

# AIA Enhancements to Health Products

23 July 2021

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

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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## Health Enhancements – Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording			Personal	
			Private Health/ * Private Health+	Cancer Care
Looking after the customer	Suspension of Cover	<p><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadening coverage to provide the following additional conditions under which a customer can suspend cover for up to 12 months:</p> <p>The policy owner:</p> <ul style="list-style-type: none"> <li>- becomes unemployed or redundant; or</li> <li>- goes on leave without pay for any reason;, or</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year;, or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	E	E

\*These Enhancements also apply to all other AIA and Sovereign health policies. (AIA Real Health, Absolute Health, MajorCare, Superior Health etc.).

