


AIA Health Insurance PRODUCT INFORMATION SHEET

Fund Name: AIA Health Insurance
 Postal Address: PO Box 7302
 Melbourne VIC 3004
 Address: 509 St Kilda Road
 Melbourne VIC 3004
 Telephone: 1800 333 004
 E-mail: Health.Claims@aia.com.au
 Chief Executive Officer: Mr Damien Mu
 Chief Health Insurance Officer: Mr Damien Mu
 Hospital Claims Enquiries: Health.Claims@aia.com.au
 Membership Enquiries: Via website at www.aia.com/health
 Patient eligibility and membership level of cover should be confirmed at <https://echeck.hambis.com.au> prior to patient admission.
 All fund checks should be performed firstly via the secure provider login, if that is not available, then via e-mail to Health.Claims@aia.com.au or in emergency cases over the phone on 1800 333 004.
 ECLIPSE Enabled: Yes

AIA Health Insurance with AIA Vitality **AIA Health Insurance**
with **AIA Vitality** 

	Classification	Basic	Basic +	Bronze	Bronze +	Silver	Silver+	Silver +	Silver +	Gold (Corporate)
	MYO Products	Basic Accident Only Hospital	Basic Plus Hospital	Bronze Hospital	Bronze Plus Hospital	Silver Hospital	Silver Plus Hospital	Silver Plus Advanced Hospital	Silver Plus Family Hospital	Gold Hospital
	Excess	-	750	750	750	750	750	750	750	-
	Youth Discount	500	500	500	500	500	500	500	500	-
	Co-payment	No	No	No	No	No	No	No	No	\$350 Per Person, Per Day, \$1400 per year
	Excess Refund	✓	✓	✓	✓	✓	✓	✓ (Silver Minimum Standard categories only)	✓ (Silver Minimum Standard categories only)	✓ (Silver Minimum Standard categories only)
	Clinical Categories	accident only	acc only / private hosp on limited services	private hospital	private hospital	private hospital	private hospital	private hospital	private hospital	private hospital
✓	Rehabilitation	•	•	•	•	•	✓	✓	✓	✓
✓	Hospital psychiatric services	•	•	•	•	•	•	•	•	✓
✓	Palliative care	•	•	•	•	•	✓	✓	✓	✓
✓	Brain and nervous system	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Eye (not cataracts)	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Ear, nose and throat	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Tonsils, adenoids and grommets	o	✓	✓	✓	✓	✓	✓	✓	✓
✓	Bone, joint and muscle	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Joint reconstructions	o	✓	✓	✓	✓	✓	✓	✓	✓
✓	Kidney and bladder	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Male reproductive system	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Digestive system	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Hernia and appendix	o	✓	✓	✓	✓	✓	✓	✓	✓
✓	Gastrointestinal endoscopy	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Gynaecology	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Miscarriage and termination of pregnancy	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Chemotherapy, radiotherapy and immunotherapy for cancer	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Pain management	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Skin	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Breast surgery (medically necessary)	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Diabetes management (excluding insulin pumps)	o	o	✓	✓	✓	✓	✓	✓	✓
✓	Heart and vascular system	o	o	X	X	✓	✓	✓	✓	✓
✓	Lung and chest	o	o	X	✓	✓	✓	✓	✓	✓
✓	Blood	o	o	X	✓	✓	✓	✓	✓	✓
✓	Back, neck and spine	o	o	X	X	✓	✓	✓	✓	✓
✓	Plastic and reconstructive surgery (medically necessary)	o	o	X	✓	✓	✓	✓	✓	✓
✓	Dental surgery	o	✓	X	✓	✓	✓	✓	✓	✓
✓	Podiatric surgery (provided by an registered podiatric surgeon)	o	o	X	✓	✓	✓	✓	✓	✓
✓	Implantation of hearing devices	o	o	X	X	✓	✓	✓	✓	✓
X	Cataracts	o	o	X	X	X	X	✓	✓	✓
X	Joint replacements	o	o	X	X	X	X	✓	✓	✓
X	Dialysis for chronic kidney failure	o	o	X	X	X	X	✓	✓	✓
X	Pregnancy and birth	o	o	X	X	X	X	X	✓	✓
X	Assisted reproductive services	o	o	X	X	X	X	X	✓	✓
X	Weight loss surgery	o	o	X	X	X	X	X	X	✓
X	Insulin pumps	o	o	X	X	X	X	✓	✓	✓
X	Pain management with device	o	o	X	X	X	X	✓	✓	✓
X	Sleep studies	o	o	X	X	X	✓	✓	✓	✓
X	Travel and accommodation	X	X	X	X	X	✓	✓	✓	✓
✓	Accidental injury	✓	✓	✓	✓	✓	✓	✓	✓	✓
X	Emergency ambulance (air, land & sea)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Exclusions	Exclusions on services where no Medicare benefit is payable Exclusions on medical services which are not clinically necessary, or surgery solely for cosmetic reasons									