

AIA MEDIX PERSONAL HEALTH MENTOR

Terms and conditions

October 2021



This document sets out the terms and conditions governing eligibility to access the AIA Medix Personal Health Mentor Service (as defined below) and may be amended, updated or replaced by AIA from time to time, in our absolute discretion.

In these terms, 'AIA' refers to AIA Australia Limited (ABN 79 004 837 861, AFSL 230043). 'AIA Health' refers to AIA Health Insurance Pty Ltd (ABN 32 611 323 034). 'Medix' refers to Medix Health Services Australia Pty Ltd (ABN 86 634 129 776). 'CMLA' refers to The Colonial Mutual Life Assurance Society Limited (ABN 12 004 021 809, AFSL 235035).

Medix provides Personal Health Mentor services. AIA has entered into an arrangement with Medix to facilitate the provision by Medix of Personal Health Mentor services (the AIA Medix Personal Health Mentor Service) to Eligible Customers (as defined below). AIA does not provide, nor is it responsible for the provision by Medix of, the AIA Medix Personal Health Mentor Service.

Eligibility for the AIA Medix Personal Health Mentor Service

- 1 AIA Eligible Customers and AIA Health Eligible Customers (each as defined below and together, **Eligible Customers**) have access to the AIA Medix Personal Health Mentor Service.
- 2 An AIA Eligible Customer is:
 - the life insured under a retail Life, TPD, trauma or income protection policy issued by AIA Australia or CMLA;
 - the child (under 18 years of age) of a person that is named as the life insured under an AIA Priority Protection or Priority Protection for Platform Investors policy and any child aged 18-21 years of age who is covered under the Family Protection Benefit issued as part of any such policy;
 - any child covered under the Child Cover option issued as part of a retail Life or trauma policy issued by CMLA; provided that:
 - the relevant policy is in force and no premiums are outstanding;
 - the relevant policy has ended as a result of a lump sum benefit being paid and less than 30 days have elapsed since the policy ended; or
 - the sum insured under the relevant policy has reduced to zero as a result of a lump sum benefit being paid and the waiting period for reinstatement, where applicable, has not expired.
- 3 To confirm that life insured is an AIA Eligible Customer:
 - for policies originally issued by CMLA, contact us on 13 1056;
 - otherwise contact Medix on 03 9115 9808 or email aia-cs@medix-australia.com
- 3 An **AIA Health Eligible Customer** is a person covered under a combined (hospital and extras) or hospital only private health insurance policy issued by AIA Health, (excluding Basic and Basic Plus Hospital products) (**AIA Health Eligible Policy**) where:
 - the person has, at the time of seeking to access the AIA Medix Personal Health Mentor Service, been covered under an AIA Health Eligible Policy for a continuous period 6 months or more; and
 - the policy is in force and no premiums are outstanding.

The AIA Medix Personal Health Mentor Service

- 1 The AIA Medix Personal Health Mentor Service supports Eligible Customers in their medical journey by providing case management services in relation to a number of medical conditions. The scope of the AIA Medix Personal Health Mentor Service differs based on whether Eligible Customers are AIA Eligible Customers or AIA Health Eligible Customers.
- 2 **AIA Eligible Customers can obtain support in relation to the conditions that form part of the AIA Offering (see Appendix).**
- 3 **AIA Health Eligible Customers can obtain support in relation to the conditions that form part of the AIA Health Offering (see Appendix).**
- 4 Medix will evaluate whether an Eligible Customer has a condition which is within the scope of the AIA Medix Personal Health Mentor Service.
- 5 Where an Eligible Customer seeks to access the AIA Medix Personal Health Mentor Service and Medix determines, based on its assessment of the information presented by the Eligible Customer, to open a case for that Eligible Customer, the Eligible Customer will have access to up to 90 days of support in relation to their condition from Medix.
- 6 The AIA Medix Personal Health Mentor Service is optional and separate to the claims and underwriting processes at AIA and AIA Health. Eligible Customers do not need to be on claim to access the AIA Medix Personal Health Mentor Service.
- 7 Service costs:
Access to the AIA Medix Personal Health Mentor Service is provided complimentary to Eligible Customers. However, any costs associated with further tests, treatments, procedures, devices or medication recommended by Medix are to be paid by the Eligible Customer.
- 8 Access to the AIA Medix Personal Health Mentor Service is not insurance and does not form part of your insurance policy.
- 9 Services provided pursuant to the AIA Medix Personal Health Mentor Service are not intended as a substitute for medical treatment you receive from other doctors and medical providers.
- 10 AIA reserves the right to amend or cancel the service at any time without prior notice at its absolute discretion.
- 11 Privacy and your personal information:
Your privacy is important to us. The AIA Australia Privacy Policy sets out how your personal and sensitive information (Personal Information) is collected, used, handled and disclosed by us, and other important

information. AIA Australia's current Privacy Policy is available at aia.com.au.

This section provides a summary only on how we collect, use, handle and disclose Personal Information in relation to the AIA Medix Personal Health Mentor Service.

AIA does not share your personal information with Medix unless you choose to access the AIA Medix Personal Health Mentor Service.

If you choose to access the AIA Medix Personal Health Mentor, AIA will share with Medix any personal information that is necessary to allow Medix to verify your identity, determine that you are an Eligible Customer and your contact details. This includes your name, address, email and telephone number, date of birth, policy number and/or insurance membership number. However, we will not share medical information without your consent.

If you are an AIA Health Eligible Customer and you choose to access the AIA Medix Personal Health Mentor Service, AIA will exchange your personal information with AIA Health solely for the purpose of verifying your identity and confirming that you are an Eligible Customer. No medical information will be shared with AIA Health.

Medix will provide AIA with information about the services provided to Eligible Customers. This is the information that AIA requires to administer the agreement between AIA and Medix. It includes information on the number of medical cases opened, closed or referred, and the medical specialty it relates to.

If you choose to access the AIA Medix Personal Health Mentor Service and Medix notifies us that this service was provided to you, we will ensure that this information is kept separate from the underwriting and claims department of AIA who are responsible for any future underwriting or claims decisions. However please note that where you engage health professionals to provide the treatment recommended by Medix, the health professional may later provide your medical record information to the underwriting or claims department of AIA where you have authorised such disclosure to AIA (for example as part of an underwriting or claims process where you authorise AIA to receive medical information from your health professional).

Notwithstanding anything else in these terms, AIA will not have, and will not be deemed to have knowledge of any information that is obtained out of or in connection with the Personal Health Mentor Service provided by Medix. In accordance with your duty to take reasonable care, you are still obligated to disclose any of this information to the extent it may be relevant in the event of any future application for insurance (including any increased or varied cover) or changes to existing insurance policy with AIA.

Appendix – Eligible Medical Conditions

This is a guide only; medical eligibility will be determined by Medix for each medical case.

No diagnosis

If the client has seen a specialist 'in a field of speciality relevant to the medical problem' but no diagnosis has been reached – Medix (if they offer PMCM) will assist the client to reach a diagnosis.

Diagnosed

Where a diagnosis has been reached and the diagnosis matches one of the following disease definitions for the applicable offer Medix may offer their PMCM service.

AIA offering

- 1 Cancer – or suspected cancer.
- 2 Cardio – includes both Cardiac conditions as well as Vascular conditions (arterial and venous) but does not include case management of the risk factor for vascular disease (Diabetes Mellitus, Hypertension, Hyperlipidaemia, Obesity).
- 3 Non-emergency Orthopaedic conditions.
- 4 Mental Health – limited to certain diagnosable mental disorders – health conditions characterised by alterations in thinking, mood, or behaviour associated with distress or impaired functioning. Medix will support Eligible Customers struggling with their mental health who experience stress, loneliness, minor to mild depression, anxiety, relationship problems, death of a loved one, grief, various mood disorders.

AIA Health offering

- 1 Cancer.
- 2 Liver diseases.
- 3 Kidney diseases.
- 4 Chronic gastroenterological diseases experienced during a period of at least 90 days.
- 5 Cardiovascular diseases.
- 6 Neurological diseases and invasive procedures into the central or peripheral nervous system.
- 7 On-going Orthopaedic diseases experienced during a period of at least 90 days.
- 8 Elective invasive procedures following disease with the intent of treating a disease/medical condition and excluding diagnostic reasons.
- 9 Haematological diseases.
- 10 Rheumatologic diseases.
- 11 Metabolic diseases.

- 12 Endocrine diseases.
- 13 Ear, nose and throat (ENT) diseases and related invasive procedures.
- 14 Immunological diseases.
- 15 Pulmonary.
- 16 Infectious diseases experienced during a period of at least 7 days.
- 17 Ocular diseases.
- 18 Orphan diseases.
- 19 Combined pathologies: several diseases requiring multidisciplinary treatment and, consequently, coordination between at least two specialists from different fields of expertise.
- 20 Any medical problem that has required hospitalisation or a medical problem that requires hospitalisation due to complications following a procedure or treatment, all lasting more than 3 consecutive days.
- 21 In addition to the above mentioned categories, the Services apply to a paediatric patient whose case matches one of the following descriptions:
 - elective surgery, i.e. a non-urgent procedure prescheduled following the recommendation of a specialist from a paediatric clinic (including outpatient clinics);
 - chronic disease
 - hereditary disease;
 - congenital anomaly; and
 - developmental impairments following a period of at least 6 months of consultation and treatment at a paediatric development centre and consultation with at least two specialists in fields related to the medical problem.
- 22 Mental Health:

The term mental illness refers collectively to certain diagnosable mental disorders—health conditions characterised by alterations in thinking, mood, or behaviour associated with distress or impaired functioning.

Medix will support Eligible Customers struggling with their mental health who experience stress, loneliness, minor to mild depression, anxiety, relationship problems, death of a loved one, grief or various mood disorders.

Excluded Medical Conditions

The following diagnosed conditions and scenarios are not covered by Medix offerings:

- 1 Stroke or Acute Cerebrovascular accident (CVA).
- 2 Emergency care and or any medical conditions of urgent invasive and/or urgent surgical procedures or any condition that necessitates urgent medical attention (related or not to the one of the Full or Limited Conditions PMCM offering).
- 3 Diabetes.

- 4 Endocrine conditions that affect only fertility.
- 5 Snoring surgery.
- 6 Cosmetic/Aesthetic surgery.
- 7 Excluded Medical Conditions in the paediatric medical field:
 - paediatric gastroenterological diseases of the following types failure to thrive;
 - eating disorders (e.g., anorexia, bulimia);
 - attention deficit/hyperactivity disorder (ADHD); and
 - any Medical Condition pertaining to premature babies during initial hospitalisation after birth or during the first 6 months of life.
- 8 Fertility-related conditions or procedures, with the exception of cases of 3 or more consecutive miscarriages.
- 9 Obstetrics.
- 10 Child, youth, and adult psychiatric diseases.
- 11 Conditions related directly or indirectly to issues of looks and aesthetics, including obesity, with the exception of reconstructive breast surgery following a mastectomy.
- 12 Medical conditions in the fields of dentistry.
- 13 Fibromyalgia disease.
- 14 Chronic fatigue syndrome.
- 15 Complete and irreversible blindness.
- 16 Severe burns if patient is hospitalized.
- 17 Allergies.
- 18 Sexual and Sexually Transmitted Diseases.
- 19 HIV.
- 20 Obesity.
- 21 Any condition that necessitates urgent medical attention.
- 22 Any condition resulting from substance, drug or alcohol addiction.
- 23 Organ transplantations.

24 **Excluded Mental Health Conditions**

- Child, youth, and adult psychiatric diseases.
- Cases of addiction.
- ADHD and learning disabilities.
- Violent episodes, self-harm and suicidal thoughts.
- Psychotic disorders including schizophrenia.
- PTSD.
- Autism.
- Manic Depression, Major Depression, personality disorders.
- Anorexia Nervosa, Bulimia and other eating disorders.
- Dissociative disorders.