

# TAL Health Sense Plus

## TERMS & CONDITIONS



Preventative screening tests are one of the simplest ways to reduce your risk of developing a serious disease or disorder. TAL Health Sense Plus aims to empower you to live a longer healthier life, and will reward you for taking steps to proactively manage your health.

TAL Health Sense Plus offers a 5% discount on Accelerated Protection Life, Critical Illness and TPD insurance to eligible customers. Following confirmation of eligibility, the discount will be applied for two years from the next policy anniversary.

### Eligibility

Eligibility requirements for the life insured are detailed as follows and are subject to change at our discretion.

#### CRITERIA TO RECEIVE THE OFFER

1. You must have a current Accelerated Protection Life Insurance Plan, Critical Illness Insurance Plan, Critical Illness Insurance Premier Plan or TPD Insurance Plan when applying.
2. You have not made a claim under any policies that you hold with TAL when you apply for Health Sense Plus.
3. You are aged less than 62 when applying.
4. You have provided a valid email address and mobile phone number to enable us to send you the Health Sense Plus offer.

#### CRITERIA TO OBTAIN HEALTH SENSE PLUS DISCOUNT

1. You must have a BMI between 19.0 and 28.0 (inclusive) when applying.
2. You must have undergone one or more preventative screening tests in the 9 months prior to the offer being made and ahead of the offer expiry.
3. You must provide TAL with your Body Mass Index (BMI) and evidence acceptable to us of completion of a preventative screening test by the specified due date (however we do not need your test results). Acceptable evidence is described below.

### Acceptable evidence

Evidence acceptable to us can be uploaded via the link provided in the email sent to you. We will never require the results of any preventative screening test you undertake as part of the Health Sense Plus program.

#### EXAMPLES OF ACCEPTABLE EVIDENCE INCLUDE:

- Copy of the receipt for the GP's visit.
- Copy of the medical certificate stating which preventative test you took.
- Copy of a GP's note stating which preventative test you have had.
- Any other evidence confirming completion of a preventative test.

We reserve the right to review the evidence you provide and cancel your Health Sense Plus discount if the eligibility criteria are not fulfilled to our satisfaction.

## Other important information

Your eligibility for Health Sense Plus does not impact the terms of your existing Accelerated Protection policy, or any claims that you may make under it. We want you to live a long and healthy life, so we're rewarding your healthy lifestyle habits – the results of any preventative screening test are not required to be provided to us.

By participating in Health Sense Plus, you agree to provide information that is true and current as at the time you apply for the offer.

Should the results of any preventative screening tests trigger the need to commence the claims process, please contact us on 1800 101 016 or [send us an email](#).

1. The Health Sense Plus program is offered by TAL Life Limited ABN 70 050 109 450 AFSL 237 848. Any reference to we/ us/our/TAL means TAL Life Limited.
2. The Health Sense Plus discount only applies to Accelerated Protection Life Insurance, Critical Illness Insurance, and/ or Total and Permanent Disability Insurance. The discount only applies to the base premium. Policy fee and stamp duty (where explicitly charged) are not discounted.
3. Where the policy owner and the life insured are different, the life insured must fulfil the terms and conditions for Health Sense Plus.
4. Once approved, the Health Sense Plus discount will be applied to the applicable Accelerated Protection Plan(s) from the next policy anniversary and will remain for the next two years while your policy remains in force and you're paying premiums.
5. If you are receiving the Health Sense Plus discount and your claim is paid under a policy issued by TAL, the Health Sense Plus discount will be removed on all applicable policies.
6. The cost for preventative screening tests for the purpose of this offer will not be reimbursed or paid by TAL. The costs of any tests will need to be paid by you.
7. Applications for Health Sense Plus must be submitted:
  - by the due date stated in your offer; and
  - via the personalised link sent to you.
8. Health Sense and Health Sense Plus are separate discount programs. Eligibility for either discount is determined independently and will not alter eligibility for the other program.
9. If you make changes to your policy that requires it to be replaced by TAL, we will apply the Health Sense Plus discount on the new policy for a maximum of one year.
10. If you add a benefit or increase the sum insured and you already have the Health Sense Plus discount, the Health Sense Plus discount will be applied to the new applicable Plan or benefit for the remainder of the 2 year duration of the existing discount.
11. If you use Health Engine to book medical appointments, please note this is a third party (not related to TAL) which provides booking services for medical appointments in Australia. If you choose to use Health Engine, you must comply with their terms and conditions as stated on their website. TAL does not have any ownership or receive any commission from Health Engine.
12. TAL reserves the right to alter or discontinue the Health Sense Plus offer at any time.

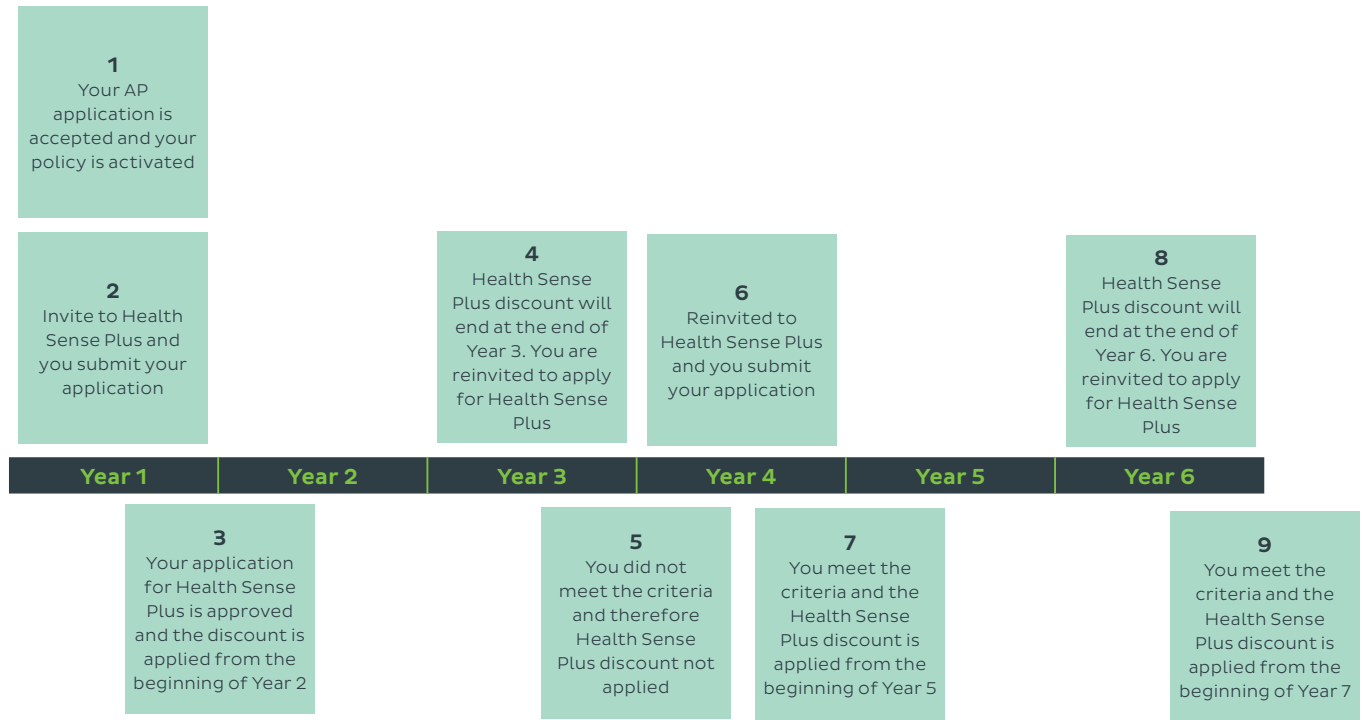
Note: The terms and conditions for Health Sense Plus operate independently to Health Sense discount. If we alter or discontinue Health Sense Plus, this will not impact the Health Sense discount that you already have.

## Privacy

We respect the privacy of individuals that entrust their information to us. The way in we collect, use, secure and disclose personal and sensitive information is set out in TAL's Privacy Policy (available at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy)) or free of charge on request. We can assure you that information collected as part of the Health Sense Plus premium discount initiative will be handled in accordance with relevant privacy legislation and in situations where the policy owner and the life insured are different people, the policy holder will be made aware if they are (or are not) eligible for the Health Sense Plus premium discount but otherwise the preventative health test screening information about the life insured (remember that we do not need the life insured's test results as part of Health Sense Plus) will not be disclosed to the policy owner.

## How it works

The illustration below shows an example of how the Health Sense Plus discounts works.



For more information, please speak with your financial adviser.

**Important Information:** Participating in Health Sense Plus is entirely optional and does not impact your existing Accelerated Protection 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 preventative screening test will not be reimbursed by TAL. The results of your test are between you and your doctor, who has a responsibility for communicating results to you. TAL does not require your test results for the purposes of Health Sense Plus.

By participating in Health Sense Plus, TAL gains access to data and information generated from you verifying participation in the program (Data). You acknowledge and agree that this Data may contain Personal Information and Sensitive Information (as those terms are defined in the Privacy Act 1988). By participating in Health Sense Plus, you consent to the collection and use by TAL of the Data obtained in accordance with the TAL Privacy Policy, located on our website ([www.tal.com.au](http://www.tal.com.au)). Any Data that you share with TAL in conjunction with this offer will be used only for the purpose of assessing the policyholder's eligibility for the Health Sense Plus discount and not for any other purpose.

Health Engine and TAL do not exchange personal information. Health Engine is solely responsible for the booking services provided.

This information is general advice and does not take into account individual needs, objectives, financial situation or health status.

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.