Sovereign Private Health Change Summary

Effective 19 December 2026 for Existing Business

AIA regularly reviews its products to ensure they continue to balance customer needs with ongoing product and pricing sustainability. As a result of these reviews, we are making some changes to AIA/Sovereign Private Health 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.		Sovereign Private Health / Private Health Plus	
Changes to Benefits		**Private Health**	**Private Health Plus**
Surgery Benefit	**UPDATED CRITERIA** A two-year stand-down period applies for surgical removal of impacted wisdom teeth and unerupted teeth.	UC	
	CLARIFICATION The existing assessment criteria for Blepharoplasty, Ptosis, and Cataract surgery claim are being included in the policy for transparency.	C	
Minor Surgery Benefit	**UPDATED CRITERIA** A sub-limit of $750 per procedure applies for skin lesion services. The overall limit for the benefit remains at $3,000 per life assured per policy year.	UC	
Major Diagnostic Imaging and Tests Benefit	**CLARIFICATION** Clarified that the imaging and tests covered must be to investigate current signs or symptoms or current abnormal clinical findings.	C	
Voluntary Treatment Overseas	**UPDATED CRITERIA** Excludes cover for accidental injuries that would have been covered by ACC had they occurred in New Zealand.	UC	
	CLARIFICATION Clarified that for treatment outside Australia, each initial and ongoing service covered must be recommended by a New Zealand specialist and approved by AIA.	C	
Diagnostic Imaging and Tests Benefit	**CLARIFICATION** • 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 by this benefit, but not *full excisions*.		C
	UPDATED CRITERIA • Sleep studies are removed from the list of diagnostic imaging and tests		UC
Changes to Exclusions			
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,	C	C

	restore, or prevent deterioration in physical health or physical function.		
Dental/Oral surgery exclusion	**CLARIFICATION** Clarified that dental care of any kind is excluded except where covered by the Surgery Benefit or Dental Evaluation and Treatment Prior to Qualifying Treatments Benefit. Some of the procedures that would be excluded are listed for clarity.	**C**	**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**	**C**
Refractive Visual Errors exclusion	**UPDATED CRITERIA** The exclusion has been extended to also exclude related tests and consultations to the correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment.	**UC**	**UC**
Snoring exclusion	**UPDATED CRITERIA** The exclusion has been renamed **Sleep Disorders.** The scope of the exclusion has widened to exclude consultations, investigations, diagnostic tests, and non-surgical treatment for sleep disturbances (including insomnia), snoring, and obstructive sleep apnoea.	**UC**	**UC**
Other Changes			
D. 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**	**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**	**C**
Defined Terms	**CLARIFICATION** Clarification given by including *full excision* as a defined term.	**C**	**C**