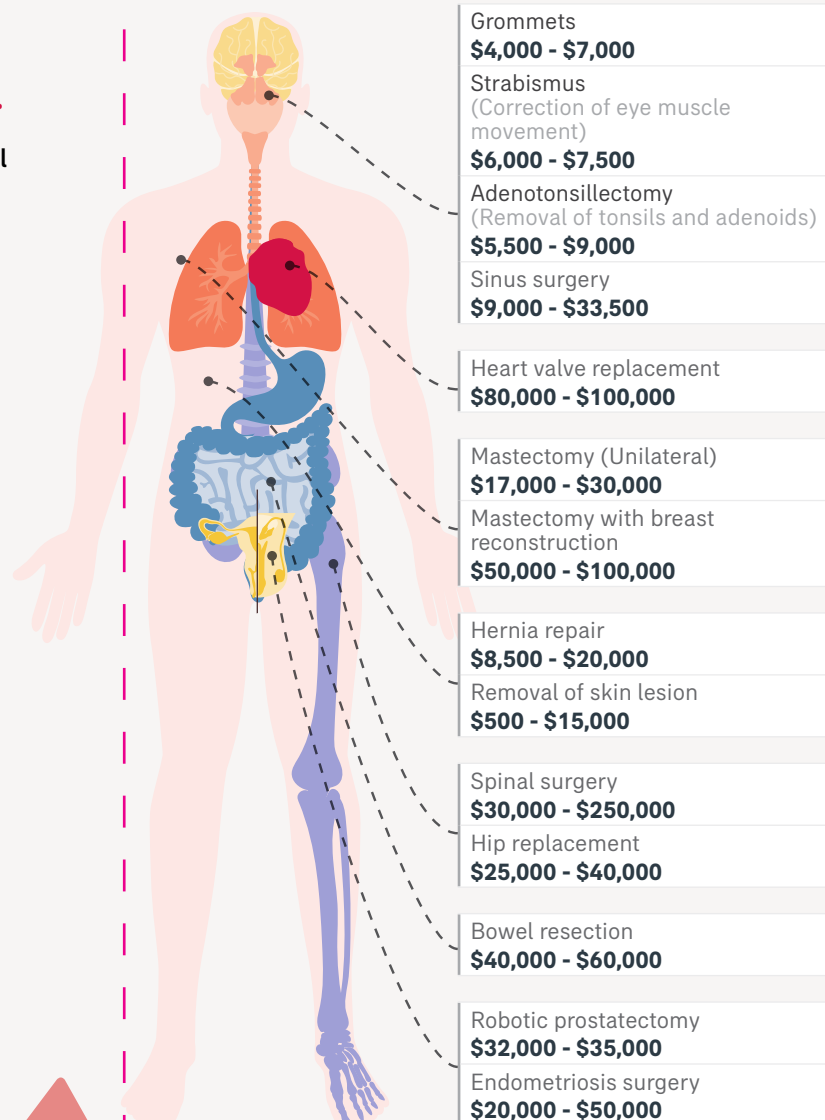
✓ You've reduced your financial stress

Healthcare costs can quickly add up without private health insurance. Health insurance removes the worry around unexpected medical bills so you can focus on getting the right treatment and start your recovery sooner.

✓ Early cover, less exclusions

Having private health insurance in place now can ensure you'll be covered for more over your lifetime, as the older you get the more complications are likely, which could result in exclusions.

Common treatment costs



Source: AIA Health Claims Data, 30 April 2024

Understanding your premiums

We review premiums each year so that we can continue to provide the best cover possible, while keeping premiums balanced and competitively priced. A number of factors can influence the cost of your premiums such as your age, occupation, health, and lifestyle, in addition to the type of cover you choose and the rates we use to calculate premiums.

Financial options to suit you

When it comes to money, it's always good to know you're in control. We know everyone's situation is different, and we're aware of the impact premium increases can have.

There are options to help you keep your cover affordable. For example, you can change the excess you pay - the higher the excess you choose, the lower your premium will be. Below is an illustration of how changing the excess option could change the accumulated discount for AIA Private Health and Private Health Plus.

	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	15%
OTHER HEALTH PRODUCTS	Please contact AIA or your Adviser to discuss excess options.	

*These discounts are for AIA Private Health, as at 1 July 2023 and are subject to change.

If you wish to discuss your excess options or if there are other ways we can help, please call us on 0800 500 108 or speak to your Adviser.