

AIA Health Insurance

# COVER THAT PROTECTS AND REWARDS

February 2025



HEALTHIER, LONGER,  
BETTER LIVES

## What makes AIA Health different?

At AIA Health, we believe that health insurance should benefit you every day – not just when things go wrong. That's why our cover comes with access to AIA Vitality, our science-backed health and wellbeing program designed to support you at every stage of your health journey.

We're owned by AIA Australia, a life, health and wellbeing specialist with over 50 years' experience in Australia and more than 3.1 million Australian customers.

### Great value protection

**5% discount on your AIA Health premium**  
when you first join and for as long as you maintain AIA Vitality Silver Status or above.

**5% discount on your AIA Priority Protection\* policy**  
For eligible Priority Protection policies purchased through a Financial Adviser.

### Member benefits

No Gap Dental for selected preventative treatments at smile.com.au dentists and discounts on products and services with our optical partners including OPSM, Specsavers and Laubman & Pank.

### Cover for emergencies

Our cover includes accident and emergency ambulance services, so you're covered when you need it most.

### Here's some recognition we are proud of

PRODUCT  REVIEW  
.COM.AU

**Best Health Insurance award  
2022, 2023, 2024 and 2025**

Rated 4.8/5 ★★★★★

[See what our customers are  
saying about us](#)

 WeMoney

**WeMoney Insurance Awards**

Health Insurer of the Year  
2022

Best for Quality 2022

**Mozo People's Choice Awards for Health Insurance**

Value for Money 2024

Best Sign-Up Experience 2024

**Google**

Rated 4.9/5 ★★★★★

### Recognised waiting periods

We'll honour waiting periods you've served on a same service with your previous health insurer, so you're covered right from the start.

### Access to AIA Vitality

Enjoy our personalised, science-backed health and wellbeing program, AIA Vitality, that supports you to make healthier lifestyle choices every day.

\* AIA Priority Protection is issued by AIA Australia Limited ABN 79 004 837 861, AFSL 230043.

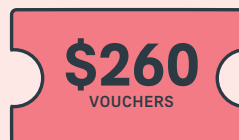
# What is AIA Vitality?

AIA Vitality is a personalised, science-backed health and wellbeing program that incentivises you to move more, eat well and complete regular health checks. AIA Vitality offers rewards to keep you motivated on your wellbeing journey.

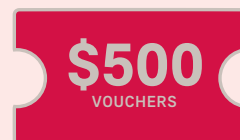
With AIA Vitality, you can earn up to \$760 every membership year in vouchers to spend with our AIA Vitality partners.

If you reach and maintain AIA Vitality Silver Status or higher you'll unlock even more benefits like:

- **5% annual discount** maintained on your health insurance premium every year.
- **100% refund of your hospital excess** when you hold a policy for at least 6 months.
- **An additional 10% back** on your Extras (eligible products only).
- **Up to two adults** on your policy can enjoy rewards and perks, and unlock more health insurance benefits for engaging in the program.



Up to \$260 each membership year for reaching personalised physical activity targets each week.



Up to \$500 each membership year when you reach Points milestones on your way to achieving a higher AIA Vitality Status.

## AIA Vitality program partners

### Know your health

WITH OUR PARTNERS



### Improve your health

WITH OUR PARTNERS



### Enjoy the rewards

WITH OUR PARTNERS



### Any questions?

Speak to your financial adviser or visit [aia.com.au/health](https://aia.com.au/health)

AIA Health with AIA Vitality is issued by AIA Health Insurance Pty Ltd ABN 32 611 323 034, a registered private health insurer governed by the *Private Health Insurance Act 2007*, *Private Health Insurance Rules 2007* and the AIA Health Insurance Pty Ltd Fund Rules. This information is current as at 21 August 2024 and may be subject to change. This provides general information only, without taking into account the personal circumstances of any individual and is not intended as financial, medical, health or other advice. AIA Vitality and AIA Vitality Starter are provided by AIA Australia. Access to the AIA Vitality or AIA Vitality Starter program arises under, and is subject to, the AIA Vitality Terms and Conditions. AIA Vitality and AIA Vitality Starter partners, benefits and rewards are subject to change at any time. For the most up-to-date information and to view the AIA Vitality Terms and Conditions see [aia.com.au/en/health-and-wellbeing/aia-vitality](https://aia.com.au/en/health-and-wellbeing/aia-vitality). Additional program partner terms and conditions may apply.