



AIA House,
74 Taharoto Road,
Takapuna,
Auckland 0622
-
Private Bag 92499,
Victoria Street West,
Auckland 1142

Phone (Int.) +64 9 487 9963
Freephone 0800 500 108
Freefax 0800 329 768
-
enquireNZ@aia.com
aia.co.nz

Frequently asked questions

AIA Cancer Care

In New Zealand, it's estimated that one person in every three who gets cancer is cured¹. Early diagnosis and having immediate access to cancer treatment and surgery options could make the world of difference. This coupled with the cost of health insurance increasing at a steady rate as a result of medical and claims inflation, has led to us launching a cancer only benefit under the AIA Health umbrella. AIA Cancer Care provides an affordable option for customers who may not want a comprehensive health product but want to have cover in place for cancer specific conditions.

AIA Cancer Care key features:

- Cancer only health product with unlimited cover for cancer surgery.
- Following cancer diagnosis, the treatment including specialist consultations, diagnostics testing, chemotherapy etc are covered up to \$500,000 per policy year.
- Provides up to \$5,000 for diagnostic tests and specialists fees undertaken for the diagnosis of cancer.
- Eligible for AIA Vitality membership and Airpoints™.
- Application is easy through AIA's eApp, tailored for cancer specific underwriting questions.

Q 1. Can a customer have an AIA or ASB health insurance policy and AIA Cancer Care?

No, customers who currently hold the following base health products will not be eligible to hold both their comprehensive medical health insurance policy and an AIA Cancer Care policy simultaneously;

- AIA Private Health;
- AIA REAL Health;
- AIA Superior Health;
- AIA Superior 3 Health;
- ASB Private Health;
- ASB Absolute Health;
- ASB MajorCare;
- Sovereign Private Health;
- Sovereign Absolute Health;
- Sovereign MajorCare;
- EBS;
- SureHEALTH;
- Compulsory medical schemes.

There would be significant overlap between the cover provided by these health products and AIA Cancer Care. The limits for cancer treatment are adequate in most cases, therefore customers would be paying for a benefit that they would likely never claim under.

Q 2. Can a customer have AIA REAL's Cancer Treatment Benefit and AIA Cancer Care?

No, a customer will not be eligible to hold both the AIA REAL Cancer Treatment benefit and an AIA Cancer Care policy. The core benefits of the AIA REAL Cancer Treatment benefit are similar to those provided under the AIA Cancer Care product therefore customers would be paying for a benefit that they would likely never claim under.

Q 3. Can a customer have the optional Early Cancer Upgrade benefit and/or the optional TotalCare Max Specialist and Tests benefit and an AIA Cancer Care policy?

¹ Source: OECD (2013) Cancer Care: Assuring Quality to Improve Survival



Yes, a customer will be eligible to hold a risk policy with the optional Early Cancer Upgrade benefit and/or the optional TotalCare Max Specialist and Tests benefit and an AIA Cancer Care policy. The benefits provided under each of these optional benefits are different to those available under AIA Cancer Care therefore customers would be paying for a benefit which they will be able to claim under.

Q 4. Who is eligible for AIA Cancer Care?

AIA Cancer Care is available as a standalone benefit and will not require customers to hold any qualifying benefits. This means that it will be available to all customers that meet the eligibility criteria.

Entry ages will be from 0 years of age until 70 with individual consideration over the age of 70.

Q 5. What is the underwriting process for new business?

Full underwriting will apply to all new business apart from children between the ages of 0-3 months.

Q 6. How do I quote AIA Cancer Care?

AIA Cancer Care is available for quoting through Quote Builder on AIAHub.

Q 7. What are the replacement rules if a customer wants to transfer to AIA Cancer Care?

The replacement rules for AIA Cancer Care will broadly align to those for AIA Private Health.

Customers who hold an existing health insurance product with AIA or ASB that was fully underwritten (for example Private Health, REAL Health, Absolute Health, MajorCare and Superior Health) can replace their cover with AIA Cancer Care with no underwriting. Any relevant loadings, exclusions and applicable special terms on their existing policy will apply to the replaced policy. This is in line with existing business replacement rules. Customers will be allowed to replace from the AIA REAL Cancer Treatment Benefit to AIA Cancer Care without underwriting.

Underwriting will apply for all external replacements or for customers replacing from products that were not fully underwritten (for example AIA Superior 3 Health).

Customers who have AIA Cancer Care and replace to AIA Private Health will be required to be fully underwritten for the non-cancer related conditions.

Q 8. How are child lives and continuation options treated with AIA Cancer Care?

Children can be added to their parents' AIA Cancer Care policy or be issued a standalone policy with the parent as the policy owner (if the child is 16 years old or under).

If a child is added to their parent's policy the system will automatically update their premium rates from community rates to rate for age the anniversary following their 21st birthday.

Q 9. What is the application process?

AIA Cancer Care is only able to be sold through the adviser channel via our eApp.

Q 10. Why is AIA Cancer Care only available through eApp?

AIAHub provides an end-to-end digital quoting, pre-assessment, pipeline visibility, electronic application, customer sharing functionality and underwriting solution. eApp and Quote Builder offer advisers an enhanced digital experience enabling the ability to instantly present underwriting terms and issue a policy for some customers.



In using eApp we can tailor the application process to underwrite only cancer specific conditions and share the value with customers as a result of the increased operational efficiency. This is important to keep the costs lower to ensure the product and pricing are sustainable in the long term.

Q 11. Where can I find information about the product?

- Adviser Resources
- aia.co.nz
- AIA Cancer Care Policy Wordings
- AIA Health customer brochure

Q 12. Can a customer who has health insurance with a competitor purchase AIA Cancer Care?

Yes, some competitors' products have restricted cover for chemotherapy and non Pharmac medicines. These customers may want to top up their health insurance with additional cancer cover. We expect their adviser will do a thorough needs analysis and recommend whether or not AIA Cancer Care is a good option for them.

Q 13. Does AIA Cancer Care qualify for Airpoints™, AIA Vitality and Multi-Benefit Discount?

AIA Cancer Care will qualify customers to earn Air New Zealand Airpoints™ and to join the AIA Vitality program (including any eligible insurance premium discounts). It will not count towards any Multi-Benefit Discount eligibility or receive the eligible Multi-Benefit Discount that the customer qualifies for.

For more information on earning Airpoints™ with AIA, visit aia.co.nz/airpoints

Q 14. What commission rates apply to this benefit?

Commission rates for AIA Cancer Care are the same as those for AIA Private Health.

Product	BIC	RC	Commission debits apply
AIA Health (including Private Health, Private Health Plus, Cancer Care and the optional Waiver of Premium)	30%*	20%	Yes
AIA Health sold with AIA Living Life Cover	120%*	7.5%	Yes

* Additional 10% Basic Initial Commission applies on AIA Health applications submitted through eApp in recognition of sharing the value of going digital.

Q 15. Is AIA Cancer Care available to corporate group schemes?

No, health products are currently not available to corporate group schemes.

Q 16. How does the AIA Cancer Care premium compare to AIA Private Health?

As the product only covers cancer treatment, AIA Cancer Care is priced affordably at about 25% of the premium of AIA Private Health.

Q 17. Is cancer health screening covered?

Similar to AIA Private Health, a preventative treatment and routine screening policy exclusion applies to all AIA Cancer Care policies. However, after three years of continuous cover, there is cover under the 'Cancer Health Screening Allowance' benefit for cancer specific procedures up to the value of \$300 per life assured for each three year period.

Q 18. Is there cover for the diagnosis of cancer?



Yes, the Cancer Diagnostics benefit provides cover up to \$5,000 per life assured per policy year for specialist consultations and some diagnostic imaging to confirm a cancer diagnosis. If the test comes back negative for cancer, any further investigative tests to rule out other health conditions are not covered.

Q 19. How is cancer defined? Are all cancerous conditions covered?

Cancer is defined as a disease caused by the uncontrolled growth of abnormal cells which is histologically diagnosed and characterised by a specialist as cancer.

Pre-cancerous conditions, such as cervical, vaginal or prostatic intraepithelial neoplasia (dysplasia) of any grade, are not covered.

Q 20. Is the optional Waiver of Premium (WOP) benefit available with AIA Cancer Care?

No, AIA Cancer Care has a simple underwriting process and adding the WOP benefit will add additional complexity to the underwriting process. The premium for AIA Cancer Care is relatively low and at an affordable price point.

Q 21. Is there an option for an optional Specialist & Tests with AIA Cancer Care?

AIA Cancer Care does not have an optional Specialists & Tests benefit, however, it does cover the specialists fees and diagnostic tests for cancer treatment. In doing this, we've been able to offer AIA Cancer Care at a sharp price point and with a simple underwriting process.

Q 22. Can a customer cancel their comprehensive health policy but keep the optional Specialist and Tests benefit?

No, the optional Specialists and Test benefits are only available with their respective base product.

Q 23. Are there any excess options?

No, AIA Cancer Care is only available with a \$0 excess.

Q 24. What if the customer has health insurance with another provider?

If the customer holds health insurance with another provider that covers the same treatment, they will be unable to claim both with AIA and their other insurer for the same claimable treatment. Where the other insurer does not meet the full cost of the treatment, AIA can make up the difference (to benefit limits).

Q 25. Why has the product label changed from AIA Living Private Health to AIA Health?

AIA Cancer Care is essentially a standalone health product for cancer conditions only. Therefore, taking into account the customer and adviser journey, we have positioned AIA Cancer Care as a benefit under the Health product category resulting in the product label changing to AIA Health. This is a product category name change only and none of the policy wordings have been altered or amended.

Q 26. Why has the benefit label changed for Private Health Customers?

The benefit labels have changed from 'Health Cover' to 'Private Health' and from 'Health Plus' to 'Private Health Plus' to accurately align with the policy wordings.

Q 27. What is AIA Health?

AIA Health is our range of health products, offering customers the option of AIA Cancer Care or AIA Private Health. If the customer chooses AIA Private Health, they also have the option to take AIA Private Health Plus and the WOP benefits.