

# GETTING STARTED

## Member Handbook



# AIA VITALITY PROGRAM

February 2024

Our award-winning health and wellbeing program. AIA Vitality's proven approach takes you on a journey to better health – where you get to know your health, improve it and enjoy the rewards for doing so.

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.

AIA Vitality



## Know your health

WITH OUR PARTNERS



## Improve your health

WITH OUR PARTNERS



## Enjoy the rewards

WITH OUR PARTNERS



# Partner benefits

## Know your health

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

## Improve your health

Physical health		
<ul style="list-style-type: none"> <li>• <b>Virgin Active</b></li> <li>• <b>Fitness First</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Goodlife Health Clubs</b></li> </ul>	50% off gym memberships
<ul style="list-style-type: none"> <li>• <b>Apple Watch Benefit</b></li> </ul>		Apple Watch (GPS) in full
<ul style="list-style-type: none"> <li>• <b>Fitbit</b></li> </ul>		30% off
<ul style="list-style-type: none"> <li>• <b>Garmin</b></li> </ul>		Up to 25% off
<ul style="list-style-type: none"> <li>• <b>Allen Carr's Easyway To Quit Smoking</b></li> </ul>		Free
<ul style="list-style-type: none"> <li>• <b>Dietitians Australia</b></li> </ul>		70% off initial nutrition consultation
Mental Wellbeing Benefit		
<ul style="list-style-type: none"> <li>• <b>Groov</b></li> <li>• <b>Moodflx</b></li> <li>• <b>Togetherall</b></li> </ul>		Free
Cycling Partners		
<ul style="list-style-type: none"> <li>• <b>Peloton</b></li> <li>• <b>Specialized</b></li> </ul>		25% off Peloton Bike and select Specialized bikes <sup>1</sup>

## Enjoy the rewards

<ul style="list-style-type: none"> <li>• <b>Virgin Australia and international alliance partners</b></li> </ul>	Up to 50% cashback on the base fare of two eligible flights (either one international and one domestic booking, or two domestic bookings).	
<ul style="list-style-type: none"> <li>• <b>endota</b></li> </ul>	Up to 50% off e-gift cards	
<ul style="list-style-type: none"> <li>• <b>HOYTS</b></li> </ul>	Up to 50% off movie vouchers	
<ul style="list-style-type: none"> <li>• <b>Amazon</b></li> <li>• <b>Bunnings</b></li> <li>• <b>House</b></li> <li>• <b>Myer</b></li> <li>• <b>rebel</b></li> <li>• <b>Ticketmaster</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Woolworths</b></li> <li>• <b>Participating AFL clubs<sup>2</sup></b></li> <li>• <b>Commonwealth Bank</b></li> </ul>	Up to \$500 in Shopping Rewards vouchers per membership year
Active Benefits		
<ul style="list-style-type: none"> <li>• <b>Woolworths</b></li> <li>• <b>Uber</b></li> <li>• <b>Uber Eats</b></li> <li>• <b>iTunes and Apple Store</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Google Play</b></li> <li>• <b>Participating AFL clubs<sup>2</sup></b></li> </ul>	\$5 voucher
<ul style="list-style-type: none"> <li>• <b>Black Dog Institute</b></li> <li>• <b>Cancer Council</b></li> <li>• <b>Diabetes Australia</b></li> <li>• <b>National Breast Cancer Foundation</b></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Forktree Project</b></li> <li>• <b>Baker Heart &amp; Diabetes Institute</b></li> </ul>	\$5 donation
<ul style="list-style-type: none"> <li>• <b>Commonwealth Bank</b></li> </ul>		\$5 deposit

1. Discount off Full Priced Peloton Bike and select Specialized bikes. 50% off Full Priced Peloton Bike for AIA Extra members until 31/12/24.

2. Collingwood and St Kilda.

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# MEMBER FAST START GUIDE

June 2023

**AIA Vitality**

## Activate your account

Before you can access AIA Vitality and all the benefits, you must first activate your account

- You will receive an email from AIA Vitality (info@aiavitality.com.au) to activate your account
- Click on the 'Activate Now' button and set up your password, which takes less than 30 seconds

## Download the app for Android and iPhone

The app will make your AIA Vitality journey an even more rewarding experience

- Download the AIA Vitality Australia app from the [Apple App Store](#) or [Google Play](#)
- Link your fitness devices and apps on the go, and complete online assessments
- Opt-in to Active Benefits to receive your weekly personalised activity target and earn up to \$260 per membership year
- Access the many benefits and rewards from our AIA Vitality partners on the go.

## Start completing online assessments. We recommend your AIA Vitality Age Assessment to start

Get an understanding of your health and wellbeing and earn thousands of AIA Vitality points

- To begin, open the AIA Vitality app, and navigate to 'Get Points'
- Complete the AIA Vitality Age Assessment which will reveal your AIA Vitality Age and award you 1,500 points
- Other assessments include the Non-Smokers Declaration, Skin Self Exam, Mental Wellbeing Assessment, and Financial Wellbeing Assessment.

## Start tracking your physical activity

Tracking steps and physical activity is an easy way to earn AIA Vitality points

- Linking a fitness app or device is the easiest way to accumulate Vitality Points on the go. Login to the AIA Vitality app, and navigate to 'account' then the 'connected devices & apps' section where you can link your device or app like Apple Health, Google Fit, Samsung Health, Fitbit, Garmin, Strava or Polar.
- Once successfully linked, you can start earning points, however this may take a few days, so please be patient
- Earn 50 or 100 points per day, based on your physical activity (NOTE: Points are capped at 100 points per day, and 15,000 points per membership year).

Information is current as at June 2023. For the most up to date information on the terms and conditions of AIA Vitality partners and to view the benefits and rewards and AIA Vitality Terms and Conditions and Benefit Guides, see [aiavitality.com.au](#). For member queries, contact our member service team on 1800 848 254.



# YOUR GUIDE TO POINTS AND REWARDS

March 2024

AIA Vitality

## Know your health

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

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

## Improve your health

Category	How	Benefit
<b>Physical health</b>		
Physical activity*	Compatible fitness devices and apps	<ul style="list-style-type: none"> <li>• <b>50 or 100 points</b> per day, based on physical activity. Activity tracked by one of the following methods: steps per day; heart rate; speed; calories burned</li> </ul>
Gym visits*	<ul style="list-style-type: none"> <li>• Virgin Active</li> <li>• Fitness First</li> <li>• Goodlife</li> </ul>	<ul style="list-style-type: none"> <li>• <b>100 points</b> per day</li> <li>• <b>50% off</b> eligible memberships</li> </ul>
Organised fitness events*	Approved events	<ul style="list-style-type: none"> <li>• Up to <b>1,500 points</b> per event (up to 3,000 points per membership year)</li> </ul>
Fitness devices	Fitbit (via AIA Vitality app)	<ul style="list-style-type: none"> <li>• Up to <b>30% discount</b> on eligible devices</li> </ul>
	Garmin (via AIA Vitality app)	<ul style="list-style-type: none"> <li>• <b>25% discount</b> on eligible devices</li> </ul>
Apple Watch Benefit	Get active and achieve your weekly Active Benefits target each week for 24 months	<ul style="list-style-type: none"> <li>• Earn an <b>Apple Watch Series 9 (GPS)</b></li> </ul>
Smoking cessation	Allen Carr's Easyway to Stop Smoking	<ul style="list-style-type: none"> <li>• <b>100% upfront discount</b></li> <li>• Earn <b>1,000 points</b> when you complete the online Non-smoker Declaration after three months of not smoking</li> </ul>
Cycling Partners	Peloton	<ul style="list-style-type: none"> <li>• <b>25% off</b> Peloton Bike<sup>1</sup></li> <li>• Earn <b>50 points</b> for a short workout (at least 20 minutes)</li> <li>• Earn <b>100 points</b> for a long workout (at least 45 minutes)</li> </ul>
	Specialized	<ul style="list-style-type: none"> <li>• <b>25% discount</b> on Specialized bikes<sup>2</sup> (capped at \$750)</li> </ul>
<b>Nutrition</b>		
Nutrition tracking	Fitbit (via fitbit.com or Fitbit app)	<ul style="list-style-type: none"> <li>• Up to <b>1,200 points</b> per membership year (300 points per calendar quarter)</li> </ul>
AIA Vitality Nutrition Consultation	Accredited Practicing Dietitian Please see AIA Vitality website for participating dietitians	<ul style="list-style-type: none"> <li>• Up to <b>2,000 points</b></li> <li>• <b>1,000 points</b> on initial consultation. Up to 1,000 points for subsequent follow ups (maximum two follow ups, each awarding 500 points)</li> <li>• <b>70% off</b> nutrition initial consultation</li> </ul>

\* 15,000 points per membership year.

1. Discount off Full Priced Peloton Bike. 50% off Full Priced Peloton Bike for AIA Extra members until 31/12/24.

2. Discount applies to select Specialized bikes.

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

<sup>^</sup> Available for iOS users only.

## Enjoy the rewards

Category	Partner	Benefit
Active Benefits	<b>Receive:</b> <ul style="list-style-type: none"> <li>Woolworths</li> <li>Uber</li> <li>Uber Eats</li> <li>Google Play</li> <li>Apple Gift Card</li> <li>Participating AFL clubs</li> <li>Apple Watch Series 9 (GPS)</li> </ul>	<ul style="list-style-type: none"> <li><b>\$5 reward</b> per week if personalised Active Benefits target is met (excludes points earned through organised fitness events).</li> </ul> You may choose to redeem your reward: <ul style="list-style-type: none"> <li>as a voucher for selected retailers,</li> <li>as a voucher for participating AFL clubs,</li> <li>to earn an Apple Watch Series 9 (GPS) in full if you activate the Apple Watch Benefit (iOS users only),</li> <li>a donation to selected charities, or</li> <li>a deposit into your nominated Commonwealth Bank account</li> </ul>
	<b>Donate:</b> <ul style="list-style-type: none"> <li>Baker Heart &amp; Diabetes Institute</li> <li>Black Dog Institute</li> <li>Cancer Council</li> <li>Diabetes Australia</li> <li>National Breast Cancer Foundation</li> <li>The Forktree Project</li> </ul>	
	<b>Save:</b> <ul style="list-style-type: none"> <li>Commonwealth Bank</li> </ul>	

Category	Partner	Benefit
Shopping rewards	<b>Receive:</b> <ul style="list-style-type: none"> <li>• Amazon Australia</li> <li>• Bunnings</li> <li>• House</li> <li>• Myer</li> <li>• rebel</li> <li>• Ticketmaster</li> <li>• Woolworths</li> <li>• Participating AFL clubs</li> </ul> <hr/> <b>Save:</b> <ul style="list-style-type: none"> <li>• Commonwealth Bank</li> </ul>	<ul style="list-style-type: none"> <li>• <b>\$20/\$40/\$60/\$80/\$100/\$200 reward</b> at selected retailers or participating AFL clubs, or as a deposit into your nominated Commonwealth Bank account</li> <li>• <b>Earn a Shopping Reward</b> once you earn 10,000 points and for every 5,000 points you earn thereafter, up to 35,000 points each membership year</li> </ul>
Entertainment	HOYTS	<ul style="list-style-type: none"> <li>• <b>50% off movie vouchers</b> at HOYTS, HOYTS Lux, CMAX, Majestic and Grand Cinemas. Maximum of 6 vouchers per month</li> </ul>
Beauty/spa	endota	<ul style="list-style-type: none"> <li>• Up to <b>4 e-Gift cards</b> per membership year, at status-based discount  <b>B 10%   S 20%   G 30%   P 50%</b> </li> </ul>
Flight Benefit	Virgin Australia and international alliance partners	<ul style="list-style-type: none"> <li>• Up to <b>50% cashback</b> 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  <b>B 10%   S 20%   G 30%   P 50%</b> </li> </ul>

## AIA Vitality Status



**Bronze**

0 points



**Silver**

10,000 points



**Gold**

20,000 points



**Platinum**

30,000 points



# HOW DO I EARN AIA VITALITY POINTS?

June 2023



HEALTHIER, LONGER,  
BETTER LIVES

## 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
<b>Subtotal</b>	<b>up to 4,500 points</b>

### Health professional health checks

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

### Vaccinations

Flu	1,000 points
COVID-19	1,000 points
<b>Subtotal</b>	<b>up to 2,000 points</b>

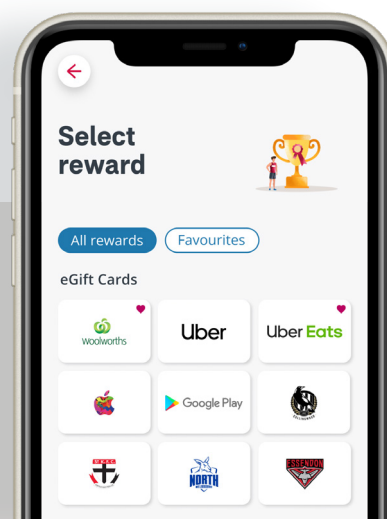
### Exercise and physical activity

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

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



# ACTIVE BENEFITS GUIDE

AIA Vitality

February 2024

## RECEIVE



Uber

Uber  
Eats



## DONATE



Black Dog  
Institute



Cancer  
Council



diabetes  
australia



THE  
FORKTREE  
PROJECT



National  
Breast Cancer  
Foundation



Baker  
HEART & DIABETES INSTITUTE

## 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 – where the redemption process is via a code and pin redemption.

**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 set 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 AFL clubs: St Kilda and Collingwood.

- a \$5 donation to one of six Australian charities; Black Dog Institute, Cancer Council Australia, National Breast Cancer Foundation, Diabetes Australia, The Forktree Project 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 7 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 AIA Vitality app under the Improve Your Health tab to learn how points are awarded based on calories, steps, speed and heart rate.
- 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](https://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](https://aiavitality.com.au)

Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**

# APPLE WATCH BENEFIT GUIDE

October 2023



**APPLE WATCH**  
SERIES 9

Track progress in the Workout app, easily connect Bluetooth accessories to get metrics like Power and Cadence. See new views like Power Zones. Stay motivated and close your Activity rings when you hit your personal daily goals.

With Apple Watch you now have a new way to increase your physical activity and stay motivated to make healthier choices. Physical activity is one of the cornerstones of good overall health and wellbeing, and we're excited to be able to deliver this fantastic benefit to AIA Vitality members.

## Get Apple Watch. Get active. Get rewarded

You can now choose to get an Apple Watch Series 9 (GPS), (total value \$649) and use your Active Benefit rewards to earn your Apple Watch in full, by getting active and achieving your weekly Active Benefits target each week for 24 months.

## How does the benefit work?

You'll need to enter into an agreement with our loan provider, etika for a loan amount of \$649, and set up a direct debit for 24 months. You can reduce your monthly repayments by being active and achieving your weekly Active Benefits targets. Your weekly Active Benefits target is dynamic, and is based on your target achievements in previous weeks.

Weekly Active Benefits target(s) you achieve each calendar month <sup>^</sup>	Your repayments to etika	AIA Vitality will pay
0	\$27	\$0
1	\$22	\$5
2	\$17	\$10
3	\$12	\$15
4 or 5	\$0	\$27

You'll need to complete an etika real time credit check as part of the purchase process. Please ensure any personal details (full name, address, DOB, email address) you enter as part of this credit check match your AIA Vitality membership details. Once your loan with etika has been approved, you will receive an Apple Store Gift Code (valued at \$649) for you to purchase your Apple Watch Series 9 (GPS), at the Apple Store. The loan with etika is fixed at \$649, you cannot change the loan amount.

Apple Watch Series 9 requires an iPhone XS or later with iOS 17 or later.

<sup>^</sup> The last (24th) monthly payment will be billed at \$28. AIA Vitality will cover the full \$28 in the last month if all physical activity targets are met.

## Link your Apple Watch Series 9 (GPS) and earn AIA Vitality Points

- Once you receive your Apple Watch device, you'll need to link your Apple Watch to Apple Health, and then link Apple Health to AIA Vitality. Details can be found under the 'Connected apps & devices' section in the 'Account' section of 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.
- If you participate in an organised fitness event (such as a marathon), the points you earn for that event may exceed the daily cap of 100 points and will contribute towards the yearly maximum of 15,000 Points for all physical activities.
- Your Points will be reflected on your online AIA Vitality Points Statement within 5 days after your data is synced.

## Important points to consider

- If you activate the Apple Watch benefit, you will no longer be eligible to select any of the standard \$5 Active Benefit vouchers, donations or cash deposits for the next 24 months.
- The loan with etika is fixed at \$649, you cannot change the loan amount.
- You may choose the 45mm version of the Apple Watch Series 9 (GPS). If you do, however you will need to pay the difference upfront at the Apple Store.
- You must ensure your physical activity data is regularly synced with your AIA Vitality account. We recommend

syncing (by opening the AIA Vitality app AND the Apple Health app to check your progress against your weekly Active Benefits target) at least twice a week. This will ensure that if you're reaching your weekly Active Benefits targets, AIA Vitality will cover the applicable etika repayments on your behalf.

- To cover repayments to etika, you must achieve your Active Benefits target displayed in the AIA Vitality app each week. Closing the rings on your Apple Watch is a completely separate measure of your activity levels, and is not used to determine if you've successfully achieved your weekly Active Benefits target.
- If you terminate your AIA policy, all outstanding loan repayment amounts for this benefit will need to be settled in full and directly with etika. Please refer to your loan agreement for more details.



**Any questions?**

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Email [queries@aiavitality.com.au](mailto:queries@aiavitality.com.au)

Call **1800 848 254**



# VIRGIN AUSTRALIA FLIGHT BENEFIT GUIDE





AIA Vitality

January 2024



## What is the benefit?

- AIA Vitality members can receive a status-based cashback of up to 50% 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.
- A cashback of 10% will be payable to the member only for all subsequent eligible flights.
- The cashback amount is capped at \$2,000<sup>1</sup> 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.

AIA Vitality Status	Cashback
 Bronze	10%
 Silver	20%
 Gold	30%
 Platinum	50%

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<sup>2</sup> 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. This includes members who are eligible for AIA Extra benefits.
- Flights must be booked at least 10 days in advance of the date of travel.
- Members can book one international flight on United Airlines, Singapore Airlines and Qatar Airways using their Flight Benefit. This includes destinations across North America, Asia, the United Kingdom, Europe, and the Middle East.

## 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.

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

**Note:** Members eligible for AIA Extra must follow access instructions contained within their AIA Extra confirmation of eligibility email, not through the AIA Vitality app.

## 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 only. 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.
- 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.



**Any questions?**

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<sup>1</sup> For members eligible for AIA Extra (being those members who hold AIA Priority Protection Policy and have combined premium of \$12,000 per year), this amount is \$8,000 per passenger, per booking, regardless of the member's AIA Vitality Status.

<sup>2</sup> Or an Executive Health Check (for members eligible for AIA Extra)



# AIA VITALITY PELOTON BENEFIT GUIDE

March 2024



## PELOTON

### About Peloton

Peloton uses technology and design to connect the world through fitness, empowering people to be the best version of themselves, anywhere, anytime. AIA Vitality has partnered with Peloton to offer members exclusive discounts on Peloton Bike. There are now even more ways to earn AIA Vitality Points through Peloton workouts.

### What is the Benefit?

- 25% discount on full price Peloton Bike for AIA Vitality members. The discount is capped at the value of \$536.25 (excludes AIA Vitality Starter members).
- 50% discount on full price Peloton Bike applies to those identified as eligible for AIA Extra benefits until 31/12/2024, capped at a value of \$1,072.50.
- AIA Vitality Members can use their AIA Vitality discount to purchase one Peloton Bike.

### Who may use the benefit?

Eligible AIA Vitality members can get a 25% discount on a full priced Peloton Bike. To fully experience and access exclusive content for Peloton Bike, you'll need to subscribe to the Peloton All-Access Membership. The Peloton All-Access Membership is currently \$59 per month. AIA Vitality Members with the Peloton Bike and All-Access Membership can earn AIA Vitality Points for completing Peloton Bike workouts. AIA Vitality members with the Peloton App One or Peloton App+ membership can earn points for completing a range of Peloton workouts that don't require Peloton Equipment (Bike, Bike+, Tread, Guide).

### How can the Benefit be accessed?

- 1 Eligible AIA Vitality members can access a 25% discount on a full price Peloton Bike. Members can browse the Peloton website and choose their Bike or visit a Peloton showroom to choose their Peloton Product.
- 2 AIA Vitality members should then go to the AIA Vitality app, tap the 'Peloton' tile in the 'Benefits and Rewards' section under 'Health and Fitness' and call Peloton using the phone number in the app.

- 3 Members identified as being eligible for AIA Extra will receive an email from AIA Vitality confirming eligibility as well as a unique code for a 50% discount on full priced Peloton Bike.
- 4 Peloton staff will ask for the member's AIA Vitality membership number, first name, last name, and membership year end date, to verify that the member is eligible for the offer.
- 5 Peloton will provide the AIA Vitality member with a breakdown of the offer and the 25% discount will be applied to the purchase.
- 6 Peloton will then arrange delivery and installation of the Peloton Bike in the member's home which is included in the sales price.
- 7 Peloton will provide the member with a breakdown of the offer and will send the member an email for them to finalise the purchase of their Peloton Bike.



## How do I link Peloton to AIA Vitality?

To start using the Bike and earning Physical Activity Points, members must link their AIA Vitality account with their Peloton account:

- 1 Sign up for the All-Access Peloton membership (\$59 per month) which can be purchased on the Peloton Bike screen once the bike is delivered.
- 2 Then go to the AIA Vitality app, navigate through to 'connected apps and devices' and select 'Peloton'. Follow the screen prompts and link your AIA Vitality account with your Peloton membership. You will need to read and accept the T&Cs and data sharing requirements regarding the membership linking to successfully link the two accounts.
- 3 Make sure you are logged into your Peloton account when you use your Peloton Bike. Once your accounts are linked, Peloton will send AIA Vitality the details of your workout and your AIA Vitality Points will be added to your AIA Vitality membership.
- 4 By linking any of the other two paid Peloton App subscriptions (Peloton App One, Peloton App+) to your Vitality membership, you can also earn points.

## AIA Vitality Points

Members will be awarded points in the following way:

- 50 points for workouts at least 20 minutes long
- 100 points for workouts at least 45 minutes long
- 15 points for meditation at least 10 minutes long.

The maximum physical activity Points you can earn per day is 100. If you complete two or more fitness activities in one day, then the higher AIA Vitality Points between them will be awarded.

## Important points to remember

- The Peloton Guide, memberships, apparel, and accessories are not included in the offer.
- The discount does not apply to promotional or sale items. The discount capped at \$536.25 is only applicable with the purchase of a full price Peloton Bike, Bike+ or Tread.
- Delivery is available in Peloton delivery areas in Australia only.
- AIA Vitality members have the option to visit a Peloton showroom in Sydney, New South Wales in person to choose their Peloton Bike and complete a purchase. The Bike will then be delivered to their chosen address in Peloton delivery areas in Australia only.
- If you're missing AIA Vitality Points for your Peloton workouts, please send your queries to **queries@aiavitality.com.au** for eligible Points to be awarded after 48 hours of completing your activity.
- Offer can be redeemed by contacting Peloton by phone or in-store only. AIA Vitality membership number and details are required when making purchase.
- Internet access and monthly Peloton All-Access Membership is required to access Peloton content.
- No cash value. Cannot be combined with other offers. Offer is not transferable. Valid while supplies last.
- Use of this Benefit is subject to the AIA Vitality Terms and Conditions, AIA Vitality Terms of Use and the AIA Australia Privacy Policy are available at **aiavitality.com.au**. Benefits may be varied or withdrawn in accordance with the AIA Vitality Terms and Conditions.
- The 50% discount offer is only available to AIA Vitality Members who are eligible to access AIA Extra benefits and rewards. AIA Extra Vitality Members can use their AIA Extra Vitality discount to purchase one full priced Peloton Bike until 31/12/2024.



### Any questions?

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# AIA VITALITY SPECIALIZED BENEFIT GUIDE

March 2024



## ***SPECIALIZED***

### About Specialized

We're always looking for ways to help you on your health and wellbeing journey. That's why AIA Vitality has partnered with Specialized to provide AIA Vitality members access to selected Specialized bikes.

### What is the Benefit?

- 25% discount on full priced selected Specialized bikes for all AIA Vitality members (excluding AIA Vitality Starter members).
- The 25% discount is capped at a value of \$750.
- Discount cannot be used on gear, parts, or apparel, S-Works bikes, electric bikes or sale items.
- AIA Vitality members can receive one 25% discount voucher per membership year.

### How can the Benefit be accessed?

- 1 AIA Vitality members with active membership can access the 25% discount on selected Specialized bikes via the AIA Vitality app.
- 2 Members should go to the AIA Vitality app, navigate to the 'Benefits and Rewards' tab, and tap on the 'Health and Fitness' filter, then tap the 'Specialized' tile, which will bring members to the Specialized Benefit page.
- 3 Here members should tap on 'claim your 25% voucher' and the voucher will then be visible in the Voucher Wallet.
- 4 Members should then click on 'redeem at Specialized' on the voucher and be re-directed to the AIA Vitality Specialized landing page to complete the purchase of a chosen eligible Specialized bike.

### Important points to remember

- The 25% discount applies to selected Specialized bikes between \$500 and \$3,000.00. For any purchases of \$3001.00 or more, the discount will be capped at \$750.
- Where members purchase more than one Specialized bike in the same transaction, the discount will be applied to the most expensive bike.

- There is a flat fee of \$150 for all deliveries. Members only need to pay \$50. AIA Vitality will contribute the remaining \$100. Only one discount per person can be used per membership year.
- The 25% discount can be used in a single transaction only and only one discount voucher per transaction.
- Only redeemable via [specialized.com/au/en/vitality](https://specialized.com/au/en/vitality) and the 'Ship To Home' method.
- Access Specialized Returns Policy [here](#).



### Any questions?

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