

# TERMS AND CONDITIONS

## Extras Value Protect 2.0 Campaign 2021

AIA Health  
with AIA Vitality



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this Extras Value Protect 2.0 offer available on open AIA Health ancillary (also known as 'extras') products on the following terms and conditions:

### 1. Eligibility

You must be an Eligible Customer to access the Offer.

You will be an Eligible Customer where:

- 1.1. As at 31 December 2021 you held one of the following open AIA Health ancillary products known as Extras products ("eligible products"):
  - 1.1.1. Lite Extras
  - 1.1.2. Standard Extras
  - 1.1.3. Lifestyle Extras
  - 1.1.4. Enhanced Extras
  - 1.1.5. Lite Saver Extras
  - 1.1.6. Healthy Saver Extras
  - 1.1.7. Active Saver Extras
- 1.2. You remained a member of an AIA Health eligible product listed in 1.1 up until 28 February 2022 or the date that any Extras Value Protect refund payable under Extras Values Protect 2.0 is paid, whichever occurs first
- 1.3. Your AIA Vitality Status as at 31 December 2021 was either Silver, Gold or Platinum.

### 2. The Offer

- 2.1. Where you are an Eligible Customer, you will, subject to your AIA Vitality Status, be entitled to an Extras Value Protect refund of premiums paid on your eligible Extras product for the period 1 January 2021 to 31 December 2021 (**eligibility period**) where Extras benefits paid to you (whether during or subsequent to the eligibility period) in respect of general treatment obtained by you during the eligibility period were less than the value of the Extras premiums that you paid in respect of the eligibility period. The difference between these two amounts is known as the 'Extras Value Protect potential refund amount'.

- 2.2. Where you switch from a closed AIA Health ancillary product during 2021 to an eligible product (as listed in clause 1.1), your 'Extras Value Protect potential refund amount' will be assessed on the time period in 2021 that you held the eligible product, both in terms of the premiums paid for the eligible product, along with any benefits paid to you whilst holding the eligible product. Any premiums paid on the closed AIA Health ancillary product prior to this, along with any benefits paid to you whilst holding that product, will not be considered when calculating your 'Extras Value Protect potential refund amount'.
- 2.3. Your AIA Vitality status as at 31 December 2021 will determine what proportion of the potential refund amount will be paid to you, known as the Value Protection Percentage.

<b>AIA Vitality Status</b>	<b>The difference between Extras premiums paid and Extras benefits paid that will be entitled to the Extra Value Protect refund benefit, known as the Value Protection Percentage</b>
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Bronze	Nil – not eligible for EVP 2.0
Silver	50%
Gold	75%
Platinum	100%

- 2.4. Policies that are cancelled, terminated or suspended prior to 28 February 2022 or the date that any Extras Value Protect refund is paid, whichever occurs first, will be ineligible for this offer.
- 2.5. Any premiums paid for an AIA Health Hospital product are not included in the calculation of the 'Extras Value Protect potential refund amount'.

### 3. Redemption terms

- 3.1. Any refund payable to a customer will be paid to the registered direct credit account provided by the customer.