

AIA Living Specialist and Testing Support

Product Release – 1st October 2025

Adviser FAQs

On 1st October 2025 AIA NZ is launching a new benefit: AIA Living Specialist and Testing Support (STS)

With the cost of living continuing to rise, it's more important than ever for AIA NZ to explore ways to make healthcare services more accessible to a broader range of New Zealanders. At the same time, long wait times in the public health system, particularly for specialist appointments and diagnostic tests, are causing significant delays in customers getting the diagnoses they need so they can begin treatment. In Q1 2025, only 58% of patients received a first specialist appointment within four months of referral, a notable decline from 68% in Q1 2023.¹

STS provides cover for specialist consultations and diagnostic tests or procedures so that customers can have the reassurance they will be able to access these services as they need. It is an optional benefit available to customers when they take out eligible Life, Trauma, Income Protection, and/or Total Permanent Disablement insurance, subject to minimum cover requirements.

STS offers coverage for customers seeking an entry-level or lower-cost health insurance option. Customers who take out the STS benefit have the option to replace to Private Health (subject to underwriting) later if they want to upgrade to comprehensive health insurance. Likewise, customers who are finding their comprehensive health insurance is becoming unaffordable now have the option to replace to STS.

AIA Living Specialist and Testing Support (STS) key benefit features:

- Available as an optional AIA Living Benefit
- Coverage of up to \$10,000 per life assured per policy year for specialist consultations and up to \$100,000 per life assured per policy year for diagnostic tests or procedures when referred by a registered medical practitioner
- Excess options of \$0 and \$250
- Includes a Health Screening Allowance, and Pregnancy, Maternity, and Infertility Allowance (conditions apply)
- Eligible for the AIA Vitality discount
- Eligible to receive Multi Benefit Discount (MBD) with qualifying covers

Cover

Does STS cover overseas services?

STS provides cover for specialist consultations and diagnostic tests/procedures within New Zealand only.

What's not covered under STS?

STS covers specialist appointments and diagnostic tests or procedures only. Any medical treatment the life assured needs once diagnosed with a health issue/condition is not covered by STS. Appointments and treatments with a GP, dentist, psychologist, or psychiatrist are also excluded. See policy wording for full list of exclusions.

¹ www.tewhatauora.govt.nz/corporate-information/planning-and-performance/health-targets/health-targets/performance

How is STS different to the closed Sovereign TCM Specialist and Diagnostic Testing benefit?

The closed Sovereign Totalcare Max Specialist and Diagnostic Testing (TCM SDT) benefit had a lower benefit limit of \$5,000 for specialist consultations and diagnostic tests combined, and also included AIA MyCare (previously known as Best Doctors). AIA Living STS has broader coverage and includes a Health Screening Allowance, and Pregnancy, Maternity, and Infertility Allowance (available after a period of continuous cover). These are the key differences, but for a full comparison please refer to the health comparison tool available on Adviser Resources.

How does STS compare to our other on sale health products?

Private Health is a comprehensive health offering that provides coverage for treatment, including hospital care and surgical procedures. In contrast, STS is an entry-level health offering focused on covering specialist consultations and diagnostic tests or procedures. STS has the same benefit limits as the optional cover within Private Health Plus. For a full comparison please refer to the health comparison tool available on Adviser Resources.

Eligibility

Who can take out STS?

The minimum entry age is 3 months, and the maximum entry age is 70 (with individual consideration over the age of 70). All lives assured, including children, must meet the qualifying base cover requirements.

What are the qualifying base cover requirements for STS?

To qualify for STS customers must hold a minimum sum assured of \$150,000 across qualifying standalone lump sum benefits, or a minimum sum assured of \$1,500 per month across qualifying income protection benefits from the AIA Living, Sovereign TotalCare Max, or ASB Lifestyle Security Plan Personal product ranges.

What are the qualifying benefits?

Any of the following from our Personal product ranges:

- Life Cover
- Family Protection
- Standalone Critical Conditions / Living Assurance
- Standalone Progressive Care
- Standalone Total Permanent Disablement
- Income Protection
- Mortgage, Income or Rent Cover / Mortgage and Income Protection

Note: The minimum sum assured required can be split across several benefits/policies. E.g., if a customer has \$100k of standalone life cover on TotalCare Max, and \$50k of standalone life cover on AIA Living, they are eligible to add STS.

What benefits under our personal product ranges don't count as qualifying cover?

- Accidental Death
- Specified Accidental Injury / Accidental Injury
- Redundancy
- Retirement Protection
- Waiver of Premium
- TPD Condition (available under Trauma benefits)

If a customer has \$150k of life cover on TCM, do they need to replace their cover to AIA Living to add STS?

No, the customer's cover can remain on TCM and STS will be issued on a new policy.

What product ranges or benefits are ineligible for STS?

STS is not available to customers currently holding a Health policy with AIA including:

- AIA Private Health and Private Health Plus
- AIA Cancer Care
- 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
- Starter Plans
- Corporate Group Schemes
- Sovereign TCM Specialist and Diagnostic Testing Benefit

Is STS available to ASB?

STS is not currently available under ASB Lifestyle Security Plan, however customers with qualifying ASB cover can take out AIA Living STS via an adviser.

Is STS available to corporate group schemes?

STS is not currently available to our Corporate Solutions group schemes.

Is STS available with AIA Living Business Product range?

No, STS is only available with the list of eligible Personal benefits specified above.

What happens when an STS customer has health insurance with another insurer?

A customer may choose to take STS in addition to their existing health cover with another insurer if their policy does not include cover for specialists and diagnostic tests. Note it is **not possible** to claim both with AIA and the other insurer for the same claimable costs. Where the other insurer does not meet the full cost, AIA can make up the difference (subject to benefit limits).

Why can't a customer have STS with Cancer Care?

STS is not available to Cancer Care customers at this stage due to the overlap between specialist consultations and diagnostic tests for cancer-related conditions. This overlap means customers may not receive the full value from each.

Is STS eligible for the Multi-Benefit Discount (MBD)?

A Multi-Benefit Discount will be applied to the STS premium if the life assured holds other benefits that qualify towards MBD. STS does not count towards the qualifying requirements for MBD.

Can a customer reduce, cancel or claim on their qualifying cover but keep STS?

If for any reason the qualifying cover in relation to the STS policy ceases or reduces to below the minimum required sum assured for STS, then the STS cover will cease. The only exception is a customer who had a Critical Conditions claim and has the Critical Conditions Buyback Benefit. In this scenario, the customer can retain the STS benefit

during the 12-month standdown period.

Application & Underwriting

Will STS be available on e-app?

Yes, STS can be applied for via our e-app and paper application form.

How do I quote STS?

STS is available for quoting through Quote Builder on AIA Hub. It is available under *Other Benefits* in the AIA Living - Personal range. Quotebuilder will require you to select from the available excess options: \$0 or \$250.

Quotebuilder will allow STS to be added to a quote if the life assured meets the qualifying cover requirements; whether this is new or existing cover.

Can I add STS to a quote already saved in Quotebuilder?

Yes if you have a quote saved in Quotebuilder, you can update the quote with STS under the latest quote version.

What is the underwriting process for STS new business?

Full medical underwriting will apply to all new business.

What are the replacement rules if a customer wants to transfer/replace to STS?

Please refer to the Working with AIA Guide on Adviser Resources for information on replacements to STS.

Passbacks

Will the features of the AIA Living Specialist and Testing Support benefit be passed-back to existing TotalCare Max Specialist and Diagnostic Testing Benefit customers?

No. Existing customers will need to replace onto the new AIA Living version of this benefit to access these features.

Commission

What commission rates apply to this benefit?

Commission rates for AIA Living STS are as follows:

Commission option	Initial Commission	Renewal Commission
STS Standard	130%	7.50%
STS Pendulum	40%	20%
STS Voluntary Group	70%	7.50%

Communications

What collateral is being updated?

The following will be updated to support the launch:

- Separate brochure for STS
- STS will be referenced in the AIA Living Life, Trauma, TPD, Income Protection, and MBD brochures
- 'Working with AIA' Adviser tool
- Health Comparison Adviser Tool

- STS webpage on aia.co.nz
- STS will be referenced on the AIA Life Insurance, Life Cover, Income Protection, Trauma, TPD, and MBD webpages on aia.co.nz
- Adviser resources website (Enhancement, Training, and Accreditation pages)

What launch materials are being provided for STS?

The following collateral will be created to support the launch:

- FAQs (internal and external)
- Adviser and BDM Information pack
- Adviser training module and accreditation
- Adviser Webinar on 1st October presented by Product and Distribution

What is the accreditation process for STS?

Advisers will be required to complete an STS accreditation before selling the product. There is a Specialist and Testing Support module for advisers to complete which includes accreditation questions. Advisers will receive the usual automated prompts to complete the module, just like with our other learning modules.

Where can I find information about STS?

- AIA Adviser Resources page
- Product Updates, Enhancements & Policy Wordings page on aia.co.nz
- Specialist and Testing Support Benefit webpage on aia.co.nz
- AIA Living Specialist and Testing Support Policy Wordings
- AIA Living Specialist and Testing Support Benefit brochure