

AIA Product Enhancements – March 2024

Adviser FAQs

Overview

Product Release 11.6 8 March 2024

AIA regularly reviews its products to ensure they continue to meet customer needs.

From 8 March 2024, we introduced enhancements to the following on-sale products:

- AIA Private Health
- AIA Cancer Care

Where indicated, similar enhancements will also be passed back to the following closed products (different benefit limits may apply):

- Sovereign Private Health
- Absolute Health
- MajorCare
- SureHealth
- Education Benevolent Society ('EBS')
- Superior Health and Superior 3 Health
- Cancer Treatment Benefit
- AIA Real Health

The table below summarises the enhancements by product and benefit category. Further details including product enhancement summaries and policy wordings will be available on the [Adviser Resources](#) Enhancement page.



	AIA Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	Majorcare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<p>New Benefit</p> <p>Prophylactic surgery following cancer</p> <p>Introduction of a new benefit that provides cover for prophylactic mastectomy and/or oophorectomy for customers who are diagnosed with breast cancer or ovarian cancer and also test positive for the BRCA1 or BRCA2 gene mutation.</p>	✓	✓	✓	✓	✓			✓	✓	✓
<p>Breast reconstruction following mastectomy</p> <p>The 'Breast reconstruction following prophylactic mastectomy' benefit entitlements have been enhanced to also cover reconstruction following a prophylactic mastectomy which has been covered under the new 'Prophylactic surgery following cancer'.</p>	✓	✓	✓	✓ <i>(where explicit benefit exists)</i>	✓					✓
<p>Breast symmetry surgery following mastectomy</p> <p>Clarification has been added to the wording to make it clearer that reconstruction following mastectomy is only covered under the 'Breast reconstruction following mastectomy' benefit and is not covered under this benefit.</p>	✓	✓	✓	✓ <i>(where explicit benefit exists)</i>	✓					
<p>Specialists and Tests Loyalty Health Screening Benefit</p> <p>Additional tests have been added to the health screening allowance under AIA Real Health to align with those covered under AIA Private Health.</p>										✓
<p>Private Hospital – surgical & non-surgical benefits</p> <ul style="list-style-type: none"> • Increase the limits for Private Hospital surgical & non-surgical benefits for SureHealth & EBS. • Increase the limits for private hospital non-surgical on Superior Health / Superior Health 3. 						✓	✓	✓		

	AIA Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	Majorcare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<p>Additional specialist visits and diagnostic procedures</p> <p>Increase Superior Health and Superior 3 Health Specialists and Tests Benefit limit from \$3,000 to \$5,000 per person per policy year.</p>								✓		
<p>Exclusions</p> <p>Removed the 'Immunotherapy or desensitization for the treatment of allergies' exclusion from Real Health.</p>										✓
<p>Treatment Away from Home in New Zealand/ Travel and Accommodation</p> <p>Removed the \$300 per day cap for the transport element of this benefit. The \$300 per day cap remains in place for accommodation costs.</p>	✓	✓	✓							
<p>Treatment Away from Home in New Zealand and Parent Accommodation</p> <p>Providing customers the ability to claim across these benefits more than once per year. Customers can now claim multiple times across both benefits up to the \$3000 combined maximum cover per policy year.</p>	✓		✓							
<p>Caregiver Accommodation</p> <p>Renamed this benefit 'Transport and Accommodation'. Extended the coverage to include the life assured as well as a support person and removed the daily cap for the transport element of this benefit. The daily cap remains in place for accommodation costs</p>				✓	✓					



	AIA Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	Majorcare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<p>Exclusions</p> <p>The 'Preventative treatment' exclusion has been reworded to reflect the new coverage provided for some prophylactic treatment.</p>	✓	✓	✓	✓	✓			✓		
<p>Exclusions</p> <p>The 'Chronic conditions' exclusion has been re-named to 'Specified conditions' as this better reflects the listed conditions. The list of conditions themselves remains the same.</p>	✓		✓							



FAQs

What date will the enhancements take effect?

- > The benefit enhancements will be applicable to new claim events on or after 8 March 2024.
- > Any claim events prior to 8 March 2024 will be assessed using the better of the customers original policy wordings and those applicable at date of claim event.
- > If a customer requires further assistance regarding claim events prior to 8 March 2024, please direct them to the Claims Team (DDI: 0800 500 195).

Passbacks

Will the enhancements be passed-back to existing AIA Private Health/Private Health Plus customers?

- > Yes, the enhancements will be passed back to existing AIA Private Health/Private Health Plus customers. Any enhancements will only apply if the claim event occurs on or after the effective date of the enhancement (8 March 2024).

Will the enhancements also be passed-back to customers holding closed AIA and Sovereign Health products?

- > Yes, the enhancements will be passed-back, where appropriate, to customers within the product ranges detailed in the table above (providing the claim event occurs on or after the effective date of the enhancement 8 March 2024).
- > Product enhancement summaries providing clarity on enhancements being passed back to closed AIA and Sovereign Health products are available on [Adviser Resources](#) Enhancement page.
- > To provide further clarity to customers, advisers, and users, the latest versions of these products' policy wordings will be updated (where appropriate) with enhancements that have been approved for pass-back. These will be available over the coming weeks on the customer website ([Past Products Page](#)) and [Adviser Resources](#).

Why are some enhancements not being passed back to all products?

- > Unfortunately, we are not always able to pass back enhancements to all closed products. In order to apply enhancements appropriately a full analysis of existing criteria and/or cover is undertaken to ensure a fair balance between good customer outcomes and affordable premiums.
- > In some instances, we do not pass back enhancements to all products because their existing terms are broader than that of our on-sale Health products. For example, we will not be passing back the:
 - removal of the \$300 per day limit for travel expenses under the Travel and Accommodation Benefit for AIA Real Health. Whilst this benefit applies the \$300 daily cap across both travel and accommodation expenses, it allows customers to claim up to \$3,000 **per claim per policy year** for each life assured.
 - alignment of the Accommodation benefit to \$300 per day for Superior Health / Superior Health 3 as the total claimable provision for the Travel Benefit and Accommodation Benefit is already broader.

Prophylactic surgery following cancer

What is prophylactic surgery?

- > Prophylactic surgery is preventative surgery. In respect of cancer this is where the surgeon removes tissue that does not yet contain cancer cells but has a probability of becoming cancerous in the future.

Why has AIA introduced a Prophylactic surgery following cancer benefit?

- > We have identified a need through customer feedback for a benefit to be available to those who are diagnosed with breast or ovarian cancer who are seeking prophylactic surgery to remove the unaffected breast (mastectomy) or ovaries (oophorectomy) following confirmation of a BRCA gene mutation (a common genetic mutation responsible for increased susceptibility to cancer).

Why does the Prophylactic surgery following cancer benefit only respond when the insured has been diagnosed with the BRCA1 or BRCA2 gene mutation?

- > Through our analysis of claims data and customer feedback we found that most queries relating to prophylactic surgery were for the BRCA1 and BRCA2 gene mutations.

When will AIA accept a Prophylactic surgery following cancer claim?

- > AIA will cover the cost of prophylactic mastectomy and/or oophorectomy where the life assured has:
 - been diagnosed with breast or ovarian cancer; and
 - where the prophylactic surgery is directly related to an acceptable breast or ovarian cancer claim under the relevant benefit of the policy or where a claim for breast or ovarian cancer would have been acceptable had the treatment not taken place in a public hospital; and
 - tested positive for the BRCA1 or BRCA2 gene mutation after the risk commencement date.
- > The prophylactic surgery must be carried out after the date of enhancement and prior approval must be obtained before surgery takes place.

When will AIA not accept a Prophylactic surgery following cancer claim?

- > If the above criteria have not been met.
- > Where the life assured has an exclusion on the policy for either breast cancer and/or ovarian cancer, or where the life assured has an exclusion on the policy for any disease or disorder of the breast and/or female genital tract where this relates to a personal history and/or family history of breast or ovarian cancer.
- > If the prophylactic surgery is carried out prior to the date of enhancement.

When will AIA accept a Breast reconstruction following mastectomy claim relating to a prophylactic mastectomy?

- > Where the breast reconstruction is following a prophylactic mastectomy which has been covered under the Prophylactic surgery following cancer benefit; and/or
- > Where a claim for prophylactic mastectomy would have been acceptable under the Prophylactic surgery following cancer Benefit of this policy, had the procedure not taken place in a public hospital.
- > The prophylactic mastectomy and breast reconstruction surgery must be carried out after the date of enhancement.
- > Prior approval must be obtained before the breast reconstruction surgery takes place.

When will AIA not accept a Breast reconstruction following mastectomy claim relating to a prophylactic mastectomy?

- > Where the prophylactic mastectomy would not be covered under the Prophylactic surgery following cancer benefit.
- > If the prophylactic mastectomy and/or breast reconstruction were carried out prior to the enhancement date.

Are the enhancements applicable to Majorcare being passed back to all Majorcare products including Group policies?

Yes, enhancements are applicable to both Retail and Group MajorCare customers.

Communications

Will you be communicating with existing customers regarding the enhancements?

- > Details of the enhancements will be available to customers on the [AIA website](#).
- > We continue to work more generally around supporting customers' understanding of product enhancements as part of our overall customer communications strategy, however, these specific enhancements will not be communicated directly to customers.

Is there any impact on premiums because of these enhancements?

- > No pricing changes are planned at this time in relation to these enhancements.

Are any systems / collateral being updated to reflect the enhancements?

- > The following will be updated to support the launch:
 - AIA Health Insurance brochure
 - ASB Private Health Benefit Sheet
 - 'Working with AIA' Adviser tool
 - Health Comparison Adviser Tool
 - aia.co.nz website (Enhancement page)
 - Adviser resources website (Enhancement, Training, and Accreditation pages)
 - L&D Training Modules

What launch materials are being provided for these enhancements?

- > The following collateral will be created to support the launch:
 - FAQs (internal and external)
 - Enhancement Summaries
 - Updated Adviser training modules
 - Adviser Webinar on 14 March presented by Product