

AIA Vitality Premium Rewards Benefit Guide

Exclusive reward for AIA Health insurance members

April 2026



What is the benefit

One of the rewards of being a member of AIA Vitality is access to AIA Vitality Premium Rewards. Unlocked when members achieve AIA Vitality Silver Status.

AIA Vitality Premium Rewards recognise and reward members for making healthier lifestyle choices through their engagement with AIA Vitality.

Who is eligible for the benefit?

To earn AIA Vitality Premium Rewards, you must have:

- an active AIA Health policy, and
- an active AIA Vitality or AIA Vitality Starter membership.

AIA Health insurance members on a 100% fully subsidised AIA Health corporate policy are not eligible for AIA Vitality Premium Rewards.

How does it work

AIA Vitality Premium Rewards are earned when a member achieves AIA Vitality Silver, Gold and Platinum Status and are only eligible to be used as a premium credit on your AIA Health insurance policy.

AIA Vitality Premium Rewards will be credited to your AIA Health insurance policy within 7 business days.

The value of your AIA Vitality Premium Rewards is determined by your AIA Vitality membership and earned as you achieve each status.

You can earn a maximum of three AIA Vitality Premium Rewards per AIA Vitality membership year.



Important information

- AIA Vitality Premium Rewards came into effect on 1 April 2026 and is an exclusive benefit for AIA Health insurance members.
- Any AIA Vitality Status achieved before this date is not eligible to receive an AIA Vitality Premium Reward. Statuses achieved on or after this date will be eligible, subject to terms and conditions.
- AIA Vitality Premium Rewards are only eligible to be used as a premium credit on your AIA Health insurance policy.
- AIA Vitality Premium Rewards are not transferable, cannot be redeemed for cash, and cannot be used to obtain other AIA Vitality benefits.
- AIA Health insurance members on a 100% fully subsidised AIA Health corporate policy are not eligible for AIA Vitality Premium Rewards.

AIA Vitality Status	AIA Vitality Membership	
	AIA Vitality Starter	AIA Vitality
Silver Status	\$40	\$80
Gold Status	\$40	\$80
Platinum Status	\$40	\$80
Maximum reward per membership year	\$120	\$240

AIA Health Family and Couple policies

For AIA Health members on a couple or family policy, each AIA Vitality member can earn AIA Vitality Premium Rewards. Together, this means up to \$480 in AIA Vitality Premium Rewards for AIA Vitality members and up to \$240 in AIA Vitality Premium Rewards for AIA Vitality Starter members.

When will I see my AIA Vitality Premium Reward appear on my premium

AIA Health will confirm that your AIA Vitality Premium Reward has been credited to your health insurance policy.

Which future health insurance premium payment will be reduced will vary, depending on the date you earned your reward, and the date your health insurance premium is due.

What happens if I cancel my AIA Health policy

If you decide to cancel your AIA Health insurance policy, you will no longer be eligible to earn AIA Vitality Premium Rewards.

What happens if my AIA Vitality membership changes

AIA Vitality Premium Rewards are determined by your AIA Vitality membership. If your AIA Vitality membership is upgraded or downgraded, your AIA Vitality Premium Reward will either increase or decrease.

AIA Vitality members earn \$80 each time they achieve a new AIA Vitality Status. AIA Vitality Starter members earn \$40 each time they achieve a new AIA Vitality Status.

The date you achieve your new AIA Vitality status, will determine the value of your AIA Vitality Premium Reward.

AIA Vitality Premium Rewards



Silver Status
\$80 Reward



Gold Status
\$80 Reward



Platinum Status
\$80 Reward

AIA Vitality Starter Premium Rewards



Silver Status
\$40 Reward



Gold Status
\$40 Reward



Platinum Status
\$40 Reward



Need help?

For more information about this or any other benefit you receive through AIA Vitality, please call **1800 848 254** or email queries@aiavitality.com.au