AIA HEALTH



HEALTH INSURANCE

What is health insurance and why do you need it?

AIA health insurance provides peace of mind that you can get faster access to medical treatment if you need it. Health insurance provides access to private medical care so you can focus on getting the right treatment and start your recovery sooner.

Our public health system and ACC do a great job of supporting people who require urgent medical attention. However, relying on the public system for conditions that are non-urgent or non-accidental can result in long waiting lists and delayed treatment.

Key benefits of our health insurance

- No annual limit on the amount you can claim for surgeries under the surgery benefit.
- Includes $500,000 extensive cancer cover for every stage: from diagnosis to treatment and recovery.
- Children can be added to the policy at any time, and during their first three months of their life there is no underwriting required.
- Worldwide treatment options available to cover costs of treatment overseas. Conditions and limitations apply.

Our health insurance options

AIA Private health

This is comprehensive health cover providing access to private medical care when you need it most. Covers costs relating to specialist consultations, diagnostic imaging and tests, hospitalisation and surgery at a time, location and with the medical provider of your choice. Option available of upgrading to Private Health Plus for additional cover for specialist consultations, diagnostic imaging and tests, reproductive health and a health screening allowance.

AIA Cancer Care

This is a cancer only health cover that takes care of medical expenses associated with the diagnosis, treatment and recovery of cancer. Cover includes unlimited Cancer Surgery, access to specialist consultations, diagnostic imaging and tests and Pharmac and non-Pharmac Medsafe indicated cancer chemotherapy and immunotherapy drugs.

AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It takes you on a journey to better health - where you get to know your health, improve it, and enjoy the rewards for doing so.

Add AIA Vitality when you purchase Health insurance to receive:

- an initial 10% discount* on eligible insurance premiums for your first year
- earn up to $260 in Active Rewards vouchers each membership year, redeemable as 260 Airpoints™ or 34,840 Everyday Rewards points
- up to 25% off your fresh fruit and vegetables** at Woolworths when you scan your Everyday Rewards Card
- exclusive rewards and discounts from our partners

Add AIA Vitality to your Health insurance for $13.50 per month.

*For more details on Premium Flex, refer to aia.co.nz/premium-flex

**Percentage discount applies on a maximum eligible spend of $60 per calendar month. T&Cs apply.

What's included in AIA Health Insurance:

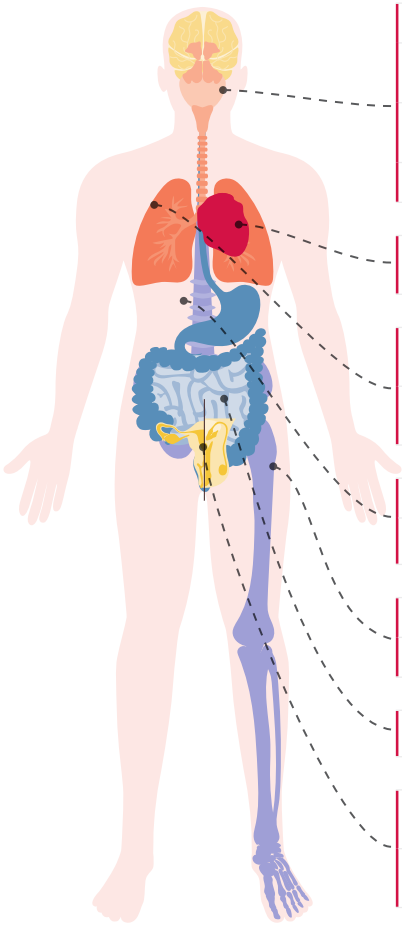
	Private Health *Covers a range of medical conditions*	Cancer Care *Covers cancer-related treatments only*
AIA Vitality Eligibility	Can be added for $13.50 per month (16+)	Can be added for $13.50 per month (16+)
AIA Vitality Premium Discount Premium Flex rewards you with a discount on your insurance. The more engaged you are, the higher the discount. Conditions apply	Receive a 10% discount in your first year, then you're in control of the discount you receive.	Receive a 10% discount in your first year, then you're in control of the discount you receive.
Surgery benefits		
Inpatient treatment costs including surgeon, anaesthetist, radiologist, and hospital fees.	Unlimited	Unlimited
Access to pre and post-surgery support services like consultations, physiotherapy and prescription drugs.		
Minor surgical procedures performed by a GP.	Up to $3,000 per policy year	Up to $3,000 per policy year
Surgical costs for specified congenital conditions.	$2,000 per lifetime	
Cancer Cover benefits		
Treatments and procedures, including the cost of Pharmac and non-Pharmac subsidised Medsafe indicated cancer chemotherapy drugs.	$500,000 per policy year	$500,000 per policy year
Consultations, tests and diagnostic imaging.		
Breast reconstruction following mastectomy.		
Breast symmetry following mastectomy.		
Prophylactic surgery following cancer for prophylactic mastectomy and/or oophorectomy only, and where criteria has been met.		
Prostate brachytherapy.		
Cancer diagnostics.	No specific benefit but may be covered by other benefits of the policy	$5,000 per policy year
Post-cancer treatment care and support.	$1,000 per policy year	$1,000 per policy year
Public hospital cancer treatment cash benefit.	$5,000 per lifetime	$5,000 per lifetime
Palliative and respite care.	$1,500 per lifetime	$1,500 per lifetime
Medical hospitalisation and testing		
Hospitalisation costs for treatment of a condition which doesn't require surgery such as hospital accommodation costs, specialist fees, and other ancillary hospital charges.	$500,000 per policy year	No specific benefit but may be covered by other benefits of the policy
Major diagnostic imaging and tests costs including Angiogram, Colonoscopy, CT scans, Laparoscopy, Hysteroscopy and MRI scans.	$200,000 per policy year	No specific benefit but may be covered by other benefits of the policy
Public hospital cash grant.	$300 per day, Up to $3,000 per policy year	$300 per day, Up to $3,000 per policy year
Overseas treatment		
Voluntary treatment in Australia covering costs for the approved treatment, procedure, consultation, test, diagnostic imaging, support, or care at an approved health facility.	100% of the reasonable charges payable in New Zealand	100% of the reasonable charges payable in New Zealand

	Private Health *Covers a range of medical conditions*	Cancer Care *Covers cancer-related treatments only*
Voluntary treatment overseas (other than Australia) covering costs for the approved treatment, procedure, consultation, test, diagnostic imaging, support, or care recommended by a New Zealand specialist.	85% of the reasonable charges payable in New Zealand	85% of the reasonable charges payable in New Zealand
Treatment overseas where the waiting period in New Zealand is greater than six months. Covers costs for a medically necessary treatment or procedure unable to take place in New Zealand within six months.	100% of the reasonable charges payable in New Zealand	100% of the reasonable charges payable in New Zealand
Treatment overseas not available in New Zealand. Covers costs for a medically necessary treatment or procedure recommended by an approved specialist.	$30,000 per policy year	$30,000 per policy year
Loyalty benefits		
Bilateral breast reduction allowance.	$7,500 per lifetime across both benefits (after three years)	●
Bariatric surgery allowance.		
Sterilisation.	$5,000 per lifetime (after one year)	●
Cancer health screening allowance.	●	$300 (after three years) or $450 for AIA Vitality members (after two years)
Support benefits		
Mental health support.	$2,500 per policy year	$2,500 per policy year
Parent accommodation.	Up to $3,000 per policy year across both benefits. (Daily limits may apply)	●
Treatment away from home in New Zealand.		Up to $3,000 per policy year. (Daily limits may apply)
Obstetric care allowance.	$2,000 per policy year	●
Parents grieving.	$2,000 per child	●
Waiver of premium on death.	Two years free cover (policy)	Two years free cover (policy)
Optional upgrade – Private Health Plus		
Additional diagnostic imaging and tests which are not related to treatment or surgery, as long as referred by a medical practitioner or specialist.	$100,000 per policy year	●
Additional specialist consultations (including second opinions) with a specialist referred by a registered medical practitioner.	$10,000 per policy year	●
Reproductive health Pregnancy, maternity and infertility allowance including infertility diagnosis.	$1,500 per policy year (after two years)	●
Health screening Health screening allowance including bone, bowel, breast, cervical, heart, prostate, skin and aortic aneurysm screening, and hearing and eye tests.	$500 (after three years) or $750 for AIA Vitality members (after two years)	●

This is a summary only. For all terms, conditions, limits and exclusions, please read the policy wording.

Health insurance common treatment costs

The image below shows some common treatments our customers have needed and their average costs.



	Private Health	Cancer Care
Grommets $4,000 - $7,000	♥	
Strabismus $6,000 - $7,500 *(Correction of eye muscle movement)*	♥	
Adenotonsillectomy $5,500 - $9,000 *(Removal of tonsils and adenoids)*	♥	
Sinus surgery $9,000 - $33,500	♥	
Heart valve replacement $100,000 - $120,000	♥	
Mastectomy (Unilateral) $25,000 - $50,000	♥	♥
Mastectomy with breast reconstruction $50,000 - $100,000	♥	♥
Hernia repair $8,500 - $20,000	♥	
Removal of skin lesion $500 - $15,000	♥	♥
Spinal surgery $30,000 - $250,000	♥	
Hip replacement $35,000 - $50,000	♥	
Bowel resection $50,000 - $80,000	♥	♥
Robotic prostatectomy $35,000 - $50,000	♥	♥
Endometriosis surgery $20,000 - $50,000	♥	

Additional diagnosis and treatment costs you and your family could experience:

Diagnostics (per test)	♥ ♥
Ultrasound $350 - $850	
CT Scan $700 - $2,500	
MRI Scan $1,700 - $4,000	
P.E.T Scan $3,000 - $6,000	
Cancer treatments (per policy year)	♥ ♥
Chemotherapy $15,000 - $400,000	
• **Pharmac funded drugs** $1,000 - $7,000 per month	
• **Non Pharmac funded drugs** $8,000 - $60,000 per month	
Radiotherapy $30,000 - $70,000	
Lung cancer $50,000 - $300,000	
Metastatic melanoma $100,000 - $380,000	

Source: AIA Health Claims Data, 30 April 2026

What is a health insurance excess and how does it work?

When it comes to money, it's always good to know you're in control. Everyone's situation is different, so we have options to help keep your cover affordable. When you take out AIA Private Health insurance, you are required to choose your excess. The excess is the amount you need to pay before you make a claim and can be a way of managing cost. Based on the excess level chosen, you will receive the level of discount displayed in the table below.

	Excess option	Applicable discount*
Private Health	Nil	0%
	$250	15%
	$500	24%
	$750	30%
	$1,000	40%
	$2,000	55%
	$4,000	70%
	$10,000	77%
Private Health Plus	Nil	0%
	$250	15%
Cancer Care	Nil	0%

*The excess and discounts are as at 17 April 2025 and are subject to change.

How to save on insurance with AIA Vitality and get up to $560 in rewards

When you become an AIA Vitality member you get a 10% premium discount on eligible insurance products in your first year.

Your savings don't end there, now you're in control of the premium discount you can continue to receive through ongoing engagement with the AIA Vitality programme. Your premium discount will increase, decrease, or stay the same annually based on the AIA Vitality Status you have achieved at policy anniversary*.

Plus, as soon as you've activated AIA Vitality you can start accessing tools and discounts through our partners to begin your health and wellbeing journey.

When you make healthy choices, like tracking your sleep or reaching your weekly physical activity targets, you earn AIA Vitality Points. As you earn more points you'll move from Bronze to Silver, Gold and finally to Platinum Status. Improve your AIA Vitality Status to earn up to $300 in Status Rewards.

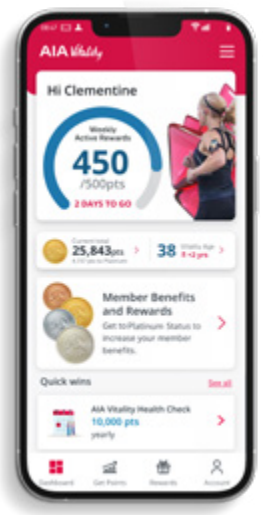
Example of how your AIA Vitality Status impacts your premium flex and rewards you can earn:

	BRONZE →	SILVER →	GOLD →	PLATINUM →	PLATINUM+
	0 POINTS	10,000 POINTS	20,000 POINTS	30,000 POINTS	35,000 POINTS
PREMIUM FLEX	**-2.0% per annum** to a minimum of 0%	**-1.0% per annum** to a minimum of 0%	Retain current discount	**+2.0% per annum** up to a maximum of 20%	
Example: **Your AIA Vitality year 1 discount is 10%** (the initial discount)	If you retain Bronze, your year 2 **DISCOUNT WILL BE 8%**	If you reach Silver, your year 2 **DISCOUNT WILL BE 9%**	If you reach Gold, your year 2 **DISCOUNT WILL BE 10%**	If you reach Platinum, your year 2 **DISCOUNT WILL BE 12%**	
CHOOSE YOUR REWARD airpoints™ OR everyday rewards		**+25** Airpoints™ OR **+3,340** Everyday Rewards points	**+50** Airpoints ™ OR **+6,670** Everyday Rewards points	**+100** Airpoints™ OR **+13,340** Everyday Rewards points	**+125** Airpoints™ OR **+16,670** Everyday Rewards points
		= $25 VALUE	= $50 VALUE	= $100 VALUE	= $125 VALUE
endota	**20%** discount Gift Card	**30%** discount Gift Card	**40%** discount Gift Card	**50%** discount Gift Card	

*Rules apply. AIA Cover for Life is not eligible for the AIA Vitality premium discount. For more details on Premium Flex, refer to aia.co.nz/premium-flex

The table above is for illustrative purposes only.

How AIA Vitality works



1. **Add AIA Vitality to your eligible AIA insurance policy.**
   Join for $13.50 per month (membership fee includes GST).

2. **Download the app and sign up to get started.**
   Sign up and follow the prompts to activate your membership.

3. **Start earning points to level up your status.**
   Earn points to raise your AIA Vitality Status, from Bronze to Silver, through to Gold and Platinum. An easy way to start is by linking a compatible fitness device and start earning Physical Activity Points.

4. **Opt in to AIA Vitality Active Rewards to earn up to $260 a year.**
   Hit your weekly physical activity target, and you can redeem a $5 Active Rewards voucher of your choice each week!

5. **Enjoy the rewards.**
   Get instant access to great discounts; from sports apparel and movie tickets, to gym memberships and spa vouchers. Plus earn weekly rewards for being active!

Scan the QR code to experience a year with AIA Vitality using our interactive simulator.

We're here to make a difference, our claims philosophy

Life doesn't always go to plan; at AIA we want to be there when you need us the most. Our extensive claims data not only provides us with valuable insights into population health, but it signals where further support is needed to reduce the burden on New Zealand's health system.

Our vision is for New Zealand to become one of the healthiest and best protected in the world. We know making a claim is often a result of a difficult time when you need us the most. With one of the largest and most experienced claims teams in New Zealand, nationwide rehabilitation support and a transparent claims review process, we ensure your claims experience is excellent, fair and fast.

2025 AIA latest annual claims by the numbers[1]

OVER **789K** KIWIS PROTECTED.

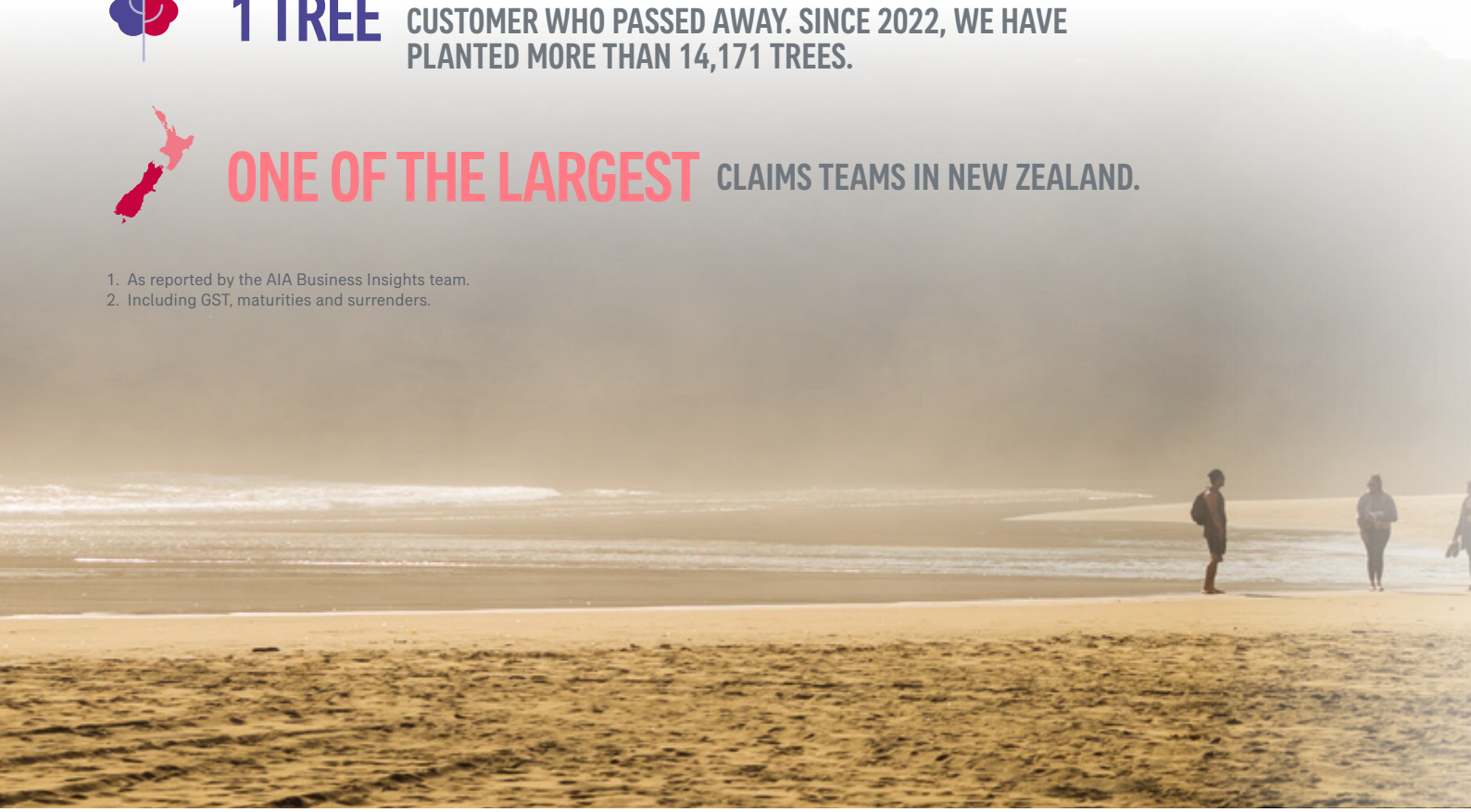
WE ACCEPTED **91%** OF ALL CLAIMS RECEIVED.

WE PAID **$790M** IN CLAIMS[2].

1 TREE PLANTED IN MEMORY OF EVERY AIA LIFE INSURANCE CUSTOMER WHO PASSED AWAY. SINCE 2022, WE HAVE PLANTED MORE THAN 14,171 TREES.

ONE OF THE LARGEST CLAIMS TEAMS IN NEW ZEALAND.

1. As reported by the AIA Business Insights team.
2. Including GST, maturities and surrenders.



Health

$177.31M

TOTAL CLAIMS PAID IN 2025

LEADING CLAIM BY CAUSE



MUSCULOSKELETAL	CANCER	DIGESTIVE	HEART
22%	20%	12%	10%

HEALTH CLAIMS BY GENDER



FEMALE	MALE
52%	48%

CLAIMS BY AGE GROUP

20-29	30-39	40-49	50-59	60-69	70+
$9.46M CLAIMS PAID	$20.33M CLAIMS PAID	$32.2M CLAIMS PAID	$45.48M CLAIMS PAID	$41.76M CLAIMS PAID	$17.19M CLAIMS PAID
Digestive $1.45M	Digestive $4.07M	Cancer $6.77M	Musculoskeletal $11.16M	Musculoskeletal $12.42M	Musculoskeletal $5.52M
Genito Urinary $1.35M	Genito Urinary $2.70M	Muscolo Skeletal $4.93M	Cancer $11.03M	Cancer $9.88M	Cancer $4.01M
Musculoskeletal $878K	Cancer $2.51M	Digestive $5.89M	Digestive $5.58M	Heart $5.56M	Heart $2.72M
Cancer $423K	Musculoskeletal $1.99M	Genito Urinary $3.47M	Heart $4.63M	Digestive $3.55M	Sense Organ $1.58M
Heart $236K		Heart $2.76M	Genito Urinary $3.91M	Genito Urinary $2.58M	Genito Urinary $1.43M



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View your policy information

My Claims
Submit and manage your claims

My Adviser
Find your advisers details

My Profile
View and update your personal details

Register at **aia.co.nz/my-aia**

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Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser.

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0800 500 108
Monday - Friday, 8.30am - 5pm

aia.co.nz

aia.co.nz/chat
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AIA HEALTHIER, LONGER, BETTER LIVES