

**AIA HEALTH**

# HEALTH INSURANCE

## What is health insurance?

Having good health is invaluable. Health insurance takes care of your medical bills and provides you with faster access to medical care that suits your needs.

## Why do I need it?

Our public health system and ACC do a great job of supporting people who require urgent medical attention. However, relying on the public system for conditions that are non-urgent or non-accidental can result in long waiting lists and delayed treatment. Health insurance removes the worry around unexpected medical bills so you can focus on getting the right treatment and start your recovery sooner.

## Key benefits of our health insurance

- No annual limit on the amount you can claim for surgeries.
- Includes \$500,000 extensive cancer cover for every stage: from diagnosis, to treatment and recovery.
- Children can be added to the policy at any time, and during their first three months of their life there is no underwriting required.
- Our Enhancement Pass Back Benefit is our commitment 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.

## Our health insurance options



### AIA Private Health

Comprehensive cover for a wide range of medical conditions, covering costs like specialist consultations, diagnostic imaging and testing, hospitalisation and surgery at a time, location and with the medical provider of your choice.



### AIA Private Health Plus

An optional benefit available with Private Health that you can use to upgrade to include additional cover for specialists and tests, reproductive health and a health screening allowance.



### AIA Cancer Care

Takes care of medical expenses associated with the diagnosis, treatment and recovery of cancer. This includes access to an unlimited cancer surgery benefit, access to specialist consultations, diagnostic tests and Pharmac and non-Pharmac Medsafe indicated cancer chemotherapy and immunotherapy drugs.

# AIA HEALTH OVERVIEW

We're here for you through your health journey from diagnosis to treatment. See below for the ways we can help you with our health insurance. To see the full list of benefits available, please refer to the policy wordings on aia.co.nz.

## Key benefits of our health insurance options



BENEFITS*		MAXIMUM LIMIT	Covers a range of medical conditions	Covers cancer only
Surgery	Inpatient treatment costs including surgeons' fees	Unlimited	✓	✓
	Access to pre and post-surgery support services like consultations, physiotherapy and prescription drugs			
	Minor surgical procedures performed by a GP	\$3,000 per policy year	✓	✓
	Surgical costs for specified congenital conditions	\$2,000 per lifetime	✓	
Cancer Cover	Treatments and procedures, including the cost of Pharmac and non-Pharmac subsidised Medsafe indicated cancer chemotherapy drugs	\$500,000 per policy year	✓	✓
	Consultations, tests and diagnostic imaging			
	Breast reconstruction following mastectomy			
	Breast symmetry following mastectomy			
	Prostate brachytherapy			
	Post-cancer treatment care and support	\$1,000 per policy year	✓	✓
	Public hospital cancer treatment cash benefit	\$5,000 per lifetime	✓	✓
Palliative and respite care	\$1,500 per lifetime	✓	✓	
Medical hospitalisation and testing	Medical hospitalisation costs	\$500,000 per policy year	✓	**
	Major diagnostic imaging and tests	\$200,000 per policy year	✓	**
	Cancer Diagnostics	\$5,000 per policy year	**	✓
Loyalty benefits	Bilateral breast reduction allowance	\$7,500 per lifetime across both benefits (after three years)	✓	-
	Bariatric surgery allowance		✓	-
	Sterilisation	\$5,000 per lifetime (after one year)	✓	-
Overseas treatment	Voluntary treatment in Australia	100% of the reasonable charges payable in New Zealand	✓	✓
	Treatment overseas where the waiting period for treatment in an approved facility in New Zealand is greater than six months			
	Voluntary treatment overseas (other than Australia)	85% of the reasonable charges payable in New Zealand	✓	✓
	Treatment overseas where the treatment is not available in New Zealand	\$30,000 per policy year	✓	✓
Other support benefits	Mental health support benefit	\$2,500 per policy year	✓	✓
	Parent accommodation benefit	\$200 per day, Up to \$3,000 per policy year	✓	-
	Obstetric care allowance	\$2,000 per policy year	✓	-
	Parents grieving benefit	\$2,000 per child	✓	-
	Public hospital cash grant	\$300 per day, Up to \$3,000 per policy year	✓	✓
	Waiver of premium on death	Two years free cover (policy)	✓	✓
	Cancer health screening allowance	\$300 (after three years) or \$450 for AIA Vitality members (after two years)	**	✓

**Optional benefit – Private Health Plus** You can upgrade your AIA Private Health insurance to include the additional cover below.

Specialists and tests	Additional diagnostic imaging and tests which are not related to treatment or surgery, as long as referred by a medical practitioner or specialist	\$100,000 per policy year	✓
	Additional specialist consultations	\$10,000 per policy year	
Reproductive health	Pregnancy, maternity and infertility allowance including infertility diagnosis	\$1,500 per policy year (after two years)	✓
Health screening	Health screening allowance including bone, bowel, breast, cervical, heart, prostate, skin and aortic aneurysm screening, and hearing and eye tests	\$500 (after three years) or \$750 for AIA Vitality members (after two years)	✓

\*Please note that these are illustrative only. Limitations and exclusions may apply to these benefits. Please refer to the policy document to ensure you have a complete understanding of benefits, limitations and exclusions. Except where stated otherwise benefit limits are per person. AIA Cancer Care provides cover for cancer conditions only.

\*\* No specific benefit but may be covered by other benefits of the policy.

# Financial options to suit you

## Have certainty and choice

When it comes to money, it's always good to know you're in control. Everyone's situation is different, so we have options to help keep your cover affordable. With AIA Private Health the higher the excess you choose, the lower your premium will be.

The table on the right shows the type of discount you could get with our different excess options.

	Excess option	Accumulated discount
PRIVATE HEALTH	Nil	0%
	\$250	15%
	\$500	24%
	\$750	30%
	\$1,000	40%
	\$2,000	55%
	\$4,000	70%
PRIVATE HEALTH PLUS	Nil	0%
	\$250	Up to 15%
CANCER CARE	Nil	0%

## Health insurance common treatment costs

	PRIVATE HEALTH	CANCER CARE
Grommets <b>\$2,500 - \$3,500</b>	✔	
Strabismus (Correction of eye muscle movement) <b>\$6,000 - \$7,500</b>	✔	
Adenotonsillectomy (Removal of tonsils and adenoids) <b>\$4,500 - \$7,000</b>	✔	
Sinus surgery <b>\$9,000 - \$33,500</b>	✔	
Heart valve replacement <b>\$60,000 - \$85,000</b>	✔	
Mastectomy (Unilateral) <b>\$17,000 - \$30,000</b>	✔	✔
Mastectomy with breast reconstruction <b>\$50,000 - \$100,000</b>	✔	✔
Hernia repair <b>\$8,500 - \$20,000</b>	✔	
Removal of skin lesion <b>\$500 - \$10,000</b>	✔	✔
Spinal surgery <b>\$30,000 - \$150,000</b>	✔	
Hip replacement <b>\$25,000 - \$40,000</b>	✔	
Bowel resection <b>\$40,000 - \$60,000</b>	✔	✔
Robotic prostatectomy <b>\$32,000 - \$35,000</b>	✔	✔
Endometriosis surgery <b>\$15,000 - \$35,000</b>	✔	



**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**

Source: AIA Health Claims Data, 1 July 2020 - 30 June 2021

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

[aiavitality.co.nz](https://aiavitality.co.nz)

As an AIA customer, you can earn Airpoints Dollars™ for premiums paid on your eligible insurance policy.

[aia.co.nz/airpoints](https://aia.co.nz/airpoints)



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## Disclaimer

Other things you should know: 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 Limited ('AIA'). For full details of the products and benefits offered by AIA, 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.

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HEALTHIER, LONGER,  
BETTER LIVES