



Asteron Health Sense Plus

Looking ahead: the rewards of preventative health care for your clients

Overview and frequently asked questions



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 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 38% of disease is linked to factors we can change², such as our weight, levels of physical activity, or alcohol consumption. Many diseases associated with these factors – cancer, diabetes, heart disease – can be detected or even prevented through preventative screening tests³. These are quick, simple tests that can be performed by a GP.

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

What is Health Sense Plus?

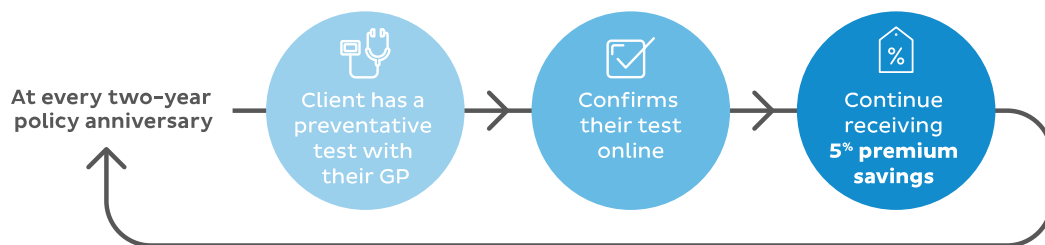
It is important to have good health, and at Asteron we recognise that one of the biggest impacts we can have is by encouraging our customers to take proactive steps to understand their health risks and take the appropriate preventative steps to do this. For example, over half of all cancers can be prevented through a combination of preventative screening and a healthy lifestyle.¹

Our Health Sense Plus program rewards proactive health checks with a 5% discount on Asteron Life Complete and Asteron Lifeguard Life, TPD and/or Trauma/Recovery insurance, if your client receives an offer to participate and:

- Undergoes a preventative screening test;
- Provides us with some information to confirm they took the test (we do not require their test results);
- Is below age 62;
- Has never made a claim under a policy issued by TAL Life or any predecessor life company whose business has been transferred to TAL Life under a court approved transfer of life insurance business; and
- Has a policy which commenced on or after 1 January 2008.

How Health Sense Plus works

Health Sense Plus rewards proactive health care with a 5% premium discount on Life, TPD and/or Trauma/Recovery insurance premiums for two years. Here's how your clients can get their discount:



Your client's GP can guide them on which test is most appropriate for them. We'll never ask for the test results – we only need to know that they had one, and the date and GP/medical centre details.

What test will my client need to take?

Eligible preventative tests are listed in the introductory email we'll send your client. These tests align to the Royal 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.

If your client has had one of the recommended tests in the last six months, they can apply for their 5% discount straight away by providing information of their test on the Health Sense Plus website.

Who's eligible?

If your client has an Asteron Life Complete or Asteron Lifeguard policy which commenced on or after 1 January 2008, and:

- Is invited to participate in the offer;
- Undergoes a preventative screening test;
- Provides us with required information confirming their completion of the test;
- Is below age 62; and
- Has never made a claim under a policy issued by TAL Life or any predecessor life company whose business has been transferred to TAL Life under a court approved transfer of life insurance business

they're eligible for a 5% discount on their Life, TPD and/or Trauma/Recovery insurance premiums for two years from their next policy anniversary.

When is the discount applied and how long does it last?

The discount will be applied from your client's next policy anniversary and lasts for 2 years.

Who pays for the tests?

Preventative screening tests must be 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.

When does my client have to provide the required information to be eligible for the discount?

Your client must submit the required information to us by the due date stated in the offer email.

Do my clients need to participate in Health Sense Plus?

No. Participating in Health Sense Plus is entirely optional and won't impact their existing policy if they choose not to participate. Your clients can opt-out from receiving further notifications in relation to Health Sense Plus.

If my client is not eligible this year, will they be able to apply next time?

If your client does not meet the eligibility criteria this year, they may apply again later so long as we continue to offer Health Sense Plus.

What are preventative screening tests for?

Preventative screening tests can help with the prevention of illness, the early detection of specific disease, and the promotion and maintenance of health.

For example:

- Early detection of cancers can significantly improve your ability to recover.
- Understanding your blood pressure and cholesterol can help to manage your risk of heart disease and stroke.

Your GP can give you appropriate advice on how you can better manage your health with preventative screening tests.

If the GP recommends another test which is not on the list, will this be acceptable?

Yes, as long as the purpose of the test is preventative screening.

How much will the preventative health screening test cost?

TAL Life will not fund the cost of any preventative health screening test. Many preventative tests 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 if they make a mistake when they lodge the application for Health Sense Plus?

Once they've submitted their application, they will not be able to make any changes. If they've made a mistake, they can contact us on 1800 221 727 with the details.

What if they miss the due date stated in the offer email?

The link provided in the email will expire after the due date. The Health Sense Plus discount is only available if the required information is submitted to TAL Life by the due date through the link provided in the email.

Do they need to provide the test results?

No, that's between them and their GP. The results of any test they take for Health Sense Plus won't impact their existing policy in any way.

What happens if as a result of doing this test they need to make a claim?

If that happens, they can contact our claims team on 1800 024 812 and we'll provide them with instructions on how to make a claim.

What if my client hasn't received a Health Sense Plus offer?

The Health Sense Plus is offered by email to customers with eligible cover types, who have provided us with their email address. They can contact us on 1800 221 727 to update their email address to be able to receive offers from us (see the full Terms and Conditions for other eligibility conditions).

How do they know that the discount has been applied?

When they submit their application for Health Sense Plus, we will let them know whether they're successful or not.

What happens if after they receive the discount they make a claim?

The Health Sense Plus discount will be discontinued once their claim is admitted by us and they will no longer be eligible for Health Sense Plus in the future.

What other terms and conditions apply to Health Sense Plus?

See the Health Sense Plus Terms and Conditions document for more details. The offer of Health Sense Plus is subject to the Terms and Conditions.

Can you turn off the Health Sense Plus offer to my customers?

No, we cannot turn off the Health Sense Plus offer. The Health Sense Plus offer will be made to eligible customers, however once issued, customers themselves can opt out of receiving further notifications in relation to Health Sense Plus if they wish.

Will Health Sense Plus affect the Healthy Life Option or Healthy Plus Option discount?

No. Health Sense Plus is independent of the Healthy Life Option and Healthy Plus Option discount. Any changes to Health Sense Plus will not affect the Healthy Life Option and Healthy Plus Option discount that is already in place.

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.

For more information, contact us on **1800 031 050** or via email at riskquotes@asteronlife.com.au

1 Australian Government Preventative Health Taskforce. Australia: The healthiest country by 2020 – National preventative health strategy. Canberra: Commonwealth of Australia, 2009 **2** Australian Institute of Health and Welfare (2021) Australian Burden of Disease Study 2018: Interactive data on risk factor burden, AIHW, Australian Government, <https://www.aihw.gov.au/reports/burden-of-disease/abds-2018-interactive-data-risk-factors/contents/summary> Accessed 23 September 2024. **3** Department of Health and Aged Care (2023) Screening for Cancer. <https://www.health.gov.au/topics/cancer/screening-for-cancer> Accessed 23/09/2024.

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Participating in Health Sense Plus is entirely optional and does not impact your client's existing policy terms or claims made under their existing Asteron Life policy with TAL Life. The discount applies only to Asteron Life Complete and Asteron Lifeguard Life, TPD and/or Trauma/Recovery insurance which commenced on or after 1 January 2008. The discount does not apply to any Child Cover Options or Child Cover benefits. The discount only applies to the base premium. Policy fees, stamp duty (where explicitly charged) and per-mille loadings are not discounted. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time. Health Sense Plus is subject to offer and eligibility criteria.

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 Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia (TAL) group of companies. TAL Life is the issuer of ordinary Asteron Life products and the insurer for Asteron Life products held in superannuation, which are issued by Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 as trustee for Brighter Super ABN 23 053 121 564 RSE R1000160. The different entities of the Brighter Super Group and TAL Group do not guarantee, are not responsible for, or liable in respect of, products and services provided by the other.

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