

# AIA Health Products Enhancements

## 08 March 2024

The following is a summary of enhancements that we've made to our AIA Health products. These enhancements only apply for built-in benefits or optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement (08 March 2024).

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you. This summary is a guide only and is subject to the terms and conditions of the policy wording.

<b>N</b>	New Benefit / Condition Introduced	<b>E</b>	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product	<b>C</b>	Clarification
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### AIA Private Health / Private Health Plus\* and AIA Cancer Care enhancements

This summary is a guide only and is subject to the terms and conditions of the policy wording.		Personal	
		AIA Private Health / Private Health Plus*	AIA Cancer Care
<b>New Benefit</b> Prophylactic surgery following cancer	<b>NEW BENEFIT / CONDITION INTRODUCED</b> 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 after the risk commencement date. This benefit is added under the Cancer Care Benefit for AIA Private Health and the Cancer Treatment Benefit for AIA Cancer Care, which have a maximum benefit amount of \$500,000 per life assured per policy year.	<b>N</b>	<b>N</b>
<b>Breast reconstruction following mastectomy</b>	<b>ENHANCED TO BROADEN COVER</b> The 'Breast reconstruction following 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' benefit.	<b>E</b>	<b>E</b>

<b>Breast symmetry surgery following mastectomy</b>	<b>CLARIFICATION</b> 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.	C	C
<b>Exclusions</b> Preventative treatment and routine screening	<b>ENHANCED TO BROADEN COVER</b> The 'Preventative treatment and routine screening' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.	E	E
<b>Exclusions</b> Chronic conditions	<b>CLARIFICATION</b> 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.	C	
<b>Treatment Away from Home in New Zealand</b>	<b>ENHANCED TO BROADEN COVER</b> Removed the \$300 per day cap for the transport element of this benefit. The \$300 per day cap remains in place for accommodation costs.	E	E
<b>Treatment Away from Home in New Zealand and Parent Accommodation Benefit</b>	<b>ENHANCED TO BROADEN COVER</b> Enhanced to provide 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.	E	

\*Includes ASB Private Health / Private Health Plus and Sovereign Private Health / Private Health Plus

**AIA REAL Health, Cancer Treatment Benefit & Superior Health / Superior Health 3 enhancements**

This summary is a guide only and is subject to the terms and conditions of the policy wording.		Personal		
		REAL Health	Cancer Treatment Benefit	Superior Health / Superior Health 3
<b>New Benefit</b> Prophylactic surgery following cancer	<b>NEW BENEFIT / CONDITION INTRODUCED</b> 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 after the risk commencement date.	N	N	N
<b>Defined Terms</b> Breast Reconstruction	<b>ENHANCED TO BROADEN COVER</b> The definition of 'Breast Reconstruction' (as consequently the related benefit entitlement) has been widened to include reconstruction following a prophylactic mastectomy which has been covered under the new 'Prophylactic surgery following cancer' benefit.	E	E	
<b>Exclusions</b> Preventative treatment	<b>ENHANCED TO BROADEN COVER</b> The 'Preventative treatment' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.			E
<b>Specialists and Tests Loyalty Health Screening Benefit</b>	<b>ENHANCED TO BROADEN COVER</b> Additional tests have been added to the health screening allowance under AIA Real Health to align with those covered under AIA Private Health.	E		
<b>Private Hospital – non-surgical benefits</b>	<b>ENHANCED TO BROADEN COVER</b> Increase Private Hospital non-surgical benefits limit for Superior Health and Superior 3 Health to \$150,000 per life assured per policy year.			E
<b>Additional specialist visits and diagnostic procedures</b>	<b>ENHANCED TO BROADEN COVER</b> Increase Superior Health and Superior 3 Health Specialists and Tests Benefit limit from \$3,000 to \$5,000 per person per policy year.			E
<b>Exclusions</b> Immunotherapy or desensitization for the treatment of allergies.	<b>ENHANCED TO BROADEN COVER</b> Removed the 'Immunotherapy or desensitization for the treatment of allergies' exclusion from Real Health.	E		

### Absolute Health enhancements

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		Absolute Health
<b>New Benefit</b> Prophylactic surgery following cancer	<b>NEW BENEFIT/CONDITION INTRODUCED</b> 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 after the risk commencement date.	N
<b>Breast reconstruction following mastectomy</b> <i>(where explicit benefit exists)</i>	<b>ENHANCED TO BROADEN COVER</b> The 'Breast reconstruction following 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' benefit.	E
<b>Breast symmetry surgery following mastectomy</b> <i>(where explicit benefit exists)</i>	<b>CLARIFICATION</b> 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 by this benefit.	C
<b>Exclusion</b> Preventative treatment	<b>ENHANCED TO BROADEN COVER</b> The 'Preventative treatment' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.	E
<b>Caregiver Accommodation</b>	<b>ENHANCED TO BROADEN COVER</b> 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.	E

**MajorCare 97, 99, 01, 02 and 03 enhancements**

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		MajorCare 97 & 99	MajorCare 01, 02 & 03
<b>New Benefit</b> Prophylactic surgery following cancer	<b>NEW BENEFIT / CONDITION INTRODUCED</b> 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 after the risk commencement date.	N	N
<b>Breast reconstruction</b>	<b>ENHANCED TO BROADEN COVER</b> The 'Breast Reconstruction' benefit entitlements have been enhanced to cover reconstruction following a prophylactic mastectomy which has been covered under the new 'Prophylactic surgery following cancer' benefit.	E	E
<b>Breast symmetry surgery following mastectomy</b>	<b>CLARIFICATION</b> 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.	C	C
<b>Exclusion</b> Preventative treatment	<b>ENHANCED TO BROADEN COVER</b> The 'Preventative treatment' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.	E	E
<b>Caregiver Accommodation</b>	<b>ENHANCED TO BROADEN COVER</b> Renamed this benefit 'Transport and Accommodation'. Extended the coverage to include the life assured as well as a support person and removed the \$300 per day cap for the transport element of this benefit. The \$300 per day cap remains in place for accommodation costs.	E	E

SureHealth & Education Benevolent Society (EBS) enhancements

This summary is a guide only and is subject to the terms and conditions of the policy wording.		Personal	
		SureHealth	EBS
<b>Private hospital – surgical benefits</b>	<b>ENHANCED TO BROADEN COVER</b> Increased the Private Hospital surgical benefit limit for SureHealth and EBS to \$150,000 per life assured per policy year.	E	E
<b>Private hospital – non-surgical benefit</b>	<b>ENHANCED TO BROADEN COVER</b> Increased the Private Hospital non-surgical benefit limit for SureHealth and EBS to \$150,000 per life assured per policy year.	E	E