



HEALTHIER, LONGER,
BETTER LIVES

AIA Cancer Care Adviser Launch Pack

January 2021



Introducing AIA Cancer Care

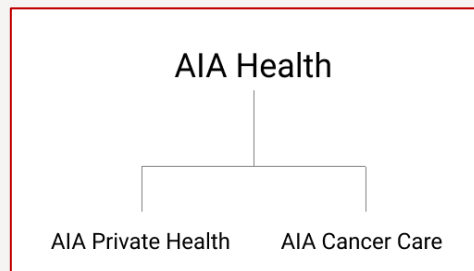
Supporting your customers through every stage; diagnosis, treatment and recovery of Cancer

At AIA, we're committed to helping New Zealanders live healthier, longer, better lives and are always looking for more opportunities to meet the needs of our partners and customers.

We are delighted to share that from **11th February 2021**, we are adding *AIA Cancer Care* to our AIA Health product range sitting alongside AIA Private Health.

In New Zealand, 23,000 people are diagnosed with cancer every year¹. While this is an alarming statistic, early diagnosis and having immediate access to cancer treatment and surgery options could make the world of difference. It is estimated that one person in every three who gets cancer can be cured².

AIA Cancer Care is designed to cover the costs associated with the diagnosis, treatment and recovery of cancer. This gives our customers peace of mind that they will have access to the best treatment plan and support throughout their journey.



*Read more about AIA Cancer Care benefits on page 4/10

AIA Cancer Care offers the following to customers:



Getting a diagnosis: *AIA Cancer Care* covers the cost of specialist consultations, and diagnostic imaging and testing.



Accessing the best treatment: Providing access to both Pharmac and non-Pharmac, MedSafe indicated medicines.



Support to assist recovery: Helping customers with their recovery, as well as covering post-cancer treatment care and support benefits.



Ongoing Care: Ensures our customers receive ongoing support and monitoring, reducing the risk of any potential cancer recurrence.

1. Ministry of Health. (2020, February 3). New Zealand Cancer Action Plan 2019-2020. Retrieved January 18, 2021, from <https://www.health.govt.nz/publication/new-zealand-cancer-action-plan-2019-2020>

2. Ministry of Health. (2021, January 12). Cancer. Retrieved January 18, 2021, from <https://www.health.govt.nz/your-health/conditions-and-treatments/diseases-and-illnesses/cancer>

Who is AIA Cancer Care best suited for?

AIA Cancer Care is for customers who may:

- Want additional protection so they don't have to solely rely on the public health system for treatment of cancer.
- Have existing health insurance with another insurance provider, however their existing policy has restrictive benefits and limits for cancer treatment.
- Recognise the value of health insurance but are looking for an affordable cancer health cover as an alternative to a comprehensive health insurance product. (AIA Cancer Care is approximately 25% the cost of AIA Private Health).



Key Features of AIA Cancer Care

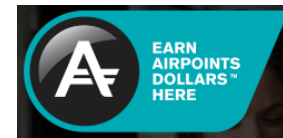
AIA Cancer Care Core Benefits

- Unlimited cover for Cancer surgery.
 - Includes up to \$500,000 for extensive cancer cover at every stage; from diagnosis to treatment and recovery. This includes access to Pharmac and non-Pharmac Medsafe indicated cancer chemotherapy drugs. (per life assured, per policy year)
 - Includes a cancer diagnostic benefit of up to \$5,000 to cover specialist appointments, diagnostic imaging and tests to confirm a cancer diagnosis (per life assured, per policy year).
- Note: Major diagnostics following initial confirmation of cancer are covered up to \$500,000 per policy year within the 'Cancer Treatment' benefit)*
- Options to have treatment overseas.
 - Other support benefits including; public hospital cash benefit, a mental health support benefit and waiver of premium on death.
 - Cancer health screening allowance of up to \$300 every three years for bowel, breast, cervical, prostate and skin screening.
 - Access to our Enhancement Pass Back Benefit. We're committed to keeping our insurance relevant for you. That's why any improvements we make to our AIA products in the future are automatically applied to your policy, offering you even more at claim time.

Customers can qualify to join AIA Vitality



Customers can earn Air New Zealand Airpoints™ on premiums paid



Note: AIA Cancer Care will not count towards any Multi-Benefit Discount eligibility or receive the eligible Multi-Benefit Discount that the customer qualifies for.

For a full list of benefits, please refer to Schedule H in the policy wordings found [here](#).



Eligibility and Underwriting

Eligibility Entry Ages	No Minimum
	70 years, with individual consideration for 70+ years.
Eligible Occupations	All
Term of Cover / Benefit Expiry	No Expiry
Excess	Nil Excess
Premium Rate Guarantee Content	1 year
Premium Options	<ul style="list-style-type: none"> • Rate for age between 21 and 70 • 20 and under - community rates • 71 and over - community rates
Residency Status	NZ Residents, and customers that hold a working visa for 2 years or more
Application Method	eApp only

What is not included:

- Preventative treatment
- Pre-existing conditions
- Cancer health screening (unless you qualify for the loyalty benefit after 3 years of continuous cover under AIA Cancer Care)
- Any condition other than cancer
- Any pre-cancerous condition e.g. CIN, PIN or VIN of any grade are not covered

If your client holds a health policy with another provider, please refer to their wordings and see if AIA Cancer Care would be a suitable addition to their cover.

Underwriting

Customers with existing health cover wishing to get Cancer Care:

Customers with a fully underwritten AIA or ASB health product (including AIA Real's Cancer Treatment Benefit) can replace* onto AIA Cancer Care without underwriting.

Replacement from non-underwritten AIA or ASB health products will require full underwriting.

Customers with an existing AIA Cancer Care policy who wish to replace to AIA Private Health:

Full underwriting required for non-cancer related conditions.

For further information, please refer to the AIA Replacement Rules section in the Working with AIA Handbook.

IMPORTANT: A customer cannot hold both AIA Cancer Care and a comprehensive AIA or ASB health policy simultaneously.

***When replacing a comprehensive health product with AIA Cancer Care it is important to provide a customer with a detailed explanation of the product differences. This will ensure the best outcome for the customer, providing complete transparency and improving the claims experience.**



Claims Scenario 1

Meet Colin



Meet Colin, he's always been healthy but thought he should have health cover for cancer treatment, so took out AIA Cancer Care.

At 52 years of age Colin experienced some discomfort and noticed some signs of blood in his bowel motions. He was worried so went to see his GP.

Colin's GP informed Colin that this could be caused by a range of conditions, including cancer and that he would need to complete some diagnostic tests to determine the cause. The GP refers Colin to have a stool sample and colonoscopy to better assess the cause of the bleeding as this could be cancer or polyps etc.

What's next for Colin?

Colin's colonoscopy and laboratory tests have come back negative for Cancer. If they had tested positive for cancer these costs would fall under the Cancer Treatment Benefit.

Colin can claim up to \$5,000 for the diagnostic tests that were done, even though the results came back negative for cancer. If the diagnostic tests exceeded the benefit limit Colin would need to pay the remaining balance.

How does having a non-cancerous test result impact Colin's Cancer Diagnostic claim?

Colin may have a long road ahead with what else may be causing his rectal bleeding but he can at least now rule out it being a cancerous condition. However often diagnostic processes and tests can be costly. With that in mind we will pay up to the benefit limit for Cancer Diagnostic tests. If the tests exceed the benefit limit the customer will need to pay the remaining balance.

However if Colin's diagnostic results had returned a positive cancer result his claim costs would fall under the AIA Cancer Care product.

First Month



Self detected blood in stool




Consulted GP



Diagnostic Testing



Diagnosis is non-cancerous Polyps

 Cancer Treatment Benefits



Claims Scenario 2

Meet Usman



He's had his AIA Cancer Care cover for four years now. Usman manages an orchard in a rural area in the Waikato and spends a lot of time outdoors

At 36 years of age Usman noticed a patch of abnormal, itchy skin around a mole on his shoulder. As there are no skin specialists locally, Usman goes to see his local GP.

Usman's GP inspects the irregular mole and recommends that he **removes it safely in the Dr's surgery** as it could be cancerous. He completes a punch biopsy and sends it to histology for testing.

The results have come back positive for Melanoma. They confirm a suitable clearance around the area and he is advised to have a follow-up screening check in 12 months.

What's next for Usman?

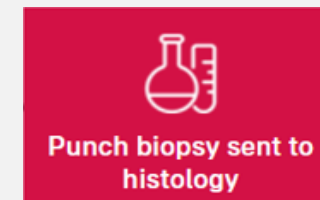
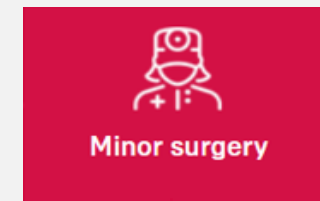
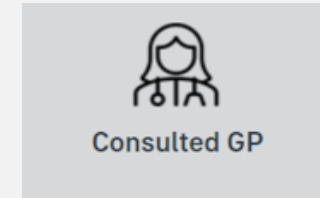
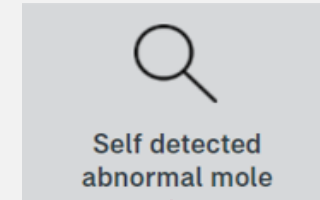
Usman is fortunate that his punch biopsy procedure was covered by the Minor Surgery benefit in his policy, and, because the punch biopsy results have come back positive for Melanoma, his referral to a specialist for ongoing treatment would be covered under his AIA Cancer Care policy.

How is minor surgery covered under an AIA Cancer Care claim?

Although Usman has received the unfortunate news that his punch biopsy has returned a positive result for cancerous melanoma, he can find some assurance that the cost for the minor surgery completed at the Doctors surgery is covered under his AIA Cancer Care policy. Also, because Usman has been diagnosed with cancer, costs associated with this cancer diagnosis and any further testing required would be covered by his policy.

Should Usman require ongoing Cancer Treatment and Cancer Surgery, it would be covered by his AIA Cancer Care policy.

First Month



Cancer Treatment Benefits



Claims Scenario 3

Meet Leah



Leah's always been proactive about her and her family's health, but believed it was important to have cover for the high cost of cancer treatment in the event that things didn't go to plan.

At 39 years old, just 14 months after getting AIA Cancer Care cover, Leah noticed an abnormality in her right breast. Leah's initial consultation with her GP found a breast lump that required further investigation. Knowing her AIA Cancer Care policy could be used for diagnostic testing she didn't delay in getting the tests. In November she was diagnosed with [HER2-positive breast cancer](#).

Since then, Leah's AIA Cancer Care insurance has enabled her to get the best treatment available in the private system and has taken care of her ongoing extensive health costs.

What's next for Leah?

Leah still has a long way to go on her journey. AIA will be there to continue to support her as she has ongoing oncologist consultations and diagnostic testing to monitor any potential cancer recurrence.

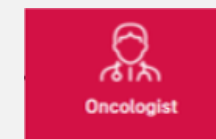
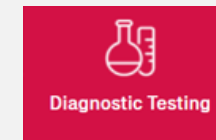
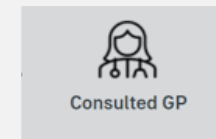
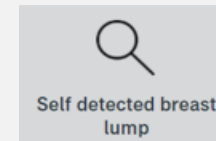
What does HER2 positive actually mean? (human epidermal growth factor receptor 2)*

Breast cancer is not a single disease. It's actually a group of diseases. Compared to other breast cancers, HER2-positive breast cancers tend to grow faster, and are more likely to spread and reoccur.

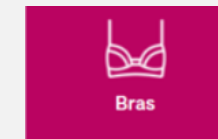
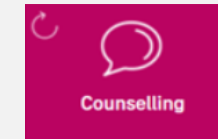
HER2 is a gene that creates HER2 proteins, or receptors. Normally, these receptors help control the growth and repair of healthy breast cells. But, in about 25% of breast cancers, the HER2 gene doesn't work correctly and makes too many copies of itself, causing out-of-control reproduction of breast cells (known as HER2 gene amplification). In turn, all those extra HER2 genes tell breast cells to make too many HER2 receptors (HER2 protein overexpression), making breast cells grow and divide in an uncontrolled way.

* Source: HER2 Status: Retrieved from breastcancer.org (August 11, 2017)

First Month



Fifteenth Month



■ Cancer Treatment Benefits

■ Post Cancer & Support Benefits

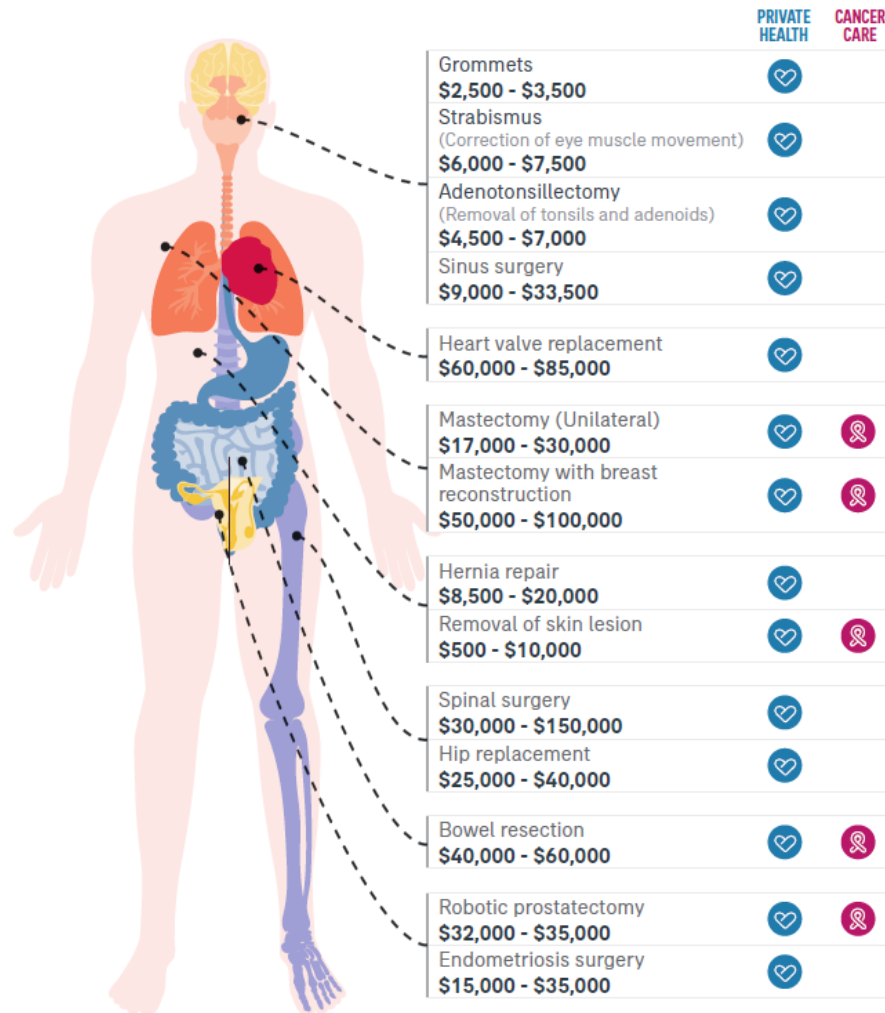


Private Health vs Cancer Care

This diagram highlights some common treatments our customers go through, and the average costs associated with those treatments.

Our health insurance products cover customers for an extensive range of situations to help them manage unexpected medical bills.

Health insurance common treatment costs



Additional diagnosis and treatment costs you and your family could experience:

Diagnostics (per test)

Ultrasound **\$250 - \$600**

CT Scan **\$600 - \$1,700**

MRI Scan **\$1,500 - \$2,500**

P.E.T Scan **\$2,500 - \$3,000**

Cancer treatments (per policy year)

Chemotherapy **\$15,000 - \$150,000**

- Pharmac funded drugs **\$800-\$3,500** per month
- Non Pharmac funded drugs **\$8,000 - \$25,000** per month

Radiotherapy **\$20,000 - \$45,000**

Lung cancer **\$50,000 - \$200,000**

Metastatic melanoma **\$100,000 - \$200,000**



FAQs and Useful Resources

Frequently asked questions

▪ **How do I quote AIA Cancer Care?**

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

▪ **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 the other insurer for the same claimable treatment. However, where the other insurer does not meet the full cost of the treatment, AIA can make up the difference (to benefit limits).

▪ **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 and 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.

▪ **How does the AIA Cancer Care premium compare to Private Health?**

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

▪ **What is the application process?**

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

For the full list of FAQs, click [here](#).

For the policy wordings, click [here](#).

Are you ready for Accreditation?

This accreditation is designed to test your understanding of the AIA Cancer Care product, and your ability to use the policy wordings.

To get accredited, please contact your BDM.

Other Resources:

(Please note these will only be available on Adviser Resources from 11 Feb 2021)

- Updated Health Brochure
- Email templates
- Cancer Care Exclusions
- Comparison Tool

