

AIA Health Products Enhancements

08 April 2022

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 (8 April 2022).

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.

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

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		Private Health / Private Health Plus*	Cancer Care
New Loyalty Benefits (Bilateral Breast Reduction and Bariatric Surgery)	NEW BENEFIT/CONDITION INTRODUCED Introduction of two new loyalty benefits that provide a contribution towards the cost of Bilateral Breast Reduction and/or medically necessary Bariatric Surgery after three years of continuous cover. A single lifetime maximum amount of \$7,500 applies across both benefits.	N	
Breast symmetry surgery following mastectomy	ENHANCED TO BROADEN COVER 'Breast symmetry surgery following mastectomy' incorporated into the main 'Cancer Care' benefit section, so that customers can benefit from the higher maximum benefit amount. Currently a maximum limit of \$5,000 applies.	E	E
Translation Costs (Voluntary Treatment Overseas)	CLARIFICATION New wording introduced to clarify AIA's expectation that any information translations requested by AIA in relation to a Voluntary Treatment Overseas claim must be performed by a NZ registered translator.	C	C
	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new benefit for reimbursement of translation costs, when translated information is requested by AIA. Provides reimbursement of costs up to \$500 per policy year.	N	N

Voluntary Treatment Overseas (Treatment outside Australia)	ENHANCED TO BROADEN COVER Increased benefit limit for 'Voluntary Treatment Overseas (Treatment outside Australia)' from 75% to 85% of reasonable charges, including the cost of two economy airfares.	E	E
Outpatient Treatment Support Costs	ENHANCED TO BROADEN COVER Extended the outpatient treatment support costs cover period from 6 to 12 months for specialist consultations and diagnostic imaging and tests relating to surgery.	E	E
Health Screening Allowance	ENHANCED TO BROADEN COVER For AIA Vitality members, increased the cover amount available under the Private Health Plus 'Health Screening Allowance' from \$500 to \$750 every three years, as well as reduced the continuous cover period requirement from three years to two years.	E	
	ENHANCED TO BROADEN COVER For AIA Vitality members, increased the cover amount available under the 'Cancer Health Screening Allowance', from \$300 to \$450 every three years, as well as reduced the continuous cover period requirement from three years to two years.		E
Congenital Conditions	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provides cover up to a maximum of \$2,000 per life assured per lifetime.	N	
Excess	ENHANCED TO BROADEN COVER Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.	E	
	ENHANCED TO BROADEN COVER Lives Assured will now be able to have differing excess amounts under one policy.	E	
Diagnostic Imaging and Tests – Cancer Care Benefit	CLARIFICATION Providing clarity that tumour genetic testing is included.	C	C
Private Health change provisions	CLARIFICATION Providing clarity in relation to changes implemented under enhancement pass back conditions.	C	C
Changes to the Premium	CLARIFICATION Restructuring 'Changes to the premium' section to improve clarity for customers at different age points.	C	C

Chemotherapy / immunotherapy	CLARIFICATION Providing clarity that chemotherapy / immunotherapy drugs administered at home under a specialist's direction are covered.	C	C
	CLARIFICATION Providing clarity that immunotherapy treatment is included alongside chemotherapy under the Cancer Care Benefit.	C	C

*Includes Sovereign Private Health / Private Health Plus

AIA REAL Health and Superior Health / Superior Health 3 enhancements

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		REAL Health	Superior Health / Superior Health 3
New Loyalty Benefits (Bilateral Breast Reduction and Bariatric Surgery)	NEW BENEFIT/CONDITION INTRODUCED Introduction of two new loyalty benefits that provide a contribution towards the cost of Bilateral Breast Reduction and/or medically necessary Bariatric Surgery after three years of continuous cover. A single lifetime maximum amount of \$7,500 applies across both benefits.	N	N
Global Surgical Benefit	ENHANCED TO BROADEN COVER Increased benefit limit from 75% to 85% of reasonable charges.	E	
Private Hospital Non-Surgical Benefit	ENHANCED TO BROADEN COVER Extended the cover period from 6 to 12 months for specialist consultations and diagnostic procedures on recommendation of the specialist.	E	E
Optional Specialist and Tests Loyalty Benefit	ENHANCED TO BROADEN COVER For AIA Vitality members, increased the cover amount under the 'Optional Specialist and Tests Loyalty Benefit' from \$500 to \$750 every three years, as well as reduced the continuous cover period requirement from three years to two years.	E	
Congenital Conditions	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provides cover up to a maximum of \$2,000 per life assured per lifetime.	N	N
Excess	ENHANCED TO BROADEN COVER Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.	E	E
Private Hospital – Non-Surgical Benefits (Diagnostic Procedures and Specialist consultations)	CLARIFICATION Providing clarity that tumour genetic testing in connection with the treatment of cancer is included.	C	C

Absolute Health enhancements

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New Loyalty Benefits (Bilateral Breast Reduction and Bariatric Surgery)	NEW BENEFIT/CONDITION INTRODUCED Introduction of two new loyalty benefits that provide a contribution towards the cost of Bilateral Breast Reduction and/or medically necessary Bariatric Surgery after three years continuous cover. A single lifetime maximum amount of \$7,500 applies across both benefits.	N
Breast symmetry following mastectomy	ENHANCED TO BROADEN COVER Increased the benefit amount available towards achieving breast symmetry following mastectomy from \$5,000 to \$50,000.	E
Voluntary Treatment Overseas (Treatment outside Australia)	ENHANCED TO BROADEN COVER Increased the benefit limit for 'Voluntary Treatment Overseas (Treatment outside Australia)' from 75% to 85% of reasonable charges, including the cost of two economy airfares.	E
Pre-admission & post discharge from an approved private hospital or day stay clinic	ENHANCED TO BROADEN COVER Extended the cover period from 6 to 12 months for specialist consultations and diagnostic procedures on recommendation of the specialist.	E
Health Screening Allowance	ENHANCED TO BROADEN COVER For AIA Vitality members, increased the cover amount under the 'Health Screening Allowance' from \$500 to \$750 every three years, as well as reduced the continuous cover period requirement from three years to two years.	E
Congenital Conditions	NEW BENEFIT/CONDITION INTRODUCED Introduced a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provides cover up to a maximum of \$2,000 per life assured per lifetime.	N
Excess	ENHANCED TO BROADEN COVER Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.	E
Medical hospitalisation in a private hospital	CLARIFICATION Providing clarity that chemotherapy/immunotherapy drugs administered at home under a specialist's direction are covered.	C
	CLARIFICATION Providing clarity that immunotherapy treatment is included alongside chemotherapy under the 'Medical hospitalisation in a private hospital' benefit.	C

MajorCare 02 and Majorcare 03 enhancements

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		MajorCare 02	MajorCare 03
Breast Reduction	<p>ENHANCED TO BROADEN COVER</p> <p>Removed the requirement for breast reduction to be medically necessary and, increased the maximum amount available to \$7,500 (please refer to Bariatric Surgery below for conditions that apply).</p> <p>MajorCare 02 currently provide a maximum of \$4,000 per lifetime, and MajorCare 03 \$6,000 per lifetime.</p>	E	E
New Loyalty Benefit (Bariatric Surgery)	<p>NEW BENEFIT/CONDITION INTRODUCED</p> <p>Introduction of a new loyalty benefit that provides a contribution towards the cost of medically necessary Bariatric Surgery after three years continuous cover.</p> <p>A single lifetime maximum cover amount of \$7,500 applies across the existing Breast Reduction and the Bariatric Surgery benefits.</p>	N	N
Breast symmetry following mastectomy	<p>ENHANCED TO BROADEN COVER</p> <p>Increased the benefit amount available towards achieving breast symmetry following mastectomy from \$5,000 to \$50,000.</p>	E	E
Voluntary Treatment Overseas (Treatment outside Australia)	<p>ENHANCED TO BROADEN COVER</p> <p>Increased the benefit limit for 'Voluntary Treatment Overseas (Treatment outside Australia)' from 75% to 85% of reasonable charges, including the cost of two economy airfares.</p>		E
Pre-admission & post discharge from an approved private hospital or day stay clinic	<p>ENHANCED TO BROADEN COVER</p> <p>Extended the cover period from 3 to 12 months for specialist consultations and diagnostic procedures on recommendation of the specialist.</p>	E	E
Congenital Conditions	<p>NEW BENEFIT/CONDITION INTRODUCED</p> <p>Introduced a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provide cover up to a maximum of \$2,000 per life assured per lifetime</p>	N	N
Excess	<p>ENHANCED TO BROADEN COVER</p> <p>Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.</p>	E	E

MajorCare 1997, 1999 and 2001 enhancements

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		MajorCare 1997	MajorCare 1999	MajorCare 2001
New Loyalty Benefit (Bariatric Surgery)	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new loyalty benefit that provides a contribution towards the cost of medically necessary Bariatric Surgery after three-years continuous cover. Provides cover up to \$7,500 per lifetime.	N	N	N
New Special Benefit (Breast symmetry following mastectomy)	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new benefit to cover costs for procedures on the unaffected breast in order to achieve breast symmetry following mastectomy. Provides cover up to \$50,000 per life assured, per lifetime.	N	N	N
Private Hospital – surgical benefit (Specialist consultations and diagnostic procedures)	ENHANCED TO BROADEN COVER Extended the cover period from 6 to 12 months after admission to a private hospital, for specialist consultations and diagnostic procedures relating to the condition being treated.		E	E
Congenital Conditions	NEW BENEFIT/CONDITION INTRODUCED Introduced a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provide cover up to a maximum of \$2,000 per life assured per lifetime	N	N	N
Excess	ENHANCED TO BROADEN COVER Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.	E	E	E