

# AIA Living Specialist and Testing Support

Product Release – 1<sup>st</sup> October 2025

## On 1<sup>st</sup> October 2025 AIA NZ is launching a new benefit: AIA Living Specialist and Testing Support (STS)

With the cost of living continuing to rise, it's more important than ever for AIA NZ to explore ways to make healthcare services more accessible to a broader range of New Zealanders. At the same time, long wait times in the public health system, particularly for specialist appointments and diagnostic tests, are causing significant delays in customers getting the diagnoses they need so they can begin treatment. In Q1 2025, only 58% of patients received a first specialist appointment within four months of referral, a notable decline from 68% in Q1 2023.<sup>1</sup>

STS provides cover for specialist consultations and diagnostic tests or procedures so that customers can have the reassurance they will be able to access these services as they need. It is an optional benefit available to customers when they take out eligible Life, Trauma, Income Protection, and/or Total Permanent Disablement insurance, subject to minimum cover requirements.

STS offers coverage for customers seeking an entry-level or lower-cost health insurance option. Customers who take out the STS benefit have the option to replace to Private Health (subject to underwriting) later if they want to upgrade to comprehensive health insurance. Likewise, customers who are finding their comprehensive health insurance is becoming unaffordable now have the option to replace to STS.

### AIA Living Specialist and Testing Support (STS) key benefit features:

- Available as an optional AIA Living Benefit
- Coverage of up to \$10,000 per life assured per policy year for specialist consultations and up to \$100,000 per life assured per policy year for diagnostic tests or procedures when referred by a registered medical practitioner
- Excess options of \$0 and \$250
- Includes a Health Screening Allowance, and Pregnancy, Maternity, and Infertility Allowance (conditions apply)
- Eligible for the AIA Vitality discount
- Eligible to receive Multi Benefit Discount (MBD) with qualifying covers

## FAQs

### Does STS cover overseas services?

STS provides cover for specialist consultations and diagnostic tests/procedures within New Zealand only.

### What's not covered under STS?

STS covers specialist appointments and diagnostic tests or procedures only. Any medical treatment the life assured needs once diagnosed with a health issue/condition is not covered by STS. Appointments and treatments with a GP, dentist, psychologist, or psychiatrist are also excluded. See policy wording for full list of exclusions.

### Who can take out STS?

The minimum entry age is 3 months, and the maximum entry age is 70 (with individual consideration over the age of 70). All lives assured, including children, must meet the qualifying base cover requirements.

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<sup>1</sup> [www.tewhatauora.govt.nz/corporate-information/planning-and-performance/health-targets/health-targets/performance](https://www.tewhatauora.govt.nz/corporate-information/planning-and-performance/health-targets/health-targets/performance)

## What are the qualifying base cover requirements for STS?

To qualify for STS the life assured must hold a minimum sum assured of \$150,000 across qualifying standalone lump sum benefits, or a minimum sum assured of \$1,500 per month across qualifying income protection benefits from the AIA Living, Sovereign TotalCare Max, or ASB Lifestyle Security Plan Personal product ranges.

## What are the qualifying benefits?

Any of the following from our Personal product ranges:

- Life Cover
- Family Protection
- Standalone Critical Conditions / Living Assurance
- Standalone Progressive Care
- Standalone Total Permanent Disablement
- Income Protection
- Mortgage, Income or Rent Cover / Mortgage and Income Protection

Note: The minimum sum assured required can be split across several benefits/policies. E.g., if a life assured has \$100k of standalone life cover on Sovereign TotalCare Max, and \$50k of standalone life cover on AIA Living, they are eligible to add STS.

## What benefits under our personal product ranges don't count as qualifying cover?

- Accidental Death
- Accidental Injury / Specified Accidental Injury
- Redundancy
- Retirement Protection
- Waiver of Premium
- TPD Condition (available under Trauma benefits)

## What product ranges or benefits are ineligible for STS?

STS is not available to customers currently holding a Health policy with AIA including:

- AIA Private Health and Private Health Plus
- AIA Cancer Care
- AIA REAL Health
- AIA Superior Health
- AIA Superior 3 Health
- ASB Private Health
- ASB Absolute Health
- ASB MajorCare
- Sovereign Private Health
- Sovereign Absolute Health
- Sovereign MajorCare
- EBS
- SureHEALTH
- Compulsory medical schemes
- Starter Plans
- Corporate Group Schemes
- Sovereign TCM Specialist and Diagnostic Testing Benefit

## What if I have health insurance with another insurer?

You may choose to take STS in addition to their existing health cover with another insurer if their policy does not include cover for specialists and diagnostic tests. Note it is **not possible** to claim both with AIA and the other insurer for the same claimable costs. Where the other insurer does not meet the full cost, AIA can make up the difference (subject to benefit limits).

### **Why can't I have STS with Cancer Care?**

STS is not available to Cancer Care customers at this stage due to the overlap between specialist consultations and diagnostic tests for cancer-related conditions. This overlap means customers may not receive the full value from each.

### **Is STS eligible for the Multi-Benefit Discount (MBD)?**

A Multi-Benefit Discount will be applied to the STS premium if the life assured holds other benefits that qualify towards MBD. STS does not count towards the qualifying requirements for MBD.

### **Can I reduce, cancel or claim on their qualifying cover but keep STS?**

If for any reason the qualifying cover in relation to the STS policy ceases or reduces to below the minimum required sum assured for STS, then the STS cover will cease. The only exception is a customer who had a Critical Conditions claim and has the Critical Conditions Buyback Benefit. In this scenario, the customer can retain the STS benefit during the 12-month standdown period.

### **Will the features of the AIA Living Specialist and Testing Support benefit be passed-back to existing TotalCare Max Specialist and Diagnostic Testing Benefit customers?**

No. Existing customers will need to replace onto the new AIA Living version of this benefit to access these features.

### **How do I apply for STS?**

Talk to your Adviser about applying for STS.

### **Where can I find more information about STS?**

Talk to your Adviser or see:

- Specialist and Testing Support Benefit webpage on [aia.co.nz](http://aia.co.nz)
- AIA Living Specialist and Testing Support Benefit brochure
- Product Updates, Enhancements & Policy Wordings page on [aia.co.nz](http://aia.co.nz)