

AIA MEDICAL REQUIREMENTS - LIFE & TPD[^]

Medical requirements are needed once cover reaches or exceeds the levels shown below.

AGE NB	MBA20	HIV & HEP B/C	SHORT MEDICAL EXAM*	MEDICAL EXAM BY GP OR PARAMED	PMAR	ECG (Resting)	Exercise ECG	PSA (Males)	FULL BLOOD COUNT
Up to 45	\$2,500,001	\$2,500,001	\$2,500,001	Nil	\$5,000,001	Nil	Nil	Nil	Nil
46 – 50	\$1,500,001	\$1,500,001	\$1,500,001	Nil	\$3,000,001	\$2,500,001	\$5,000,001	Nil	Nil
51 - 60	\$750,001	\$750,001	\$1,000,001	Nil	\$2,500,001	\$2,000,001	\$5,000,001	\$5,000,001	\$5,000,001
61 – 65	\$500,001	\$750,001	Nil	\$500,001	\$2,500,001	\$1,500,001	\$5,000,001	\$5,000,001	\$5,000,001
66+	\$300,001	\$750,001	Nil	\$300,001	\$1,000,001	\$1,000,001	\$5,000,001	\$5,000,001	\$5,000,001

Medical Examinations apply as follows:

Up to \$5,000,000	M/E by GP or paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)
\$5,000,001 +	M/E by Specialist Physician.

*Short M/E: A short medical exam consists only of blood pressure, height/weight details and urine specimen. (Completion of AIA's full application is required including the Personal History and Medical History sections).

[^]Above applies to Life or Permanent Disablement Stand Alone. Where the Life and Permanent Disablement Stand Alone or Buy Back are both purchased add 50% of lowest sum insured to the higher sum insured to determine the total sum insured. Above includes existing cover held with AIA only.