


TRAUMA COMPARISON



The key differences between Progressive Care vs. Critical Conditions Cover

 **Help clients choose the right cover**

This document highlights the key differences between AIA's Critical Conditions and Progressive Care products to help you have better conversations with your clients applying for trauma cover.

In many instances, the two products have different medical criteria for the same condition, so a direct comparison is not always possible. For a full description of conditions and criteria, please refer to policy wordings on aia.co.nz. This is especially important if your customer is considering replacing one product with the other.

How to use this guide

This guide must be read in addition to the relevant benefit policy wording as specific medical criteria and other exclusions apply to each condition. Please also note that the Progressive Care benefit amounts assume that no claim has been made on the policy, which can affect the benefit payable for any subsequent claim.

Please pay particular attention to:

- Instances where the benefit payable under Progressive Care is less than under Critical Conditions for conditions at a particular level of severity.
- Conditions that can be claimed on at a lower severity level under Progressive Care (or vice-versa).
- Benefit amounts payable at each severity level under the Progressive Care benefit.

The options: Progressive Care and Critical Conditions Cover

Depending on the situation, it might best suit your client to have one or both cover options, so they have the support when and where they need it most. Here are the key benefits of both.

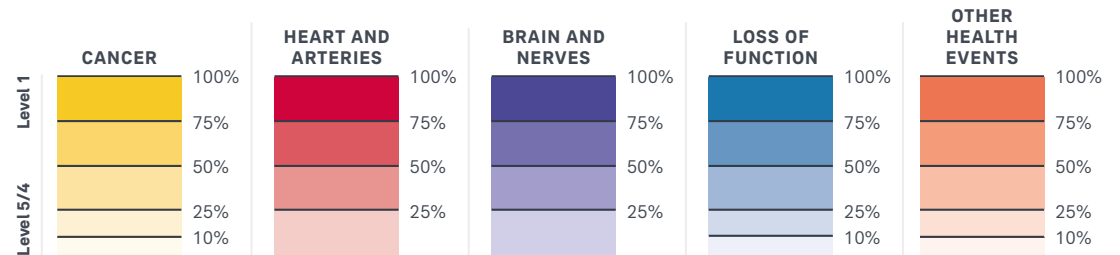
AIA Living Critical Conditions

This is traditional trauma insurance, designed to pay a one-off lump sum if a client suffers from one or more of the identified medical conditions.

AIA Living Progressive Care

This cover allows clients to make multiple claims, based on the severity of the illness or injury. For example, if a client is diagnosed with stage one cancer, they can make a claim. If their condition worsens and reaches stage four cancer, the severity has increased, and they can make another claim. Progressive Care covers a range of defined conditions across the five categories and severity levels.

THESE ARE:



Policies for children

Both options are available as individual policies for children from three months, but if their parents hold either policy, their children may be covered from three months of age until their 21st birthday, without the need for additional, individual policies.

See below for details on coverage for children only under the Built-In Children's Trauma Benefit and the Optional Children's & Maternity Benefit – Children's Critical Conditions Benefit.

Payment of these benefits will not affect the amount of any Trauma benefit payable for the primary life assured. Where the primary life assured is a child, the main sums assured will apply.

Built-in Children's Trauma Benefit

The benefit payable is the lower of \$50,000 or 50% of the primary life sum assured, unless otherwise stated.

AIA will pay a maximum of one claim per child under either the Built-in Children's Trauma Benefit or the Built-in Newborn Children's Benefit. This benefit is payable in addition to the Optional Children's and Maternity Benefit, if applicable.

Optional Children's and Maternity Benefit

a. Critical Conditions Benefit

If your client chooses this option, the benefit payable is the lower of \$75,000 or 50% of the primary life sum assured, unless otherwise stated.

AIA will pay a maximum of one claim per child under this benefit, except in cases where two parents each hold an individual policy. In this instance, both policies are eligible to claim under the Children's Critical Conditions Benefit for that child, provided the Optional Children's and Maternity Benefit is shown in the schedule of both policies. This benefit is payable in addition to the Built-in Children's Trauma Benefit.

b. Pregnancy Complications Benefit

This benefit provides cover for three defined serious pregnancy complications*.

c. Children's Congenital Conditions Benefit

This benefit provides cover for 8 listed serious congenital conditions that require therapy*.



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Any questions?

For more information, please get in touch with your Business Development Manager or phone us on **0800 768 287**, Monday - Friday, 8am - 6pm.

*Please refer to the policy wording for either AIA Critical Conditions or AIA Progressive Care to find out more about the defined serious pregnancy complications and the listed Children's Congenital Conditions. This can be found on our website [here](#).

Comparison tables: Progressive Care vs. Critical Conditions Cover



1 Solid tumours

This table uses the TNM Classification, an internationally recognised and standardised method of staging cancers. The optional Early Cancer Upgrade (ECU) benefit available with Critical Conditions has a maximum sum assured of \$75,000. The Critical Conditions sum assured will not be reduced by an ECU payout. ECU is not payable under the Built-In Children's Trauma and the Optional Children's and Maternity Benefits.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma Benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Advanced cancer – stage 3 or above, metastatic	1	100%	✓	✓	100%	✓	✓
Advanced cancer – stage 3 or above	2	75%	✓	✓	100%	✓	✓
Advanced cancer – stage 2	3	50%	✓	✓	100%	✓	✓
Carcinoma in situ of the breast, requiring total mastectomy	3	50%	✓	✓	100%	✓	✓
Cancer stage 1 requiring total mastectomy	3	50%	✓	✓	100%	✓	✓
Carcinoma in situ (Tis) with organ removal	4	25%	Not covered	✓	100%	✓	✓
Carcinoma in situ (Tis) with systemic chemotherapy or radiotherapy	4	25%	Not covered	✓	100%	✓	✓
Carcinoma in situ of the breast (with treatment)	4	25%	Not covered	✓	25% (maximum \$75,000)	✓	✓
Cancer of the urinary bladder – Stage Ta	5	10%	Not covered	✓	100% (with defined treatments)	✓	✓
Carcinoma in situ (Tis), no spread, applies to breast, cervix, vagina, vulva	5	10%	Not covered	✓	25% (maximum \$75,000) 25% (maximum \$75,000) under ECU	✓	✓
Carcinoma in situ (Tis), no spread, excl. breast, cervix, vagina, vulva	5	10%	Not covered	✓	Not covered	Not covered	Not covered
Carcinoma in situ (Tis), no spread applies to ovary, fallopian tube	5	10%	Not covered	✓	Not covered 25% (maximum \$75,000) under ECU	Not covered	Not covered
Cervical, vaginal or prostatic intraepithelial neoplasia (dysplasia) with histology showing CIN-3, VIN-3 or PIN-3	5	10%	Not covered	✓	Not covered 25% (maximum \$75,000) under ECU	Not covered	Not covered

2 Malignant melanoma

This table uses the Clark Level and Breslow Score, internationally recognised and standardised methods of classifying malignant melanoma.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Malignant melanoma of Clark level 3 or above	3	50%	✓	✓	100%	✓	✓
Malignant melanoma of Clark level 2	4	25%	Not covered	✓	Not covered	Not covered	Not covered
Malignant melanoma of Clark level 1	5	10%	Not covered	✓	Not covered	Not covered	Not covered

3 Prostate cancers

This table uses the Gleason Score, an internationally recognised and standardised method of classifying prostate cancers.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Prostate cancer – T2 or greater	3	50%	✓	✓	100%	✓	✓
Prostate cancer – T1 and Gleason score of 5 or less, major treatment	4	25%	Not covered	✓	100%	✓	✓
Prostate cancer – T1 and Gleason score of 6 or greater, no treatment	4	25%	Not covered	✓	25% (maximum \$75,000) under ECU	Not covered	Not covered
Prostate cancer – T1 and Gleason score of 5 or less, no treatment	5	10%	Not covered	✓	25% (maximum \$75,000) under ECU	Not covered	Not covered

4 Cancer – blood disorders

This table uses the Ann-Arbor classification, which is an internationally recognised standardised method of staging blood cancers.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Advanced lymphoma – stage 4	1	100%	✓	✓	100%	✓	✓
Hodgkin's lymphoma – stage 3	2	75%	✓	✓	100%	✓	✓
Non-Hodgkin's lymphoma – stage 3	2	75%	✓	✓	100%	✓	✓
Hodgkin's lymphoma – stage 2	3	50%	✓	✓	100%	✓	✓
Non-Hodgkin's lymphoma – stage 2	3	50%	✓	✓	100%	✓	✓
Hodgkin's lymphoma – stage 1	4	25%	Not covered	✓	100%	✓	✓
Non-Hodgkin's lymphoma – stage 1	4	25%	Not covered	✓	100%	✓	✓

5 Leukaemia

This table uses the Rai staging system, an internationally recognised standardised method of staging leukaemia.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Acute myeloid leukaemia	1	100%	✓	✓	100%	✓	✓
Acute lymphoblastic leukaemia	1	100%	✓	✓	100%	✓	✓
Advanced chronic lymphocytic leukaemia - stage 4	1	100%	✓	✓	100%	✓	✓
Advanced chronic lymphocytic leukaemia – stage 3	2	75%	✓	✓	100%	✓	✓
Chronic myeloid leukaemia – bone marrow transplant	2	75%	✓	✓	100%	✓	✓
Chronic lymphocytic leukaemia – stage 2	3	50%	✓	✓	100%	✓	✓
Chronic myeloid leukaemia –no bone marrow transplant	3	50%	✓	✓	100%	✓	✓
Chronic lymphocytic leukaemia – stage 1	4	25%	Not covered	✓	100%	✓	✓
Chronic lymphocytic leukaemia – stage 0	4	25%	Not covered	✓	Not covered	25% (maximum \$75,000) under ECU	Not covered

6 Cancer – brain tumours

The table below uses the World Health Organisation (WHO) grading system, an internationally recognised and standardised method of grading brain tumours.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Malignant brain tumour– Grade 4	1	100%	✓	✓	100%	✓	✓
Malignant brain tumour – Grade 3	2	75%	✓	✓	100%	✓	✓
Malignant brain tumour – Grade 2	3	50%	✓	✓	100%	✓	✓
Benign brain or spinal cord tumour – non-malignant, surgical removal or major interventional treatment	3	50%	✓	✓	100%	✓	✓
Malignant brain tumour – Grade 1	4	25%	Not covered	✓	100%	✓	✓
Benign brain or spinal cord tumour - non-malignant, no surgical removal	5	10%	Not covered	✓	25% (maximum of \$75,000)	Not covered	Not covered

7 Other cancers

The table below uses the Durie Salmon Scale, an internationally recognised and standardised method of staging Myeloma.

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Myeloma – stage 3 with treatment	1	100%	✓	✓	100%	✓	✓
Myeloablative Bone marrow transplant (for cancer)	1	100%	✓	✓	100%	✓	✓
Aplastic anaemia with treatment	2	75%	✓	✓	100%	✓	✓
Myelodysplastic syndrome with high score	2	75%	✓	✓	Not covered	Not covered	Not covered
Stem cell transplant (for cancer)	2	75%	✓	✓	100%	✓	✓
Transplant waiting list for bone marrow transplant (for cancer)	2	75%	✓	✓	100%	✓	✓
Myelofibrosis	2	75%	✓	✓	Not covered	Not covered	Not covered
Reduced intensity bone marrow transplant (for cancer)	2	75%	✓	✓	100%	✓	✓
Myelodysplastic syndrome with low score and ongoing treatment	3	50%	✓	✓	Not covered	Not covered	Not covered
Myeloma – stage 2	3	50%	✓	✓	100%	✓	✓
Myeloma – stage 1	4	25%	Not covered	✓	100%	✓	✓
Bone marrow transplant (non-cancer)	5	10%	Not covered	✓	100%	✓	✓
Stem cell transplant (non-cancer)	5	10%	Not covered	✓	Not covered	Not covered	Not covered

HEART AND ARTERIES

Progressive Care

Critical Conditions

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma Benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Heart attack (ejection fraction < 30)	1	100%	✓	✓	100%	✓	✓
Cardiomyopathy (ejection fraction < 30%)	1	100%	✓	✓	100%	✓	✓
Severe congestive cardiac failure	1	100%	✓	✓	Not covered	Not covered	Not covered
Severe peripheral vascular disease (leg, resulting in amputation)	1	100%	✓	✓	25% (maximum of \$75,000)	Not covered	Not covered
Heart attack (ejection fraction 30-40%)	2	75%	✓	✓	100%	✓	✓
Coronary artery bypass graft	2	75%	✓	✓	100%	✓	✓
Aortic surgery	2	75%	✓	✓	100%	✓	✓
Percutaneous coronary angioplasty (3 or more arteries)	2	75%	✓	✓	100%	✓	✓
Cardiomyopathy (ejection fraction 30-40%)	2	75%	✓	✓	100%	✓	✓
Heart attack	3	50%	✓	✓	100%	✓	✓
Major heart valve surgery	3	50%	✓	✓	100%	✓	✓
Permanent cardiac defibrillator insertion	3	50%	✓	✓	25% (maximum of \$75,000)	Not covered	Not covered
Severe peripheral vascular disease (leg, amputation of more than one toe)	3	50%	✓	✓	Not covered	Not covered	Not covered
Percutaneous coronary angioplasty (one-two arteries)	4	25%	Not covered	✓	25% (maximum of \$75,000)	✓	✓
Permanent pacemaker insertion	4	25%	Not covered	✓	25% (maximum of \$10,000)	Not covered	Not covered
Minor heart valve surgery	4	25%	Not covered	✓	25% (maximum of \$75,000)	Not covered	Not covered
Out-of-hospital cardiac arrest	4	25%	Not covered	✓	100%	✓	✓

BRAIN AND NERVES

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Stroke – at least six months 25% whole-person impairment	1	100%	✓	✓	100%	✓	✓
Multiple sclerosis with severity	1	100%	✓	✓	100%	✓	✓
Idiopathic Parkinson's disease with severity	1	100%	✓	✓	100%	✓	✓
Muscular dystrophy with severity	1	100%	✓	✓	100%	✓	✓
Major head trauma	1	100%	✓	✓	100%	✓	✓
Motor neurone disease	1	100%	✓	✓	100%	✓	✓
Dementia with severity	1	100%	✓	✓	100%	✓	✓
Alzheimer's Disease with severity	1	100%	✓	✓	100%	✓	✓
Peripheral neuropathy	2	75%	✓	✓	100%	✓	✓
Stroke – more than three months of persisting neurological deficit	3	50%	✓	✓	100%	✓	✓
Muscular dystrophy	3	50%	✓	✓	100%	✓	✓
Idiopathic Parkinson's Disease	3	50%	✓	✓	100%	✓	✓
Meningitis	3	50%	✓	✓	100%	✓	✓
Encephalitis – incl. 25% neurological deficit	3	50%	✓	✓	100%	✓	✓
Encephalitis	3	50%	✓	✓	25% (maximum \$75,000)	Not covered	Not covered
Diagnosis of Dementia (with some reduction of brain function) < age 60	3	50%	✓	✓	25% (maximum \$75,000)	Not covered	Not covered
Diagnosis of Dementia (with some reduction of brain function) > age 60	3	50%	✓	✓	25% (maximum \$10,000)	Not covered	Not covered
Alzheimer's Disease	3	50%	✓	✓	100%	✓	✓
Diagnosis of Multiple sclerosis	3	50%	✓	✓	100%	✓	✓
Stroke - imaging unavailable or inconclusive but diagnosed by two specialist neurologists	4	25%	Not covered	Not covered	Not covered	Not covered	Not covered
Stroke - less than three months neurological deficit	4	25%	Not covered	✓	100%	✓	✓
Cerebral Aneurysm	4	25%	Not covered	Not covered	25% (maximum \$75,000)	Not covered	Not covered
Creutzfeldt-Jakob disease*	Not covered	Not covered	Not covered	Not covered	100%	✓	✓

* Creutzfeldt-Jakob disease (also known as Mad Cow Disease) is not specifically covered under Progressive Care. If your client meets the definitions criteria it could be claimed under the Loss of Independent Existence or Encephalitis conditions under the Loss of function category.

LOSS OF FUNCTION

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Loss of independent existence	1	100%	✓	✓	100%	✓	✓
Total, permanent blindness	1	100%	✓	✓	100%	✓	✓
Loss of sight in one eye and loss of one limb	1	100%	✓	✓	100%	✓	✓
Loss of two limbs	1	100%	✓	✓	100%	✓	✓
Total deafness	1	100%	✓	✓	100%	✓	✓
Permanent loss of speech	1	100%	✓	✓	100%	✓	✓
Paralysis incl. paraplegia	1	100%	✓	✓	100%	✓	✓
Intensive care (incl. neurological deficit)	1	100%	✓	✓	100%	✓	✓
Optional Total Permanent Disablement	1	100%	Not covered	Not covered	100%	Not covered	Not covered
Severe burns	2	75%	✓	✓	100%	✓	✓
Coma	2	75%	✓	✓	100%	✓	✓
Major burns	3	50%	✓	✓	100%	✓	✓
Intensive care (no neurological deficit)	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Loss of sight in one eye/partial blindness	4	25%	Not covered	✓	25% (maximum \$100,000)	Not covered	Not covered
Loss of hearing in one ear	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Loss of one limb	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Serious burns	5	10%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered

OTHER HEALTH EVENTS

Condition	Progressive Care				Critical Conditions		
	Severity level	Benefit payment (sum assured %)	Built-In Children's Trauma benefit	Optional Children's and Maternity benefit	Benefit payment (sum assured %)	Built-In Children's Trauma	Optional Children's and Maternity benefit
Severe illness or injury	1	100%	✓	✓	100%	✓	✓
Terminal illness	n/a	Not covered	Not covered	Not covered	100%	✓	✓
Chronic liver failure (end stage)	1	100%	✓	✓	100%	✓	✓
Chronic liver failure	n/a	Not covered	Not covered	Not covered	25% (maximum \$75,000)	Not covered	Not covered
Chronic lung failure	1	100%	✓	✓	100%	✓	✓
Chronic kidney failure	1	100%	✓	✓	100%	✓	✓
Primary pulmonary hypertension	1	100%	✓	✓	100%	✓	✓
Advanced type 1 diabetes	1	100%	✓	✓	100%	✓	✓
Advanced AIDS	1	100%	✓	✓	100%	✓	✓
Chronic obstructive pulmonary disease (stage 4)	2	75%	✓	✓	100%	✓	✓
Major organ transplant (or waiting list)	2	75%	✓	✓	100%	✓	✓
Acute renal dialysis	3	50%	✓	✓	100%	✓	✓
Chronic obstructive pulmonary disease (stage 3)	3	50%	✓	✓	100%	✓	✓
Removal of large bowel	3	50%	✓	✓	100% under carcinoma-in-situ radical surgery	✓	✓
Pneumonectomy	3	50%	✓	✓	100%	✓	✓
Systemic sclerosis	3	50%	✓	✓	100%	✓	✓
Systemic Lupus Erythematosus with lupus nephritis	3	50%	✓	✓	100%	✓	✓
Severe ulcerative colitis	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Severe Crohn's disease	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Severe osteoporosis (age <50)	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Severe rheumatoid arthritis (age <50)	4	25%	Not covered	✓	25% (maximum \$75,000)	Not covered	Not covered
Type 1 diabetes	5	10%	Not covered	✓	100% (only after age 30)	Not covered	Not covered
Advanced type 2 diabetes	5	10%	Not covered	✓	100%	✓	✓
Severe osteoporosis (age >50)	5	10%	Not covered	Not covered	25% (maximum \$10,000)	Not covered	Not covered
Severe rheumatoid arthritis (age >50)	5	10%	Not covered	✓	25% (maximum \$10,000)	Not covered	Not covered
Cognitive impairment - requiring 8-16 hours daily supervision	n/a	Not covered	Not covered	Not covered	100%	✓	✓