

AIA Vitality is core to AIA Australia's shared value philosophy and we are committed to our vision to make Australia the healthiest and most protected nation. Last year, members took more than 40 billion steps, had more than half a million visits to partner gyms and completed more than 115,000 online health assessments. Our 180,000+ current members are on track to blow these statistics out of the water for this calendar year. Since AIA Vitality's inception, members have earned more than \$20 million of rewards from reaching weekly physical activity targets and hitting points milestones along their journey.

We are excited about the future of AIA Vitality and pleased to share the changes below, to be introduced over coming months. These changes will build on the success of the past five years and continue to help members on their journey to a healthier, longer, better life.

Program enhancements and changes

OCTOBER 2019

AIA Vitality members are now able to receive cashback on eligible flights to a comprehensive selection of over 70 European and Asian destinations.



In response to your feedback, we are leveraging Virgin Australia's alliance partnership with Singapore Airlines, enabling AIA Vitality members to receive cashback for eligible flights to 70+ destinations across Asia and Europe. Eligible destinations include Singapore, Malaysia, Thailand, Japan, India, China, UK, France, Italy, Netherlands, Russia, Switzerland, Germany, Denmark and Spain.

Type	Destination
Domestic	All capital and key regional cities that Virgin Australia flies to.
Trans-Tasman	Auckland, Christchurch, Wellington, Dunedin, Queenstown.
International (short haul)	Apia, Denpasar, Honiara, Nadi, Rarotonga, Port Villa, Nuku'alofa, Port Moresby, Cocos (Keeling) Islands and Christmas Island.
International (long haul)	<p>Los Angeles, Hong Kong.</p> <p>NEW DESTINATIONS FROM OCTOBER 2019:</p> <p>EUROPE: Copenhagen, London, Manchester, Paris, Dusseldorf, Frankfurt, Munich, Milan, Rome, Amsterdam, Moscow, Barcelona, Stockholm, Zurich, Istanbul.</p> <p>ASIA: Singapore, Beijing, Guangzhou, Chengdu, Chongqing, Fuzhou, Shanghai, Shenzhen, Xiamen, Fukuoka, Nagoya, Tokyo, Osaka, Hiroshima, Seoul, Busan, Taipei, Dhaka, Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kochi, Kolkata, Coimbatore, Mumbai, Visakhapatnam, Male, Colombo, Kathmandu, Bandar Seri Begawan, Phnom Penh, Siem Reap, Bandung, Balikpapan, Jakarta, Yogyakarta, Makassar, Manado, Medan, Semarang, Surabaya, Denpasar, Lombok, Kota Kinabalu, Kuala Lumpur, Penang, Mandalay, Yangon, Cebu, Davao, Manila, Bangkok, Chiang Mai, Koh Samui, Phuket, Da Nang, Hanoi, Ho Chi Minh City.</p>

Some amendments to benefit rules will follow in **April 2020** to ensure fair usage of the benefit.

Members remain eligible for two status-based cashbacks per membership year, with a sub-limit of one international flight per year. The advance booking period to be eligible for a cashback will change to 21 days for domestic and 42 days for international destinations. In addition, new AIA Vitality members will need to wait 90 days before being able to book an eligible flight.

Please note that the 90 day waiting period will need to be served in addition to the new advance booking periods noted above.

Example:

A new member joins AIA Vitality on 1 May 2020. The member isn't able to access the flight benefit to book any flights until 30 July 2020. This means the earliest they will be able to depart on a domestic flight will be 20 August 2020 or international flight 10 September 2020.

NOVEMBER 2019

We will welcome three new Active Benefits partners in November. We are making Active Benefits more meaningful for more members by introducing rewards for brands they use on a daily basis, including Android users. Uber, Uber Eats and Google Play will be added. We will also welcome a new charity partner, Youngcare, to our suite of charities that members can choose from when selecting their Active Benefits reward.

As part of the review to ensure we are offering relevant rewards for members, we will be removing Boost Juice and HOYTS. Please note that the removal of HOYTS as an Active Benefits reward will NOT impact the standalone discounted HOYTS tickets benefit that will remain available to members, separate to Active Benefits.



Uber

Uber
Eats



Black Dog
Institute



JANUARY 2020

AIA Vitality contribution fee shifting from \$10 to \$11.50 per month

The AIA Vitality contribution fee has remained unchanged since 2014, building a strong foundation for the program's early years in the Australian market. The new monthly fee remains a small fraction of the value that members can access through weekly Active Benefits, Shopping Rewards, international flight cashbacks and more.



The status-based discount tiers for endota spa e-Gift cards will be realigned from January 2020, to be consistent with the flight benefit cashbacks available. Platinum members will continue to enjoy a 50% discount on e-Gift cards. Bronze, Silver and Gold status-based discounts will change to 10%, 20% and 30% respectively.

MARCH 2020

Shopping Rewards will have a new look in March 2020, with the introduction of new partners, eligibility criteria and changes to the reward values offered at each points threshold.

The benefit will also be supported by a **Fast Start 2020 Promotion** to help members engage with the program early in their AIA Vitality journey.

New Shopping Rewards partners



We're pleased to welcome popular retailers **Amazon** and **Bunnings** as reward options. Dymocks and Ticketmaster will be removed.

Points thresholds and voucher values

Shopping rewards table

Points threshold	Current value	NEW value
5,000	\$20	N/A
10,000	\$40	\$20
15,000	\$60	\$40
20,000	\$80	\$60
25,000	\$100	\$80
30,000	\$150	\$100
35,000	\$200	\$200
Total	\$650	\$500

Members will start earning Shopping Rewards from 10,000 points. International research has shown that the types of activities often completed between the 5,000 and 10,000 point thresholds are more likely to impact members' health than activities normally completed prior to reaching 5,000 points, especially in subsequent years.

Reward values at each points threshold will change, with up to \$500 per membership year able to be earned via the new structure.

To continue to incentivise members to learn more about their health, members will need to have completed an AIA Vitality Health Check (available free at over 300 TerryWhite Chemmart, Amcal and Guardian locations) within the last 12 months to redeem Shopping Rewards vouchers. Click here for more information on the AIA Vitality Health Check.

Fast Start 2020 promotion

Points threshold	Current value	From February 2020
2,500	N/A	\$10

We understand the need to incentivise members to start their AIA Vitality journey – the earlier a member reaches a points milestone and earns a reward, the more likely they are to remain engaged with the program. During 2020, any member earning 2,500 points for the first time, regardless of when they joined AIA Vitality, will earn a \$10 voucher.

Members can redeem the \$10 voucher via the Shopping Rewards section of the AIA Vitality app and can choose from the same set of retailers as above.

APRIL 2020 onwards

To further strengthen AIA Vitality's position as Australia's leading science-backed health and wellbeing program, and to ensure we remain at the forefront of the latest scientific guidelines and evidence, we are consistently evolving and updating our assessments and interventions.

As a result, we will be making a number of key updates and enhancements to our Eat Well, Move Well and Think Well offerings during the first half of 2020. These include updated Mental Wellbeing and Nutrition assessments, as well as a number of tools and engagement opportunities to equip and inspire members to improve their health in each of these critical areas.

We look forward to sharing details with you early in the New Year, and kicking off 2020 with a bang!

Please keep an eye on Adviser News for updates as we progress through these changes going live this month and into 2020. We will communicate these changes with members as soon as there is confirmation of specific go-live dates.