

TAL Health Sense Plus

FREQUENTLY ASKED QUESTIONS

At TAL, we want to encourage Australians to have a proactive approach to health and take appropriate preventative steps to help better understand health risks. Having regular preventative screening tests is one of the simplest ways to reduce your risk of developing a serious disease or disorder.

What is TAL Health Sense Plus?

There is only one you – and you should be rewarded for looking after yourself.

TAL Health Sense Plus rewards you for taking steps to proactively manage your health, by offering a 5% discount on eligible Accelerated Protection Life, Total and Permanent Disability and Critical Illness premiums for up to two years at a time.

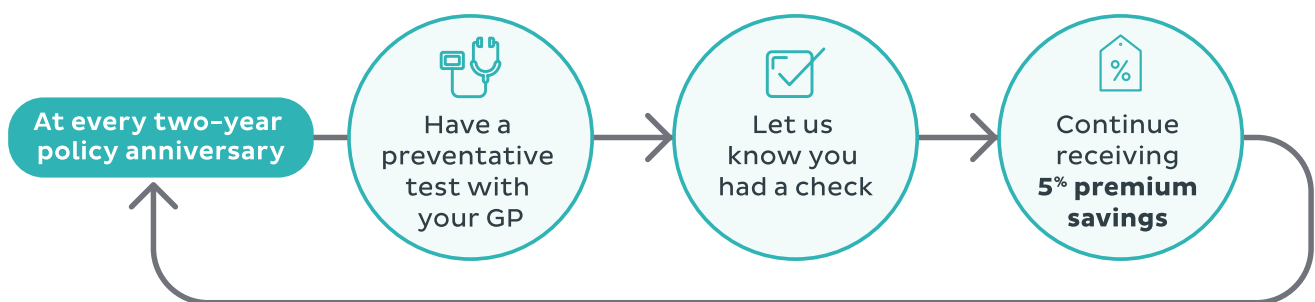
Over half
of all cancers can be prevented through a combination of preventative screening test and a healthy lifestyle¹

New Customers

All new applications receive an automatic 5% discount off Life, Total and Permanent Disability and Critical Illness Insurance premiums for two years with TAL Health Sense Plus.

Existing Customers

Once you have the TAL Health Sense Plus reward applied to your policy, you can continue to enjoy the 5% discount by undertaking a preventative screening test. You will receive an email reminder every two years to confirm your health check and renew your savings.



Health Sense⁺

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, Total and Permanent Disability and/or Critical Illness 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.

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).

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.

TAL 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

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

Important Information: Health Sense Plus is subject to offer and eligibility criteria. Participation is entirely optional and does not impact the terms of existing policies held with TAL, or claims made under those policies. The costs of preventative screening consultations and tests are not reimbursed by TAL, and the results are not required to be disclosed to TAL for the purposes of confirming eligibility for the Health Sense Plus discount. By participating in Health Sense Plus and verifying eligibility for the program, TAL collects data and information which includes participants' personal information and may include sensitive personal information (Data). By participating in Health Sense Plus, participants consent to TAL's collection and use of the Data in accordance with the TAL Privacy Policy. Any Data shared with TAL for the purposes of the Health Sense Plus program is used only for assessing eligibility for the discount, and is regularly deleted once eligibility has been confirmed. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time. Health Sense Plus is not a substitute for professional medical advice or care: always seek advice from a qualified provider in the event of health concerns or questions. 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 any person's objectives, financial situation or needs. Before acting on it, the appropriateness of the advice for any person should be considered, having regard to those factors. Persons deciding whether to acquire or continue to hold life insurance issued by TAL should consider the relevant Product Disclosure Statement (PDS) available at www.tal.com.au. The Target Market Determination (TMD) for the product (where applicable) is also available at this web address. This document was prepared by TAL Life Limited and is current at July 2024. This information may be subject to change.

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TALR7932/0724

The TAL logo is displayed in a bold, green, sans-serif font.