



Health

COVER THAT PROTECTS AND REWARDS

March 2022



Introducing AIA Health

Great value

We've created cover that will help ensure you're protected, with features including up to 70% back on extras.

And like you, we think health insurance should benefit you every day. That's why AIA Health comes with access to AIA Vitality, the health and wellbeing program that rewards you for learning about your health and taking steps to improve it. When you join AIA Health, you'll receive:

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**

Cover that changes with you

Everyone's health needs change over time, so we've developed a range of options to suit every life stage.

Choose Hospital only cover or choose Hospital and Extras cover across a range of benefit levels. It's your cover after all – so you decide.



Agreements with the majority of private hospitals, Australia-wide.



No Gap Dental for selected preventative treatments at smile.com.au dentists.



30-day cooling off period where you'll get a full refund on any premiums paid (provided you haven't made any claims).

100%

100% refund on your hospital excess for eligible hospital admissions¹.



Access to AIA Vitality (up to two memberships²), the personalised, science-backed health and wellbeing program that rewards you for knowing more about your health and taking steps to improve it.



AIA Vitality Boost with an additional 10% back on your non-dental Extras (up to annual limits) once you reach and maintain AIA Vitality Silver Status.

Insurance you can trust

AIA Australia is a leading life insurance specialist with over 47 years' experience. With a unique customer value proposition focused on life, health and wellbeing, our purpose is to make a difference in people's lives.

In November 2019, AIA Group commenced its Joint Cooperation Agreement with the Commonwealth Bank of Australia to purchase its life insurance business (known as Commlnsure Life).

Together, AIA Australia and Commlnsure Life offer a range of products that protect and enhance the lives of more than 3.8 million Australians. Our vision is to embrace shared value in championing Australia to be the healthiest and most protected nation in the world. With AIA Vitality – a science-backed health and wellbeing program – we help members to live healthier, longer, better lives.

AIA Australia has been recognised with multiple awards over the years, including the Women in Finance Employer of the Year Award (2018, 2019) and Super Review's Best Insurer of the Year (2018, 2019).

AIA Australia is part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group. With a presence in 18 markets across the Asia-Pacific region, AIA is the largest life insurer in the world by market capitalisation.*

Get rewarded with AIA Vitality

AIA Vitality is a science-backed health and wellbeing program that rewards you on your journey to better health.

As a new member, you start at Bronze Status, working your way up to Silver, Gold and Platinum by completing points-earning activities. The more points you earn, the higher your AIA Vitality Status and the greater the rewards.



Any questions?

Visit aia.com.au/health
Call **1800 333 004**

* Source: Bloomberg, 26 August 2019

How AIA Vitality works

All you need is a smartphone to know your health, improve your health, and start enjoying rewards.

When you join AIA Vitality, you're able to start earning points and accessing discounts straight away. Starting at Bronze Status, many members find they earn points just by going about their day – by walking, cycling, or going to the gym. But there are also plenty of opportunities to earn points by completing online self-assessments and going for health checks with health professionals.

Simply download the AIA Vitality app, link it to a compatible fitness device, and start earning AIA Vitality Points for physical activity. Earning Points increases your AIA Vitality Status, leading to more discounts and better rewards.

For example, taking 7,500 steps a day will earn you 50 Points, while 12,500 steps a day will earn you 100 Points.

AIA Vitality Status	Points required
B Bronze	0 Points
S Silver	10,000 Points
G Gold	20,000 Points
P Platinum	30,000 Points

AIA Vitality

Know your health

Complete health checks and assessments to learn more about your health and wellbeing through:

- online self-assessments
- a free AIA Vitality Health Check at participating TerryWhite Chemmart, Amcal and Guardian pharmacies each membership year
- preventative screenings and vaccinations.

Improve your health

Make use of discounted gym memberships and fitness devices to help you set and achieve your fitness goals, including:

- nutrition tracking
- fitness and sleep tracking
- stop smoking programs.

Enjoy the rewards

Stay motivated with ongoing rewards, discounts and incentives for all your efforts with:

- up to \$500 in shopping vouchers each year
- up to 50% cashback on base fare of eligible Virgin Australia flights
- 50% off HOYTS movie vouchers.



KNOW YOUR HEALTH

WITH OUR PARTNERS



IMPROVE YOUR HEALTH

WITH OUR PARTNERS



ENJOY THE REWARDS

WITH OUR PARTNERS



AIA Health

509 St Kilda Road
Melbourne VIC 3004

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 1 March 2022 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 aivitality.com.au. Additional program partner terms and conditions may apply.