

TAL Health Sense Plus



LOOKING AHEAD: THE REWARDS OF PREVENTATIVE HEALTH CARE FOR YOUR CLIENTS

Whether it's empowering Australians with health education or enhancing their ability to take care of themselves, we're focused on your clients' health and wellbeing, now and into the future.

With our TAL Health Sense Plus program, we're putting that focus on preventative screening tests, highlighting the role they play in detecting and preventing serious disease, and helping your clients understand what they can do to proactively protect their health.

Over 50%
of all cancers could be avoided with a combination of a healthy lifestyle and regular screening¹

The rewards of preventative health care

In Australia, around 32% of disease is linked to factors we can change²: our weight, levels of physical activity and alcohol consumption for instance.

And many of the diseases these factors are associated with – cancer, diabetes, heart disease – can be detected and even prevented through preventative screening tests³; typically quick, simple tests that can be performed by a GP.

With TAL Health Sense Plus, we're aiming to highlight those benefits and show how a simple test can make an incredible difference.

How TAL Health Sense Plus works

TAL Health Sense Plus rewards proactive health care with a discount of 5% applied to the premiums of Accelerated Protection Life, TPD and Critical Illness Insurance, for up to two years at a time.

New Customers

TAL Health Sense Plus discount will be applied to the Life, TPD and/or Critical Illness insurance premium, for the first two years of the policy. No additional preventative screening test required. After the second policy anniversary, if eligible, your clients can extend the discount if they fulfill the criteria below.

Existing Customers

Prior to the relevant policy anniversary, we will email your eligible clients with an invitation to participate in TAL Health Sense Plus, with instructions for obtaining or maintaining the discount. Here's how your clients can get their discount from their next policy anniversary:



Have a preventative screening test with their GP

+



Upload evidence of the test on the Health Sense Plus website

Your clients can retain this discount by taking a preventative screening test every two years.

Who pays for the tests?

Preventative screening tests are self-funded by your client. Many are covered by Medicare, but some will incur a fee. Your clients should speak to their GP to make sure they know what's involved.



WHAT TEST WILL MY CLIENT NEED TO TAKE?

Eligible preventative screening tests are listed in the introductory email we'll send your client. These tests align to the Royal Australian College of General Practitioners' Red Book. Your client should discuss with their GP which test is most appropriate for them. Some examples include:

- **Blood pressure test:** easily performed by a GP to detect high blood pressure, which can increase the risk of cardiovascular disease
- **Glucose test:** a pin prick test to diagnose diabetes, which increases the risk of cardiovascular disease, nerve and kidney damage, and vision impairment
- **Hearing test:** performed by an audiologist to help identify hearing loss and its causes.
- **Skin check:** performed by a GP or skin cancer clinic to identify moles or discolourations which may be cancerous.



Eligibility

New customers from 26 May 2023 Criteria to obtain the Health Sense Plus discount

A 5% TAL Health Sense Plus discount will automatically be applied to the premium for Accelerated Protection Life Insurance, TPD Insurance, and/or Critical Illness Insurance, (excluding the policy fee, any government duties and any per mille loadings) where:

1. A new application with quotes generated on or after 26 May 2023;
2. The policy is issued under a PDS and Policy Document dated from 5 August 2022; and
3. The life insured is covered by one or more of Accelerated Protection Life Insurance, TPD Insurance, and/or Critical Illness Insurance.

How the discount applies

This discount will apply for two years from the policy commencement date and will reduce to nil from the second policy anniversary and thereafter (unless the life insured continues to be offered and remain eligible for the Health Sense Plus Discount as an existing customer, or unless a claim is made in respect of the life insured).

Existing customers

Existing Accelerated Protection customers (including customers whose initial discount has come to an end) must first receive an offer to participate in Health Sense Plus and must fulfil the eligibility criteria in order to receive the 5% discount.

Eligibility criteria to receive the offer and the discount are as follows:

Criteria to receive the Health Sense Plus offer

1. The life insured must be covered by one or more of Accelerated Protection Life Insurance, TPD Insurance, and/or Critical Illness Insurance;
2. No claim in respect of the life insured has been made under any policy or policies issued by TAL;
3. The life insured must be under the age of 62; and
4. Contact information for the policy must include a valid and up to date email address and mobile phone number. We will use this information to send the Health Sense Plus offer.

Criteria to obtain Health Sense Plus discount

Once the offer to participate in Health Sense Plus is made, the following criteria must be met in order to receive the discount:

1. The life insured must have undergone one or more preventative screening tests in the 6 months prior to the offer being made and ahead of the offer expiry; and
2. Acceptable evidence that the life insured has undergone a preventative screening test within the date range specified in the offer must be provided to us. Acceptable evidence is described below. (Please note that TAL does not require the test results to be provided as part of the Health Sense Plus program.)

Acceptable evidence

Acceptable evidence includes declaring:

- The health tests the life insured have undergone in the past six months, such as blood pressure or skin cancer screening, among others;
- Date the preventative test was undertaken;
- Name of the referring doctor; and
- Name, location, phone number, state, and postcode of the medical facility where the test was done.

Confirmation of above must be specified via the personalised link provided in the Health Sense Plus offer email. We will not require the results of any preventative screening test undertaken by the life insured as part of the Health Sense Plus program.

We reserve the right to review the evidence provided in order to obtain the Health Sense Plus discount and cancel your Health Sense Plus discount if the eligibility criteria are not fulfilled to our satisfaction.

How long does the discount apply?

For eligible new customers, the discount will be applied from day 1 of their policy and will last for up to two years.

For eligible existing customers, the discount will be applied from their next policy anniversary and will last for up to two years.

What happens to my trail commission if the Health Sense Plus discount is applied?

Your trail commission will be reduced proportionally as a result of the Health Sense Plus discount being applied.

TAL Health Sense Plus terms and conditions are available at tal.com.au/Health-Sense

For more information, contact your TAL sales representative or the Adviser Service Centre on **1300 286 937** (Monday to Friday 8am – 7pm AEST) or via email at acceleratedservice@tal.com.au

adviser.tal.com.au

¹AustGovernment Preventative Health Taskforce. Australia: The healthiest country by 2020 – National preventative health strategy. Canberra: wCommonwealth of Australia, 2009.

²Begg S, Vos T BB, Stevenson C, Stanley L, Lopez AD. The burden of disease and injury in Australia 2003. Canberra: AIHW, 2007.

³Dart H, Wolin KY, Colditz GA. Commentary: eight ways to prevent cancer: a framework for effective prevention messages for the public. Cancer Causes Control 2012;23(4):601-8.

Important Information: This information has been prepared for use by advisers in their professional capacity only and is not intended to be used by clients to make a decision. Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs; as such the appropriateness of the advice for any person should be considered having regard to those factors. Before making a decision to acquire or continue to hold Accelerated Protection clients should consider the Product Disclosure Statement and Policy Document (PDS) available from www.tal.com.au. The Target Market Determination for Accelerated Protection is also available at this web address.

Accelerated Protection is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237848.

Health Sense Plus is subject to offer and eligibility criteria. Participation is entirely optional and does not impact the terms of existing policies held with TAL, or claims made under those policies. The costs of preventative screening consultations and tests are not reimbursed by TAL, and the results are not required to be disclosed to TAL for the purposes of confirming eligibility for the Health Sense Plus discount. By participating in Health Sense Plus and verifying eligibility for the program, TAL collects data and information which includes participants' personal information and may include sensitive personal information (Data). By participating in Health Sense Plus, participants consent to TAL's collection and use of the Data in accordance with the TAL Privacy Policy. Any Data shared with TAL for the purposes of the Health Sense Plus program is used only for assessing eligibility for the discount and is regularly deleted once eligibility has been confirmed. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time.

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