

# APPLE WATCH BENEFIT GUIDE

October 2023



**APPLE WATCH**  
SERIES 9

Track progress in the Workout app, easily connect Bluetooth accessories to get metrics like Power and Cadence. See new views like Power Zones. Stay motivated and close your Activity rings when you hit your personal daily goals.

With Apple Watch you now have a new way to increase your physical activity and stay motivated to make healthier choices. Physical activity is one of the cornerstones of good overall health and wellbeing, and we're excited to be able to deliver this fantastic benefit to AIA Vitality members.

## Get Apple Watch. Get active. Get rewarded

You can now choose to get an Apple Watch Series 9 (GPS), (total value \$649) and use your Active Benefit rewards to earn your Apple Watch in full, by getting active and achieving your weekly Active Benefits target each week for 24 months.

### How does the benefit work?

You'll need to enter into an agreement with our loan provider, etika for a loan amount of \$649, and set up a direct debit for 24 months. You can reduce your monthly repayments by being active and achieving your weekly Active Benefits targets. Your weekly Active Benefits target is dynamic, and is based on your target achievements in previous weeks.

Weekly Active Benefits target(s) you achieve each calendar month <sup>^</sup>	Your repayments to etika	AIA Vitality will pay
0	\$27	\$0
1	\$22	\$5
2	\$17	\$10
3	\$12	\$15
4 or 5	\$0	\$27

You'll need to complete an etika real time credit check as part of the purchase process. Please ensure any personal details (full name, address, DOB, email address) you enter as part of this credit check match your AIA Vitality membership details. Once your loan with etika has been approved, you will receive an Apple Store Gift Code (valued at \$649) for you to purchase your Apple Watch Series 9 (GPS), at the Apple Store. The loan with etika is fixed at \$649, you cannot change the loan amount.

Apple Watch Series 9 requires an iPhone XS or later with iOS 17 or later.

<sup>^</sup> The last (24th) monthly payment will be billed at \$28. AIA Vitality will cover the full \$28 in the last month if all physical activity targets are met.

## Link your Apple Watch Series 9 (GPS) and earn AIA Vitality Points

- Once you receive your Apple Watch device, you'll need to link your Apple Watch to Apple Health, and then link Apple Health to AIA Vitality. Details can be found under the 'Connected apps & devices' section in the 'Account' section of the AIA Vitality app.
- You can earn a maximum of 100 AIA Vitality Points each day for all fitness-related activities (excluding organised fitness events) including gym session, walking, and other activities tracked using fitness devices or apps synced with AIA Vitality. Should you exercise more than once a day or use more than one activity tracking device, we will record the highest points earning activity.
- If you participate in an organised fitness event (such as a marathon), the points you earn for that event may exceed the daily cap of 100 points and will contribute towards the yearly maximum of 15,000 Points for all physical activities.
- Your Points will be reflected on your online AIA Vitality Points Statement within 5 days after your data is synced.

## Important points to consider

- If you activate the Apple Watch benefit, you will no longer be eligible to select any of the standard \$5 Active Benefit vouchers, donations or cash deposits for the next 24 months.
- The loan with etika is fixed at \$649, you cannot change the loan amount.
- You may choose the 45mm version of the Apple Watch Series 9 (GPS). If you do, however you will need to pay the difference upfront at the Apple Store.
- You must ensure your physical activity data is regularly synced with your AIA Vitality account. We recommend

syncing (by opening the AIA Vitality app AND the Apple Health app to check your progress against your weekly Active Benefits target) at least twice a week. This will ensure that if you're reaching your weekly Active Benefits targets, AIA Vitality will cover the applicable etika repayments on your behalf.

- To cover repayments to etika, you must achieve your Active Benefits target displayed in the AIA Vitality app each week. Closing the rings on your Apple Watch is a completely separate measure of your activity levels, and is not used to determine if you've successfully achieved your weekly Active Benefits target.
- If you terminate your AIA policy, all outstanding loan repayment amounts for this benefit will need to be settled in full and directly with etika. Please refer to your loan agreement for more details.



**Any questions?**

Visit [aiavitality.com.au](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**