

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 of themselves, we're focused on your clients' health and wellbeing, now and into the future.

With our new 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 screening³

The rewards of preventative health care

In Australia, around 32% of disease is linked to factors we can change¹: 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 tests²: typically quick, simple tests that can be performed by a GP.

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

How Health Sense Plus works

Health Sense Plus rewards proactive health care and a healthy Body Mass Index (BMI) with a 5% premium discount on Life, Critical Illness and TPD Insurance premiums for two years. Here's how your clients can get their discount:



Have a preventative screening test with their GP

A number of preventative tests are eligible, so your client can select with their GP what's most appropriate for them

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Upload evidence of the test on the Health Sense Plus website

We'll never ask for these test results: that's between your client and their GP. We just ask for evidence they had a test, like a copy of the GP's invoice or Medicare statement

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Confirm their BMI is between 19.0 and 28.0 (inclusive)

BMI is a strong indicator of a person's general state of health and a healthy BMI can lower the risk of diabetes, heart disease, stroke and cancer



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:** easy 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 9 months, they can apply for their 5% discount straight away by uploading evidence of their test on the Health Sense Plus website.

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.

Who's eligible?

If your Accelerated Protection client:

- Has a BMI of 19.0 to 28.0 (inclusive);
 - Undergoes a preventative screening test; and
 - Provides us with evidence of their test,
- they're eligible for a 5% discount on their Accelerated Protection Life, TPD and/or Critical Illness insurance premiums for two years.

How long does the discount apply?

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

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

Important Information: Participating in Health Sense Plus is entirely optional and does not impact existing policy terms or claims made under your existing policy with TAL. The Discount applies only to Life Insurance, Critical Illness Insurance and TPD Insurance in our Accelerated Protection product. Participation in any medical test is at the expense of the client and will not be reimbursed by TAL. This information is general advice and does not take into account individual needs, objective, financial situation or health status. Please refer to the Health Sense Plus terms and conditions for more details. If you have any concerns or questions about health, you should seek advice from a qualified medical provider. Nothing in this document should be construed as medical advice.

1 Australian Government Preventative Health Taskforce. Australia: The healthiest country by 2020 – National preventative health strategy. Canberra: Commonwealth of Australia, 2009 **2** Begg S, Vos T BB, Stevenson C, Stanley L, Lopez AD. The burden of disease and injury in Australia 2003. Canberra: AIHW, 2007 **3** Dart 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. This document is issued by TAL Life Limited | ABN 70 050 109 450 | AFSL 237 848 (TAL)