

Closed AIA Health Products Enhancements

08 March 2024

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 (08 March 2024).

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, Cancer Treatment Benefit & Superior Health / Superior Health 3 enhancements

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		REAL Health	Cancer Treatment Benefit	Superior Health / Superior Health 3
New Benefit Prophylactic surgery following cancer	NEW BENEFIT / CONDITION INTRODUCED 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.	N	N	N
Defined Terms Breast Reconstruction	ENHANCED TO BROADEN COVER The definition of 'Breast Reconstruction' (as consequently the related benefit entitlement) has been widened to include reconstruction following a prophylactic mastectomy which has been covered under the new 'Prophylactic surgery following cancer' benefit.	E	E	
Exclusions Preventative treatment	ENHANCED TO BROADEN COVER The 'Preventative treatment' exclusion has been re-worded to reflect the new coverage provided for some prophylactic treatment.			E

Specialists and Tests Loyalty Health Screening Benefit	ENHANCED TO BROADEN COVER Additional tests have been added to the health screening allowance under AIA Real Health to align with those covered under AIA Private Health.	E		
Private Hospital – non-surgical benefits	ENHANCED TO BROADEN COVER Increase Private Hospital non-surgical benefits limit for Superior Health and Superior 3 Health to \$150,000 per life assured per policy year.			E
Additional specialist visits and diagnostic procedures	ENHANCED TO BROADEN COVER Increase Superior Health and Superior 3 Health Specialists and Tests Benefit limit from \$3,000 to \$5,000 per person per policy year.			E
Exclusions Immunotherapy or desensitization for the treatment of allergies.	ENHANCED TO BROADEN COVER Removed the 'Immunotherapy or desensitization for the treatment of allergies' exclusion from Real Health.	E		