AIA Living Specialist and Testing Support Benefit Change Summary

Effective 1 November 2026 for New Business and 19 December 2026 for Existing Business

AIA regularly reviews its products to ensure they continue to balance customer needs with ongoing product and pricing sustain ability. As a result of these reviews, we are making some changes to the AIA Living Specialist and Testing Support Benefit policy. The key changes are summarised below. Please read this along with the updated policy wording.

Key

	Benefit unavailable / Not applicable with specified product	C	Clarification	UC	Updated Criteria

Change Summary

This summary is a guide only and is subject to the terms and conditions of the policy wording.		AIA Living Specialist and Testing Support
Changes to Benefits		
Diagnostic Imaging and Tests Benefit	**CLARIFICATION** • Renamed to **Diagnostic Tests and Diagnostic Procedures** Benefit to provide clarity on the scope of cover. • Clarified that the imaging and tests must be to investigate current signs or symptoms or current abnormal clinical findings. • Clarified that incisional biopsies are covered, but not *full excisions*.	C
	UPDATED CRITERIA • Sleep studies are removed from the list of diagnostic imaging and tests covered.	UC
Changes to Exclusions		
Elective or cosmetic exclusion	**CLARIFICATION** The exclusion has been renamed **Services not required for physical health** and the wording has been updated to more clearly reflect its intent. The exclusion is intended to ensure the policy only covers services that are primarily required to improve, restore, or prevent deterioration in physical health or physical function.	C
Preventative treatment & routine screening exclusion	**CLARIFICATION** Clarified that preventative treatment, screening, monitoring, routine health checks, and specified investigations are not covered when undertaken in the absence of current signs or symptoms, or current abnormal clinical findings, unless cover is specifically provided elsewhere in the policy.	C
Refractive Visual Errors exclusion	**UPDATED CRITERIA** Clarity provided that tests related to refractive visual errors and the correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment, are also excluded.	UC
Snoring exclusion	**UPDATED CRITERIA** The exclusion has been renamed **Sleep Disorders.** The scope of the exclusion has widened to exclude consultations, investigations, and diagnostic tests for sleep disturbances (including insomnia), snoring, and obstructive sleep apnoea.	UC
Other Changes		
Inclusion of Diagnostic Procedures	**CLARIFICATION** References to *specialist* consultations and diagnostic tests throughout the policy wording updated to also include diagnostic procedures, providing greater clarity on the scope of cover.	C
3. How to Make a Claim	**CLARIFICATION** Applying for prior approval section updated to clarify that direct payment to the health service provider will only occur after the approved procedure has taken place.	C
Medically Necessary	**CLARIFICATION** Clarified that the defined term *medically necessary* applies to services and supplies required for the diagnosis, care, or treatment of a physical disease or illness.	C
Defined Terms	**CLARIFICATION** Clarification given by including *full excision* as a defined term.	C