

AIA Health Insurance

# HEALTH INSURANCE THAT PROTECTS & REWARDS

**AIA Health Explained**

February 2025



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AFL Legend  
AIA Ambassador

[aia.com.au/health](https://aia.com.au/health)



HEALTHIER, LONGER,  
BETTER LIVES

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# Welcome to AIA Health

## What is private health insurance?

Private health insurance refers to a type of policy that helps cover some of the cost of getting medical treatment in a private hospital or in a public hospital as a private patient. Depending on the type of cover, this policy can also help pay the cost of other medical services that aren't covered by Medicare. These include dental, physiotherapy, optical, and others. How much and what is covered depends on the policy you choose.

## Why choose private health insurance?

There are many reasons to consider getting private health insurance. One of them is having the ability to control your own medical experience. Private health insurance gives you the freedom to choose when and where you are treated, as well as your treating medical practitioner.

## Other benefits include:



**GETTING TREATMENT IN  
A PRIVATE HOSPITAL**



**HAVING YOUR CHOICE  
OF DOCTOR**



**AVOIDING LONG WAIT TIMES  
IN THE PUBLIC SYSTEM**



**REDUCING YOUR TAXES**



**SAVING ON HEALTH  
SERVICES, SUCH AS DENTAL,  
PHYSIO, AND MANY MORE**



**COVERED IN CASE  
OF EMERGENCIES**

**Patrick Cripps**  
Aussie rules footballer, dual Brownlow Medallist  
AIA Ambassador



# 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.

## COVER WITH AIA HEALTH OFFERS YOU:



### GREAT VALUE PROTECTION

Our cover is designed to protect you with up to 80% back on extras.  
\*When you hold an eligible AIA Health policy and hold AIA Vitality Silver Status or higher.



### 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. Find out more on page 5.



### COVER FOR EMERGENCIES

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



### EVERYDAY REWARDS

To keep you motivated to make healthier choices, we offer rewards like savings on everyday expenses and life's little luxuries via the AIA Vitality program. Find out more on page 7.



### 100% EXCESS REFUND

Get a 100% refund of your hospital excess when you hold a policy for at least 6 months and hold an AIA Vitality Silver Status or higher.



### MEMBER BENEFITS

You can save on out-of-pocket expenses with our partner dentists at smile.com.au, and with our optical retail partners including OPSM, Specsavers and Laubman & Pank.

## SOME RECOGNITION WE'RE PROUD OF:



**Best Health Insurance award**  
from ProductReview.com.au 2022, 2023, 2024 and 2025.

**Rated 4.8\*/5** ★★★★★

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



**Health Insurer of the Year**  
at the WeMoney Insurance Awards 2022

**Best for Quality**  
at the WeMoney Insurance Awards 2022



**4.9\*/5** ★★★★★  
Google rating August 2024.

# AN 'ALL OR SOMETHING' APPROACH TO HEALTH AND WELLBEING

At AIA Health, we believe in the power of small everyday habits in building a healthier life. That's because we understand that the key to healthy living isn't an 'all or nothing' attitude. It's about the small 'somethings' in between.

By supporting you to give it your best or at least give it a try, we encourage you to make small, positive changes that will improve your health and wellbeing in the long-term. Aligning this approach with our purpose of helping Australians lead healthier, longer, better lives, we've included AIA Vitality in the following health insurance policies..

## WHAT IS AIA VITALITY?

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

Using the principles of behavioural science, AIA Vitality incentivises you to take small steps towards improving your health and wellbeing.

Providing you with tools to understand and improve your health, AIA Vitality also offers rewards to keep you motivated on your wellbeing journey.

Depending on the cover you choose, you'll get access to either AIA Vitality or AIA Vitality Starter. AIA Vitality Starter is an introductory program with similar benefits and rewards to AIA Vitality.

### AIA Vitality is available with the following:

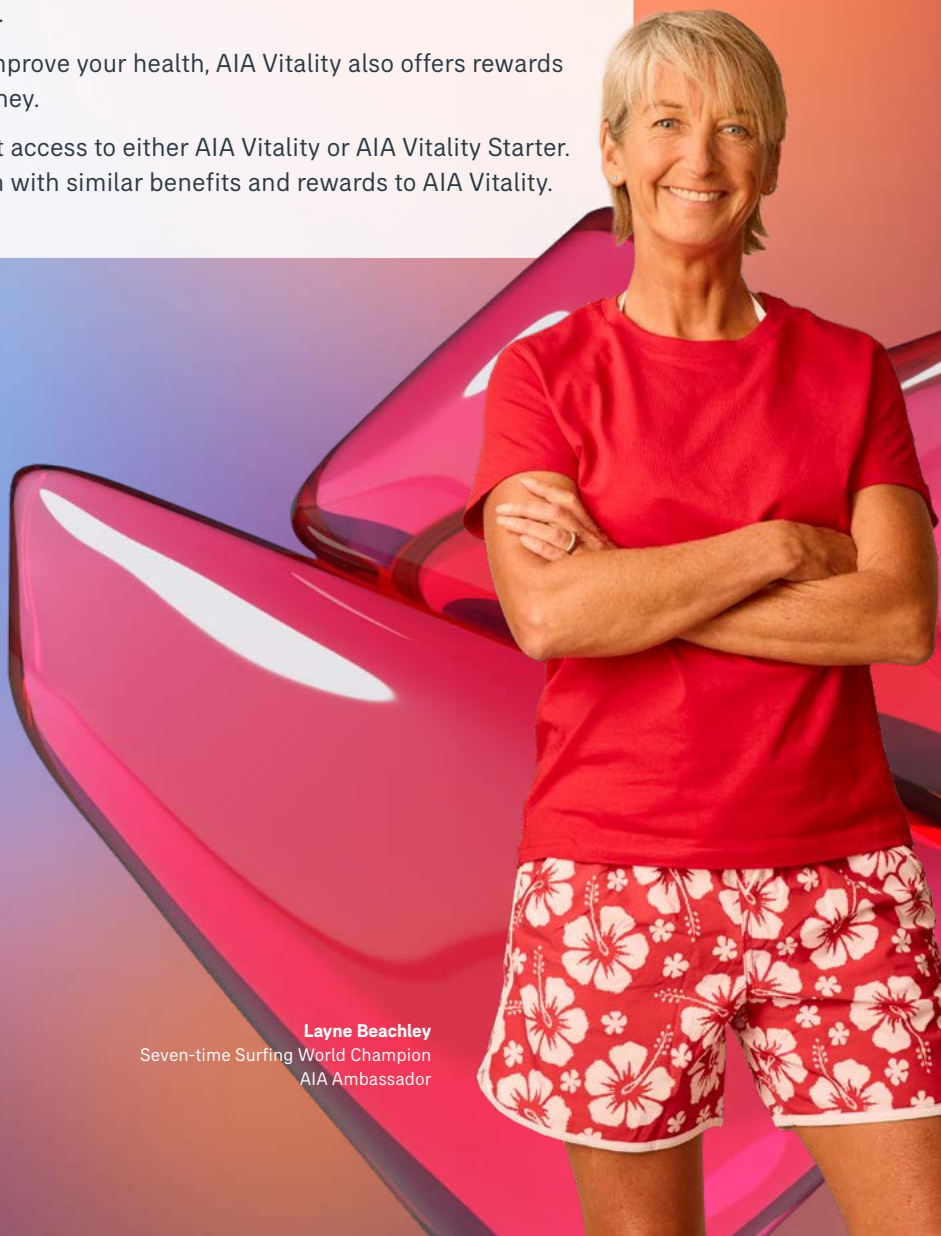
- Bronze Hospital
- Bronze Plus Hospital
- Silver Hospital
- Silver Plus Hospital
- Silver Plus Advanced Hospital
- Silver Plus Family Hospital

### AIA Vitality Starter is available with:

- Basic Accident Only Hospital
- Basic Plus Hospital

# AIA Vitality

**Layne Beachley**  
Seven-time Surfing World Champion  
AIA Ambassador



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



+



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.

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



Up to two adults under your policy have access to AIA Vitality, enjoy rewards and perks, and unlock more health insurance benefits for engaging in the program.

# Features, rewards, and partners

AIA Vitality gives you access to a range of health and wellbeing tools to help you improve your health and enjoy rewards as you do. You can earn AIA Vitality Points simply by learning about and improving your health through health checks, exercise, and nutrition focused activities.

For each healthy decision you make, you will be awarded with points that add up to your AIA Vitality status, giving you access to great rewards and benefits. So, the healthier your choices, the more points you'll earn, the higher your status, the greater your rewards.

## AIA Vitality Starter vs AIA Vitality

Features	AIA Vitality Starter	AIA Vitality
Free online health assessments (physical, mental wellbeing and nutrition)	✓	✓
Free in-person health checks at participating TerryWhite Chemmart and Amcal pharmacies	✓	✓
Free mental wellbeing support	✓	✓
Discounted nutrition assessment with Accredited Practising Dietitian	✓	✓
Discounted gym memberships with Fitness First, Virgin Active and Goodlife	30% off	50% off
25% off Garmin fitness devices and selected accessories	✓	✓
Cashback on eligible Virgin Australia flights	Up to 30%	Up to 50%
Earn up to \$260 each year for reaching weekly physical activity targets	✓	✓
Peloton Benefit – 25% off Peloton Bike	✗	✓
Specialized Benefit – 25% off select Specialized bikes	✗	✓
Earn up to \$500 each year in retail shopping vouchers as you continue to engage with the program	✗	✓
Enjoy up to 50% off endota spa e-Gift cards	✗	✓
Discounted HOYTS movie vouchers	✗	✓

Individuals who hold a retail AIA Australia life insurance policy with an annual premium above \$12,000 may have access to additional benefits. For more information, please call 1800 848 254

## AIA Vitality Partners



### Know your health

WITH OUR PARTNERS



TerryWhite  
Chemmart



Amcal+



Virgin  
active



Fitness First



Goodlife.  
HEALTH CLUBS



### Improve your health

WITH OUR PARTNERS



GARMIN.



Dietitians  
Australia



Fitness First

SPECIALIZED



Dietitians  
Australia



PELOTON



Dietitians  
Australia



### Enjoy the rewards

WITH OUR PARTNERS



australia

endota

HOYTS

amazon

BUNNINGS

House

MYER  
MY STORE

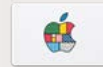
rebel

ticketmaster®

Woolworths

Uber

Uber  
Eats



Google Play

PARTICIPATING  
AFL CLUBS



Black Dog  
Institute

Cancer  
Council

diabetes  
australia

National  
Breast Cancer  
Foundation

Baker  
HEART & DIABETES INSTITUTE

OVARIAN  
CANCER  
RESEARCH  
FOUNDATION

THE  
FORK TREE  
PROJECT



# Understanding types and levels of cover

Private health insurance refers to two different types of products:



## Hospital cover

Helps pay for private patient treatment when you're admitted to hospital (like surgery and giving birth)



## Extras cover

Helps pay for services outside of hospital (like dental and physio)

AIA Health offer both hospital cover and extras cover. These can be purchased as a combined hospital and extras policy, or as a hospital-only policy.

## Hospital cover

Private hospital cover is specifically designed to take care of your treatment when you're admitted as an inpatient into a private or public hospital. Keep in mind, being considered an inpatient means you must be officially admitted to the hospital by a healthcare professional. It is worth noting that specialist consultations within a hospital do not count as inpatient services.

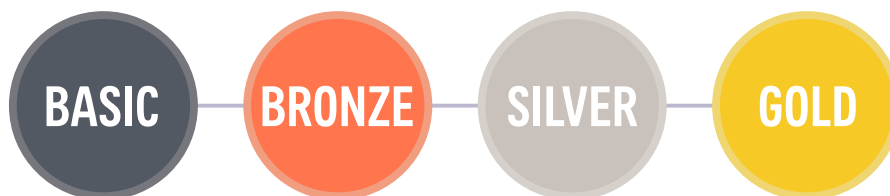
When you're treated as a private patient, **Medicare will pay 75% of the Medicare Benefits Schedule (MBS) fee.** This fee is the government's approved cost for that treatment. **The remaining 25% and any additional expenses, like theatre fees and accommodation, are covered by your private health insurance (where included in your cover).**

Medicare will pay **75%** + Private health insurance will pay **25%**

It is important to note that sometimes your treating doctor in hospital may charge more than the MBS fee. In such cases, you may have out-of-pocket expenses. However, there's a way to minimise these costs. If your treating doctors participate in your health fund's gap cover scheme, you can significantly reduce or even eliminate these out-of-pocket expenses.

**Having hospital cover comes with great advantages** – you get to choose your own doctor, stay in a private room (subject to availability), and most importantly, avoid long wait times for elective surgeries. This means you receive the treatment you need as soon as you need it. Given these benefits, it is worth considering whether hospital cover is right for you.

**The Australian Government has established four standardised tiers of hospital cover: Basic, Bronze, Silver, or Gold.**



The clinical categories you are covered for in these standardised tiers are the same across each health insurer. This makes it easier for you to understand what you are covered for and to compare products across different health insurers.

Health insurers may offer hospital cover that goes above and beyond the minimum standard, often identified by a "Plus". This signals that they offer more than the minimum standard for that tier but don't meet all the requirements for the next tier. For example, a Basic Plus Hospital product cover more clinical categories than a Basic Hospital product but does not cover all of the clinical categories needed to be considered a Bronze Hospital product.

To avoid things like the Medicare Levy Surcharge and Lifetime Health Cover loading, you'll need valid hospital cover – an extras policy does not meet the requirements. You can find out more about the Medicare Levy Surcharge and Lifetime Health Cover loading on page 15.

## Extras cover

Extras cover is cover for treatments and services outside a hospital that aren't included under Medicare. This can include things like optical, dental, chiropractic, physiotherapy, podiatry. Unlike hospital cover, there are no standard naming conventions for Extras products.

However, insurers will still categorise their policies often using terms like 'base' or 'comprehensive'. A 'base' policy tends to have lower claim limits and typically provides coverage for basic procedures like teeth scaling and cleaning. While 'comprehensive' policies generally cover a wider range of procedures such as root canals, crowns, and bridges, with higher claim limits. However, it is worth noting that opting for a comprehensive policy usually means paying a higher premium.

### **Extras products are typically structured either a "fixed benefit" or "percentage back":**

**Fixed benefit** – Receive a fixed amount back each visit, up to your annual limit.

**Percentage back** – Get the percentage back that is included on your cover up to your annual limits, regardless of what the provider charges. For example, if you're charged \$80 for treatment – you'll get \$40 back if you've got Good 50% Back Extras.



## Choosing the right cover

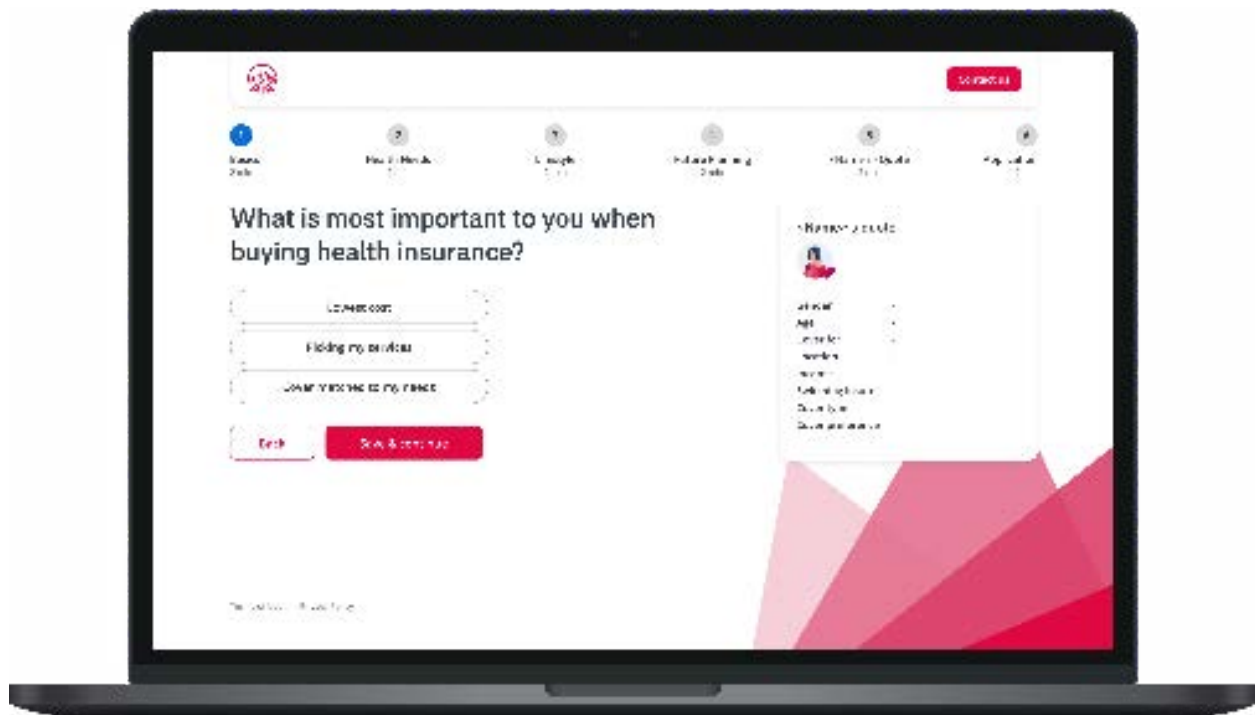
When considering a private health insurance policy, you should review your current and future medical needs, budget, and healthcare priorities. Having a good understanding of these will help you decide if a cover is appropriate for your personal circumstances.

Before selecting a Hospital and/or Extras policy, you should review:

- what services are covered
- what waiting periods apply
- what exclusions apply
- what benefit limits apply on Extras cover, and
- what excess and/or co-payment you would be subject to on your Hospital policy.

For more details on what AIA Health products include, please see the Hospital and Extras cover section on pages 12-15.

At AIA Health, we strive to simplify and personalise your insurance experience. That's why we've invested in a digital personal quote tool that customises options based on your unique circumstances. With our process you'll benefit from knowing that your cover option fits your needs.



# Hospital and extras cover

## Hospital cover summary

The table below details what is and isn't covered by AIA Health Hospital products.

Cover Level	Basic	Basic +	Bronze	Bronze +	Silver	Silver +	Silver +	Silver +
Product Name	Basic Accident Only Hospital	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus Advanced Hospital	Silver Plus Family Hospital
Excess	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
	\$500	-	\$500	\$500	\$500	-	\$500	-
Excess Refund^	✓	✓	✓	✓	✓	✓	✓	✓
AIA Vitality*	Starter	Starter	Full	Full	Full	Full	Full	Full
Rehabilitation	R	R	R	R	R	✓	✓	✓
Hospital psychiatric services	R	R	R	R	R	R	R	R
Palliative care	R	R	R	R	R	✓	✓	✓
Brain and nervous system	✗	✗	✓	✓	✓	✓	✓	✓
Eye (not cataracts)	✗	✗	✓	✓	✓	✓	✓	✓
Ear, nose and throat	✗	✗	✓	✓	✓	✓	✓	✓
Tonsils, adenoids and grommets	✗	✓	✓	✓	✓	✓	✓	✓
Bone, joint and muscle	✗	✗	✓	✓	✓	✓	✓	✓
Joint reconstructions	✗	✓	✓	✓	✓	✓	✓	✓
Kidney and bladder	✗	✗	✓	✓	✓	✓	✓	✓
Male reproductive system	✗	✗	✓	✓	✓	✓	✓	✓
Digestive system	✗	✗	✓	✓	✓	✓	✓	✓
Hernia and appendix	✗	✓	✓	✓	✓	✓	✓	✓
Gastrointestinal endoscopy	✗	✗	✓	✓	✓	✓	✓	✓
Gynaecology	✗	✓	✓	✓	✓	✓	✓	✓
Miscarriage and termination of pregnancy	✗	✓	✓	✓	✓	✓	✓	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✗	✗	✓	✓	✓	✓	✓	✓
Pain management	✗	✗	✓	✓	✓	✓	✓	✓
Skin	✗	✗	✓	✓	✓	✓	✓	✓
Breast surgery (medically necessary)	✗	✗	✓	✓	✓	✓	✓	✓

Cover Level	Basic	Basic +	Bronze	Bronze +	Silver	Silver +	Silver +	Silver +
Product Name	Basic Accident Only Hospital	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus Advanced Hospital	Silver Plus Family Hospital
Diabetes management (excluding insulin pumps)	✗	✗	✓	✓	✓	✓	✓	✓
Heart and vascular system	✗	✗	✗	✗	✓	✓	✓	✓
Lung and chest	✗	✗	✗	✓	✓	✓	✓	✓
Blood	✗	✗	✗	✓	✓	✓	✓	✓
Back, neck and spine	✗	✗	✗	✗	✓	✓	✓	✓
Plastic and reconstructive surgery (medically necessary)	✗	✗	✗	✓	✓	✓	✓	✓
Dental surgery	✗	✓	✗	✓	✓	✓	✓	✓
Podiatric surgery (provided by an registered podiatric surgeon)	✗	✗	✗	✓	✓	✓	✓	✓
Implantation of hearing devices	✗	✗	✗	✗	✓	✓	✓	✓
Cataracts	✗	✗	✗	✗	✗	✗	✓	✓
Joint replacements	✗	✗	✗	✗	✗	✗	✓	✓
Dialysis for chronic kidney failure	✗	✗	✗	✗	✗	✗	✓	✓
Pregnancy and birth	✗	✗	✗	✗	✗	✗	✗	✓
Assisted reproductive services	✗	✗	✗	✗	✗	✗	✗	✓
Weight loss surgery	✗	✗	✗	✗	✗	✗	✗	✗
Insulin pumps	✗	✗	✗	✗	✗	✗	✓	✓
Pain management with device	✗	✗	✗	✗	✗	✗	✓	✓
Sleep studies	✗	✗	✗	✗	✗	✓	✓	✓
Travel and accommodation	✗	✗	✗	✗	✗	✓	✓	✓
Accidental injury	✓	✓	✓	✓	✓	✓	✓	✓
Emergency ambulance (air, land & sea)	✓	✓	✓	✓	✓	✓	✓	✓

✓ - Covered – Indicates the clinical category is fully covered.

R - Restricted Benefit - A restricted benefit means you are partially covered for hospital costs as a private patient in a public hospital. You may incur significant expenses in a private room or private hospital, so you should check with AIA Health for cover details.

✗ - Not Covered - Indicates the clinical category is not covered.

^If you have held an AIA Health policy for a minimum of six months and have an AIA Vitality Status of Silver or above, we will refund your excess in the event that you're admitted to hospital. Excess Refund is not available when claiming on the following clinical categories: Cataracts, Joint replacements, Dialysis for chronic kidney failure, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Insulin pumps, Pain management with Device & Sleep Studies.

\*Depending on your cover, you'll get access to AIA Vitality or AIA Vitality Starter. AIA Vitality is our science-backed health and wellbeing program that helps you learn about your health, improve it and stay motivated by earning rewards for taking care of your health.

## Extras cover summary

AIA Health provides benefits towards the cost of allied health services, such as dental and optical. Your benefit amount varies depending on your level of cover. Please note, you may still need to pay out-of-pocket to cover some costs.

The table below details what is and isn't covered with AIA Health Extras products.

	Base Set Extras	Base Set Extras (with Optical)	Good Set Extras	Better Set Extras	Base 50% Back Extras	Good 50% Back Extras	Better 60% Back Extras	Best 70% Back Extras
Benefit amount you receive back with Extras Boost*	N/A	N/A	N/A	N/A	60%	60%	70%	80%
Benefit amount you receive back	Fixed	Fixed	Fixed	Fixed	50%	50%	60%	70%
<b>Dental</b>								
General Dental	✓	✓	✓	✓	✓	✓	✓	✓
Preventative Dental	✓	✓	✓	✓	✓	✓	✓	✓
Major Dental	-	-	✓	✓	-	✓	✓	✓
Orthodontics	-	-	-	✓	-	-	✓	✓
Benefit amount you receive back when attending a smile.com.au dentist^	50%	50%	50%	60%	60%	60%	70%	80%
Benefit amount you receive back	Fixed	Fixed	Fixed	Fixed	50%	50%	60%	70%
<b>Optical</b>								
Optical	-	✓	✓	✓	✓	✓	✓	✓
<b>Therapies</b>								
Physiotherapy - hydrotherapy, myotherapy, exercise physiology	✓	✓	✓	✓	✓	✓	✓	✓
Antenatal and postnatal classes	-	-	-	-	-	-	-	✓
Chiropractic	✓	✓	✓	✓	✓	✓	✓	✓
Osteopathy	✓	✓	✓	✓	✓	✓	✓	✓
Speech therapy	-	-	-	-	-	-	-	✓
Audiology	-	-	-	✓	-	-	✓	✓
Eye therapy	-	-	-	-	-	-	-	✓
Occupational therapy	-	-	-	-	-	-	-	✓
Podiatry	-	-	-	✓	-	-	✓	✓
Psychology	✓	✓	✓	✓	✓	✓	✓	✓

	Base Set Extras	Base Set Extras (with Optical)	Good Set Extras	Better Set Extras	Base 50% Back Extras	Good 50% Back Extras	Better 60% Back Extras	Best 70% Back Extras
<b>Alternative Therapies</b>								
Acupuncture	✓	✓	✓	✓	✓	✓	✓	✓
Massage therapy	✓	✓	✓	✓	✓	✓	✓	✓
<b>Health Aids</b>								
Medically Prescribed Appliances (incl Orthopaedic, Orthotics)	-	-	-	✓	-	-	✓	✓
Blood glucose monitor	-	-	-	✓	-	-	✓	✓
Hearing aids (1 per person per 3 years)	-	-	-	✓	-	-	✓	✓
<b>Wellness and other</b>								
Swimming lessons	-	-	-	✓	-	✓	✓	✓
Weight management programs (incl dietetics)	-	✓	✓	✓	✓	✓	✓	✓
Health checks	✓	✓	✓	✓	✓	✓	✓	✓
Smoking cessation	-	-	-	-	-	-	✓	✓
Non-PBS Pharmacy & vaccinations (\$40 per item, up to annual limit)				✓			✓	✓

^We have partnered with smile.com.au to make dental care more affordable and accessible for our members. If you visit a smile.com.au network dentist, the benefit amount you receive will be 10% higher on eligible products than if you go to a non-smile.com.au dentist.

\*Once you reach and maintain AIA Vitality Silver Status you will get an additional 10% back on your extras (excluding dental, optical and non-PBS pharmacy) on eligible products (up to annual limits).

## The AIA Health claims experience

Our experienced claims teams operate within Australia and will guide you through the process in a quick and simple manner.

Our claims philosophy is simple – helping you when you need it most, making sure every claim that should be paid is paid promptly, and that we always treat you with empathy, compassion, and respect.

Our priority is to support you through the process, ensuring that you understand what's happening every step of the way and that you get what you need as soon as possible.

# Things worth knowing

Health insurance can get a bit overwhelming. That's why we've described some common industry concepts, as well as specific details about cover with AIA Health below.

## Government Surcharges and Incentives

The Australian Government offers incentives and applies healthcare related surcharges to encourage more people to get private health insurance. Read below for more information on specific initiatives, or alternatively, visit [aia.com.au](http://aia.com.au) or call us on 133 AIA.



### Lifetime Health Cover

Lifetime Health Cover (LHC) loading is an Australian Government initiative that encourages people to get private health insurance earlier in life.

LHC applies when you don't have hospital cover by 1 July following your 31st birthday. If you decide to get health insurance later in life, you'll be charged an extra fee (called a loading) of 2% of your hospital cover premium for every year you're aged over 30, with the maximum loading being 70%.

For example, if you wait until you turn 35 to get hospital cover, you'll have a loading of 10%. If you have a monthly hospital premium of \$200, you'll have to pay an additional \$20 (i.e., 10% of \$200) on top of your premium each month. To avoid this surcharge, it's advisable to get hospital cover before 1 July following your 31st birthday.

Please note, increased premiums due to LHC loading stop if you hold a hospital cover continuously for 10 years.

People who are exempt from the LHC loading include new migrants to Australia who are aged 31 or over and have had hospital cover within 12 months of being registered for full Medicare benefits, Department of Veterans' Affairs Gold Card holders, members of the Australian Defence Force, and people born on or before 1 July 1934.

To find out how much LHC loading you may need to pay, use the Lifetime Health Cover calculator at [privatehealth.gov.au/dynamic/lhc](http://privatehealth.gov.au/dynamic/lhc)



### Australian Government Private Health Insurance Rebate

To help cover the cost of private health insurance, the Australian Government offers a rebate to those registered with Medicare that also hold hospital, extras, or ambulance cover. The rebate is income tested, so what you'll receive depends on your current income and age.

To work out your rebate entitlement, use the Private Health Insurance Rebate Calculator at [ato.gov.au/Calculators-and-tools/Private-health-insurance-rebate-calculator](http://ato.gov.au/Calculators-and-tools/Private-health-insurance-rebate-calculator) or speak to your financial adviser.

If you're eligible for a rebate, you can take it as either a reduced premium or a tax offset credit in your tax return.

Please note, the rebate does not apply to the LHC component of your private health insurance and only applies to the standard component of your cover.



### The Medicare Levy Surcharge

The Medicare Levy Surcharge (MLS) is an Australian Government initiative aimed at reducing pressure on the public Medicare system. The program encourages people to get private hospital cover so they can use the private hospital system.

The MLS is levied (at a rate of 1 per cent, 1.25 per cent, or 1.5 per cent) on taxable income. The base income threshold (under which you are not liable to pay the MLS) is currently \$97,000 for singles and \$194,000 (plus \$1,500 for each dependent child after the first one) for families. Those with private health insurance don't have to pay this tax.

To see the full conditions of the MLS, please visit [privatehealth.gov.au/health\\_insurance/surcharges\\_incentives/medicare\\_levy.htm](http://privatehealth.gov.au/health_insurance/surcharges_incentives/medicare_levy.htm)



### Age-based Discount

Some insurers offer younger members, aged 18-29, discounts of up to 10 per cent of their health insurance premiums. Members who join within this age range will be able to retain this discount until they turn 41. Then, it will be gradually phased out, reducing by 2 per cent each year until it reaches 0 per cent.

The allowable discount is 2 per cent for each year a person is aged under 30, with the maximum discount being 10 per cent for people aged 18-25.

Please note, the age-based discount does not apply to those who are covered as a dependent on a family or single parent policy. You can either have your own policy and be eligible for the age-based discount, or be covered as a dependent, but not both.

For more information about the age-based discount and how it affects you, please visit [privatehealth.gov.au/health\\_insurance/surcharges\\_incentives/discount\\_age.htm](http://privatehealth.gov.au/health_insurance/surcharges_incentives/discount_age.htm)

## Specifics about AIA Health cover

Every private health insurer is different, so it's worth getting to know your potential provider before purchasing cover. Below we've detailed some good-to-know information specifically about private health insurance cover with AIA Health.

### Waiting periods

Waiting periods refer to the amount of time you must wait before being eligible to claim on your health insurance.

You should always consider waiting periods when you are selecting your cover type. Waiting periods vary between service types, ranging from 2 months for some services to 12 months for major dental and orthodontics. You should consider this when planning your treatment.

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

### What is the Excess Refund Benefit?

AIA Health rewards you for taking an active role in your health and wellbeing. If you have held an eligible product for a minimum of six months and have an AIA Vitality Silver Status or above on the day you're admitted into hospital, we will refund your excess.

Please note, Excess Refund is not available when claiming on services within the following clinical categories: Cataracts, Joint replacements, Dialysis for chronic kidney disease, Pregnancy and birth, Assisted reproductive services, Weight loss surgery, Insulin pumps, Pain management, and Sleep Studies.

### What happens if I have an accident?

All AIA Health products include cover for accidents. An accident is an unforeseen event – occurring by chance and caused by an external force or object – which results in involuntary injury to the body requiring immediate treatment.

An accident does not include any unforeseen conditions the onset of which is due to medical causes, nor does it include pre-existing conditions, falling pregnant, or accidents arising from surgical procedures.

For an accident to be covered, treatment must be sought through a doctor or an Emergency Department within 48 hours of sustaining the injury.

## Ambulance

All AIA Health hospital and combined products cover you for emergency ambulance services where you're transported by land, air, or sea directly to a hospital within Australia. AIA Health products also cover you for emergency ambulance services where you only require on-site treatment. You are limited to two on-site callouts per year, per insured person.

**15-40%  
OFF  
DENTAL  
TREATMENTS**

We're helping make dental care more affordable through our partnership with smile.com.au. If you have an Extras product with dental cover you will save 15-40% off all dental treatments performed by a smile.com.au dentist. That's in addition to your dental coverage – helping keep out-of-pocket costs lower.



**A RANGE OF  
SAVINGS  
ON OPTICAL**

We've partnered with Australia's largest optical retailers to give you access to discounted products and services. If you have an Extras product with optical cover you can access offers from our partners, including OPSM, Q Optical Network, Specsavers, Clearly, and Laubman & Pank Optometrists.

**CANCER  
COACH  
PROGRAM**

All AIA health hospital and combined products include access to Osara Health's Cancer Coach program. Cancer Coach is an education, support and behaviour change program designed by oncologists to empower people during their cancer care journey. The program is provided at no extra cost and is shown to have a positive impact on health and lifestyle outcomes.

**Let us help you lead a healthier, longer, better life.  
Join or switch to AIA Health for cover that protects and rewards.**



**Call us on 133 AIA**

Between 8am-6pm (AEST/AEDT), Monday to Friday, excluding public holidays.



**Get a quote online**

Compare our full range of products online.  
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Request a call back from one of our experts.  
[Click here.](#)

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