

# AIA Product Enhancements – March 2024

## FAQs

### Overview

#### Product Release 8 March 2024

AIA regularly reviews its products to ensure they continue to meet customer needs.

From 8 March 2024, we introduced enhancements to the following on-sale products:

- AIA Private Health
- AIA Cancer Care
- ASB Private Health

Where indicated, similar enhancements will also be passed back to the following closed products (different benefit limits may apply):

- Sovereign Private Health
- Absolute Health
- MajorCare
- SureHealth
- Education Benevolent Society ('EBS')
- Superior Health and Superior 3 Health
- Cancer Treatment Benefit
- AIA Real Health

The table below summarises the enhancements by product and benefit category. Further details are provided in the Enhancement Summary available on [aia.co.nz Product Enhancements & Past Product Information](https://aia.co.nz/Product-Enhancements-&Past-Product-Information) page.

	AIA / ASB Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	MajorCare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<p><b>New Benefit</b></p> <p><b>Prophylactic surgery following cancer</b></p> <p>Introduction of a new benefit that provides cover for prophylactic mastectomy and/or oophorectomy for customers who are diagnosed with breast cancer or ovarian cancer and also test positive for the BRCA1 or BRCA2 gene mutation after the risk commencement date.</p>	✓	✓	✓	✓	✓			✓	✓	✓
<p><b>Breast reconstruction following mastectomy</b></p> <p>The 'Breast reconstruction following mastectomy' benefit entitlements have been enhanced to also cover reconstruction following a prophylactic mastectomy which has been covered under the new 'Prophylactic surgery following cancer' benefit.</p>	✓	✓	✓	✓ <i>(where explicit benefit exists)</i>	✓					✓
<p><b>Breast symmetry surgery following mastectomy</b></p> <p>Clarification has been added to the wording to make it clearer that reconstruction following mastectomy is only covered under the 'Breast reconstruction following mastectomy' benefit and is not covered under this benefit.</p>	✓	✓	✓	✓ <i>(where explicit benefit exists)</i>	✓					
<p><b>Specialists and Tests Loyalty Health Screening Benefit</b></p> <p>Additional tests have been added to the health screening allowance under AIA Real Health to align with those covered under AIA Private Health.</p>										✓



	AIA / ASB Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	MajorCare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<b>Private Hospital – surgical &amp; non-surgical benefits</b> <ul style="list-style-type: none"> <li>• Increase the limits for Private Hospital surgical &amp; non-surgical benefits for SureHealth &amp; EBS.</li> <li>• Increase the limits for private hospital non-surgical on Superior Health / Superior Health 3.</li> </ul>						✓	✓	✓		
<b>Additional specialist visits and diagnostic procedures</b> Increase Superior Health and Superior 3 Health Specialists and Tests Benefit limit from \$3,000 to \$5,000 per person per policy year.								✓		
<b>Exclusions</b> Removed the 'Immunotherapy or desensitization for the treatment of allergies' exclusion from Real Health.										✓
<b>Treatment Away from Home in New Zealand/ Travel and Accommodation</b> Removed the \$300 per day cap for the transport element of this benefit. The \$300 per day cap remains in place for accommodation costs.	✓	✓	✓							
<b>Treatment Away from Home in New Zealand and Parent Accommodation</b> Providing customers the ability to claim across these benefits more than once per year. Customers can now claim multiple times across both benefits up to the \$3000 combined maximum cover per policy year.	✓		✓							



	AIA / ASB Private Health	AIA Cancer Care	Sovereign Private Health	Absolute Health	MajorCare 97, 99, 01, 02, 03	SureHealth	EBS	Superior Health/ Superior Health 3	Cancer Treatment Benefit	AIA Real Health
<p><b>Caregiver Accommodation</b></p> <p>Renamed this benefit 'Transport and Accommodation'. Extended the coverage to include the life assured as well as a support person and removed the daily cap for the transport element of this benefit. The daily cap remains in place for accommodation costs.</p>				✓	✓					
<p><b>Exclusions</b></p> <p>The 'Preventative treatment' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.</p>	✓	✓	✓	✓	✓			✓		
<p><b>Exclusions</b></p> <p>The 'Chronic conditions' exclusion has been re-named to 'Specified conditions' as this better reflects the listed conditions. The list of conditions themselves remains the same.</p>	✓		✓							



## FAQs

### What date will the enhancements take effect?

- > The benefit enhancements will be applicable to new claim events on or after 8 March 2024.
- > Any claim events prior to 8 March 2024 will be assessed using the better of the customer's original wordings and those applicable at the date of claim event.
- > If you require further assistance regarding claim events prior to 8 March 2024, please contact our Claims Team on 0800 500 195.

### Passbacks

#### Will the enhancements be passed-back to existing Private Health/Private Health Plus customers?

- > Yes, the enhancements will be passed back to existing AIA Private Health/Private Health Plus customers. Any enhancements will only apply if the claim event occurs on or after the effective date of the enhancement (8 March 2024).

#### Will the enhancements also be passed-back to customers holding closed AIA and Sovereign Health products?

- > Yes, the enhancements will be passed-back, where appropriate, to customers within the product ranges detailed in the table above, providing the claim event occurs on or after the effective date of the enhancement (8 March 2024).
- > Further details are provided in the Enhancement Summary available on the [Product Enhancements & Past Product Information](#) page on aia.co.nz. This summary provides more information on the enhancements that are being passed back to each product.

### Prophylactic surgery following cancer

#### What is prophylactic surgery?

- > Prophylactic surgery is preventative surgery. In respect of cancer this is where the surgeon removes tissue that does not yet contain cancer cells but has a probability of becoming cancerous in the future.

#### Why has AIA introduced a Prophylactic surgery following cancer benefit?

- > We have identified a need through customer feedback for a benefit to be available to those who are diagnosed with breast or ovarian cancer who are seeking prophylactic surgery to remove the unaffected breast (mastectomy) or ovaries (oophorectomy) following confirmation of a BRCA gene mutation (a genetic mutation commonly responsible for increased susceptibility to cancer).

#### When will AIA accept a Prophylactic surgery following cancer claim?

- > AIA will cover the cost of prophylactic mastectomy and/or oophorectomy where the life assured has:
  - been diagnosed with breast or ovarian cancer; and
  - where the prophylactic surgery is directly related to an acceptable breast or ovarian cancer claim under the relevant benefit of this policy or where a claim for breast or ovarian cancer would have been acceptable had the treatment not taken place in a public hospital; and
  - tested positive for the BRCA1 or BRCA2 gene mutation after the risk commencement date.
- > The prophylactic surgery must be carried out after the date of enhancement and prior approval must be obtained before surgery takes place.



### **When will AIA not accept a Prophylactic surgery following cancer claim?**

- > If the above criteria have not been met.
- > Where the life assured has an exclusion on the applicable policy for either breast cancer and/or ovarian cancer or where the life assured has an exclusion on this policy for any disease or disorder of the breast and/or female genital tract where this relates to a history/family history of cancer.
- > If the prophylactic surgery is carried out prior to the date of enhancement.

### **When will AIA accept a Breast reconstruction following mastectomy claim relating to a prophylactic mastectomy?**

- > Where the breast reconstruction is following a prophylactic mastectomy which has been covered under the Prophylactic surgery following cancer benefit.
- > Where a claim for prophylactic mastectomy would have been acceptable under the Prophylactic surgery following cancer benefit of this policy, had the procedure not taken place in a public hospital.
- > The prophylactic mastectomy and breast reconstruction surgery must be carried out after the date of enhancement.
- > Prior approval must be obtained before the breast reconstruction surgery takes place.

### **When will AIA not accept a Breast reconstruction following mastectomy claim relating to a prophylactic mastectomy?**

- > Where the prophylactic mastectomy would not be covered under the Prophylactic surgery following cancer benefit.
- > If the prophylactic mastectomy and/or breast reconstruction was carried out prior to the enhancement date.

## **Premiums**

### **Is there any impact on premiums because of these enhancements?**

- > No pricing changes are planned at this time in relation to these enhancements.

