

Healthier
people
means
healthier
business

Let's make it happen.

medibank
Corporate Health Cover





Let's work together towards better health

When it comes to health, everyone wants to do better, they might just need some help along the way. That's where you come in. Because if you take care of your employees, they'll take care of your business.

As one of Australia's largest health insurers, our reach gives us exciting opportunities to improve the health and wellbeing of our members, and of all Australians. As an organisation, you have the same opportunity. We want to support you in empowering your employees to choose their path to a better quality life.

Medibank's corporate offering is all about the big health picture, helping your employees to live healthily at home and at work. We do this by using a combination of private health insurance, and wellbeing strategies and tools.

So what could better health look like in your workplace? We'll tell you everything you need to know and work with you to make it happen.

Why Medibank?

Better health for better lives.

When you choose Medibank, you're choosing more than just health cover. Our Corporate Health Cover offering looks at the bigger picture to provide long term health solutions for your business. Our network of experienced and accredited health and wellbeing providers offer a choice of the best corporate health and wellbeing programs in Australia. Let's work together towards better health for better lives.



We have over **40 years' experience** delivering health insurance to **3.7 million customers**.

Our members are at the centre of everything we do. We've paid **\$5.3b** benefits to them. And committed **\$35m** additional value.

So, we promise to put your **employees' health and wellbeing first**, get you **better value**, and **advise and guide** you along the way.



40^Y

We have over **40 years' experience***



3.7^M

We deliver health insurance to **3.7 million customers***



5.3^B

We've paid **\$5.3b** in benefits*



35^M

We've committed **\$35m** additional value*

* https://www.medibank.com.au/content/dam/retail/about-assets/pdfs/investor-centre/annual-reports/Medibank_Annual_Report_2018.pdf

Are unhealthy employees costing your business?



9^x

Unhealthy employees take 9 times more sick leave*



88^M

88 million work days are lost due to illness absence



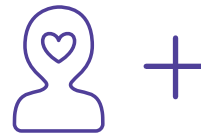
2.7^{K+}

Sick leave costs \$2,741 in productivity per employee per year

*Comcare.gov.au. [2019]. [online] Available at: https://www.comcare.gov.au/_data/assets/pdf_file/0006/99303/Benefits_to_business_the_evidence_for_investing_in_worker_health_and_wellbeing_PDF_89.4_KB.pdf [Accessed 4 Mar. 2019].

What would it mean to choose better health?

By supporting the health and wellbeing of your employees, you can drive better business outcomes. More importantly, you're empowering people to live better at work and at home. And to do this, we understand that health insurance is just the beginning. That's why we look at the big picture and offer cover designed for corporate companies, as well as strategies to improve workplace wellbeing, and a dedicated specialist team.



Increase engagement

Well managed employee health **increases engagement from 7% to 55%†**



Decrease absenteeism

Health and wellbeing programs can **decrease absenteeism by 25.3%** from 7% to 55%‡

† Comcare.gov.au. [2019]. [online] Available at: https://www.comcare.gov.au/_data/assets/pdf_file/0006/99303/Benefits_to_business_the_evidence_for_investing_in_worker_health_and_wellbeing_PDF_89.4_KB.pdf [Accessed 4 Mar. 2019].

‡ Comcare.gov.au. [2019]. [online] Available at: https://www.comcare.gov.au/_data/assets/pdf_file/0006/99303/Benefits_to_business_the_evidence_for_investing_in_worker_health_and_wellbeing_PDF_89.4_KB.pdf [Accessed 4 Mar. 2019].

Health insurance is just the beginning

We stand for better health, and we don't stop at health insurance.



Medibank at Home

Medibank at Home is a group of established and trial programs that bring hospital care into the homes of eligible members with hospital cover, providing them with choice and flexibility over where they receive their treatment. After encouraging trials with chemotherapy, palliative care and haemodialysis, we're working towards a national roll-out.



CareComplete

CareComplete is one of the largest chronic disease management programs in Australia, giving participants the support they need to better manage their chronic and complex health conditions, helping them stay out of hospital. It's part of our broader commitment to improve healthcare and awareness for Australians living with chronic conditions.¹



Medibank Health Concierge

Health Concierge provides personalised health support to help eligible Medibank hospital members prepare for, or recover from, a hospital stay or treatment. That means access to an over the phone 24/7 Medibank Nurse for clinical advice, plus access to practical resources and information.



24/7 Medibank Nurse

Medibank's experienced and passionate nurses can help with any health questions over the phone, 24 hours a day, seven days a week. It's just one of the ways we offer ongoing support to our members with hospital cover.

What's included in Medibank's corporate offering?



Private Health Insurance

Our private health insurance is designed for corporate companies and your employees. We offer discounted or subsidised rates on a range of products so you know you're getting a good deal for your employees.



Health and wellbeing plans

Corporate health and wellbeing programs can help improve your team's health and productivity. A network of experienced and accredited health and wellbeing providers offer you a choice of the best corporate health and wellbeing programs in Australia.



Ongoing support

We offer ongoing support to your business and your employees. From a dedicated corporate health and wellbeing service team, to support for members through our mental health advice line and 24/7 Medibank Nurse phone service.

Corporate Health Cover

Whether you're looking for a product portfolio for your staff to access on their terms, or looking to subsidise your employees' health cover, we have a range of corporate covers to suit your needs.



Subsidised cover

Our Elevate product portfolio offers a suite of premium cover options designed for corporate organisations and for your employees. We offer a range of subsidy options (full subsidy, partial subsidy, or an allowance model at your discretion), across a full suite of product options for you to choose from:

- **Subsidised Private Health Insurance**

- **Choice of** Corporate Silver Health Cover, Corporate Silver Plus Health Cover, Corporate Silvers Plus Health Cover Elite and Corporate Gold Health Cover.
- **Discounted Extras** designed to ensure your staff can claim a fixed percentage back for included extras at any recognised provider.²
- **Access to Medibank's Platinum Service team** for enquiries and payroll billing.



Corporate Inc

Medibank Corporate Inc is our product portfolio designed for simplicity, clarity, flexibility and value; empowering our corporate members to engage with their health on their terms, everyday. Unlike Elevate, the Corporate Inc. portfolio offers your organisation a discounted rate on your employees' cover, rather than a subsidy.

- **Discounted Hospital Cover** - choose from a comprehensive range of cover options from Basic to Gold, which you can mix n' match with any level of our Flexi extras range. Want Basic hospital with a high level of Extras cover? Go for it!
- **Discounted Flexi Extras** - with a single bucket of generous annual limits to claim on any included service, plus a separate limit on optical. Want to claim your entire combined annual limit on Physio?³ Be our guest!



Overseas cover

Medibank's range of overseas workers health covers can meet any visa health insurance requirements and is designed to provide peace of mind in the case of an Accident or illness.

**Get more
from extras**



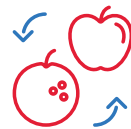
100% back on up to two dental check-ups

We know our members want greater everyday value when it comes to extras. That's why they can now get 100% back on up to two dental check-ups every year, for everyone on their cover, at any Members' Choice Advantage dentist.⁴



100% back on optical

Not all insurance covers 100% of claims for optical items, which means pulling out the credit card to cover the difference. For members with extras cover, Medibank will reimburse 100% of the costs for optical items, up to the annual limit, at recognised providers. Some lens coatings are excluded and waiting periods apply.



Mix and match

We let members mix and match different hospital and extras covers to suit their needs. Want to take out the highest level of hospital cover and the most basic extras cover? Be our guest.



Claim at any recognised provider

We know your employees are busy, that's why we've given members with Medibank Corporate Health Cover access to claim on included extras at any recognised provider (subject to waiting periods and annual limits). So if someone has been seeing the same dentist since they were 4, we won't make them stop now.



Use your extras how you want

With Flexi 80 extras, members with Corporate Hospital and Flexi Extras cover get a combined extras limit of \$1,500 per person per year to spend on the included extras of their choice.³ That's a great deal of value exclusive to Medibank Corporate Health Cover.

Get more from hospital cover_



Get more back for kids

It can be expensive bringing up a family. That's why for kids, we provide no hospital excess on every one of our family hospital covers.⁵



Unlimited emergency ambulance

We want our members to have the peace of mind that comes from knowing their cover includes unlimited emergency ambulance.⁶



Accidental injury benefit

Life can be unpredictable, which is why our Hospital covers pay towards treatment if a member is injured in an Accident, regardless of their level of cover. That means, services which are normally Restricted or Excluded will be treated as an Included service where treatment is required for injuries sustained in an Accident.⁷



Private room promise

With Corporate Hospital and Flexi Extras cover, be cared for in a private room at a Members' Choice hospital or receive a benefit of \$50 per night, for up to 5 nights per stay. Conditions Apply.⁸

Medibank health and wellbeing_

More than just health insurance

As one of Australia's leading health insurers, our reach gives us exciting opportunities to improve the health and wellbeing of our members, and of all Australians. We want to support you to do the same, to empower your employees to choose their path to a better quality life. To achieve this, you need the best in corporate health insurance paired with practical health and wellbeing solutions.



What could we do for your workplace?



70%+

Chronic diseases make up **more than 70%** of Australia's overall disease burden

Chronic diseases like arthritis, musculoskeletal disease, cardiovascular disease, cancer, diabetes and hypertension, make up more than 70% of Australia's overall disease burden. These diseases are often preventable but still make up for the most lost work time in the working working-age population.*

There is a wealth of emerging evidence indicating that successful health and wellbeing programs provide an excellent return on investment. We look at the bigger picture to assess your workplace and develop a health and wellbeing plan that addresses and prevents the health issues affecting your employees. From flu vaccinations to skin checks, health risk assessments, wellbeing workshops and mental health consultants, our health and wellbeing solutions are different for every workplace.

These are just some of the solutions and providers we partner with that could support health and wellbeing in your workplace.

*Comcare.gov.au. [2019]. [online] Available at: https://www.comcare.gov.au/_data/assets/pdf_file/0006/99303/Benefits_to_business_the_evidence_for_investing_in_worker_health_and_wellbeing_PDF_89.4_KB.pdf [Accessed 4 Mar. 2019].



Eat Better

- Cooking demonstrations and workshops
- Nutritional behavioural change programas
- Nutritional focused expos
- Discounted healthy food delivery
- Personalised nutrition plans and recipes on online wellbeing portal BeBetter



Move Better

- Safety training
- The Global Challenge from Virgin Pulse
- GymBetter App
- Personalised exercise plans
- Physical activity seminars/workshops

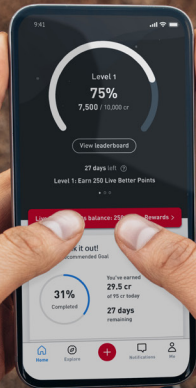


Feel Better

- e-learning around sleep, fatigue, mental health and excelling
- Organisational development
- Specialist workplace coaching
- Management for complex and sensitive human workplace issues
- Wellbeing@Work index
- Telephonic and online mental health support programs

Our technology works hard, so our members don't have to

Here at Medibank we're working hard to build technology that makes our members' lives easier. From the Medibank App to our tap and go functionality, we're committed to making health cover easier, so our members have more time to focus on what's important.



The Medibank App

Our app makes it easy to check cover details and keep on top of extras limits and waiting periods on most covers.⁹ Plus, members can find a Members' Choice provider, make changes to details and submit a claim on most extras.



Medibank tap and go

In an Australian first, Medibank has released a digitised membership card for members using Android phones enabling them to claim on-the-spot through HICAPS terminals. It's all about making it easy for our members to use their cover.



Living better is easier with Medibank

At Medibank, we want our members to live healthier, happier lives. It's why we created Live Better — our online hub and app to help you towards a better, healthier life.



Get rewarded

Our Live Better App lets eligible Medibank members with hospital or extras cover earn rewards, including savings on their health cover and gift vouchers, simply for looking after themselves.¹⁰



Get active

We want to get Australians moving, so we've teamed up with some great partners to put on free, fun and social activities all around the country.



Get inspired

Live Better is our digital guide to healthy living where members can find the latest news in health, expert advice, recipes, exercise tips, online courses and more.

Like rewards?

We believe in rewarding members for looking after their health. That's why Medibank members with hospital or extras cover can enjoy benefits for taking steps towards living a healthier life by using our Live Better App.



Earn points

Eligible Medibank members with hospital or extras cover can earn points by tracking healthy activities like eating well, working out or simply taking the time to meditate.



Redeem points

Live Better points can be redeemed on a range of gift cards and more from our partners including, adidas, Amcal, Apple and Fitbit, or to get more on your extras cover like a remedial massage or physio service.¹⁰



Join a community

The Live Better App lets members join and create communities to find and interact with other like-minded people. Employees can share updates and motivate each other on their journey to healthier living.



Set goals

Members can set personal goals or compete in group challenges to help hit their health targets.

There's nothing wrong with a bit of healthy competition, so employees can create private challenges to encourage everyone in the team to live better, healthier lives.

Get more with Medibank

At Medibank, we make sure our members get more than just health cover. From insurance discounts to member offers, here are just some of the ways we give our members more.



Member offers

Medibank members enjoy a range of great offers from gym memberships to sporting equipment and some of your favourite brands. To see our member offers visit <https://www.medibank.com.au/livebetter/my-medibank/category/offers/>.

Insurance discounts

Eligible Medibank members can get a discount on our other insurance products. Whether it's for a furry friend or a holiday, Medibank members can have peace of mind.



15% off Medibank
Travel Insurance¹¹



10% off on Medibank
Pet insurance¹²



10% off on
Medibank's Life
Insurance products¹³

Healthier people means healthier business

Ready to make it happen?

If you need more information or are ready to build a healthy business with Medibank, simply contact the Medibank corporate team.

✉ corporate.medibank@medibank.com.au

Disclaimers

1. Available in most major metropolitan and regional areas. Not available in the Northern Territory.
2. Waiting periods and annual limits apply.
3. At any recognised provider. Up to annual limits. Waiting periods apply. Excludes optical.
4. Two month waiting period applies. Limited to two dental check ups across all extras annually. Not available in all areas.
5. Other out of pocket expenses may apply.
6. Waiting periods apply. For ambulance attendance or transportation to a hospital where immediate professional attention is required and your medical condition is such that you couldn't be transported any other way. Tasmania and Queensland have state schemes to cover ambulance services for residents of those states.
7. Restricted or Excluded services will be treated as Included services where treatment is required for injuries sustained in an Accident that occurs after joining this cover. Excludes claims covered by third parties such as Workcover and our Private Room promise.
8. Applies to admissions to Members' Choice Hospitals only. You'll need to request a private room from the Members' Choice hospital at least 24 hours prior to your stay, provide supporting documentation to Medibank from the hospital about this request and be eligible to receive benefits for the treatment you received during your stay. Does not apply for same-day admissions or admissions for sleep studies, or where your doctor specifically requests a shared room for clinical reasons.
9. Some claims like paper based, may take longer to update. Members with Working Visa Health Insurance, may not be able to use all features.
10. Must be 18 years or over and have a valid Australian residential address to register for Medibank Live Better. Must be a Medibank member with hospital cover, extras cover, or hospital and extras cover, be up-to-date with premium payments and have signed up to Medibank Live Better with 'My Medibank' or have linked their MyMedibank account with their Live Better account to redeem rewards. Excludes Overseas Visitor health cover, Working Visa health cover, Overseas Student Health Cover [OSHC], Ambulance only cover, ahm covers and other selected covers. Additional terms and conditions may apply to the redemption of a reward depending on the type of reward chosen. See full Medibank Live Better terms.
11. Limits, sub-limits, exclusions and conditions apply. This is general advice only. Medibank Private Limited, ABN 47 080 890 259, an Authorised Representative, AR 286089, of Travel Insurance Partners Pty Limited, ABN 73 144 049 230 AFSL 360138 arranges the insurance on behalf of the insurer. The insurer is Zurich Australian Insurance Limited ABN 13 000 296 640, AFSL 232507. Please consider your own needs and the Combined FSG/PDS available at medibank.com.au/travel to decide if this product is right for you. For information on the Target Market and Target Market Determinations, visit medibank.com.au/travel-insurance/help/
12. Medibank Pet Insurance is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 261436, is arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and is promoted and distributed by PetSure's Authorised Representative (AR) Medibank Private Limited ABN 47 080 890 259, AR 286089. Terms, conditions, waiting periods and exclusions apply. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing. PDS and Target Market Determination available at medibank.com.au/pet-insurance.
13. Any advice provided is general only and doesn't consider your objectives, financial situation or needs. You should carefully read the relevant Product Disclosure Statement (which sets out the product terms, conditions and exclusions), Target Market Determination and Financial Services Guide available here to ensure the product is right for you. Medibank life insurance products are issued by the insurer, Swiss Re Life & Health Australia Limited ABN 74 000 218 306, AFSL 324908 (Swiss Re). Medibank life insurance products are distributed by Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079 (GFS), and promoted by Medibank Private Limited ABN 47 080 890 259, AR 286089 (Medibank Private). Medibank Private is an authorised representative of GFS. For more information about how Medibank handles your personal information see our Privacy Policy. The Privacy Collection Notice provides more information about our partner's privacy practices and policy.