

AIA Vitality Starter

GETTING STARTED

Member Handbook



HOW DO I EARN AIA VITALITY POINTS?

December 2024



Get to AIA Vitality Silver Status



Achieve AIA Vitality Silver Status with ease by following this guide.

Online/App based health checks

AIA Vitality Age Assessment	Up to 2,250 points per membership year
Financial Wellbeing Assessment	250 points per membership year
Skin Self-examination	1,000 points per membership year
Non-smoker Declaration	1,000 points per membership year
Subtotal	up to 4,500 points

Health professional health checks

AIA Vitality Health Check	Up to 7,000 points
Eye Check	1,000 points
Dental Check	1,000 points
Subtotal	up to 9,000 points

Vaccinations

Flu	1,000 points
COVID-19	1,000 points
Subtotal	up to 2,000 points

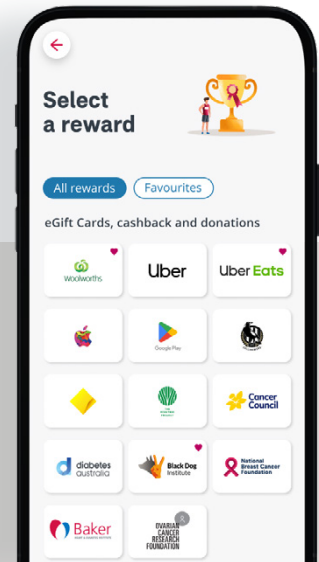
Exercise and physical activity

Steps (7,500 per day)	50 points
Gym workout (partner gyms)	100 points
Subtotal	2,250 points (in 1 month)
Total	up to 17,500 points

Already a member? Click here to open the AIA Vitality app and start earning Points now!

Don't have the AIA Vitality app? Click here to download it now.

EARN POINTS NOW



AIA VITALITY STARTER PROGRAM



December 2024

AIA Vitality is a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to know your health, improve your health and get rewarded with lower insurance premiums*, discounts and cashbacks on great partners and more.

AIA Vitality members earn AIA Vitality Points through a number of health and fitness related activities. These can include a physical activity target, or a health, nutrition or fitness assessment.

As a new member, you start on a Bronze Status and work your way up by completing activities. The more points you earn the higher your status and the bigger the rewards.

Know your health

WITH OUR PARTNERS



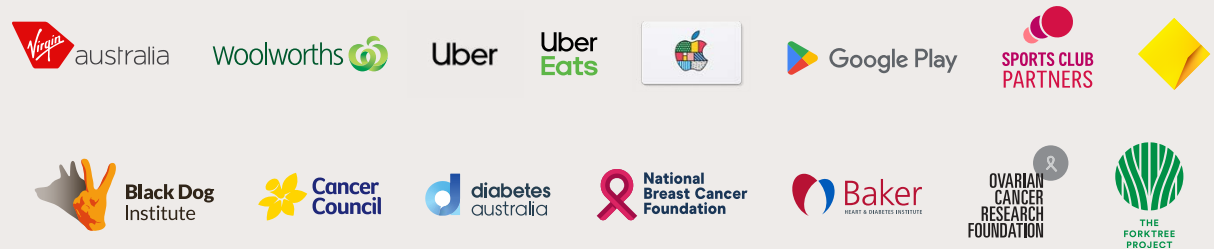
Improve your health

WITH OUR PARTNERS



Enjoy the rewards

WITH OUR PARTNERS



*with eligible policies

Partner benefits

Know your health

<ul style="list-style-type: none"> TerryWhite Chemmart Amcal Pharmacy 	Free AIA Vitality Health Check
<ul style="list-style-type: none"> AIA Vitality 	Online assessments (AIA Vitality Age Assessment and Financial Wellbeing Assessment)
<ul style="list-style-type: none"> Virgin Active Fitness First Goodlife Health Clubs 	Fitness Assessments

Improve your health

Physical health		
<ul style="list-style-type: none"> Virgin Active Fitness First 	<ul style="list-style-type: none"> Goodlife Health Clubs 	30% off gym memberships
<ul style="list-style-type: none"> Garmin 		25% off selected eligible products
<ul style="list-style-type: none"> Allen Carr's Easyway To Quit Smoking 		Free
<ul style="list-style-type: none"> Dietitians Australia 		70% off nutrition consultation
Mental Wellbeing Benefit		
<ul style="list-style-type: none"> Groov Moodflx Togetherall 		Free

Enjoy the rewards

<ul style="list-style-type: none"> Virgin Australia and international alliance partners 	Up to 30% cashback on the base fare of eligible flights. Includes selected Qatar and United Airlines international flights.	
Active Benefits		
<ul style="list-style-type: none"> Woolworths Uber Uber Eats iTunes and Apple Store 	<ul style="list-style-type: none"> Google Play participating sports club partners 	\$5 reward voucher
<ul style="list-style-type: none"> Baker Heart & Diabetes Institute Black Dog Institute Cancer Council Diabetes Australia Forktree Project 	<ul style="list-style-type: none"> National Breast Cancer Foundation Ovarian Cancer Research Foundation 	
<ul style="list-style-type: none"> Commonwealth Bank 		\$5 donation
		\$5 deposit

YOUR GUIDE TO POINTS AND REWARDS

December 2024 | AIA Vitality Starter



Know your health

Category	How	Benefit
Online		
AIA Vitality Age Assessment	AIA Vitality app	<ul style="list-style-type: none"> Up to 2,250 points per membership year
Skin Self-examination		<ul style="list-style-type: none"> 1,000 points – once per membership year
Online Non-smoker Declaration		<ul style="list-style-type: none"> 1,000 points – once per membership year
Financial Wellbeing Assessment		<ul style="list-style-type: none"> 250 points – once per membership year
Offline		
AIA Vitality Health Check	<p>GP, Health Practitioner or participating TerryWhite Chemmart, or Amcal pharmacies.</p> <p>Members get one FREE AIA Vitality Health Check at participating pharmacies each membership year. Please see AIA Vitality app for participating pharmacies</p>	<ul style="list-style-type: none"> Measured: 750 points per measure (up to 3,000 points) In healthy range: 1,000 points per measure (up to 4,000 points)
AIA Vitality Fitness Assessment	<p>Participating Virgin Active, Fitness First, and Goodlife gyms</p> <p>Please see AIA Vitality app for participating gyms</p>	<ul style="list-style-type: none"> Up to 3,000 points – twice per membership year, 6 months apart (up to 1,500 points per assessment) Measured: 750 points In healthy range: 750 points
Eye check	Optometrist	<ul style="list-style-type: none"> 1,000 points – once every three years (1,000 points applied for three consecutive years)
Dental check	Dentist	<ul style="list-style-type: none"> 1,000 points – once per membership year
Vaccinations	GP or Health Practitioner	<ul style="list-style-type: none"> Influenza (flu): 1,000 points – once per calendar year COVID-19: 1,000 points – once per calendar year Shingles Zoster (adults 60+ or as clinically appropriate): 1,000 points – once-off Pneumococcal (adults 65+ or as clinically appropriate): 1,000 points – once off

Category	How	Benefit
Preventative health checks		
Bowel cancer screen (adults 45+ or clinically appropriate)	Medical specialist	<ul style="list-style-type: none"> • 1,000 points every year for two consecutive years
Breast cancer screen (females 50+ or clinically appropriate)		<ul style="list-style-type: none"> • 1,000 points every year for two consecutive years
Cervical screening Test (females 18+)		<ul style="list-style-type: none"> • 1,000 points every year for five consecutive years

Improve your health

Category	How	Benefit
Physical health		
Physical activity*	Compatible fitness devices and apps	<ul style="list-style-type: none"> • 50 or 100 points per day, based on physical activity. Activity tracked by one of the following methods: steps per day; heart rate; speed; calories burned
	Peloton app	<ul style="list-style-type: none"> • Earn 50 points for a short workout (at least 20 minutes) • Earn 100 points for a long workout (at least 45 minutes)
Gym visits*	<ul style="list-style-type: none"> • Virgin Active • Fitness First • Goodlife 	<ul style="list-style-type: none"> • 100 points per day • 30% off eligible memberships
Organised Fitness Events*	Approved events	<ul style="list-style-type: none"> • Up to 1,500 points per event (up to 3,000 points per membership year)
Fitness Devices	Garmin (via AIA Vitality app)	<ul style="list-style-type: none"> • 25% discount off selected eligible products
Smoking Cessation	Allen Carr's Easyway to Stop Smoking	<ul style="list-style-type: none"> • 100% upfront discount • Earn 1,000 points when you complete the online Non-smoker Declaration after three months of not smoking
Nutrition		
Nutrition Tracking	Fitbit (via fitbit.com or Fitbit app)	<ul style="list-style-type: none"> • Up to 1,200 points per membership year (300 points per calendar quarter)
AIA Vitality Nutrition Consultation	Accredited Practicing Dietitian <small>Please see AIA Vitality website for participating dietitians</small>	<ul style="list-style-type: none"> • Up to 2,000 points • 1,000 points on initial consultation. Up to 1,000 points for subsequent follow ups (maximum two follow ups, each awarding 500 points) • 70% off nutrition consultation

* 15,000 points per membership year.

^ Available for iOS users only.

Category	How	Benefit
Mental Wellbeing Benefit		
Learn	Online content (via AIA Vitality app)	<ul style="list-style-type: none"> Up to 1,200 points per membership year <ul style="list-style-type: none"> Up to 1,000 points per membership year – earn 25 points each time you read, watch and listen to content (cap of 500 per 6 months) Up to 200 points per membership year for learning more about how and where to access mental health services in Australia (cap of 100 per 6 months)
Act	Meditation via: <ul style="list-style-type: none"> Headspace Calm Buddhify The Mindfulness App Insight Timer[^] Meditation Log & Timer[^] Peloton (excluding free app) 	<ul style="list-style-type: none"> Up to 3,000 points per membership year – 15 points daily (capped at 75 points per week for Meditation and Mood tracking combined)
	Mood tracking (via moodflx)	
	Sleep tracking (via a compatible device)	<ul style="list-style-type: none"> Up to 2,000 points per membership year – 10 points per night for at least 7 hours of sleep (capped at 50 points per week)

[^] Available for iOS users only.

Enjoy the rewards

Category	Partner	Benefit
Active Benefits	Receive: <ul style="list-style-type: none"> Woolworths Uber Uber Eats Google Play Apple Gift Card Participating sports club partners 	<ul style="list-style-type: none"> \$5 reward per week if personalised Active Benefits target is met (excludes points earned through organised fitness events). You may choose to redeem your reward: <ul style="list-style-type: none"> as a voucher for selected retailers, as a voucher for participating sports club partners, a donation to selected charities, or a deposit into your nominated Commonwealth Bank account
	Donate: <ul style="list-style-type: none"> Baker Heart & Diabetes Institute Black Dog Institute Cancer Council Diabetes Australia National Breast Cancer Foundation Ovarian Cancer Research Foundation The Forktree Project Save: <ul style="list-style-type: none"> Commonwealth Bank 	
Flight Benefit	Virgin Australia and international alliance partners	<ul style="list-style-type: none"> Up to 30% cashback on the base fare of one international and one domestic booking, or two domestic bookings, operated by Virgin Australia. Flights must be booked via the dedicated Virgin Australia booking portal available via the AIA Vitality app <p> B 10% S 20% G 30% P 30% </p>

AIA Vitality Status



Bronze

0 points



Silver

10,000 points



Gold

20,000 points



Platinum

30,000 points

December 2024

RECEIVE



DONATE



SAVE



About AIA Vitality Active Benefits

AIA Vitality members can enjoy weekly rewards for being active. We all need a little extra motivation sometimes and AIA Vitality Active Benefits gives you something to work towards every week!

What is the benefit?

You will receive a \$5 reward when you reach your personalised Active Benefits target each week.

Who can use these benefits?

AIA Vitality Active Benefits is only available to current AIA Vitality members who opt-in to Active Benefits via the AIA Vitality app. AIA Vitality members are able to use the vouchers for themselves or share with their family and friends.

PLEASE NOTE: AIA Vitality members who have activated the Apple Watch Benefit and commenced benefit tracking cannot choose any of the Active Benefits rewards detailed in this guide. All Active Benefits rewards earned when the Apple Watch Benefit is live will automatically contribute towards reducing the monthly loan repayment to etika. Please refer to the Apple Watch Benefit Guide or the AIA Vitality app for more information.

Members selecting \$5 into a Commonwealth Bank account as an Active Benefits reward must ensure details of a valid Commonwealth Bank account are provided. Only one nominated bank account is permitted per AIA Vitality membership.

How does the benefit work?

- AIA Vitality will set you a weekly personalised Active Benefits target every Monday. You need to complete fitness activities between the Monday your target cycle starts and midnight the following Sunday.
- This target is based on your target achievement over the previous few weeks.
- You will have until the Saturday after the target week to sync your activity data from your fitness device. We recommend you sync every day to be able to access the reward immediately upon reaching your target.
- You'll earn a \$5 reward each week when you achieve your personalised Active Benefits target.
- You can choose to redeem your rewards as:
 - a \$5 voucher for Uber, Uber Eats, Woolworths, Google Play, Apple Gift Card, participating sports club partners.

- a \$5 donation to one of seven Australian charities; Black Dog Institute, Cancer Council Australia, National Breast Cancer Foundation, Diabetes Australia, The Forktree Project, Ovarian Cancer Research Foundation or Baker Heart and Diabetes Institute via the AIA Vitality mobile app.
- a \$5 monetary deposit into a nominated Commonwealth Bank account.
- You will have 14 days from the day you achieve your target (which may be earlier than the end of the week) to choose your reward voucher.
- To use your reward simply follow the steps for each voucher supplier. Some vouchers can be used either online or offline, or both. Check the terms and conditions of your chosen voucher for more information.

AIA Vitality Points

- AIA Vitality Points will be awarded depending on level of exercise completed. Refer to the Physical Activity Guide in the AIA Vitality app.
- You can earn a maximum of 100 AIA Vitality Points each day for all fitness-related activities (excluding organised fitness events) including gym session, walking, and other activities tracked using fitness devices or apps synced with AIA Vitality. Should you exercise more than once a day or use more than one activity tracking device, we will record the highest points earning activity only.
- Your points will be reflected on the app on the Dashboard page within 5 days after your data is uploaded.

Important points to remember

- AIA Vitality members will continue to be rewarded with AIA Vitality Active Benefits even after they have reached their 15,000 points cap for physical activity provided they have done physical activity equivalent to meet their weekly Active Benefits target.
- AIA Vitality Points awarded for organised fitness events are excluded from AIA Vitality Active Benefits.
- Cash rewards earned as Active Benefits are only able to be paid into a valid Commonwealth Bank account. Ensure your bank account details are always kept up to date so payments are not delayed. Only one nominated bank account is permitted per AIA Vitality membership.
- Use of this benefit is subject to the AIA Vitality Active Benefits rules, the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy available at aiavitality.com.au. Benefits may be varied or withdrawn in accordance with the AIA Vitality Terms and Conditions.
- Specific retailer vouchers may be subject to expiry dates; please refer to your specific voucher for more details.



Any questions?

Visit aiavitality.com.au

Email queries@aiavitality.com.au





Call **1800 848 254**



What is the benefit?

- AIA Vitality members can receive a status-based cashback of up to 30% on the base fare of one international booking and one domestic booking, or two domestic bookings on eligible Virgin Australia flights when booked via the AIA Vitality app. AIA Vitality members receive status-based cashback on the first two eligible flights booked in their membership year.
- The status-based cashback is payable on the first two bookings each membership year.
- A cashback of 10% will be payable to the member only for all subsequent eligible flights.
- Members can book international flights on United Airlines and Qatar Airways using their Flight Benefit. This includes destinations across North America, the United Kingdom, Europe, and the Middle East. Available until the end of December 2024.
- The cashback amount is capped at \$2,000 per passenger, per booking, regardless of the member's AIA Vitality status at the time of booking.

- The cashback percentage is based on the AIA Vitality status of the member at the time of booking, as follows:

AIA Vitality Status	Cashback
 Bronze	10%
 Silver	20%
 Gold	30%
 Platinum	30%

Please note that to access this benefit, the AIA Vitality member must have completed all components of the AIA Vitality Health Check within the last 12 months.

- At the time of booking, if the member has not completed an AIA Vitality Health Check within the last 12 months, then a cashback of 10% will be payable to the member only, and the booking will count towards the benefit usage for the membership year.
- Flights must be booked at least 10 days in advance of the date of travel.

How can the benefit be accessed?

1. Open the AIA Vitality app.
2. Navigate to 'Rewards' and scroll down to 'Virgin Australia'.
3. Follow the prompts under, 'Book now', to access the Virgin Australia booking portal.
4. After selecting your travel date(s) you will need to tap "X" in the top right corner for the screen to progress to the booking screen.
5. Select an 'AIA Vitality' marked flight. Please note that if the flight selected is NOT marked with 'Special Fare', it is not an eligible flight and no cashback will be paid.
6. Cashback for an eligible flight is processed based on the order in which you made the booking and applies to the first two eligible flights booked each membership year. If a member has booked three flights, the first two eligible flights booked are the flights the member will receive cashback for.
7. Once the booking process is complete, the member will receive the booking confirmation/itinerary directly from Virgin Australia.
8. To ensure a cashback is processed correctly, the member must enter flight details via the 'Register for your cashback' form. This can be found within 'Virgin Australia' in the 'Rewards' section in the AIA Vitality app. Failure to complete this form may result in a delay in receiving your cashback.

- The cashback will be paid via direct deposit into the members nominated bank account within six weeks.

Who may use the benefit?

- Only the AIA Vitality member making the booking may be eligible for status-based cashback.

What if Velocity Points are used?

- If you use Velocity Points to reduce the cost of the flight booking, please note the cashback payment will be calculated on the remaining base fare amount after Velocity points have been used.
- For example, if Velocity Points have been used to fund \$250 of the total booking, which has a base fare of \$1,000, then the member's status-based cashback percentage will be applied to the remaining base fare of \$750.
- If the value of the Velocity Points equals or exceeds the base fare of the booking, then no cashback will be payable.

Important points to consider

- To be eligible for a status-based cashback, flights must be booked via the AIA Vitality app, are marked with the 'AIA Vitality' label, and must be booked at least 10 days in advance of the date of travel.

- Flights booked via any other channel (including a travel agent, third party online booking site, directly through Virgin Australia's website, or as part of a package) are not eligible for a cashback.
- The cashback amount for the member will be paid as a single payment into the member's nominated bank account in the AIA Vitality app.
- The cashback amount is calculated on the base fare only and is not applicable to any taxes and surcharges, card payment fees, amendment or cancellation fees, incidental or administrative fees, or travel insurance.
- AIA Vitality members can receive a cashback for a flight that they are taking for their own use. The cashback cannot be applied to flights for any other individual, or to flights where the AIA Vitality member is not listed as the lead traveller in the booking.
- AIA Vitality members travelling together can book separately and then contact the Virgin Australia Guest Contact Centre on 13 67 89 to link their bookings. Virgin Australia may need to speak with both members, who need to supply the passenger name record (PNR) for both bookings and request that these be linked. The PNR can be found on the booking confirmation from Virgin Australia.
- Booking modifications and cancellations are permitted as per Virgin Australia fare class rules. The cashback will be applied to the original booking only and any fare increase due to modifications are not eligible for an additional cashback.



Any questions?

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Call 1800 848 254

- Modifications will not drive recovery of a cashback unless the change is the removal of the AIA Vitality member from the booking, in which case this will be treated as a cancellation.
- If an AIA Vitality member cancels a booking for which they have received a cashback, the member must refund the cashback amount within 60 days. If the booking included a status-based cashback, the member will be entitled to book another eligible flight to receive a status-based discount within the AIA Vitality membership year.
- Queries regarding all aspects of an AIA Vitality member's flight booking, including modifications and cancellations, must be directed to Virgin Australia's Guest Contact Centre on 13 67 89.
- AIA Australia will use all reasonable endeavours to ensure that AIA Vitality flags are aligned with the outlined rules for eligible flights.
- Use of this benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use, and the AIA Australia Privacy Policy available on the AIA Vitality website.