

SWITCHING TO AIA HEALTH IS EASY

Let's separate fact from fiction.

November 2024



HEALTHIER, LONGER,
BETTER LIVES

Fiction

Fact

'I have to deal with my current provider to switch to a new insurer...'

We can provide you with an obligation-free comparison against your current private health insurance. If you like what you hear, we'll break up with your current insurer for you and we'll take care of the paperwork.

'I'll have to re-serve my waiting periods...'

One of the major factors stopping people from switching health funds is the belief that they'll have to re-serve their waiting periods for benefits they're currently covered for.

The good news is that you won't have to re-serve any waiting periods when you switch to a health insurance policy of the same or lower level of cover (the only time you'll have to serve further waiting periods when switching from another health insurer is when you upgrade your cover).

'My pre-existing conditions won't be covered...'

You'll be covered for any treatments relating to pre-existing conditions that you've already served the waiting periods for.

'My premiums won't be refunded...'

You can still be reimbursed by your previous health fund for any of your unused premiums if you've prepaid your premiums and decided to switch your cover.

'I already have health insurance, I don't need to update my policy...'

As our lives change, so do our health needs. Whether you're single or married, starting a family or heading into retirement, it's worth reviewing your cover regularly to check that your health insurance is still meeting your needs and is giving you the best value.

Why choose AIA Health?

- Award winning health insurance that protects and rewards.
- No gap dental for eligible preventative services at a smile.com.au dentist.
- 100% refund of your hospital excess when you hold a policy for at least 6 months and hold AIA Vitality Silver Status or above at the time of admission.
- Access to AIA Vitality, our science-backed health and wellbeing program and you could earn:
 - Up to \$500 per membership year in Shopping Rewards vouchers from AIA Vitality partners.
 - Up to \$260 per membership year in e-gift cards for reaching your weekly Active Benefits targets.
 - A 5% AIA Vitality annual discount on your health insurance premiums every year as long as you achieve and maintain AIA Vitality Silver Status or above. This discount applies automatically when you first join.

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