

PROTECTION

PERSONAL



# REAL Health



THE REAL LIFE  
COMPANY

## What is it?

REAL Health provides you and your family with high levels of insurance to cover the rising costs of surgical and medical treatments available privately in New Zealand. With our peace of mind Cancer Treatment Benefit package, you can ensure you and your family are protected from the unexpected.

## Why do I need it?

An unexpected illness such as life threatening cancer or heart disease can have a devastating personal and financial impact on yourself and your family. Having control, choice of medical providers and access to immediate treatment means you can recover faster to carry on enjoying life to the full.

## Main benefits

### Hospital Surgical Benefit

Up to \$500,000 per person per policy year. Includes Oral Surgery benefit for removal of wisdom teeth.

### Hospital Medical Benefit

Up to \$500,000 per person per policy year.

### Major Diagnostics Benefit

Up to \$200,000 per person per policy year.

## REAL Support

- Public hospital cancer support. We pay you a one-off lump sum of \$5,000 if you choose to have your cancer treatments in the public system (one payment per policy lifetime).
- Post cancer treatment cover for up to 5 years (max \$5,000).
- Home help allowance following cancer treatment or surgery max \$500.
- Home nursing following cancer treatment or surgery \$150 a day/max \$6,000.
- Hospice benefit max \$2,000.
- Optional Specialists & Tests max \$5,000.



## Peace of mind cancer care:

Providing you access to leading treatment every step of the way.

## Key features



**Cancer Treatment Benefit** - up to \$500,000 cover each year for cancer treatment. Covers surgical and non-surgical costs including PHARMAC and Non PHARMAC chemotherapy medicines.



**Global Surgical Benefit** - you can choose to have your surgery in another country.



**Cover while living in Australia** - up to 24 months.



**Critical Cancer Excess Waiver Benefit** - excess is waived if you suffer a critical cancer condition and are admitted to hospital.



**Optional Specialists & Tests cover** - specialist consultations and diagnostic procedures are covered up to \$5,000 per policy on each life, plus loyalty benefits such as cover for prostate and mammogram examinations, pregnancy scans and fertility treatment.



Evidence suggests that one third of all cancer cases could be cured if detected early and treated adequately. A further third are estimated to be entirely preventable if public health measures are undertaken.

Source: OECD 2013



## Built-in Benefits

### Hospital Surgical Benefit

Up to \$500,000 cover each year for expenses incurred for surgery in a private hospital in New Zealand. Included in this cover is:

- Oral Surgery – removal of Wisdom Teeth, performed by a Dentist or Oral or Maxillofacial Surgeon.

### Hospital Medical Benefit

Up to \$500,000 cover each year for expenses incurred for medical treatment in a private hospital in New Zealand. Referral from a specialist is required.

### Major Diagnostic Tests Benefit

Up to \$200,000 cover each year for specified diagnostic procedures. Excludes routine health screenings.

### Cancer Treatment Benefit

Up to \$500,000 cover each year for cancer treatment. Covers surgical and non-surgical costs including:

- Diagnostics, chemotherapy and radiotherapy.
- Access to the latest medical treatments and future proof for new treatments on the horizon e.g. new immunotherapy medicines.
- PHARMAC and Non PHARMAC chemotherapy medicines.
- Post cancer treatment – up to \$5,000 of post cancer treatment cover for a maximum of 5 years.

### Critical Cancer Excess Waiver

If you suffer a critical cancer condition and are admitted to a hospital, your excess will be waived.

### Global Surgical Benefit

If you choose to have a medically necessary surgery performed overseas, you will be reimbursed for up to 75% of the cost of the surgical treatment if it was undertaken in New Zealand.

### Cover Whilst Living in Australia

You will continue to be covered for up to 24 months in the event you move over to Australia.

### Public Hospital Cancer Treatment Cash Benefit

You will receive a one-off \$5,000 payment, if you choose to have your treatment for cancer in a public hospital that would otherwise have been covered by the Cancer Treatment Benefit. No excess applies.

### Hospice Benefit

If you are admitted to a hospice, you will receive \$100 per night (maximum of \$2,000). No excess applies.

### Home Nursing Care following cancer treatment or surgery

To aid in your recovery, home nursing care provided by a Registered Nurse will be covered within six months after an approved medical or surgical procedure. (Limited to \$150 a day/maximum of \$6,000 a year). No excess applies.

### Home Help Allowance

After a claim for cancer treatment or surgery has been accepted you can receive up to \$500 a year to cover home help services to assist with household tasks. No excess applies.

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**New Zealanders** who undergo surgery through the private healthcare system can expect to reduce their wait time by **100 days** when compared to the public healthcare system.

Source: TNS New Zealand, Assessing the demand for Elective Surgery amongst New Zealanders Report, September 2013.



#### **Public Hospital Cash Benefit**

If you are admitted to a public hospital for three or more nights you will receive \$300 per night from the fourth night, up to a maximum of 10 nights. No excess applies.

#### **Fee Paying Patients in Public Hospital**

You will be covered for fees charged for treatments performed while in a public hospital provided you are eligible for publicly funded New Zealand health services. No excess applies.

#### **Complications of Pregnancy or Childbirth**

We will cover up to \$2,000 a year obstetric care for assessment and monitoring of a recognised risk factor(s), provided you are not admitted to a public hospital. No excess applies.

#### **Travel and Accommodation in New Zealand Benefit**

If the treatment you require is further than 100km from home, you and one support person will be covered for your accommodation and transport costs of up to \$300 per day (maximum of \$3,000 a year) per claim. No excess applies.

#### **Overseas Treatment Benefit**

Provides top-up cover for treatment overseas where the treatment cannot be provided in New Zealand. This benefit contributes to the cost of treatment plus return economy travel costs for you and a support person. No excess applies.

#### **Ambulance Transfer Benefit**

We will cover up to \$200 a year for the cost of ambulance transfers to or from hospital within New Zealand. No excess applies.

#### **Post-Operative Physiotherapy & Occupational Therapy Treatment**

Up to \$1,000 a year towards the costs of post-operative Physiotherapy and Occupational Therapy Treatment within six months of an authorised medical or surgical procedure. No excess applies.

#### **Minor Surgery Benefit**

Up to \$3,000 per year for approved minor surgery and procedures performed by a Registered Medical Practitioner. No excess applies.

#### **Funeral Benefit**

We will pay a one-off \$3,500 to help with any funeral expenses if an adult Life Assured dies before the age 70 years. No excess applies.

#### **Parent Accommodation Benefit**

Up to \$200 per night (maximum \$3,000 a year) to cover your accommodation expenses incurred while your child is undergoing medical treatment. No excess applies.

#### **Waiver of Premium**

In the event of the policy owner dying before age 70, we will continue to cover your loved ones under the same policy by waiving their premiums for up to two years. No excess applies.

#### **Medical Misadventure Benefit**

Should you die as a consequence of a medical misadventure during the course of a medical procedure or treatment, we will pay up to \$30,000. No excess applies.

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**68.5% of New Zealanders** that were hospitalised in **2012 & 2013**, were under **65 years old**.

Source: New Zealand Ministry of Health, 2013

**Cancer** is a leading cause of death for **New Zealanders** accounting for **29% of deaths in 2012**.

Source: New Zealand Ministry of Health Mortality Collection

## 14 days cooling down period

If the cover is not what you expected or you change your mind, you can cancel your policy and we will refund any premiums paid.

### Suspension of Cover

You can choose to suspend your cover and premium payments if you live outside of New Zealand for longer than 3 months (suspension period can be between 3 and 24 months) or are unemployed for more than 3 months (suspension period can be between 3 and 6 months).

### Optional Waiver of Premium on Total Disablement

Your premium payments will be waived in the event that you are totally disabled and are unable to work.

## Optional Specialists and Tests Benefit

The **Optional Specialists and Tests Cover** add-on covers the costs of specialist consultations and diagnostic procedures up to \$5,000. You can select an annual Specialists and Tests excess of nil or \$250 plus receive additional loyalty benefits:

### Health Screening

Up to \$500 after every three continuous years cover: prostate screening, cervical screening, mammogram, blood glucose screening, bowel screening.

### Family Allowance

Up to \$750 after two years continuous cover: pregnancy scans, fertility treatment, birth care accommodation.

### Sterilisation

After two years continuous cover: covers vasectomies and tubal ligation. Excludes reversals.

### Excess Waiver

After two years continuous cover: chosen excess on S&T will be waived per Life Assured.

**S&T excess does not apply to loyalty benefits.**

## How REAL Health could work for you:

At age 42, Greg discovered he had high blood pressure during a routine health check. His GP sent him to a cardiologist for tests and Greg started taking daily medication. He also made some lifestyle adjustments.

But eight months later Greg started to experience angina pains in his chest. His cardiologist sent him for an angiogram (a test that shows blood flow through the heart arteries) which revealed that his best hope for a longer life was coronary bypass surgery.

Over a period of 12 months, Greg's specialist and surgery bills totalled more than \$60,000. Fortunately, he had AIA REAL Health which covered the full cost of his medical bills, less his \$500 excess.



**THE REAL LIFE  
COMPANY**

Life

Disability

Health

Trauma

Income Protection

Mortgage, Income and Rent

## At a glance

### Qualifying Age

16-65 years (If applying as an adult)  
0-20 years (Children)

### Expiry Age

Renewable to age 99 years

### Premiums

Individually yearly rated based on:

- age
- gender
- smoker/non-smoker status

### Limit Amounts

Max \$500,000 for Cancer Treatment Benefit  
Max \$500,000 for Hospital Surgical Benefit  
Max \$500,000 for Hospital Medical Benefit  
For other benefit limits, please see the policy document

### Excess Options

Nil, \$250, \$500, \$750, \$1,000, \$2,000, \$4,000

## Why AIA New Zealand?



AIA International Limited, trading as AIA New Zealand was given an "AA-" insurer financial strength rating by Standard & Poor's (Australia) Pty Limited.

The rating scale is as follows:

AAA - Extremely strong	A - Strong	BB - Marginal	CCC - Very weak	R - Regulatory action
AA - Very strong	BBB - Good	B - Weak	CC - Extremely weak	NR - Not rated

\*individual consideration will be given to ages outside this range

## Contact us



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### Disclaimer

AIA New Zealand has made all reasonable efforts to ensure that the information in this guide is correct as at the date of printing. The information contained in this guide is a summary only and should not be regarded as a full explanation of the contract. Please refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply. Usual, customary and reasonable expense rules apply. All applications are subject to individual consideration. Special terms, exclusions and premium loading may apply to individual applications.

A copy of our Qualifying Financial Entity disclosure statement is available on request, or you can view it online at aia.co.nz.