

Health insurance that gives back

myOwn

health
insurance
with **AIA Vitality**

myOwn. We're different.

Most of us see health insurance as something for when things go wrong. myOwn sees it differently. We think we should help you get healthier and provide you with more value.

That's why every myOwn policyholder gets access to AIA Vitality, the program that helps you to improve your health and wellbeing and keeps you motivated with ongoing rewards.



Great value and the choice you want

With a **broad range of cover** and up to 70% back on Extras from **your choice** of any recognised provider.



Insurance you can trust

We're **backed by AIA** and **GMHBA** – companies with global scale and local experience.



Improve your health

A range of Extras and incentives to help you live a healthier life, like **100% back on optical up to annual limits** and up to **50% off gym memberships**.

5%

myOwn AIA Vitality discount

5%

Health and Life discount

Receive a **5% discount** on your **myOwn health insurance premium** when you first join and for as long as you maintain AIA Vitality Silver status or above.

Receive a **5% discount** on your **AIA Priority Protection benefits** when you take out a **myOwn health insurance policy**.[^]

[^] For eligible Priority Protection policies purchased through a Financial Adviser only. For more information and full details relating to eligibility, contact your Financial Adviser.

If you're looking for a different type of health insurance – *you're going to love myOwn.*

Your health needs change over time, so we've developed a range of **options across seven levels of cover** to suit your requirements and life stage – from Basic cover for accidents only, to Gold cover including pregnancy and IVF - choose the one that's right for you.

Basic, Bronze, Bronze Plus, Silver, Silver Plus, Silver Plus Enhanced and Gold.

Our Hospital cover also comes with matching level Extras cover. Or, if you are looking for a lower level of Extras cover you'll love our suite of **"Lite Extras"** that can be matched to any level of Hospital cover giving you flexibility to find the right cover for your needs.



Emergency ambulance –
air, land and sea –
with every product.



100% refund on your
hospital excess*.



Access to AIA Vitality (up to two memberships[#]), the personalised, scientifically – backed health and wellbeing program that **rewards you** for knowing more about your health and taking steps to improve it over time.



Agreements with the majority of private hospitals, Australia wide.



No restrictions on which recognised Extras provider you see so its your choice who treats you.



30 day cooling off period, you'll get a full refund on any premiums paid (provided you've not made any claims).

* Available on \$500 excess Basic, Bronze, Bronze Plus, Silver cover and \$750 Bronze, Bronze Plus, Silver cover when you reach and maintain AIA Vitality Silver status or higher and you've held your policy for six months or more.

Two AIA Vitality memberships for Couple and Family policy holders and One AIA Vitality membership for Single and Single Parent policy holder.

What is AIA Vitality?

AIA Vitality takes you on a journey to better health – where you get to know your health, improve it and enjoy the rewards for doing so.

As a new member, you start on Bronze status and work your way up to Silver, Gold and Platinum by completing different activities that earn you points. The more points you earn, the higher your AIA Vitality status, the greater the rewards.



Know your health.

Complete online and offline health checks and assessments to learn more about your health and wellbeing.

- Online self assessments
- Free AIA Vitality Health Check at participating TerryWhite Chemmart pharmacies
- Preventative screenings and vaccinations



Improve your health.

Set goals and maintain good health, with incentives including discounted gym memberships and fitness devices to help you along the way.

- Nutrition tracking
- Fitness and sleep tracking
- Stop smoking



Enjoy the rewards.

Stay motivated with ongoing rewards, discounts and incentives for all your efforts.

- Up to 50% cashback on eligible Virgin Australia flights
- 50% off HOYTS movie vouchers
- Up to \$650 in shopping vouchers each year

AIA Vitality



How AIA Vitality works

You can earn points by learning about and improving your current state of health in areas such as exercise, nutrition and mental wellbeing.

All you need is a smartphone. Download the AIA Vitality app and start counting your daily steps (by linking it with any popular activity tracking app) to earn points for the physical activity you're already doing. E.g. you can earn 50 AIA Vitality points per day for taking 7,500 steps. Many people achieve this just going about their day.

| Weekly active rewards | Shopping rewards | Gym and fitness discounts | Lifestyle rewards |
|---|---|--|--|
| Up to \$260 per year | Up to \$650 per year | Up to 50% per year | Up to 50% per year |
|        |      |         |    |

Benefits and rewards are current as of March 2019 and subject to change.

AIA Vitality membership

Start receiving discounts straight away and as you complete a range of activities - like taking over 7,500 steps a day or going to the gym - you earn points to receive weekly rewards and increase your overall AIA Vitality status (from Bronze to Silver, Gold to Platinum).

Points, status and rewards



Shopping rewards voucher



Enjoy cashback on eligible domestic and international flights booked with our new flight partner, Virgin Australia



Discount on endota spa e-Gift cards

| | | | |
|---|--|------------|------------|
|  Bronze 0 Points | \$20 (5,000 Points) | 10% | 20% |
|  Silver 10,000 Points | \$40 (10,000 Points) \$60 (15,000 Points) | 20% | 30% |
|  Gold 20,000 Points | \$80 (20,000 Points) \$100 (25,000 Points) | 30% | 40% |
|  Platinum 30,000 Points | \$150 (30,000 Points) \$200 (35,000 Points) | 50% | 50% |

Note: You must have completed your AIA Vitality Health Check (VHC) within the last 18 months from the time of booking in order to access a status-based discount. If you have not completed your VHC within this timeframe, you will only be eligible for a 10% cashback.



You can trust myOwn to be there when you need us

myOwn is backed by companies with global scale and local experience and like all health insurers in Australia, myOwn is licensed by the Australian Prudential Regulation Authority.

Who's behind myOwn?

AIA Australia

AIA Australia has protected the lives of Australians through life insurance for over 40 years and is wholly owned by AIA, the second largest life insurer in the world and the largest listed company on the Hong Kong stock exchange.

GMHBA

An Australian not-for-profit health insurer with over 80 years' experience. Today, they're the insurer of choice for more than 300,000 Australians.

Discovery

Discovery Limited is the founder of Vitality, and a leading financial services company listed on the Johannesburg Stock Exchange. With Discovery's vision to make people healthier and enhance and protect their lives, Vitality has grown into a global behavioural platform used by more than 8 million people in 18 countries. Branded as AIA Vitality in Australia, the program incentivises people to make healthy choices.



What's next?

Learn more at myown.com.au.

If you're ready to join us now, simply visit our website or call us on **1800 931 841**. Our Member Services team will take care of the rest.



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www.myown.com.au

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Email service@myown.com.au

Call 1800 931 841

myOwn health insurance is issued by MO Health Pty Ltd ABN 32 611 323 034, a registered private health insurer. AIA Vitality is issued by AIA Australia Limited ABN 79 004 837 861.

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