

# accessibility and inclusion plan

2018 – 2021

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## Message from CEO

I am pleased to present Medibank's inaugural Accessibility and Inclusion Plan. Our purpose of Better Health for Better Lives is inclusive of all Australians, and our commitment towards equality in health, wellbeing and employment for people living with disability is set out in this plan.

With more than four million people in Australia living with disability<sup>1</sup>, it is important that Medibank helps our customers navigate the health system, assured that disability is not a barrier to accessing the advice, services and care they need. Similarly, we believe that people with disability are able to thrive in meaningful and fulfilling careers in a supportive and inclusive environment.

This plan represents a whole-of-business approach to inclusion, with our people working across Medibank to providing our employees and customers with the best possible experiences.

I wish to thank the Australian Network on Disability for their guidance in helping us to deliver this plan, as well as Medibank's All Abilities and Ages employee network for its work in building our capability to better support our customers and colleagues with disability.

A handwritten signature in black ink that reads "Craig". The signature is stylized with a large, looping initial 'C' and a long horizontal stroke extending to the right.

Craig Drummond  
Chief Executive Officer  
Medibank

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<sup>1</sup> Australian Bureau of Statistics (ABS), 'Disability, Ageing and Carers, Australia: Summary of Findings, 2015', retrieved 17 May 2018, < <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4430.0> >

# Our business

Medibank is a leading private health insurer, with 40 years of experience delivering better health to Australians. We look after the health cover needs of 3.7 million customers through our Medibank and ahm brands, and distribute travel, life and pet insurance. We also deliver a range of health services in Australia including mental health support, preventative and better integrated primary care, after-hours health support, and healthcare for the 60,000 permanent and 20,000 reservist uniformed Australian Defence Force personnel.

Headquartered in Melbourne, Medibank has corporate offices in Canberra, Brisbane, Perth, Sydney, and Wollongong, and a significant work from home population. We have more than 80 retail stores across Australia, with more than 20 in regional areas.

Medibank's people represent both our organisation and the communities they are part of; our people are the faces of our business and we are committed to our workforce reflecting the diversity of Australia and our customers. Medibank has more than 3,200 employees, with 6.4 per cent identifying as a person with disability<sup>2</sup>.

We are committed to creating an inclusive culture that acknowledges and embraces difference in all its forms. With difference comes new thinking and ideas and we are keen to leverage these benefits to enhance the experiences of our employees, shareholders, our customers and the community.



## Our vision for accessibility and inclusion

With one in five Australians identifying as a person with disability, Medibank is committed to removing any barriers that may exist for people with disability, to ensure that everyone has equal access to better health and employment

outcomes. We do this by considering the experiences, needs and accessibility requirements of our customers, our people and the community.

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<sup>2</sup> As at June 2018.

# Disability in Australia



Almost  
**1 in 5**  
Australians  
have a disability



Disability increases  
with age<sup>3</sup>:  
**8%** Aged 15-24  
**66%** Aged 75+

Workforce participation rate<sup>3</sup>:

**82.5%**

People without disability

**53%**

People with disability



Disability at Medibank:

**4.5%**

Employees  
with disability  
2017

**6.4%**

Employees  
with disability  
2018



**1 in 3**

consumers with a  
disability say their  
customer needs  
are often unmet<sup>4</sup>



up **6%** from 2017

**81%**

Sense of diversity and  
inclusion for employees  
with disability



up **3%** from 2017

**80%**

Employee engagement for  
people with disability

**63%**

Sense of wellbeing for  
employees with disability

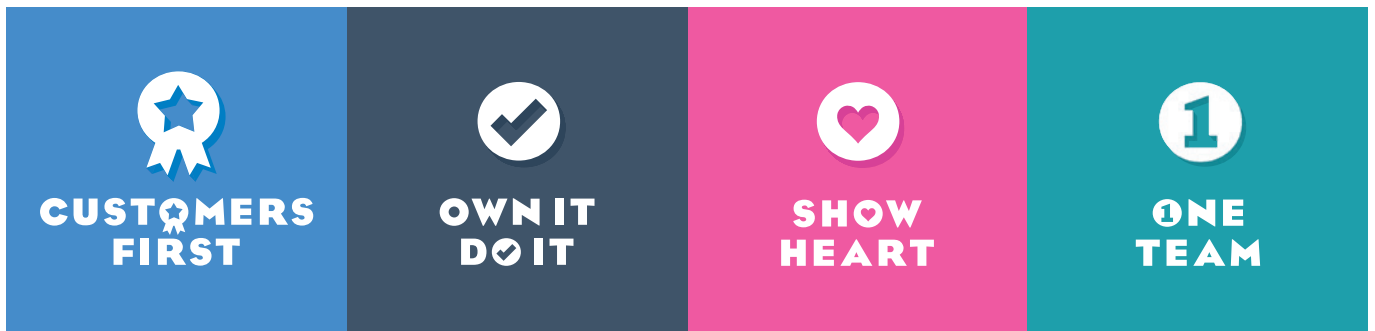
<sup>3</sup> Australian Bureau of Statistics (ABS), 'Disability, Ageing and Carers, Australia: Summary of Findings, 2015', retrieved 17 May 2018, < <http://www.abs.gov.au/ausstats/abs@.nsf/mf/4430.0> >

<sup>4</sup> Deloitte & Australian Human Rights Commission, 'Missing Out: The Business Case for Customer Diversity', retrieved 3 March 2017, < <file://mplfiler/HomeDirs/M48393/Downloads/deloitte-au-hc-business-case-diversity-27Feb2017.pdf> >

# Our Accessibility and Inclusion Plan

Medibank's purpose is Better Health for Better Lives. This means everything we do as an organisation is aimed at improving the health and wellbeing of Australians, and helping people lead better quality lives. Our Accessibility and Inclusion Plan sets

out our commitments to improving the experiences of our people and our customers with disability, and our commitments to the broader community. This action plan is underpinned by Medibank's values:



## Customers First

Our customers are at the centre of everything we do.

## Own It. Do It

We are accountable. We deliver on our promises, even when it's hard. We make it happen.

## Show Heart

We show compassion. We care for each other, our customers and our community.

## One Team

We work better and smarter together. More we, less me.



# Case study: Accessibility and inclusion — more than just talking<sup>5</sup>

**We wanted to create an inclusive space where women with disability could have the same access as everyone else**



Medibank has provided the 1800RESPECT service on behalf of the Australian Government since 2010. A confidential information, referral and counselling service for people impacted by sexual assault, domestic or family violence, 1800RESPECT is open 24 hours a day, every day of the year.

According to 1800RESPECT General Manager Nicole McMahon, it is vital that this important service is accessible to everyone.

“We want to make sure that all women regardless of where they live, their level of mobility, the language they speak or if they have a physical or intellectual disability get the support they need in an easy and timely way,” says Nicole.

To do this, 1800RESPECT commissioned Women with Disability Australia to conduct a full-scale audit of the 1800RESPECT service, across phone, online and email.

“We wanted to create an inclusive space where women with disability could have the same access as everyone else. We created

an advisory panel and a user testing group to help us with the redesign of the website,” says Nicole.

To ensure the website met Web Content Accessibility Guidelines (WCAG) 2.0, Medibank consulted the Centre for Inclusive Design and the developers and designers were given accessibility training to help them design the most accessible website possible.

“The website is available in different formats and written in Easy or Plain English. Minimal file size is used to reduce download time and promote accessibility and usability. It has been created so people with disability can easily access the support that best suits them,” says Nicole.

Research shows that women with disability are incredibly over-represented in the sexual assault, domestic and family violence statistics. In fact, 1 in 5 women with disability have experienced sexual violence and girls with disability are 3-4 times more likely to experience violence than their peers without disability.

**If you or someone you know is impacted by sexual assault, domestic or family violence, call 1800RESPECT on 1800 737 732 or visit [1800RESPECT.org.au](https://www.1800respect.org.au).**

**In an emergency, call 000.**

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<sup>5</sup> First published as a Good Practice case study in the Australian Network on Disability's Access and Inclusion Benchmark Report 2017-18

# 1. Better accessibility and inclusion for our customers

We commit to providing our customers with an inclusive experience at our retail branches, our online communication channels and when contacting us by phone.

Our commitment	Timeframe	Accountability
We will list the accessibility features of our retail stores on our website and mobile apps	2019	Divisional General Manager: Customer Channels
We will include information and contact details on our website for customers to request reasonable adjustments when wishing to discuss insurance	2020	Divisional General Manager: Customer Channels
We will ensure our membership cards are accessible	2020	General Manager: Brand & Marketing General Manager: ahm
We will enhance the digital accessibility of our websites and mobile apps. We will do this by: <ul style="list-style-type: none"> <li>formalising our commitment to ensure digital accessibility standards are met in line with web content accessibility guidelines (WCAG) 2.1 AA for all new web pages and mobile apps</li> <li>including information regarding accessibility on our websites</li> </ul>	2020	General Manager: Digital General Manager: ahm
We will provide guidance to our call centre employees on how to be National Relay Service friendly	2019	General Manager: Talent, Capability & Culture
We will integrate inclusive and universal design into any new product and service development, including consultation with people with disability	2020	General Manager: Consumer & AHM Portfolios
We will ensure key electronic customer communications are accessible and compatible with the use of assistive technologies	2021	Divisional General Manager: Customer Channels
We will ensure all new retail store fit-outs consider dignified access for people with disability	2020	Divisional General Manager: Customer Channels
We will ensure our marketing imagery is representative of people with disability	2018	General Manager: Brand & Marketing

*Table 1 – Customer Engagement*



# Employee profile: Paul Jones



## Career-driven and self confident, Paul proves he isn't defined by his disability

We got to know a bit more about Corporate Social Responsibility (CSR) & Wellbeing Administrator Paul Jones, and how Medibank has supported him on his career path. Paul lives with two separate conditions known as Ocular Albinism and Nystagmus, both affecting his vision in different ways.

“Ocular Albinism is similar to the Albino condition. However, it only affects the back of my eyes. I am unable to see things that are both far away, or up close and very small. Nystagmus is where I'm unable to control the movement of my eyes.”

Paul's journey with Medibank began in late 2014 when he had originally interviewed for a retail position. However, unbeknown to him, there was another opportunity waiting around the corner.

“Two weeks after applying for a role in one of our retail stores, I received a call saying there was an exciting opportunity to work with our community partnerships in the CSR team within People & Culture. I've been a part of this team since November 2014.”

According to Paul, his Medibank colleagues have always been inclusive and have never defined him by his disability.

“Everyone has been really open and I'm treated equally at work. They're all fantastic people and I have never felt excluded from anything or by anyone. They're some of the best people I've worked with.”

In supporting Paul at work, Medibank worked with Vision Australia to install specialised software that allows him to carry out his daily tasks. Having worked with Vision Australia prior

to joining Medibank, Paul was familiar with the technology they offered.

“Vision Australia has provided me with ZoomText, which magnifies my computer screen up to seven times the size of a normal screen. Being given the software I need for my vision has supported me to do my job as effectively as anyone else.”

Travelling to and from work brings out a bit of anxiety in Paul, which he says he tackles by using a small cane to help him out.

“I mainly use it for peace of mind when I'm feeling anxious. It's easier for me to sit down than stand up on public transport and I also have more of a chance being offered a seat if I have my cane with me than if I don't.”

With the launch of FlexBetter, every Medibank employee can work in a way that suits their needs and gives them the freedom to carry out their days based on what works best for them.

“Medibank's FlexBetter suite allows employees to make slight changes to the 'normal' structure to help them work smarter for better outcomes. It works for me as I have the flexibility to book health appointments at times that suit me.”

It's important for people to feel confident when applying for jobs. Paul says it's about being you, knowing what you have to offer and believing in yourself.

“If you're in the interview, they've called you for a reason, they think you've got potential. Have confidence in your work and believe in yourself, because they're not going to see the disability, they're going to see you.”

## 2. Better accessibility and inclusion for our people

We commit to caring for our people and providing them with a safe and inclusive place to work which supports their health and wellbeing.

Our commitment	Timeframe	Accountability
We will create a disability confident culture across Medibank, where employees have knowledge and skills to create inclusive experiences for everyone	2020	General Manager: Talent, Capability & Culture
<p>We aim to increase the representation of people with disability in our workforce through meaningful, sustained employment opportunities. We will encourage this through:</p> <ul style="list-style-type: none"> <li>• ensuring our talent acquisition team are disability confident through training, awareness and improved recruitment processes</li> <li>• working with partner organisations in the disability space to build a pipeline of talent with disability within Medibank</li> <li>• providing a confidential feedback mechanism for employees in relation to accessibility and inclusion matters</li> </ul>	2019	General Manager: Talent Acquisition & Employer Brand
We will form a network of accessibility champions throughout our organisation	2018	General Manager: Talent, Capability & Culture
We will work towards making our intranet resources and learning platform accessible for employees with disability and ensuring compatibility when using assistive technologies to access digital content	2020	General Manager: Talent, Capability & Culture



Our commitment	Timeframe	Accountability
<p>We will equip our people with tools and resources to be disability confident in supporting customers and colleagues with disability. We will achieve this through:</p> <ul style="list-style-type: none"> <li>• launching a formal Workplace Adjustment Policy and including information in our onboarding process for new employees</li> <li>• implementing a Workplace Adjustment Passport for employees</li> <li>• implementing an online toolkit for people leaders, employees and frontline staff to support employees and customers with disability</li> <li>• reviewing our knowledge management system to ensure inclusive language</li> </ul>	2020	<p>General Manager: Wellbeing &amp; Community</p> <p>General Manager: Talent, Capability &amp; Culture</p>
<p>We will review and update existing employee policies and processes in relation to workplace adjustments, such as:</p> <ul style="list-style-type: none"> <li>• the Personal Emergency and Evacuation Plan (PEEP) process for our employees</li> <li>• the onboarding and induction process</li> <li>• participation in learning and development programs.</li> </ul>	2019	General Manager: Talent, Capability & Culture
<p>We will enhance the employee experience for our people with disability when attending any Medibank event through:</p> <ul style="list-style-type: none"> <li>• implementing a dignified access checklist when planning for events</li> <li>• listing the accessibility features of any large employee event on our invitations</li> <li>• inviting employees to contact our events organiser should they have access requirements or require an adjustment to participate</li> </ul>	2018	General Manager: Talent, Capability & Culture

*Table 2 – People Engagement*

## Employee profile: Nick Rousch

### Working at Medibank as a person with disability taught me to be structured, disciplined and a little courageous

My name is Nick Rousch, and I work in the finance department at ahm. I have a rare, chronic, degenerative neurological disorder, which means I use a wheelchair, and I am fortunate enough to be able to effectively manage my condition. Medibank's Better Health for Better Lives purpose, coupled with supporting and promoting a healthy lifestyle, is in my DNA. I live this mission every day.

I've always been inspired by the legacy of the late Roy Johnson, founder of ahm (originally called the Local Government Employees Medical and Hospital Club and later acquired by Medibank). Following the death of his daughter Lynne from Hodgkin's lymphoma, Roy was inspired to start a health fund to help other parents with sick children, and worked at ahm for 23 years.



For me, this tradition of support continues at ahm, with the provision of ergonomic computer equipment, as well as the installation of an electric bathroom door in the office bathroom. A big thank you to my manager for this support.

Working at Medibank as a person with disability has taught me to be highly structured, disciplined and a little courageous! I attribute this to the flexible work-life balance instilled within our organisation's culture.

I would like to take this opportunity to thank my work colleagues at ahm, as well as my direct family, who have supported and assisted me in so many ways.

I am proud to be associated with ahm and Medibank.



### 3. Better inclusion for the community

We commit to contributing to a better and more inclusive Australia for people with disability as our customers, employees and the wider community.

Our commitment	Timeframe	Accountability
We will continue to partner with organisations to advance the inclusion of people with disability in all aspects of life	2018-2021	General Manager: Talent, Capability & Culture
We will elevate our efforts to work with suppliers who demonstrate commitment to access and inclusion of people with disability. We will do this through: <ul style="list-style-type: none"> <li>• developing written guidelines for suppliers specifically in relation to access and inclusion</li> <li>• developing a procurement checklist with access and inclusion criteria to aid our vendor selection process</li> </ul>	2018	General Manager: Property & Procurement
We will utilise our procurement software system to develop a mechanism to encourage suppliers to increase their access and inclusion standards	2019	General Manager: Property & Procurement

Table 3 – Community Engagement



# Employee profile: Vicki Georgecopoulos

## When a company supports you, you feel really valued

Medibank prides itself on having a diverse range of employees to help drive its success. Different cultures, backgrounds, and skillsets are all welcome and treated equally with respect and support. Customer Connect Case Specialist Vicki Georgecopoulos, who has experienced a hearing impairment from childhood, knows the importance of being treated just like anyone else.

At 4 years old, Vicki was involved in a car accident along with her mother and uncle. As a result, she sustained head injuries, which affected her hearing.

“The middle ear bone broke as a result of the accident. It wasn’t severe as a child so I didn’t actually need hearing aids at the time. I was operated on and monitored as the hearing loss was only about 10 per cent, so not significant.”

Doctors told Vicki that her hearing would get worse as she got older. As a result of this, she has had no choice but to get hearing aids.

“They told me that once I hit my 30s and 40s, which I have, my hearing loss would increase. About six years ago, doctors advised me that my hearing had gone down to around 30 per



cent, so I now have hearing aids. They bring my hearing back up to around 90 per cent and above.”

Asked what the most difficult part of having a hearing impairment is, Vicki says that it’s having to ask people to repeat what they’ve said. Although she’s never actually received any negativity about her situation, it still gets to her at times.

“I don’t like making people repeat what they’ve said in conversation or having to go back up to people at meetings because I didn’t hear properly. It’s something that I’ve had to get used to but it still gets a bit embarrassing sometimes.”

“Medibank has always been very open. From the beginning, it was made clear to me that my impairment was not going to be a barrier to employment. I was very impressed even from the very early days of the recruitment process. The company really made it clear that candidates and employees are to be supported, not judged.”



Vicki says that Medibank has, and continues to make sure, that the work environment is as comfortable as it can be for her. Vicki feels confident to let people know firsthand that she has hearing issues because to her, communication is key.

According to Vicki, the most important thing that Medibank offers employees with disability is the opportunity to be just like everyone else and not be treated any differently.

“I’ve been really impressed with the fact that they made it clear from the start that I wouldn’t be disadvantaged and they’ve kept their

word. What Medibank offers is normality. It’s important for everyone to feel like a true part of the company.”

The company’s focus on diversity and inclusion is strong and continues to be a key driving force to its success.

“Everyone is so supportive and friendly. That’s how people feel respected and that’s how a company earns employee loyalty, by treating each individual as a valued member of the team every single day.”

## 4. Governance

Our commitment	Timeframe	Accountability
Quarterly AIP Working Group and accessibility champions meetings	2018-2021	General Manager: Talent, Capability & Culture
Annual progress report to the Diversity and Inclusion Council, Executive Leadership team, and Medibank Board	2018-2021	General Manager: Talent, Capability & Culture
Annual communication to Medibank employees on the progress against our plan	2018-2021	General Manager: Talent, Capability & Culture
Participation in the Australian Access and Inclusion Index as an independent audit of our action plan progress	2018-2021	General Manager: Talent, Capability & Culture

*Table 4 – Governance*

## Contact us today

Email: [diversity@medibank.com.au](mailto:diversity@medibank.com.au)

Facebook: [www.facebook.com/Medibank/](http://www.facebook.com/Medibank/)

Twitter: [www.twitter.com/medibank](http://www.twitter.com/medibank)

Instagram: [www.instagram.com/medibank](http://www.instagram.com/medibank)

Website: [www.medibank.com.au](http://www.medibank.com.au)

Careers: <https://careers.medibank.com.au>

**medibank**