

KEY MESSAGES

AIA Vitality Starter for Corporates

March 2025



AIA Vitality

What is AIA Vitality Starter?

CVP

Short form

AIA Vitality Starter is a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with lower insurance premiums*, discounts and cashbacks on great partners and more.

*with eligible policies

Long form

AIA Vitality Starter is a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with lower insurance premiums*, discounts and cashbacks on great partners and more.

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AIA Vitality Starter helps you get to **know your health** through a series of free health assessments relating to nutrition, exercise and mental wellbeing which are developed by medical and health professionals.

You will also have access to incentives that help you **improve your health**, including:

- 30% off gym memberships
- 25% off selected Garmin devices
- Up to \$260 each year in Active Benefits – a \$5 personalised weekly activity target to encourage you to stay active

- Complimentary access to endota's lite Retreat membership, valued at \$475
- Free Stop Smoking Program with Allen Carr's Easyway.

Learn more about member benefits and rewards, and our program partners, in the [AIA Vitality app](#).

The more you do to improve your health, the greater the rewards, including up to 30% cashback on eligible Virgin Australia flights, booked through the AIA Vitality app.

Access to AIA Vitality Starter is only available through the AIA Vitality app.

Proof points

AIA Vitality Starter is a science-backed health and wellbeing program founded on behavioural economics.

Whether you're looking for that extra push to be healthier, or if you're already making healthy choices every day – you can benefit from being incentivised and rewarded for your hard work.

Members are rewarded for living a healthy lifestyle with benefits including:

- Up to 30% cashback on eligible Virgin Australia flights
- 25% off selected Garmin devices
- Up to \$260 in weekly Active Benefits vouchers including Apple Gift Card, Woolworths, Uber and Uber Eats, cash deposit into your Commonwealth Bank account and much more
- Complimentary access to endota's lite Retreat membership, valued at \$475.

Why AIA Vitality Starter?

In Australia, physical inactivity, poor nutrition, smoking, excess alcohol consumption and our interaction with the environment are the leading factors behind five non-communicable diseases (NCDs) – cancer, diabetes, respiratory and heart diseases – that cause 90 per cent of Australian deaths.

AIA Australia, our life insurance partner, calls this the 5590+. It's their goal to empower people to take action, and lead healthier, longer, better lives through AIA Vitality, their science-backed health and wellbeing program. You can read more about the [5590+ here](#).

AIA Vitality Starter exists to genuinely improve the health and wellbeing of its members, that's why we are so excited to offer this as an employee benefit, that's free for employees.

When you start making small changes to improve your health and wellbeing, the benefits are immediate - weight control, improved mood, more energy, better sleep, less stress and anxiety and increased self-confidence.

How it works

Know your health

AIA Vitality Starter offers a range of free online and in-person health assessments to help you learn more about your health. These checks help to determine your AIA Vitality Age (your physiological health age) as a comparison to your actual (chronological) age.

Your AIA Vitality Age is an indicator of your overall health risk using a number of measures including body mass index (BMI), waist circumference, blood pressure, cholesterol, physical activity levels, alcohol intake and smoking status.

Assessments include:

Online assessments

- AIA Vitality Age Assessment
- Skin Self-examination
- Online Non-smoker Declaration
- Financial Wellbeing Assessment

AIA Vitality Health Check

To help employees understand their current state of health, AIA Vitality offer employees **1 free AIA Vitality Health Check** each membership year at participating Amcal or TerryWhite Chemmart pharmacies. Employees will receive AIA Vitality Points for completing the check and points for being in the healthy ranges when they upload their results in the AIA Vitality app.

Employees can choose to complete their health check with their personal GP. They need to print out the [AIA Vitality Health Check form](#) and have it completed and signed by their GP. Employees then upload the form via the AIA Vitality app to earn up to 8,000 AIA Vitality Points.

AIA Vitality Points earned once per membership year for completing the AIA Vitality Health Check.

AIA Vitality Points

Metric	Measured	Healthy Range
Blood Glucose	750	1,250
Blood Pressure	750	1,250
Cholesterol	750	1,250
Body Composition (BMI)	750	1,250
Max Points	8,000 AIA Vitality Points	

Head to the AIA Vitality app to book your Health Check today.

Healthy Activities

- Access discounted nutrition consultations with selected dietitians to provide you with personalised, expert nutrition advice
- Earn up to 3,000 AIA Vitality Points for completing a fitness Assessment with an AIA Vitality gym partner
- Earn AIA Vitality Points for preventative health checks (ie. eye and dental checks, breast, cervical and bowel cancer screenings where clinically appropriate)
- Vaccinations (ie. influenza, shingles zoster, pneumococcal and COVID-19 (once-off)).

Each assessment will provide you with personalised feedback on how you can make small healthy changes to improve your health and reduce your lifestyle risk factors. As you take steps to get to know more about your health you will accumulate AIA Vitality Points.

The [AIA Vitality Points and Rewards Guide](#) outlines how many AIA Vitality Points you can earn through a variety of healthy activities.

Improve your health

AIA Vitality Starter helps you maintain good health with discounts on gym memberships, fitness devices and more.

The program supports you as you improve your health with:

Exercise and fitness

- 30% off eligible memberships with Virgin Active, Fitness First and Goodlife gyms
- Earn 100 AIA Vitality Points for a gym visit (capped at one per day)
- Earn up to 150 AIA Vitality Points every day for steps or physical activity, tracked through a compatible device or app
- 25% off selected Garmin devices.

Lifestyle and wellbeing

- Free Allen Carr's Easyway Stop Smoking program, valued at \$625
- Complimentary access to endota's lite Retreat membership, valued at \$475. Endota Retreat is a virtual hub giving you access to online content, including nutrition, yoga, Pilates, meditation, breath work, sound healing and personal training material
- Earn up to 2,000 points per membership year for getting a good night's sleep of seven hours or longer (tracked via a compatible device or app).

Mental Wellbeing

All AIA Vitality members have access to the AIA Vitality Mental Wellbeing Benefit, which offers a variety of mental wellbeing tools, services and information designed to help build mental fitness while you're earning AIA Vitality Points. There are two components to the Benefit:

- **Learn** – Listen, watch and read insightful content that helps you understand more about mental wellbeing, its impact and how to manage it
- **Act** – engage in different activities that help maintain and improve mental wellbeing, such as meditation, mood tracking, sleep tracking and social connection. Recognising that everyone is different, the Benefit is designed to support members in different ways. You can choose to engage with some, or all of the activities when it suits you most.

Enjoy the rewards

Start enjoying rewards as soon as you engage with the program.

Active Benefits Rewards

Earning \$5 each week when you meet your personalised physical activity target - that's up to \$260 per membership year!

Head to the [AIA Vitality app](#) and opt-in to Active Benefits. Redeem your weekly rewards and choose to receive, donate or save with our growing range of retail, charity and Sports Club Partners! You can even deposit cash directly into a Commonwealth Bank account.

Flight Benefit

Each membership year, AIA Vitality Members can receive up to 30% cashback on one eligible international and one eligible domestic flight, or two eligible domestic flights booked with Virgin Australia via the AIA Vitality app.

Members must have completed an AIA Vitality Health Check in the last 12 months to be eligible for any status-based cashback.

Members receive their status-based cashback on the first two flight bookings made during each membership year - any subsequent bookings receive 10% cashback.

Status	Points Required	Status-based Cashback
Bronze	0	10%
Silver	10,000	20%
Gold	20,000	30%
Platinum	30,000	30%

To qualify for the cashback, tickets must be booked at least 10 days prior to the day of departure.

Points & status

Points

You can earn points by getting to know and improving your health in the areas of nutrition, exercise and mental wellbeing.

Earn AIA Vitality Points through a range of activities to receive weekly rewards and contribute to your overall AIA Vitality Status - Bronze, Silver, Gold and Platinum.

Your status will determine the level of discount you can receive on some of the AIA Vitality Starter benefits and rewards, including the Flight Benefit.

Status

As an AIA Vitality Starter member, you start your journey on Bronze Status. As you get healthier and earn more points, you'll move from Bronze to Silver, Gold and finally to Platinum. The higher your status, the greater the status-based discounts you'll receive on eligible Virgin Australia flights.

Your AIA Vitality Status renews each membership year. This means your AIA Vitality Points will reset to 0, encouraging you to continue living a healthy lifestyle each and every year to maintain your status-based rewards and discounts.

Status	Points Required
Bronze	Start here
Silver	10,000
Gold	20,000
Platinum	30,000

Dos & don'ts

When you're talking about AIA Vitality Starter, keep in mind the guidelines below:

Do:

- Say AIA Vitality Starter is a health and wellbeing program
- Use rewards as a supporting proof point
- Mention AIA Vitality Points are awarded for healthy behaviours, which contribute to a member's status that unlock bigger rewards and discounts.

Don't:

- Refer to it as a rewards and loyalty program or a points program
- Use rewards as a proposition without linking it back to health and wellbeing
- Say points are redeemable for rewards.