

# AIA PRIVATE HEALTH EXCLUSIONS



HEALTHIER, LONGER,  
BETTER LIVES

## What you are not covered for with AIA Private Health.

The important information below can be found in our policy documents.

(words that are in *italics* below have a particular meaning, details can be found in our policy wording)

- There is no cover under any of the benefits for costs that exceed the *reasonable charges* for the applicable treatment, procedure, consultation, test, diagnostic imaging, support or care.
- There is no cover under any of the benefits for costs arising from, or related in any way to, any of the exclusions listed below.
- There is no cover under the Waiver of Premium on Death, Bereavement Grant, Public Hospital Credit, Public Hospital Cash Grant or Medical Misadventure benefits arising from, or related in any way to, any of the exclusions listed below.

| EXCLUSION NAME                                       | EXCLUSION WORDING  |
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| <b>Accommodation, flights and/or transport costs</b> | Any accommodation, flight and/or transport, except where expressly covered by a benefit in this policy.  |
| <b>Acute care</b>                                    | Care provided for a sign, symptom, condition or disease that requires immediate or same day hospital admission for treatment or monitoring.  |
| <b>Additional surgery</b>                            | Any additional surgery performed during an operation, which is not directly related to the medical condition or treatment for which cover is claimed under the terms of this policy.   |
| <b>Allied health</b>                                 | Any treatment by a physiotherapist, chiropractor, osteopath, naturopath, homeopath, acupuncturist, podiatrist, dietitian, counsellor or speech therapist except where expressly covered by a benefit in this policy.   |
| <b>Bariatric surgery</b>                             | Bariatric surgery for any condition including but not limited to obesity, diabetes and sleep apnoea except where expressly covered by a benefit in this policy.  |
| <b>Breast reduction surgery and gynaecomastia</b>    | Breast reduction surgery (except where expressly covered under a benefit in this policy) and gynaecomastia.  |
| <b>Circumcision</b>                                  | Circumcision except where <i>medically necessary</i> .   |
| <b>Congenital conditions</b>                         | Any <i>congenital condition</i> except where expressly covered under the Congenital Condition Surgery Benefit in this policy.  |
| <b>Contraception</b>                                 | Contraception of any type.   |
| <b>Cosmetic</b>                                      | Any elective or cosmetic procedure or any surgery, procedure or treatment that improves, alters or enhances appearance, whether or not undertaken for medical, physical, functional, psychological or emotional reasons.   |
| <b>Criminal activities</b>                           | Any injury or condition arising from participation in a criminal activity.   |
| <b>Dental/oral surgery</b>                           | Dental repair or implants, orthodontic treatment, orthognathic, periodontal, or endodontic procedures, implants and related surgery of any kind except where expressly covered under a benefit in this policy.   |
| <b>Drugs</b>   | The misuse of prescribed or non-prescribed drugs, including where they have not been taken in accordance with the manufacturer's or <i>registered medical practitioner's</i> directions.   |
| <b>Equipment/appliances</b>                          | Any appliances, aids, implants or equipment including but not limited to implantable defibrillators, nerve appliances, hearing aids, cochlear implants, braces, crutches, mouth-guards, orthotics, insulin pumps, CPAP machines and any other appliances or equipment (surgical, medical or dental) except cardiac pacemakers, implantable loop recorders or where expressly covered under a benefit in this policy. |
| <b>Illness arising from drugs/ alcohol</b>           | Any injury, illness, condition or disability arising from, caused or contributed by, drug taking, intoxication or misuse of alcohol.   |
| <b>Infertility</b>                                   | Diagnosis, management and treatment of infertility except as specifically provided by the pregnancy, maternity and infertility benefit under Private Health Plus.  |

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| <b>Mental illness</b>                                      | Psychiatric, psychological and/or neurodevelopment disorders including treatment or counselling for but not limited to pre-senile dementia, senile illness or dementia, geriatric care including geriatric in-patient care and disability support services, intellectual disability (intellectual development disorder), autism spectrum disorder, attention deficit/hyperactivity disorder, specific learning disorders, motor disorders (including but not limited to Tourette's disorder) or dyslexia. |
| <b>New treatments and techniques</b>                       | New medical treatments and procedures including any prescription drugs, medical devices, treatment techniques and/or procedures, tests and/or other healthcare services that have not been approved by AIA in its sole discretion.  |
| <b>Non-Pharmac subsidised drugs</b>                        | Drugs required for your particular treatment that are not subsidised by Pharmac, except for the drugs required for the chemotherapy benefit under Cancer Care in Private Health Cover.  |
| <b>Nuclear contamination</b>                               | Any injury, illness, condition or disability arising from nuclear contamination.  |
| <b>Nursing</b>   | Nursing care, except where expressly covered under a benefit in this policy.  |
| <b>Obesity</b>   | Treatment of obesity (including treatment of complications arising from any treatment for obesity; any disease or disorder of the skin or psychological treatment), except where expressly covered by a benefit in this policy.   |
| <b>Obstetrics</b>  | Obstetric visits, pregnancy, childbirth or any associated conditions or complications except as specifically provided by the pregnancy, maternity and infertility benefit under Private Health Plus.  |
| <b>Organ donation</b>                                      | Organ donation and receipt.   |
| <b>Out of scope treatment</b>                              | Treatments or procedures not provided by a <i>registered medical practitioner</i> practising within his or her scope of practice except where expressly covered under a benefit in this policy.   |
| <b>Palliative care</b>                                     | Palliative care, except where expressly covered by a benefit in this policy.  |
| <b>Pre-existing conditions</b>                             | <i>Any pre-existing condition</i> , unless the symptom or condition was disclosed to AIA at the time of your application and accepted as covered by AIA in writing.   |
| <b>Prescriptions</b>                                       | Prescriptions, except where expressly covered by a benefit in this policy.  |
| <b>Preventative treatment and routine screening</b>        | Preventative treatment, health surveillance screening or treatment or investigation (including as a result of family history) where the <i>life assured</i> has no medical symptoms or where the condition will not cause significant problems for the health of the <i>life assured</i> if medical treatment is not received, except where expressly covered by another benefit in this policy.  |
| <b>Public hospital treatment</b>                           | Treatment provided in a <i>public hospital</i> , except where expressly covered by a benefit in this policy or approved by AIA prior to receipt of the treatment.   |
| <b>Reconstructive surgery relating to previous surgery</b> | Reconstructive or reparative treatment associated with a surgical procedure performed before the <i>risk commencement date</i> .  |
| <b>Refractive visual errors</b>                            | Correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment.  |
| <b>Renal dialysis</b>                                      | Renal dialysis.   |
| <b>Self-inflicted</b>                                      | Suicide, or self-inflicted injuries of any kind.<br>For the Waiver of Premium on Death benefit and Bereavement Grant benefit, this exclusion only applies for the first 13 months from the <i>risk commencement date</i> .  |
| <b>Snoring</b>   | Diagnosis, management and treatment of snoring.   |
| <b>Specified conditions</b>                                | Cystic fibrosis, polycystic kidney, Marfans syndrome, Loeyes-Dietz syndrome, spina bifida, scoliosis, kyphosis, pectus excavatum and pectus carinatum.  |
| <b>Sterilisation</b>                                       | Sterilisation, except as specifically provided by the sterilisation benefit in this policy.   |
| <b>Termination of pregnancy</b>                            | Termination of pregnancy.   |
| <b>Treatment outside of New Zealand</b>                    | Treatment carried out outside of New Zealand, except where expressly covered by a benefit in this policy.   |
| <b>War/terrorism</b>                                       | Injuries of war or resulting from any terrorist act (whether war is declared or not).   |

\*These exclusions are based on the policy wording as at March 2024. The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Ltd ('AIA'). For full details of the products and benefits offered by AIA, including the full exclusion wordings, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.