



AIA Real Health

Enhancements to AIA Real Health

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

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.

KEY	N New Benefit / Condition Introduced	E Enhanced to broaden cover	<input type="checkbox"/> No Change	N/A Benefit unavailable / Not applicable with specified product
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Health Enhancements – Effective 21 May 2019

Built in Benefits		Personal
		Real Health
Surgical	Hospital Surgical Benefit – Non Cancer ENHANCED TO BROADEN COVER The Hospital Surgical Benefit now offers unlimited surgery cover. Previously the yearly benefit maximum was \$500,000	E
	Post –Operative Physiotherapy and Occupational Therapy Treatment Benefit ENHANCEMENT TO BENEFIT LIMIT The yearly limit for this benefit has been removed. The benefit covers post-operative Physiotherapy and Occupational Therapy costs directly relating to the approved surgery provided within six months after surgery on the recommendation of a registered medical specialist or Registered Medical Practitioner.	E
Overseas Treatment	Treatment in Australia NB; Previously called Cover whilst in Australia ENHANCEMENT TO BROADEN COVER Benefit renamed Wording enhanced to broaden available coverage while in Australia. The requirement to reside in Australia has been removed.	E
	Global Surgical Benefit ENHANCEMENT TO BROADEN COVER Wording enhanced to broaden Global Surgical Benefit options available while overseas. Previously this was limited to Hospital Surgical Benefit only.	E
Other Support	Public Hospital Credit NEW BENEFIT INTRODUCED The benefit provides a one off credit of one year's free cover if the life assured has publically funded treatment or procedure in a public hospital that would otherwise have been covered by a benefit in this policy and that requires overnight admission of two or more nights.	N
	Waiver of premium benefit ENHANCED TO BROADEN ELIGIBILITY AGE RANGE Removal of maximum age limit of 70	E

			Personal
			Real Health
Adapting cover	Suspension Of Cover	ENHANCEMENT TO INCREASE BENEFIT	
		Reduced minimum suspension time from three to two months	E
Optional Benefits			
Specialists and Tests	Specialists and Test Benefit	ENHANCEMENT TO INCREASE BENEFIT	
		Increased specialist consultations maximum cover to \$10,000 per life assured, per policy year. Increased diagnostic procedures maximum cover to \$100,000 per life assured, per policy year.	E
Reproductive Health	Specialists & Tests Loyalty Benefit – <u>Loyalty benefit only</u>	ENHANCEMENT TO INCREASE BENEFIT	
		Increased the Specialists & Tests Loyalty benefit to \$1,500 per pregnancy, per life assured, per policy year. Previously the yearly benefit maximum was \$750 per life assured per policy year.	E