

AIA Health Products Enhancements

08 April 2022

The following is a summary of enhancements that we've made to our AIA Health products. These enhancements only apply for built-in benefits or optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement (8 April 2022).

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.

This summary is a guide only and is subject to the terms and conditions of the policy wording.

N	New Benefit / Condition Introduced	E	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product	C	Clarification
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AIA REAL Health and Superior Health / Superior Health 3 enhancements

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		REAL Health	Superior Health / Superior Health 3
New Loyalty Benefits (Bilateral Breast Reduction and Bariatric Surgery)	NEW BENEFIT/CONDITION INTRODUCED Introduction of two new loyalty benefits that provide a contribution towards the cost of Bilateral Breast Reduction and/or medically necessary Bariatric Surgery after three years of continuous cover. A single lifetime maximum amount of \$7,500 applies across both benefits.	N	N
Global Surgical Benefit	ENHANCED TO BROADEN COVER Increased benefit limit from 75% to 85% of reasonable charges	E	
Private Hospital Non-Surgical Benefit	ENHANCED TO BROADEN COVER Extended the cover period from 6 to 12 months for specialist consultations and diagnostic procedures on recommendation of the specialist.	E	E
Optional Specialist and Tests Loyalty Benefit	ENHANCED TO BROADEN COVER For AIA Vitality members, increased the cover amount under the 'Optional Specialist and Tests Loyalty Benefit' from \$500 to \$750 every three years, as well as reduced the continuous cover period requirement from three years to two years.	E	
Congenital Conditions	NEW BENEFIT/CONDITION INTRODUCED Introduction of a new benefit to cover the surgical costs for a specified list of 7 congenital conditions that typically present in infancy. Provides cover up to a maximum of \$2,000 per life assured per lifetime.	N	N

Excess	ENHANCED TO BROADEN COVER Customers' second excess may be waived in respect of a related surgery occurring within 3 months of the original surgery.	E	E
Private Hospital – Non-Surgical Benefits (Diagnostic Procedures and Specialist consultations)	CLARIFICATION Providing clarity that tumour genetic testing in connection with the treatment of cancer is included.	C	C