

TAL Health Sense Plus

FREQUENTLY ASKED QUESTIONS



What is Health Sense Plus?

It is important to have good health, and at TAL 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 Accelerated Protection Life, TPD and/or Critical Illness insurance, if you:

- have a BMI of 19.0 to 28.0;
- undergo a preventative screening test;
- provide us with some simple evidence to confirm you took the test (we do not require your test results);
- are below age 62; and
- have never made a claim under a policy issued by TAL.

When do I have to provide the required information to be eligible for the discount?

You must submit the required evidence to us by the due date stated in the offer email.

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

The discount will be applied from your next policy anniversary and will last for 2 years.

Do I need to participate in Health Sense Plus?

No. Participating in Health Sense Plus is entirely optional and won't impact your existing policy if you choose not to participate. You can opt-out from receiving further notifications in relation to Health Sense Plus for this year but we may extend this offer to you again in the future.

If I am not eligible this year, will I be able to apply next time?

If you do not meet the eligibility criteria this year, you 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.

Which preventative screening test must I take?

Eligible preventative tests are listed in your offer letter. These tests align to the Royal College of General Practitioners' Red Book. You should discuss with your GP which test is appropriate.

If my 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 will not fund the cost of any preventative health screening test. Many preventative tests are covered by Medicare, but some will incur a fee. Speak to your GP to make sure you know what's involved.

What if I made a mistake when I lodged my application for Health Sense Plus?

Once you've submitted your application, you will not be able to make any changes. If you've made a mistake, please contact us on 1300 214 433 with the details.

What if I miss the due date stated in my 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 evidence is submitted to TAL by the due date through the link provided in the email.

Do I need to provide the test results?

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

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

If that happens, you can contact our claims team on 1300 214 433 and they will provide you with instructions on how to make a claim.

Why do you need my height/weight and/or BMI?

Your height and weight is required to measure your Body Mass Index (BMI). BMI is a good indicator of general health and is often linked to the presence or development of conditions such as heart disease and diabetes.

What if I haven't received a Health Sense Plus offer?

The Health Sense Plus is offered by email to customers who have provided us with their email address. Please contact us on 1300 214 433 to update your email address to be able to receive offers from us (see the full Terms and Conditions for other eligibility conditions).

What if my BMI is not within the required range but I'm fit and healthy?

BMI is a measure widely used by the life insurance industry and is generally considered a good indicator of health. Unfortunately, if you're outside the required BMI range, you are not eligible for the Health Sense Plus discount.

How do I know that the discount has been applied?

When you submit your application for Health Sense Plus, we will let you know whether you're successful or not.

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

The Health Sense Plus discount will be discontinued once your claim is admitted by us and you 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.

Health Sense Plus terms and conditions are available at: <http://www.tal.com.au/Health-Sense>

For more information, contact your Financial Adviser or visit www.tal.com.au/Health-Sense

Important Information: These Frequently Asked Questions must be read in conjunction with the Health Sense Plus terms and conditions. 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. Any financial product advice is general in nature only and does not take into account your individual needs, objectives or financial situation. Before you decide to buy or to continue to hold TAL Accelerated Protection or Accelerated Protection for Investment Platforms, you should consider the appropriateness of the advice having regard to those factors, and consider the relevant Product Disclosure Statement PDS, available from www.tal.com.au or from your financial adviser.

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

This document and the life insurance policies are issued by TAL Life Limited | ABN 70 050 109 450 | AFSL 237 848 (TAL)

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The TAL logo consists of the letters 'TAL' in a bold, green, sans-serif font. The 'T' and 'A' are connected, and the 'L' is separate.