



**01:**  
**Sally Phillips**  
general manager  
TAL Health Services

# Start a conversation with your clients about their health

At TAL, health is integral to our business. We want all Australians to live a life as healthy and full as possible, because that's what living this Australian life is all about.

We support a holistic approach to health incorporating physical, mental and financial health. This closely aligns with how the World Health Organisation defines human health as a state of complete physical, mental and social wellbeing and not merely the absence of disease. We see financial health as a key part of this definition as it anchors us back to our adviser partners and our core function.

Our advisers' customers' health is important to them, and it's important to us. That's why we focus on health at every stage of the customer journey – rather than just offering a wellness solution. To enable this, TAL has invested in a Health Services team which provides internal medical and financial health expertise and capability across the business from product design, pricing, underwriting, claims and innovation.

To ensure that we can deliver clinically up to date and relevant health programs, TAL is committed to aligning with the health community through evidence-based and endorsed partnerships. Through these collaborations, we strive to remain at the forefront of medical protocols and strategies that enable us to offer tailored and targeted solutions for all of our customers.

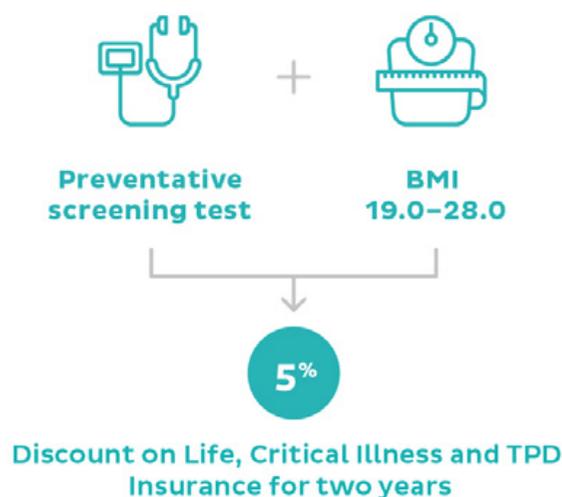
TAL's health proposition is focussed on working together with our adviser partners in two key areas: (1) enhancing their customers' health through prevention and (2) supporting their customers' return to health in challenging times.

Our commitment to rewarding our advisers' customers for embracing preventative health started in 2015 with Health Sense, where we offered our customers a policy discount for maintaining a healthy Body Mass Index (BMI). Now, we're taking our passion for health even further with Health Sense Plus, a program where we reward customers who engage in secondary prevention, or the early detection of conditions they may already have through preventative screening tests. We have aligned our approach with sound Australian Government practices and the Royal Australian College of General Practitioners, to ensure that we reward the most appropriate preventative screening tests based on each customers' age, gender and specific risk factors.

## Did you know?

Over 50% of all cancers could be avoided with a combination of a healthy lifestyle and regular screening tests<sup>1</sup>. Health Sense Plus is a great opportunity for advisers to start new client conversations about the importance of maintaining a healthy lifestyle and visiting their GP on a regular basis to get the relevant preventative screening tests.

Figure 1. Health Sense Plus discount: from policy anniversary



Source: TAL Life Limited

*Prevention and recovery.* These are the cornerstones of a new initiative from life insurance specialist TAL. The journey started three years ago when they started offering a policy discount to customers who kept fit and maintained a healthy Body Mass Index (BMI). From there, they broadened the scope and have been working closely with the health community to better understand the needs of their customers.

In this issue, TAL's general manager of health services, Sally Phillips, explains what advocacy role financial advisers can play in preventative health and the added benefits of being proactive in this aspect of a holistic financial plan. Find out more here.

*Michelle Baltazar*

Michelle Baltazar  
Director of Media & Publishing



## The quote

*We want to help advisers' customers to live their best lives through good health at every stage of life.*

Advisers can play a pivotal role in their customers' health by educating them on how these simple tests can detect serious disease at an early stage, often before their customers are aware of any symptoms.

To equip advisers to have conversations with their customers about health and the importance of prevention, we have a webinar on this topic in the TAL Risk Academy. There is also a preventative health tests and screenings booklet that advisers can share with their customers, available on the TAL Adviser Centre.

## How does it work?

With Health Sense Plus, advisers' customers can unlock discounts on Accelerated Protection Life, TPD and Critical Illness premiums when they've been with TAL for at least a year, by visiting their doctor and having one relevant preventative screening test.

After completing the preventative screening test with their GP, the customer will need to provide confirmation that their BMI is between 19 and 28 to make them eligible for a 5% discount off their lump sum premiums from their next policy anniversary.

The customer's doctor will determine the most relevant preventative screening test for the customer, based on their age, gender and risk factors. Once those steps are taken, the discount is automatically applied and it's effective for two years. We don't see the results of preventative screening tests – this is between the customer and their doctor.

We want to help advisers' customers to live their best lives through good health at every stage of life. From physical and mental health, to financial wellbeing – we work together with our adviser partners to help their customers be the best they can be. **FS**

<sup>1</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.

The Health Sense Plus terms and conditions are available at [adviser.tal.com.au/products/health-sense-plus](http://adviser.tal.com.au/products/health-sense-plus). If your client has any concerns or questions about health, they should seek advice from a qualified medical provider. Nothing in this article should be construed as medical advice. 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 any decision to acquire or to continue to hold TAL Accelerated Protection or Accelerated Protection for Investment Platforms, advisers and their clients should consider the relevant Product Disclosure Statement, available from [www.tal.com.au](http://www.tal.com.au) or your TAL Business Development Manager.



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