

AIA Vitality Starter

# GETTING STARTED

Member Handbook



# AIA VITALITY STARTER PROGRAM

March 2025

AIA Vitality 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.

AIA Vitality members earn AIA Vitality Points through a number of health and fitness related activities. These can include a physical activity target, or a health, nutrition or fitness assessment.

As a new member, you start on a Bronze Status and work your way up by completing activities. The more points you earn the higher your status and the bigger the rewards.

AIA Vitality



## Know your health

WITH OUR PARTNERS



## Improve your health

WITH OUR PARTNERS



## Enjoy the rewards

WITH OUR PARTNERS



\*with eligible policies

# Partner benefits

## Know your health

<ul style="list-style-type: none"> <li>• TerryWhite Chemmart</li> <li>• Amcal Pharmacy</li> </ul>	Free AIA Vitality Health Check
<ul style="list-style-type: none"> <li>• AIA Vitality</li> </ul>	Online assessments (AIA Vitality Age Assessment and Financial Wellbeing Assessment)
<ul style="list-style-type: none"> <li>• Virgin Active</li> <li>• Fitness First</li> <li>• Goodlife Health Clubs</li> </ul>	Fitness Assessments

## Improve your health

Physical health		
<ul style="list-style-type: none"> <li>• Virgin Active</li> <li>• Fitness First</li> </ul>	<ul style="list-style-type: none"> <li>• Goodlife Health Clubs</li> </ul>	30% off gym memberships
<ul style="list-style-type: none"> <li>• Garmin</li> </ul>		25% off selected eligible products
<ul style="list-style-type: none"> <li>• Allen Carr's Easyway To Quit Smoking</li> </ul>		Free
<ul style="list-style-type: none"> <li>• Dietitians Australia</li> </ul>		70% off nutrition consultation
Mental Wellbeing Benefit		
<ul style="list-style-type: none"> <li>• Groov</li> <li>• Moodflx</li> <li>• Togetherall</li> </ul>		Free

## Enjoy the rewards

<ul style="list-style-type: none"><li>• <b>Virgin Australia and international alliance partners</b></li></ul>	Up to two status-based cashbacks each membership year. Cashback determined by AIA Vitality Status at time of booking. Eligible flights must be booked via AIA Vitality app. Members must have completed all components of the AIA Vitality Health Check within the last 12 months, or a 10% cashback will be applied.	
Active Benefits		
<ul style="list-style-type: none"><li>• <b>Woolworths</b></li><li>• <b>Uber</b></li><li>• <b>Uber Eats</b></li><li>• <b>iTunes and Apple Store</b></li></ul>	<ul style="list-style-type: none"><li>• <b>Google Play</b></li><li>• <b>participating sports club partners</b></li></ul>	\$5 reward voucher
<ul style="list-style-type: none"><li>• <b>Baker Heart &amp; Diabetes Institute</b></li><li>• <b>Black Dog Institute</b></li><li>• <b>Cancer Council</b></li><li>• <b>Diabetes Australia</b></li><li>• <b>Forktree Project</b></li></ul>	<ul style="list-style-type: none"><li>• <b>National Breast Cancer Foundation</b></li><li>• <b>Ovarian Cancer Research Foundation</b></li></ul>	\$5 donation
<ul style="list-style-type: none"><li>• <b>Commonwealth Bank</b></li></ul>		\$5 deposit



# YOUR GUIDE TO POINTS AND REWARDS

March 2025 | AIA Vitality Starter

**AIA Vitality**

## Know your health

Category	How	Benefit
Online		
AIA Vitality Age Assessment	AIA Vitality app	<ul style="list-style-type: none"><li>Up to <b>2,250 points</b> per membership year</li></ul>
Skin Check	Skin Self-examination video <sup>1</sup>	<ul style="list-style-type: none"><li><b>500 points</b> – once per membership year</li></ul>
Online Non-smoker Declaration	AIA Vitality app	<ul style="list-style-type: none"><li><b>1,000 points</b> – once per membership year</li></ul>
Financial Wellbeing Assessment		<ul style="list-style-type: none"><li><b>250 points</b> – once per membership year</li></ul>
Face to face		
AIA Vitality Health Check	<p>GP, Health Practitioner or participating TerryWhite Chemmart, or Amcal pharmacies.</p> <p>Members get one FREE AIA Vitality Health Check at participating pharmacies each membership year. Please see AIA Vitality app for participating pharmacies</p>	<ul style="list-style-type: none"><li>Up to <b>8,000 points</b> per membership year</li><li>Measured: <b>750 points</b> per measure (up to 3,000 points)</li><li>In healthy range: <b>1,250 points</b> per measure (up to 5,000 points)</li></ul>
AIA Vitality Fitness Assessment	<p>Participating Virgin Active, Fitness First, and Goodlife gyms</p> <p>Please see AIA Vitality app for participating gyms</p>	<ul style="list-style-type: none"><li>Up to <b>3,000 points</b> — twice per membership year, 6 months apart (up to 1,500 points per assessment)</li><li>Measured: <b>750 points</b></li><li>In healthy range: <b>750 points</b></li></ul>
Eye Check	Optometrist	<ul style="list-style-type: none"><li><b>500 points</b> — each membership year for 3 years (500 points applied for each of the 2 years following your Eye Check)</li></ul>
Dental Check	Dentist	<ul style="list-style-type: none"><li><b>1,000 points</b> — once per membership year</li></ul>
Skin Cancer Screening <sup>1</sup>	Dermatologist	<ul style="list-style-type: none"><li><b>1,000 points</b> per membership year</li></ul>

1. A maximum of 1,000 points is shared between the Skin Cancer Screening completed by a certified Dermatologist and the Skin Self-examination, per membership year.

Category	How	Benefit
Vaccinations	GP or Health Practitioner	<ul style="list-style-type: none"> <li>Influenza (flu): <b>1,000 points</b> – once per calendar year</li> <li>COVID-19 (adults 65+ or as clinically appropriate) <b>1,000 points</b> – once-off</li> <li>Shingles Zoster (adults 60+ or as clinically appropriate) <b>1,000 points</b> – once-off</li> <li>Pneumococcal (adults 65+ or as clinically appropriate:) <b>1,000 points</b> – once off</li> </ul>
<b>Preventative health checks</b>		
Bowel cancer screen (adults 45+ or clinically appropriate)	Medical specialist	<ul style="list-style-type: none"> <li><b>1,000 points</b> every year for 2 consecutive years</li> </ul>
Breast cancer screen (females 50+ or clinically appropriate)		<ul style="list-style-type: none"> <li><b>1,000 points</b> every year for 2 consecutive years</li> </ul>
Cervical screening Test (females 18+)		<ul style="list-style-type: none"> <li><b>1,000 points</b> every year for 5 consecutive years</li> </ul>

## Improve your health

Category	How	Benefit
<b>Physical health</b>		
Physical Activity*	Compatible fitness devices and apps	<ul style="list-style-type: none"> <li><b>25 to 150 points</b> per day, based on physical activity. Activity tracked by one of the following methods: steps, heart rate, speed, calories burned.</li> </ul>
	Peloton app	<ul style="list-style-type: none"> <li>Earn <b>50 points</b> for a short workout (at least 20 minutes)</li> <li>Earn <b>100 points</b> for a long workout (at least 45 minutes)</li> </ul>
Gym visits*	<ul style="list-style-type: none"> <li>Virgin Active</li> <li>Fitness First</li> <li>Goodlife</li> </ul>	<ul style="list-style-type: none"> <li><b>30% off</b> eligible memberships</li> <li><b>100 points</b> per day</li> </ul>
Organised Fitness Events*	Approved events	<ul style="list-style-type: none"> <li>Up to <b>1,500 points</b> per event (up to 3,000 points per membership year)</li> </ul>
Fitness Devices	Garmin (via AIA Vitality app)	<ul style="list-style-type: none"> <li><b>25% off</b> selected devices</li> </ul>
Smoking Cessation	Allen Carr's Easyway to Stop Smoking	<ul style="list-style-type: none"> <li><b>100% upfront discount</b></li> <li>Earn <b>1,000 points</b> when you complete the online Non-smoker Declaration after 3 months of not smoking</li> </ul>
<b>Nutrition</b>		
Nutrition Tracking	Fitbit (Fitbit app)	<ul style="list-style-type: none"> <li>Up to <b>1,200 points</b> per membership year (300 points per calendar quarter)</li> </ul>
AIA Vitality Nutrition Consultation	Accredited Practicing Dietitian	<ul style="list-style-type: none"> <li><b>70% off</b> initial nutrition consultation</li> <li>Up to <b>2,000 points</b> per membership year</li> <li><b>1,000 points</b> on initial consultation. Up to 1,000 points for subsequent follow ups (maximum 2 follow ups, each awarding 500 points)</li> </ul>

\* Physical activity points are capped at 15,000 per membership year.





Category	How	Benefit
<b>Mental Wellbeing Benefit</b>		
Learn	Online content (via AIA Vitality app)	<ul style="list-style-type: none"> <li>Up to <b>1,200 points</b> per membership year</li> <li>- Up to <b>1,000 points</b> per membership year – earn 25 points each time you read, watch and listen to content (cap of 500 per 6 months)</li> <li>- Up to <b>200 points</b> per membership year for learning more about how and where to access mental health services in Australia (cap of 100 per 6 months)</li> </ul>
Act	Meditation via: <ul style="list-style-type: none"> <li>• Headspace</li> <li>• Calm</li> <li>• Buddhify</li> <li>• The Mindfulness App</li> <li>• Insight Timer<sup>^</sup></li> <li>• Meditation Log &amp; Timer<sup>^</sup></li> <li>• Peloton (excluding free app)</li> </ul>	<ul style="list-style-type: none"> <li>Up to <b>3,000 points</b> per membership year – earn 15 points daily (capped at 75 points per week for Meditation and Mood tracking combined)</li> </ul>
	Mood tracking (via moodflx)	
	Sleep tracking (via a compatible device)	<ul style="list-style-type: none"> <li>Up to <b>2,000 points</b> per membership year – earn 10 points per night for at least 7 hours of sleep (capped at 50 points per week)</li> </ul>

<sup>^</sup> Available for iOS users only.

## Enjoy the rewards

Category	Partner	Benefit
Active Benefits	<b>Receive:</b> <ul style="list-style-type: none"> <li>• Woolworths</li> <li>• Uber</li> <li>• Uber Eats</li> <li>• Google Play</li> <li>• Apple Gift Card</li> <li>• Participating Sports Club partners</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$5 reward</b> per week if personalised Active Benefits target is met (excludes points earned through organised fitness events).</li> </ul> You may choose to redeem your reward: <ul style="list-style-type: none"> <li>- as a voucher for selected retailers,</li> <li>- as a voucher for Participating Sports Club partners,</li> <li>- a donation to selected charities, or</li> <li>- a deposit into your nominated Commonwealth Bank account</li> </ul>
	<b>Donate:</b> <ul style="list-style-type: none"> <li>• Baker Heart &amp; Diabetes Institute</li> <li>• Black Dog Institute</li> <li>• Cancer Council</li> <li>• Diabetes Australia</li> <li>• National Breast Cancer Foundation</li> <li>• Ovarian Cancer Research Foundation</li> <li>• The Forktree Project</li> </ul> <b>Save:</b> <ul style="list-style-type: none"> <li>• Commonwealth Bank</li> </ul>	
Flight Benefit	Virgin Australia	<ul style="list-style-type: none"> <li>Up to two status-based cashbacks each membership year. Cashback determined by AIA Vitality Status at time of booking. Eligible flights must be booked via AIA Vitality app. Members must have completed all components of the AIA Vitality Health Check within the last 12 months, or a 10% cashback will be applied.</li> </ul> <div> <span><b>B</b> 10%</span>              <span><b>S</b> 20%</span>              <span><b>G</b> 30%</span>              <span><b>P</b> 30%</span> </div>

AIA Vitality Status

			
<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>	<b>Platinum</b>
Start here	10,000 points	20,000 points	30,000 points

# MEMBER FAST START GUIDE

March 2025

The AIA Vitality logo is displayed in white text on a red geometric background. The logo consists of the letters 'AIA' in a bold, sans-serif font, followed by the word 'Vitality' in a script font.

## Activate your account

Before you can access AIA Vitality and all the benefits, you must first activate your account

- You will receive an email from AIA Vitality (info@aiavitality.com.au) to activate your account
- Click on the 'Activate Now' button and set up your password, which takes less than 30 seconds

## Download the app for Android and iPhone

The app will make your AIA Vitality journey an even more rewarding experience

- Download the AIA Vitality Australia app from the [Apple App Store](#) or [Google Play](#)
- Link your fitness devices and apps on the go, and complete online assessments
- Opt-in to Active Benefits to receive your weekly personalised activity target and earn up to \$260 per membership year
- Access the many benefits and rewards from our AIA Vitality partners on the go.

## Start completing online assessments. We recommend your AIA Vitality Age Assessment to start

Get an understanding of your health and wellbeing and earn thousands of AIA Vitality points

- To begin, open the AIA Vitality app, and navigate to 'Get Points'
- Complete the AIA Vitality Age Assessment which will reveal your AIA Vitality Age and award you 1,500 points
- Other assessments include the Non-Smokers Declaration, Skin Self-examination (video), Mental Wellbeing Assessment, and Financial Wellbeing Assessment.

## Start tracking your physical activity

Tracking steps and physical activity is an easy way to earn AIA Vitality points

- Linking a fitness app or device is the easiest way to accumulate AIA Vitality Points on the go. Login to the AIA Vitality app, and navigate to 'account' then the 'Connected apps & devices' section where you can link your device or app like Apple Health, Google Fit, Samsung Health, Fitbit, Garmin, Strava or Polar.
- Once successfully linked, you can start earning points, however this may take a few days, so please be patient
- Earn 25 to 150 physical activity points per day and up to 15,000 points per membership year. To encourage you to complete a broader range of physical activities, we have introduced a 10,000 point cap on the total points that can be earned from steps each membership year).
- You can still earn the remaining 5,000 points for Physical Activity through other activities, such as Heart Rate Activity, Speed Activity, Calorie Activity, Gym Visits, and Organised Fitness Events.

Information is current as at March 2025. For the most up to date information on the terms and conditions of AIA Vitality partners and to view the benefits and rewards and AIA Vitality Terms and Conditions and Benefit Guides, see [aiavitality.com.au](#). For member queries, contact our member service team on 1800 848 254.



EARNING PHYSICAL  
ACTIVITY POINTS

AIA Vitality

March 2025

Earning physical activity points allows you to earn weekly rewards that help you reach your everyday fitness goals while building towards your AIA Vitality status, which unlocks even bigger rewards.

Link your compatible fitness device or app: Open the AIA Vitality app and tap 'Account', then 'Connected apps & devices'.

**Please note:** AIA Vitality only supports activity tracked directly from:

- Apple Health
  - Google Fit
  - Strava
  - Samsung Health app
- Fitbit
  - Peloton\*
  - Garmin
  - Polar devices

Due to potential data integrity issues with third party devices, activity tracked by any other third party device, (even if linked to any of the apps listed), is not supported and cannot be used to earn AIA Vitality Points.

**The maximum points you can earn per day is 150.**  
If you complete two or more fitness activities in one day then the higher points between them will be awarded.

Your points will usually be displayed the next day. However, on some occasions they may take up to two weeks to show on your points statement, so please be patient.

Members can earn up to 15,000 points per membership year for physical activity. However, to encourage you to complete a broader range of physical activities, we have introduced a 10,000 point cap on the total points that can be earned from steps each membership year.

You can still earn the remaining 5,000 points for physical activity through other activities, such as Heart Rate Activity, Speed Activity, Calorie Activity, Gym Visits, and Organised Fitness Events.



Steps per day	AIA Vitality Points
5,000	25
7,500	50
12,500	100

OR



Heart rate data	Minutes	AIA Vitality Points
<b>Light Activity</b> (60% of age-related maximum heart rate)	30 to 59	50
	60 to 89	100
	90+	150
<b>Moderate Activity</b> (70% of age-related maximum heart rate)	30 to 59	100
	60+	150
<b>Vigorous Activity</b> (80% of age-related maximum heart rate)	10 to 19	50
	20 to 29	100
	30+	150

OR

**Calorie data****AIA Vitality Points**

<b>At least 30 minutes</b> of physical activity and a minimum of 150 calories burned (at a rate of no fewer than 300 calories an hour) in one exercise session a day.	50
<b>At least 30 minutes</b> of physical activity and a minimum of 300 calories burned (at a rate of no fewer than 600 calories an hour) in one exercise session a day.	100
<b>At least 60 minutes</b> or more of physical activity and a minimum of 300 calories burned (at a rate of no fewer than 300 calories an hour) in one exercise session a day.	100

OR

**Speed data****AIA Vitality Points**

<b>At least 30 minutes</b> of physical activity at a minimum average speed of 4km/h (2.5mph) in one exercise session a day.	50
<b>At least 30 minutes</b> of physical activity at a minimum average speed of 7.2km/h (4.5mph) in one exercise session a day.	100
<b>At least 60 minutes</b> of physical activity at a minimum average speed of 4km/h (2.5mph) in one exercise session a day.	100

OR

**Peloton Workouts****AIA Vitality Points**

<b>At least 20 minutes</b> Peloton workout	50
<b>At least 45 minutes</b> Peloton workout	100

\*Peloton Free app not included

# ACTIVE BENEFITS GUIDE

March 2025

## RECEIVE



## DONATE



## SAVE



## About AIA Vitality Active Benefits

AIA Vitality members can enjoy weekly rewards for being active. We all need a little extra motivation sometimes and AIA Vitality Active Benefits gives you something to work towards every week!

## What is the benefit?

You will receive a \$5 reward when you reach your personalised Active Benefits target each week.

## Who can use these benefits?

AIA Vitality Active Benefits is only available to current AIA Vitality members who opt-in to Active Benefits via the AIA Vitality app. AIA Vitality members are able to use the vouchers for themselves or share with their family and friends.

**PLEASE NOTE:** AIA Vitality members who have activated the Apple Watch Benefit and commenced benefit tracking cannot choose any of the Active Benefits rewards detailed in this guide. All Active Benefits rewards earned when the Apple Watch Benefit is live will automatically contribute towards reducing the monthly loan repayment to etika. Please refer to the Apple Watch Benefit Guide or the AIA Vitality app for more information.

Members selecting \$5 into a Commonwealth Bank account as an Active Benefits reward must ensure details of a valid Commonwealth Bank account are provided. Only one nominated bank account is permitted per AIA Vitality membership.

## How does the benefit work?

- AIA Vitality will set you a weekly personalised Active Benefits target every Monday. You need to complete fitness activities between the Monday your target cycle starts and midnight the following Sunday.
- This target is based on your target achievement over the previous few weeks.
- You will have until the Saturday after the target week to sync your activity data from your fitness device. We recommend you sync every day to be able to access the reward immediately upon reaching your target.
- You'll earn a \$5 reward each week when you achieve your personalised Active Benefits target.
- You can choose to redeem your rewards as:
  - a \$5 voucher for Uber, Uber Eats, Woolworths, Google Play, Apple Gift Card, participating Sports Club Partners.

- a \$5 donation to one of seven Australian charities; Baker Heart and Diabetes Institute, Black Dog Institute, Cancer Council Australia, Diabetes Australia, The Forktree Project, National Breast Cancer Foundation, Ovarian Cancer Research Foundation or via the AIA Vitality mobile app.
- a \$5 monetary deposit into a nominated Commonwealth Bank account.
- You will have 14 days from the day you achieve your target (which may be earlier than the end of the week) to choose your reward voucher.
- To use your reward simply follow the steps for each voucher supplier. Some vouchers can be used either online or offline, or both. Check the terms and conditions of your chosen voucher for more information.

## AIA Vitality Points

- AIA Vitality Points will be awarded depending on level of exercise completed. Refer to the Physical Activity Guide in the AIA Vitality app.
- You can earn a maximum of 150 AIA Vitality Points each day for all fitness-related activities (excluding organised fitness events) including gym session, walking, and other activities tracked using fitness devices or apps synced with AIA Vitality. Should you exercise more than once a day or use more than one activity tracking device, we will record the highest points earning activity only.
- Your points will be reflected on the app on the Dashboard page within 5 days after your data is uploaded.

## Important points to remember

- AIA Vitality members will continue to be rewarded with AIA Vitality Active Benefits even after they have reached their 15,000 points cap for Physical Activity provided they have done physical activity equivalent to meet their weekly Active Benefits target.
- AIA Vitality Points awarded for organised fitness events are excluded from AIA Vitality Active Benefits.
- Cash rewards earned as Active Benefits are only able to be paid into a valid Commonwealth Bank account. Ensure your bank account details are always kept up to date so payments are not delayed. Only one nominated bank account is permitted per AIA Vitality membership.
- Use of this benefit is subject to the AIA Vitality Active Benefits rules, the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy available at [aiavitality.com.au](https://aiavitality.com.au). Benefits may be varied or withdrawn in accordance with the AIA Vitality Terms and Conditions.
- Specific retailer vouchers may be subject to expiry dates; please refer to your specific voucher for more details.



### Any questions?

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**

# VIRGIN AUSTRALIA FLIGHT BENEFIT GUIDE







January 2025 | AIA Vitality Starter



## What is the benefit?

- AIA Vitality members can receive a status-based cashback of up to 30% on the base fare of one international booking and one domestic booking, or two domestic bookings on eligible Virgin Australia flights when booked via the AIA Vitality app. AIA Vitality members receive status-based cashback on the first two eligible flights booked in their membership year.
- The status-based cashback is payable on the first two bookings each membership year.
- A cashback of 10% will be payable to the member only for all subsequent eligible flights.
- Members can book international flights on United Airlines and Qatar Airways using their Flight Benefit. This includes destinations across North America, the United Kingdom, Europe, and the Middle East. Available until the end of December 2024.
- The cashback amount is capped at \$2,000 per passenger, per booking, regardless of the member's AIA Vitality status at the time of booking.

- The cashback percentage is based on the AIA Vitality status of the member at the time of booking, as follows:

AIA Vitality Status		Cashback
	Bronze	10%
	Silver	20%
	Gold	30%
	Platinum	30%

Please note that to access this benefit, the AIA Vitality member must have completed all components of the AIA Vitality Health Check within the last 12 months.

- At the time of booking, if the member has not completed an AIA Vitality Health Check within the last 12 months, then a cashback of 10% will be payable to the member only, and the booking will count towards the benefit usage for the membership year.
- Flights must be booked at least 10 days in advance of the date of travel.

## How can the benefit be accessed?

1. Open the AIA Vitality app.
2. Navigate to 'Rewards' and scroll down to 'Virgin Australia'.
3. Follow the prompts under, 'Book now', to access the Virgin Australia booking portal.
4. After selecting your travel date(s) you will need to tap "X" in the top right corner for the screen to progress to the booking screen.
5. Select a Choice or Flex fare marked with 'AIA Vitality' under the fare price – only these fare types are eligible for this benefit. Business and Lite fares are excluded. Members who select a flight that is not marked with 'AIA Vitality' under the fare price will not receive a cashback.
6. Cashback for an eligible flight is processed based on the order in which you made the booking and applies to the first two eligible flights booked each membership year. If a member has booked three flights, the first two eligible flights booked are the flights the member will receive cashback for.
7. Once the booking process is complete, the member will receive the booking confirmation/itinerary directly from Virgin Australia.
8. To ensure a cashback is processed correctly, the member must enter flight details via the 'Register for



your cashback' form. This can be found within 'Virgin Australia' in the 'Rewards' section in the AIA Vitality app. Failure to complete this form may result in a delay in receiving your cashback.

9. The cashback will be paid via direct deposit into the members nominated bank account within six weeks.

## Who may use the benefit?

- Only the AIA Vitality member making the booking may be eligible for status-based cashback.

## What if Velocity Points are used?

- If you use Velocity Points to reduce the cost of the flight booking, please note the cashback payment will be calculated on the remaining base fare amount after Velocity points have been used.
- For example, if Velocity Points have been used to fund \$250 of the total booking, which has a base fare of \$1,000, then the member's status-based cashback percentage will be applied to the remaining base fare of \$750.
- If the value of the Velocity Points equals or exceeds the base fare of the booking, then no cashback will be payable.

## Important points to consider

- To be eligible for a status-based cashback, flights must be booked via the AIA Vitality app, are marked with the 'AIA Vitality' label, and must be booked at least 10 days in advance of the date of travel.

- Flights booked via any other channel (including a travel agent, third party online booking site, directly through Virgin Australia's website, or as part of a package) are not eligible for a cashback.
- The cashback amount for the member will be paid as a single payment into the member's nominated bank account in the AIA Vitality app.
- The cashback amount is calculated on the base fare only and is not applicable to any taxes and surcharges, card payment fees, amendment or cancellation fees, incidental or administrative fees, or travel insurance.
- AIA Vitality members can receive a cashback for a flight that they are taking for their own use. The cashback cannot be applied to flights for any other individual, or to flights where the AIA Vitality member is not listed as the lead traveller in the booking.
- AIA Vitality members travelling together can book separately and then contact the Virgin Australia Guest Contact Centre on 13 67 89 to link their bookings. Virgin Australia may need to speak with both members, who need to supply the passenger name record (PNR) for both bookings and request that these be linked. The PNR can be found on the booking confirmation from Virgin Australia.
- Booking modifications and cancellations are permitted as per Virgin Australia fare class rules. The cashback will be applied to the original booking only and any fare increase due to modifications are not eligible for an additional cashback.



## Any questions?

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**

- Modifications will not drive recovery of a cashback unless the change is the removal of the AIA Vitality member from the booking, in which case this will be treated as a cancellation.
- If an AIA Vitality member cancels a booking for which they have received a cashback, the member must refund the cashback amount within 60 days. If the booking included a status-based cashback, the member will be entitled to book another eligible flight to receive a status-based discount within the AIA Vitality membership year.
- Queries regarding all aspects of an AIA Vitality member's flight booking, including modifications and cancellations, must be directed to Virgin Australia's Guest Contact Centre on 13 67 89.
- AIA Australia will use all reasonable endeavours to ensure that AIA Vitality flags are aligned with the outlined rules for eligible flights.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use, and the AIA Australia Privacy Policy available on the AIA Vitality website.



## About Fitness First

When your body and mind are in shape, the ordinary somehow becomes extraordinary. At Fitness First our mission is to get more people on the journey to a more fearless and extraordinary life, so we've invested in our clubs, our people and the right tools to help you get there. Fitness First offers the latest innovations in fitness, flexible membership options, and highly experienced staff. There's no better place to begin your fitness journey.

## What is the benefit?

- 30% discount on 12 month Passport and Platinum membership contracts. This discount applies to the Fitness First listed prices, inclusive of GST.

- Speak to your Fitness First staff member directly about AIA Vitality discounts on Platinum Plus, Black Label and Titanium memberships.
- Additional benefits may apply during special promotional periods. The AIA Vitality Fitness First benefits are not available in conjunction with Fitness First retail offers.

## Who may use the benefit?

- To join, go into the club to receive the discount. You will need to show your 30% discount eligibility as displayed on the Fitness First Benefit page within the AIA Vitality app to the Fitness First staff. A screenshot of your app showing your AIA Vitality membership number will also be taken by the Fitness First staff as part of the verification process. Once verified, the staff member will apply the 30% discount accordingly.
- AIA Vitality members with active memberships can join Fitness First gyms and take up the offer.
- If you are an existing Fitness First member, you can still take up this benefit. Please enquire with a staff member at your Fitness First gym. Your current membership contract will be ended at no cost to you, and you will start a new 12 month eligible contract that will be linked with your AIA Vitality membership. Once the two memberships are linked you will receive the 30% discount and start earning 100 AIA Vitality Points for attending a Fitness First gym - subject to daily and annual points limits.

## How does the benefit work?

- Visit your preferred Fitness First club to join.
- Open the AIA Vitality app on your phone and show the Fitness First club staff member the Fitness First benefit screen to verify your discount and your AIA Vitality membership number.
- You will be provided with a link to sign up for the discounted membership, and will receive a membership card once you complete this process.

## AIA Vitality Points

- Members will be awarded 100 AIA Vitality Points for each visit to the gym (subject to daily and annual points limits)
- Remember to swipe your access card when visiting the gym in order to receive your points.
- Your points will reflect in the system within 5 days of your gym visit.
- You can receive a maximum of 150 AIA Vitality Points each day for all fitness related activities (excluding participation in organised fitness activities). If you exercise more than once per day, we will record the highest points earning activity only.
- If you participate in an organised fitness activity (e.g. marathon), you may earn more than 150 AIA Vitality Points in the day, and the points will contribute towards the yearly maximum of 15,000 physical activity points.

## Important points to remember

- The weekly Fitness First membership fee is processed by Fitness First directly. Normal pro-rata billing applies if members join part way through a billing cycle.
- You will be charged two fees by Fitness First, separate to the membership fee (which you receive a discount on as part of your AIA Vitality membership):  
[fitnessfirst.com.au/terms-and-conditions](https://fitnessfirst.com.au/terms-and-conditions)
- Standard Fitness First member cancellation terms apply  
[www.fitnessfirst.com.au/terms-and-conditions](https://www.fitnessfirst.com.au/terms-and-conditions)
- If members cancel their AIA Vitality membership their Fitness First minimum term will continue and their Fitness First membership fee will revert to the retail rack rate at the time of the cancellation.
- AIA Vitality members can find billing and cancellation terms for Fitness First at [www.fitnessfirst.com.au/terms-and-conditions](https://www.fitnessfirst.com.au/terms-and-conditions)
- If you are missing AIA Vitality Points for gym visits, obtain your visit log from your Fitness First club staff and email the visit log to [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au) for eligible Points to be awarded.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy available at [aiavitality.com.au](https://aiavitality.com.au). Benefits may be varied or withdrawn in accordance with the AIA Vitality Terms and Conditions.
- If a member's AIA Vitality Starter membership is voluntarily changed to AIA Vitality, the gym benefit will be immediately changed to a 40% upfront discount even if the member is within the minimum contract term for their gym membership.



### Any questions?

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**



## About Goodlife Health Clubs

Goodlife Health Clubs is one of Australia's largest most popular health club chains supporting members to live healthier and more active lifestyles. Our purpose is clear – we move people to achieve great things whether it's finding a better work and life balance, creating healthy habits or training for your first marathon. It's our team and our members that make Goodlife such a different experience from other gyms. When you join Goodlife Health Clubs, you become a member of the Goodlife tribe and part of the extended Goodlife family.

## What is the benefit?

- 30% discount on 12 month Blue and Platinum membership contracts. The discount applies to the Goodlife listed prices, inclusive of GST.

- Speak to your Goodlife staff member directly about AIA Vitality discounts on Platinum Plus memberships.
- Additional benefits may apply during special promotional periods. The AIA Vitality Goodlife benefits are not available in conjunction with Goodlife retail offers.

## Who may use the benefit?

- To join, go into the club to receive the discount. You will need to show your 30% discount eligibility as displayed on the Goodlife Benefit page within the AIA Vitality app to the Goodlife staff. A screenshot of your app showing your AIA Vitality membership number will also be taken by the Goodlife staff as part of the verification process. Once verified, the staff member will apply the 30% discount accordingly.
- AIA Vitality members with active memberships can join Goodlife gyms and take up the offer.
- If you are an existing Goodlife member, you can still take up this benefit. Please enquire with a staff member at your Goodlife gym. Your current membership contract will be ended at no cost to you, and you will start a new 12 month eligible contract that will be linked with your AIA Vitality membership. Once the two memberships are linked you will receive the 30% discount and start earning 100 AIA Vitality points for attending your Goodlife gym - subject to daily and annual points limits.

## How does the benefit work?

- Visit your preferred Goodlife club to join.
- Open the AIA Vitality app on your phone and show the Goodlife club staff member the Goodlife benefit screen to verify your discount and your AIA Vitality membership number.
- You will be provided with a link to sign up for the discounted membership, and will receive a membership card once you complete this process.

## AIA Vitality Points

- Members will be awarded 100 AIA Vitality points for each visit to the gym (subject to daily and annual points limits)
- Remember to swipe your access card when visiting the gym in order to receive your points.
- Your points will reflect in the system within 5 days of your gym visit.
- You can receive a maximum of 150 AIA Vitality Points each day for all fitness related activities (excluding participation in organised fitness activities). If you exercise more than once per day, we will record the highest points earning activity only.
- If you participate in an organised fitness activity (e.g. marathon), you may earn more than 150 AIA Vitality Points in the day, and the points will contribute towards the yearly maximum of 15,000 physical activity points.

## Important points to remember

- The weekly Goodlife membership fee is processed by Goodlife directly. Normal pro-rata billing applies if members join part way through a billing cycle.
- You will be charged two fees by Goodlife Health Clubs, separate to the membership fee (which you receive a discount on as part of your AIA Vitality membership):  
  
To find out more visit [www.goodlife.com.au/terms-and-conditions/](http://www.goodlife.com.au/terms-and-conditions/)
- If members cancel their AIA Vitality membership their Goodlife minimum term will continue and their Goodlife membership fee will revert to the retail rack rate at the time of the cancellation. AIA Vitality members can find applicable billing and cancellation terms for Goodlife at [www.goodlife.com.au/terms-and-conditions](http://www.goodlife.com.au/terms-and-conditions)
- If you are missing AIA Vitality Points for gym visits, obtain your visit log from your Goodlife club staff and email the visit log to [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au) for eligible Points to be awarded.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy available at [aiavitality.com.au](http://aiavitality.com.au). Benefits may be varied or withdrawn in accordance with the AIA Vitality Terms and Conditions.
- If a member's AIA Vitality Starter membership is voluntarily changed to AIA Vitality, the gym benefit will be immediately changed to a 40% upfront discount even if the member is within the minimum contract term for their gym membership.



### Any questions?

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# VIRGIN ACTIVE BENEFIT GUIDE



March 2025 | AIA Vitality Starter



## About Virgin Active

Virgin Active's health clubs are quite simply world class. They include swimming pools, spas and saunas, with large spacious workout areas and heaps of the very latest equipment. They offer hundreds of group exercise classes every week and are always first with the hottest, most innovative classes.

## What is the benefit?

AIA Vitality Starter members can save 30% off Virgin Active's membership at participating Virgin Active gyms in Australia. Benefits may vary during campaign periods. Refer to the AIA Vitality website for further information.

## Who may use the benefit?

AIA Vitality Starter members can join Virgin Active and enjoy 30% off their memberships.

If you have an existing Virgin Active membership you will need to finish your existing contract before taking out a new one at the discounted rate. However, you can start earning AIA Vitality Points for your club visits. Simply ask the club staff to link your membership to AIA Vitality by providing your AIA Vitality membership number.

## How does the benefit work?

- To join Virgin Active, log on to the AIA Vitality app, click on the Rewards tab, then click on Virgin Active and Sign Up online.
- You will then be redirected to a page where you can select the Virgin Active club location and membership type, then click Get Started.  
Members then fill in their details and click Join Now.
- You will need to pay pro rata membership fees to the next billing date when you sign up. After this initial payment, your membership fees will be debited every two weeks.
- You'll receive a welcome email with details on how to access the Virgin Active mobile site, mylocker, where you can access your membership card, book into classes or even invite a friend for a visit.

## AIA Vitality Points

- You will be awarded 100 AIA Vitality Points for each Virgin Active club visit (subject to daily and annual points limits). Remember to swipe your Virgin Active membership card when accessing the club to receive your points.
- You can earn a maximum of 150 AIA Vitality Points each day for all fitness-related activities (excluding organised fitness events) including gym session, walking, and other activities tracked using fitness devices or apps synced with AIA Vitality. Should you exercise more than once a day or use more than one activity tracking device, we will record the highest points earning activity only.
- If you participate in an organised fitness event (such as a marathon), the points you earn for that event may exceed the daily cap of 150 points and will contribute towards the yearly maximum of 15,000 points for all physical activities. You can earn up to 3,000 points per membership year for organised fitness events.
- Your points will be reflected on your online AIA Vitality Points Statement within 5 days of your gym visit.

## Important points to remember

- If your AIA Vitality membership ends, your Virgin Active membership fee will revert to the standard retail rate.
- To cancel your Virgin Active membership, you need to do so on or before the Sunday prior to the Thursday fortnightly billing date otherwise you will incur fees for the next billing cycle.
- Virgin Active's membership terms, club rules and policies will also apply.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy available at [aiavitality.com.au](https://aiavitality.com.au). Benefits may be varied or withdrawn.
- If a member's AIA Vitality Starter membership is changed to AIA Vitality, the gym benefit will be immediately changed to a 40% upfront discount even if the member is within the minimum contract term for their gym membership.
- Virgin Active reserve the right to change their membership types at any time. The AIA Vitality discount applies to the membership types available in the AIA Vitality app as at the time of signing up.



**Any questions?**

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**

# MENTAL WELLBEING BENEFIT GUIDE

March 2025

AIA Vitality

## About the AIA Vitality Mental Wellbeing Benefit

- 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 whilst earning AIA Vitality Points.
- Partnering with the best-in-class mental wellbeing providers, members have access to insightful content, meditation apps, sleep and mood tracking, and opportunities for social connection.

## Who is eligible?

All AIA Vitality members have access to the AIA Vitality Mental Wellbeing Benefit.

## How does the Benefit work?

There are *two* components to the AIA Vitality Mental Wellbeing Benefit.



**1. LEARN** – Listen, watch, and read insightful content to help members understand more about mental wellbeing, its impact, and how to manage it.



**2. ACT** – Engage in different activities that help maintain and improve mental wellbeing such as meditation, mood tracking, sleep tracking, and social connection.

The benefit is designed to support members in different ways. Recognising that everyone is different, and that we all have our own preferences when it comes to the resources and tools available to us, members can choose to engage with some, or all, of the activities at a time that suits.

## Learn



### ONLINE CONTENT

- In partnership with Groov, AIA Vitality members have access to evidence-based content focussing on inspired action and behavioural change which can be completed at a time that suits, via the AIA Vitality app.
- Members can earn up to 1,200 points per membership year. Each time content is read, watched, or listened to, members will earn 25 points, with a cap of 500 points per 6 months. A green tick will appear indicating content that has been completed.
- Members can revisit the same content but will not receive additional AIA Vitality Points for content already completed.
- Members will also find information about the types of support services available in Australia, how to access them and which services may be appropriate for you or someone you know who needs help. Members will also find information about how to access mental wellbeing services provided by AIA Vitality.
- Members can earn 100 points every 6 months for learning about and keeping up-to-date with the mental wellbeing landscape in Australia.
- This component of the benefit is accessible via the AIA Vitality app.

## Act



### MINDFULNESS - MEDITATION AND MOOD-TRACKING

- Members can earn points by using one of the following supported mindfulness apps: Headspace, Calm, Buddhify, The Mindfulness App, Insight Timer (iOS only), Meditation Log & Timer (iOS only) and Peloton (excluding free app).
- The mindfulness app should be linked to Apple Health (iOS) or Google Fit (Android). Members can earn 15 points per day for completing 10 consecutive minutes of meditation.
- moodflx is our mood tracking partner. Members can earn 15 points per day for tracking their mood at least once within the day. AIA Vitality members have free access to the moodflx app where mood can be tracked throughout the day to earn points.
- Members can earn up to 3,000 points per membership year. Earn 15 points daily for either meditating or mood-tracking. Points are capped at 75 points per week.



### SLEEP TRACKING

- Members can track sleep and earn AIA Vitality points by linking a compatible sleep tracking device to the AIA Vitality app.
- Sleep must be recorded for at least 7 hours in a 24-hour period (between 12pm on one day and 12pm the next day) to earn 10 points, capped at 50 points per week.
- Up to 2,000 points can be earned per membership year.



### SOCIAL CONNECTION

- AIA Vitality has partnered with Togetherall, an online community where people can talk, share, and support each other anonymously, to improve their mental wellbeing.
- Engagement with the Togetherall platform is anonymous which means we are unable to allocate AIA Vitality Points for this activity.
- Members have access to Togetherall via the AIA Vitality app and from there will be transferred to the Togetherall platform.

## Important things to remember

### Learn

- AIA Vitality Points for the online content will only be earned after the content has been completed (read, listened, or watched including an infographic, article, video, or audio).

### Act

- The AIA Vitality app must be synced to a compatible meditation app to earn AIA Vitality Points.
- Ten consecutive minutes must be spent meditating each day to earn AIA Vitality Points. Additional points are not earned for any extra meditation sessions completed on a given day, however members can continue to track activity. Meditating can help you deal with everyday life, reduce stress, and improve your overall wellbeing so you may choose to meditate beyond 10 minutes.
- When tracking sleep, the device must be worn while sleeping.
- AIA Vitality Points will only be allocated based on sleep recorded from the following compatible devices: Fitbit, Garmin, Apple Health (iOS only), and Apple Watch.
- moodflx is an evidence-based app focused on improving mental fitness. Regularly tracking your mood can help identify patterns to better understand what situations or circumstances positively or negatively impact your mood.
- Members simply tap on the mood tracking button on the Wellbeing activities screen to download the app.
- Mood tracking cannot be backdated.



### Any questions?

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

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