

# TAL Health Sense Plus

## FREQUENTLY ASKED QUESTIONS

### What is TAL 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 test and a healthy lifestyle.<sup>1</sup>

TAL Health Sense Plus rewards you for taking a proactive approach to your health care and having a healthy Body Mass Index (BMI) with a 5% discount on your Accelerated Protection Life, Critical Illness and TPD insurance premiums for up to two years at a time.

#### New Customers

For eligible customers with a new quote generated on or after 26 May 2023, the 5% TAL Health Sense Plus discount will be automatically applied to the Life, Critical Illness and/or TPD insurance premium, for the first two years of the policy. After the second policy anniversary, 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.

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

If you're an eligible existing customer, 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?**

For eligible new customers with a quote generated from 26 May 2023, the 5% TAL Health Sense Plus discount will be automatically applied to the Life, Critical Illness and/or TPD insurance premium, for the first two years of the policy.

For eligible existing customers, the 5% TAL Health Sense Plus discount will be applied from the next policy anniversary and will last for 2 years.

## **Do I need to participate in TAL Health Sense Plus?**

No. Participating in TAL Health Sense Plus is entirely optional and won't impact your policy if you choose not to participate.

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

For existing customers, if you do not meet the eligibility criteria this year, you may apply again later so long as we continue to offer TAL 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 screening tests are listed in your offer email. 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?**

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. Please note, TAL will not fund the cost of any preventative health screening test.

## **What if I made a mistake when I lodged my application for TAL 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?**

For existing customers, the link provided in the email will expire after the due date. The TAL 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 TAL 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 TAL Health Sense Plus offer?

The TAL Health Sense Plus is offered by email to eligible existing Accelerated Protection 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, for existing customers if you're outside the required BMI range, you are not eligible for the TAL Health Sense Plus discount.

## How do I know that the discount has been applied?

When you submit your application for TAL 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 TAL Health Sense Plus discount will be discontinued once your claim is admitted by us and you will no longer be eligible for TAL Health Sense Plus in the future.

## What other terms and conditions apply to TAL Health Sense Plus?

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

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

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For more information, contact your Financial Adviser or visit [www.tal.com.au/Health-Sense](http://www.tal.com.au/Health-Sense)

**Important Information:** Any financial product advice is general in nature only and does not take into account your objectives, financial situation or needs. Before acting on it you should consider its appropriateness for you having regard to those factors.

Before making a decision to acquire or continue to hold Accelerated Protection, you should consider the Product Disclosure Statement and Policy Document (PDS) available from [www.tal.com.au](http://www.tal.com.au) or from your financial adviser.

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](http://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.

This document was prepared by TAL Life Limited and is current at May 2023. This information may be subject to change.

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

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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. The logo is positioned in the bottom right corner of the page.