

# Switching to AIA Health Insurance is easy

(We can even break up with your old fund for you).

AIA Health Insurance  
with AIA Vitality



## Separating FACT from FICTION when it comes to switching health insurers

FICTION	FACT
'I'll have to re-serve my waiting periods..'	One of the major factors stopping people from switching health funds is the belief that they'll have to re-serve their waiting periods for benefits they're currently covered for.  With AIA Health Insurance, the good news is that you won't have to re-serve any waiting periods when you switch to a health insurance policy of the same or lower level of cover. (The only time you'll have to serve further waiting periods is when you upgrade your cover).
'My pre-existing conditions won't be covered..'	You'll be covered for any treatments relating to pre-existing conditions that you've already served the waiting periods for.
'My premiums won't be refunded..'	You can still be reimbursed for any of your unused premiums if you've prepaid your premiums and decided to switch your cover.
'I already have health insurance, I don't need to update my policy..'	As our lives change, so do our health needs. Whether you're single or married, starting a family or heading into retirement, it's worth reviewing your cover regularly to check that your health insurance is still meeting your needs. This is especially the case when your situation changes.

### Further facts:

- Insurance you can trust; With global scale and local experience.
- Broad range of cover and up to 70% back on extras
- The more you engage with AIA Vitality, the more value you get out of your AIA Health Insurance – Like, 100% refund on your hospital excess for eligible hospital admissions (exclusions may apply)\* and discounts on premiums\*\*

\* To be eligible for the hospital excess refund you must have held a hospital policy for at least 6 months and hold AIA Vitality Silver Status or above at the time that you're admitted to hospital. (You will need to pay your excess when you are admitted to hospital, but can then submit a claim to receive this amount back).

\*\* AIA Vitality members receive a 5% discount for the first year of their AIA Health Insurance policy. This discount is then retained as long as you achieve AIA Vitality Silver Status or above.



**Don't re-serve waiting periods**



**Continuity of cover**



**30-day cooling-off period**

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02/20 – PHI5151