

# 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 screening<sup>1</sup>

### The rewards of preventative health care

In Australia, around 32% of disease is linked to factors we can change<sup>2</sup>: 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 tests<sup>3</sup>; 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 and a healthy BMI with a discount of up to 5% applied to the premiums of Accelerated Protection Life, TPD and Critical Illness Insurance, for up to two years at a time.

#### New Customers

For eligible customers with a new quote generated on or after 26 May 2023, TAL Health Sense Plus discount will be applied to the Life, Critical Illness and/or TPD 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:



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**Have a preventative screening test with their GP**

**Upload evidence of the test on the Health Sense Plus website**

**Confirm their BMI is between 19.0 and 28.0 (inclusive)**

Your clients can retain this discount by reconfirming their BMI is within the TAL Health Sense range (19.0 – 28.0 (inclusive)) and 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.

### Who's eligible?

If your new client:

- is covered by one or more of Accelerated Protection Life Insurance, TPD Insurance and/or Critical Illness Insurance;
- up to 5% TAL Health Sense Plus discount on their premiums will be applied from day one of their policy for up to two years.

If your existing client:

- is covered by one or more of Accelerated Protection Life Insurance, TPD Insurance and/or Critical Illness Insurance;
- has a BMI of 19.0 to 28.0 (inclusive);
- undergoes a preventative screening test;
- has never made a claim under a policy issued by TAL;
- is below age 62; and
- provides us with evidence of their test and confirms their BMI, in response to our invitation to participate in TAL Health Sense Plus;

they may be eligible to receive up to 5% TAL Health Sense Plus discount for up to two years from their next policy anniversary.

### 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](https://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](mailto:acceleratedservice@tal.com.au)

[adviser.tal.com.au](https://adviser.tal.com.au)

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

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

<sup>3</sup>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.

**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](https://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.

TAL Health Sense Plus is subject to offer and eligibility criteria. Full terms and conditions are available at [www.tal.com.au](https://www.tal.com.au). The TAL Health Sense and TAL Health Sense Plus discounts apply to the premiums for Accelerated Protection Life Insurance, Critical Illness Insurance and TPD Insurance Plans only. Policy fees and stamp duties are not discounted. Preventative screening tests are at the participant's expense and are not reimbursed by TAL. TAL Health Sense Plus is not a substitute for professional medical advice or care. TAL does not guarantee to offer TAL Health Sense or TAL Health Sense Plus in perpetuity, and reserves the right to withdraw, alter or discontinue the offer at any time.

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