

Medibank Accessibility and Inclusion Plan Report

2022 – 2024

The Medibank logo is positioned in the upper right corner of the page. It features the word "medibank" in a lowercase, sans-serif font. The "i" is stylized with a blue dot. The logo is set against a white rectangular background.

medibank





Acknowledgment of Country

Medibank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation. We proudly recognise Elders past and present as the Traditional Owners and Custodians of the lands on which we work and live. We're committed to supporting self-determination and envision a future where all Australians embrace Aboriginal and Torres Strait Islander histories, cultures and rights as a central part of our national identity.

Special thanks

Contributors

We gratefully acknowledge the invaluable contributions of our employees with lived experience of disability, whose voices have been central to shaping this Accessibility and Inclusion Plan. We also thank everyone across the business who has actively supported and enabled these voices to be heard. Our sincere thanks extend to our community partners — including the Australian Disability Network and Get Skilled Access — for their continued support and expertise.

Medibank Melbourne Hub

We wish to extend our heartfelt thanks to the Wurundjeri Elders and cultural advisors whose knowledge and generosity guided the design of the Medibank Melbourne Hub. As one of the most significant achievements of this AIP period, the building stands as a milestone project that brought our vision of inclusion to life. We also thank Jensen Hughes for their expertise in universal design, helping ensure the space is accessible and welcoming to all. This collaboration exemplifies our commitment to creating a workplace where cultural respect and inclusive design are thoughtfully integrated — supporting the wellbeing and participation of everyone who walks through our doors.

Artwork

The Medibank Accessibility and Inclusion Plan features original artwork by Emily Crockford, titled Patterns of the Loveheart Mandala. Emily is a celebrated Studio A artist whose vibrant practice spans painting, textiles and sculpture. She was the recipient of the 2020 Australia Council National Arts and Disability Award for an Emerging Artist.

Design

Marcus Lee Design, a creative agency certified by Supply Nation.



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Note from the CEO



As we close Medibank's 2022-2024 Accessibility and Inclusion Plan (AIP), I'm proud to reflect on the meaningful progress we've made towards creating a more inclusive and accessible environment for our people, customers, and the broader community.

A key milestone has been achieving and maintaining our Disability Confident Recruiter (DCR) status by the Australian Disability Network (ADN). The accreditation recognises the tangible steps we've taken to remove barriers at every stage of the recruitment process and create a more inclusive and accessible experience for candidates with disability.

Another significant milestone was the opening of our new Melbourne office, which has been purpose-built using inclusive design principles and supports our aspiration to be the healthiest workplace in Australia. Our new workspace allows everyone, regardless of age or ability, to navigate and use the office with ease, and without the need for specialised or adapted features.

We've also made great strides in fostering a disability-confident culture. Through initiatives like the PACE mentoring program, which has enhanced the capabilities of our senior executives and people leaders, we've equipped our teams with the knowledge and confidence to support people with disability effectively. Additionally, the introduction of a summer internship program, open exclusively to students with disability, has provided vital entry-level opportunities for people with disability, paving the way for greater workforce inclusion and representation.

While we celebrate these achievements, we recognise that our work is not done. Our 2030 vision to deliver the best health and wellbeing for Australia and our long-standing commitment to inclusion will help us achieve this. We remain committed to building on this momentum, continuing to break down barriers, and striving for greater inclusivity across all aspects of our business. We will continue to use data-driven targets to measure our progress in building a more accessible and inclusive workplace. Our Diversity and Inclusion Employee Networks will guide our approach, and we will continue collaborating with employees with disability to understand where growth should be made.

Thank you to everyone who has contributed to the success of this plan, from our employees and leadership teams to our partners and advocates. Your dedication and passion have been instrumental in making Medibank a more accessible and inclusive place for all.

Together, we will continue working towards a future where every individual, regardless of ability, has the opportunity to thrive.

David Koczkar
Chief Executive Officer
Medibank

Our accessibility journey so far

At Medibank, accessibility and inclusion have been foundational to our purpose of Better Health for Better Lives.

At Medibank, accessibility and inclusion have been foundational to our purpose of Better Health for Better Lives. We believe that a healthier Australia is one where everyone—regardless of ability—can access opportunities, services, and support with dignity. Greater accessibility strengthens our workforce, enhances our customer experience, and enables meaningful engagement with our communities.

One in five Australians, or more than 4.4 million people live with disability, and many more face accessibility challenges that affect their daily lives, health outcomes, and employment opportunities. Within our own workforce, 6.6% of employees identify as having a disability. We know that when people feel supported and included, they can contribute more fully and confidently.



Above: The Empower network celebrating International Day of People with Disability 2025.

Our journey so far has included expanding inclusive recruitment practices, redesigning workplaces to meet universal design principles, introducing disability awareness training, and launching programs for carers and employees with accessibility needs. These efforts have helped us progress toward becoming a disability confident organisation. While we're proud of our achievements, we know there is more to do and we remain committed to building a future where accessibility is standard practice, not a special accommodation.

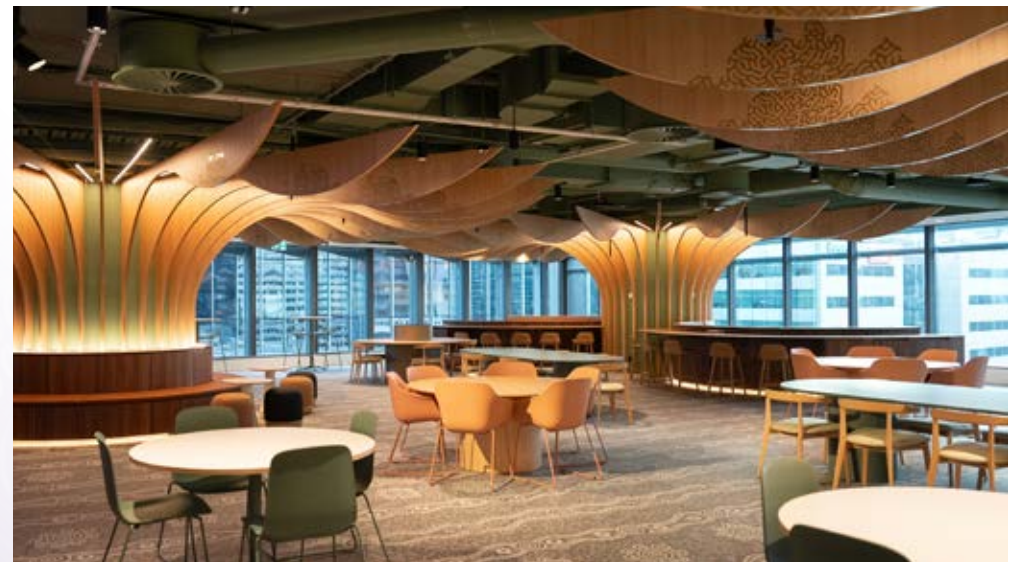
Unlocking the potential of our workspace

The Medibank Melbourne Hub (MMH) is a space we're truly proud of. It's a workspace that's not only a stunning tribute to the Country it stands on but also a benchmark in accessibility and inclusion.

From its inception, MMH was designed in close collaboration with accessibility experts to facilitate use by everyone, regardless of age or ability. Features like wide desk spacing, wheelchair-accessible fixtures, automated doors, and adjustable lifts make navigating space easier for all. The all-gender bathrooms, multi-faith room, sensory-sensitive lighting, and a range of energy zones reflect a deep commitment to supporting the diverse needs of our employees and guests. With accessible public transport links, flat entryways, and thoughtful design at every level, MMH is more than just an office—it's a space where everyone belongs.



Above: MMH reception area.



Above: Breakout area.

From lived experience to lasting impact

At the heart of our approach is a commitment to engaging the voices of employees with lived experience of disability in everything we do.

In 2024, we strengthened our employee network model to better reflect this commitment by enhancing the structure and visibility of our seven lived experience networks, including one focused specifically on disability. These networks now have a seat at our Diversity & Inclusion Council, working alongside executive sponsors and organisational leads to help shape priorities and ensure our strategies reflect the real needs of our people.

Their insights continue to play a critical role in driving meaningful change, from the integration of sensory-inclusive spaces in our new Melbourne office to improvements in the accessibility of our recruitment processes. By embedding lived experience at every level, we're ensuring inclusion is not an afterthought, but a foundational principle of how we work.



Above: The Reinventors.



Above: The Reinventors workshop.

Ensuring an equitable and accessible customer experience

Medibank is committed to creating an accessible experience for our current and future customers.

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will work to ensure equitable access to products and services for our customers.	1. Ensure digital accessibility standards are met in line with externally benchmarked standards (WCAG 2.2 AA), as part of ongoing website and app development where applicable.	Maintained	Ongoing	<p>To help ensure digital accessibility standards are met in line with WCAG 2.2 AA, we've taken the following steps:</p> <ul style="list-style-type: none"> • Medibank's supplier questionnaire has been updated to include accessibility requirements. • An <i>Accessibility Adjustments Tools hub</i> has been created featuring software and hardware tested and approved by our people. • We are now working with our technology team to embed universal design principles into the scoping of all new systems, tools, and software.
	2. Provide a feedback mechanism on our website for customers regarding accessibility requests.	Achieved	June 2024	Customer accessibility requests submitted via our general website feedback or contact forms are managed through established internal processes. Frontline teams are supported by an Adjustment Support Policy that guides them in responding to accessibility requests, including options to escalate when needed. Customers receive an initial response within 2 business days, with resolution typically completed within 10 business days.
	3. Ensure all retail store fit outs consider universal design principles.	Maintained	Ongoing	<p>All our stores have been updated to follow the same approach, aligning with core principles of universal design to enhance accessibility for all.</p> <p>Key features include:</p> <ul style="list-style-type: none"> • Step-free floor transitions • Wheelchair-accessible spaces in waiting areas and consultation desks • Digital touchscreens with an accessibility button that lowers interaction points • DDA-compliant kitchen design, including knee clearance beneath sinks.
	4. Roll out the new Disability Confident Retail Toolkit and Adjustment Guidelines to all retail employees to build their disability awareness in communication, National Relay Service, accessible procedures and offering adjustments.	Achieved	December 2022	<ul style="list-style-type: none"> • The Disability Confident Retail Toolkit and Adjustment Guidelines were developed in collaboration with ADN in 2022. We are now working with ADN to review and update the content, with plans to roll out the revised version soon.

Ensuring an equitable and accessible customer experience

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will work to ensure equitable access to products and services for our customers. (Continued)	5. Develop a process for a person with a disability to book an appointment in a retail store, including with a carer or interpreter.	Achieved	June 2024	<p>We support customers with accessibility needs through the following measures:</p> <ul style="list-style-type: none"> • Our retail teams are trained to support customers with accessibility needs and language diversity. • We make sure skilled staff, and enough time are available to meet customer requirements. • While demand for appointments is low, our local Geo teams can arrange support when needed under our self-managed team model. • Developing appointment booking for phone and retail is in our ongoing plans to streamline customer experiences.
	6. Continue to integrate inclusive and universal design into any new product and service development, including consultation with people with disability.	Maintained	Ongoing	<p>We're embedding inclusive and universal design into all new products and services by:</p> <ul style="list-style-type: none"> • Strengthening our focus on customer experience (CX) in line with regulations. • Confirming key health needs for Australians, including people with disability. • Creating a decision matrix to guide consultation with people with disability. • Integrating inclusive engagement practices into the CX process.
	7. Ensure the design of all clinical services considers the needs of people with disabilities through the inclusion of advice and input from stakeholders experienced in these areas.	Maintained	Ongoing	<p>We are in the process of strengthening our service design process by:</p> <ul style="list-style-type: none"> • Embedding key health needs, including those of people with disabilities, into design requirements. • Establishing a clear process for when and how to consult people with disabilities. • Integrating inclusive design principles into the development of all new clinical services.
Medibank will ensure accessible communication with customers.	8. Ensure digital accessibility standards are met in line with externally benchmarked standards (WCAG 2.2 AA), for social media communications where applicable.	Maintained	Ongoing	<p>We aim to make our social media content as accessible as possible by using features such as video captions, clear and plain language, inclusive wording, and thoughtful use of emojis to avoid confusion.</p> <p>While WCAG 2.2 does not specifically cover social media, we remain committed to applying accessibility best practices where feasible and within our control. As a next step, we've scheduled a review with our accessibility partners at Intopia to assess our social content against relevant WCAG 2.2 AA benchmarks.</p>
	9. Ensure the design of our membership cards is accessible to provide independent use for members.	Achieved	June 2022	<p>In March 2022, our membership cards were redesigned with accessibility features including thumb notch and unique embossed dots. To avoid stock wastage the new cards were phased in from July 2022.</p>

Ensuring an equitable and accessible customer experience

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will ensure accessible communication with customers. (Continued)	10. Continue to improve the accessibility of our customer communications.	Achieved	December 2022	Medibank's marketing team participated in a 3-session training program with Intopia in 2022. Training focused on creating more accessible Electronic Direct Marketing (EDM) communications and these were embedded into BAU processes.
	11. Develop 'how to' guides in Easy English for key information pertaining to policy information and processes.	Progressing	June 2024	Analysis of member queries showed key information needs around cover details, address changes, hospital pre-admission, and claims. Two Easy English 'how to' guides—on checking cover and updating address—will be delivered by December 2025. Further insight is underway to inform a potential third guide.
	12. Conduct a regular review of brand guidelines and marketing imagery to ensure it authentically and respectfully represents people with disabilities.	Maintained	Ongoing	Medibank's brand guidelines are hosted on a digital portal and reviewed as needed by our Brand team. Our brand guidelines include photography principles which emphasise and encourage the use of imagery that celebrates and represents the diversity of all Australians. Further, as part of BAU processes, our Brand team runs a weekly help desk for our marketers and creative agency partners to ensure communications align with brand standards.

Leading the way: Medibank celebrated for inclusive workplace practices

We're incredibly proud to share that Medibank has been recognised as a Top 5 Performer in the Australian Disability Network's (ADN) Access and Inclusion Index 2024—a national benchmark for excellence in disability inclusion.

The Access and Inclusion Index is Australia's leading tool to guide organisations on how to build more inclusive workplaces for people with disability. It helps organisations understand where they are on the journey, what great inclusion looks like, and what steps to take next. To be named among the top five is a powerful testament to the work we've done—and continue to do—to drive meaningful change.

As part of this recognition, Medibank was also awarded 'Best in Class for Employee Experience' at the ADN's inaugural Disability Confidence Awards, celebrating our efforts to foster a workplace where people with disability can thrive, grow, and feel truly valued.

A key contributor to this success was achieving Disability Confident Recruiter (DCR) status through the ADN—a rigorous and transformative process that challenged us to rethink and redesign our recruitment practices. By removing barriers and enhancing accessibility, we've created a more inclusive and accessible experience for people with disability to join Medibank and be set up for success from day one.

"There's a huge difference between having a diverse workplace and unlocking the potential of one," said Andrew Retschko, Medibank's Hub Lead for Talent Engagement, Diversity & Inclusion, Sustainability & Community. "Unlocking this value requires intentional actions that remove barriers and open doors."

Achieving DCR status was no small feat. It was the result of deliberate and collaborative work across the business—from embedding flexibility into the interview process, to partnering with inclusive talent platforms and industry leaders. These initiatives weren't just about ticking boxes—they were about creating real, sustainable change that reflects our values and commitment to inclusive growth.

"It was a huge amount of work, with contributions from across the business, and the outcome is worth every step," Andrew added. "Different abilities and perspectives are critical to our business objectives, and we're excited about the possibilities we're beginning to unlock as more people with disability join Medibank."

And the journey doesn't stop here. We've since completed the year two DCR activities to maintain our status—continuing to evolve, learn, and lead the way in inclusive hiring and beyond.



Above: David Koczkar on the panel of the 2024 IMPACT Conference discussion.



Above: 2025 ADN Disability Confidence Awards.

Creating an inclusive, safe and disability confident workplace

Medibank is an employer of choice for people with disability, those with accessibility adjustments and carers of people with disability or chronic illness. Medibank is a place where people can bring their whole selves to work and where diversity is respected and celebrated, because it's the way we do things here.

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will strive for a truly inclusive workplace where our people feel safe to disclose and are empowered to succeed.	1. Actively engage employees with disability to undertake a review of their employment journeys to identify and remove barriers for people with an accessibility adjustment or disability.	Achieved	December 2022	As part of a broader review of our employee journeys, we developed a new 'moments that matter' framework, informed by feedback from employees with accessibility adjustments or disability through our engagement survey. Empower and Neurodiversity networks then helped identify priority areas and initiatives to remove accessibility barriers. We also engaged Get Skilled Access to review the post-relocation experience of our people and provide an updated universal access and inclusion report.
	2. Develop inclusive language and communication guidelines to be utilised for employee communications and recruitment processes.	Achieved	June 2023	The inclusive language and communication guidelines were developed as part of our continued focus on inclusive practices and are currently being integrated across the organisation.
	3. Continue to review and update all new learning content, including compliance training, against externally benchmarked standards where applicable (WCAG 2.2 AA).	Maintained	Ongoing	Before launching new online modules, the Learning team conducts peer reviews to check for accessibility, engages employees with lived experience and seeks review from external experts such as Get Skilled Access (GSA).
	4. Continue to review and update all new intranet content and internal communications against externally benchmarked standards where applicable (WCAG 2.2 AA).	Maintained	Ongoing	Medibank's Employee Change and Communications team has an established process to review all new intranet content against externally benchmarked standards. This review process continues to be applied across the intranet and internal communications. Training material has also been reviewed to further emphasise the importance of accessibility.
	5. Provide opportunities for employees with disability exiting Medibank to share feedback on their employee experience.	Maintained	Ongoing	Employees with disability can now self-identify through the exit interview process and share feedback on their experience.
	6. Refresh employee onboarding welcome packs to visually showcase Medibank's appreciation for diversity and inclusion, including disability.	Achieved	December 2022	Medibank's onboarding welcome packs reflect our commitment to accessibility and inclusion. This included a notebook with our AIP artwork by Emily Crockford and its story, key focus areas of accessibility at Medibank and the strong link between our AIP commitments and our 2030 vision.

Creating an inclusive, safe and disability confident workplace

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will strive for a truly inclusive workplace where our people feel safe to disclose and are empowered to succeed. (Continued)	7. Ensure all senior executives demonstrate a commitment to workplace inclusion, through; <ol style="list-style-type: none"> Including actions linked directly to relevant accessibility actions as part of their Hub Plans; and Implementing measures for their team to include relevant accessibility actions as part of their Hub Plans. 	Achieved	August 2022	All senior executives and their direct reports use the Hub Plan framework for setting and reporting on annual performance. A specific commitment to contribute to our Diversity & Inclusion priorities, including accessibility, is now embedded into this framework for all employees, including senior executives and their direct reports.
Medibank will celebrate all abilities and provide a mechanism for people with accessibility requirements to connect and provide support.	8. Refresh and promote our employee-led, peer support network for people with disability 'Empower.'	Achieved	December 2022	In 2024, the Empower network welcomed new members and redefined its goals and ways of working, formalised through a new Terms of Reference. It also hosted a successful International Day of People with Disability event to advance inclusivity, highlight the value of lived experience and leadership, and promote the network. Empower's brand has been reviewed to boost its visibility and reach.
	9. Support our Empower Network to establish Terms of Reference.	Achieved	June 2023	The Empower Network has established their Terms of Reference, which covers how frequently the group meets, its purpose and objectives.
	10. Develop a Network approved consultation mechanism to consult Empower on access and inclusion related matters.	Achieved	June 2023	To ensure that access and inclusion matters are addressed effectively, Medibank consult the Empower network through a structured mechanism which is outlined in their Terms of Reference.
	11. Support events and activities relating to people with disability, including the International Day of People with Disability, and engaging guest speakers, where applicable.	Achieved	December 2022, 2023, 2024	Medibank has celebrated the International Day of People with Disability (IDPwD) in unique and engaging ways each year. Including partnering with The Field, Bus Stop Films and guest speakers with lived experience of disability to share powerful insights on inclusive leadership and building a more equitable future.
Medibank will build a diverse workforce reflective of our diverse customers and community through meaningful, sustained employment opportunities.	12. Develop and promote an interactive employee proposition to showcase Medibank as an employer of choice for people with disability and carers for people with disability or chronic illness.	Maintained	Ongoing	Medibank's position as an employer of choice for people with disability and carers continues to strengthen. During this AIP period, we have: <ul style="list-style-type: none"> Achieved Disability Confident Recruiter (DCR) accreditation (May 2024) Launched a 6-month pilot with Mercer to support carers through free ageing care advice Gained Level 1 Carers + Employers accreditation Streamlined our workplace adjustment process Continued our partnership with industry leaders to deliver targeted, inclusive job ads.

Creating an inclusive, safe and disability confident workplace

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will build a diverse workforce reflective of our diverse customers and community through meaningful, sustained employment opportunities. (Continued)	13. Review language in job advertisements for all roles to ensure they are inclusive and encourage diverse candidates to apply.	Achieved	December 2022	As part of our DCR status job advertisement templates are using inclusive language. Standard accessibility inclusions are now embedded together with capacity building for the recruitment team who review job ads ongoing.
	14. Work with partner organisations in the disability space to build a pipeline of talent with disability within Medibank including targeted employment opportunities for people with disability.	Achieved	December 2023	Medibank partnered with The Field as a founding client to connect with more candidates with disability through a candidate-led job-matching platform. We also launched a summer internship program with La Trobe, offering roles exclusively to students with disability to create entry-level pathways into Medibank.
	15. Throughout the recruitment process, share with candidates the access features of interview locations, including physical and sensory factors, including in job advertisements, where applicable.	Achieved	December 2022	As part of our work towards achieving DCR status, this information is now shared if a candidate discloses disability or requests an adjustment in the recruitment process.
	16. Develop a strategy to build meaningful career pathways for people with disability from entry level internship and graduate opportunities to senior roles.	Achieved	June 2023	Medibank has taken several steps to build meaningful career pathways for people with disability, including: <ul style="list-style-type: none"> • Launching a summer internship program exclusively for students with disability, creating entry-level opportunities. • Strengthening recruitment into senior roles through DCR accreditation, strong ADN Index results, and targeted recruitment training. • Creating an Inclusive Leadership Toolkit to give leaders easy access to resources, development programs, and growth opportunities.
	17. Utilise diverse recruitment panels and disability confident recruitment agencies in the recruitment of leadership roles, where applicable.	Achieved	June 2023	To support more inclusive hiring practices—particularly for leadership roles—we have taken the following steps: <ul style="list-style-type: none"> • Embedded diversity KPIs into all permanent and contingent agency terms. • Added a DCR-accredited agency to our recruitment panel. • Encouraged key recruitment partners to pursue DCR accreditation. • Used job platforms dedicated to people with disability to attract an increased number of applications.
	18. Ensure all hiring managers uplift their inclusion capability and complete disability awareness training.	Achieved	December 2022	All people leaders along with all employees are now required to complete mandatory, annual training to uplift inclusion capability, disability awareness and broader diversity. Participation is tracked and published in the annual sustainability report.
	19. Achieve Disability Confident Recruiter status with Australian Network on Disability.	Achieved	June 2023	Achieved in May 2023. Year 2 activities completed in April 2024.

Creating an inclusive, safe and disability confident workplace

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will foster a disability confident culture with a focus on strengthening capability of our senior executives and people leaders.	20. Conduct a review of inclusion capability needs within our organisation and develop and maintain an effective inclusion learning strategy in consultation with employees, advisors and partners.	Achieved	June 2022	A Medibank-wide inclusion capability strategy was developed by Learning & Development and Diversity & Inclusion teams with co-design support from employees and stakeholders with lived experience.
	21. Uplift disability confidence through disability awareness training for all employees, including: a. Update annual compliance training to include disability awareness content. b. Update induction training to include disability awareness content. c. Ensuring relevant specialist teams complete disability awareness training including, Talent Engagement - People, Spaces & Sustainability Business Partnering, D&I squad members, and customer facing teams.	Achieved	December 2022	Disability awareness training, co-designed with people with lived experience, was launched in December 2022. A dedicated disability awareness module is now a mandatory annual requirement for all employees and has also been embedded into induction training for all new starters.
	22. Uplift leadership capability through ongoing education opportunities (including immersive experiences) for people leaders and develop guidance material for managers to build confidence in leading people with disability, those with an accessibility adjustment and carers for people with disability or chronic illness.	Achieved	December 2023	To uplift leadership capability in inclusion and accessibility, we've taken the following steps: <ul style="list-style-type: none">• We introduced mandatory Inclusion at Medibank modules for all employees (2023) and added an <i>Accessibility Adjustments</i> module (2024).• We created the <i>Inclusive Leadership Toolkit</i> to help leaders support and champion diverse teams.• In 2025, we'll focus on embedding inclusive leadership behaviours across the employee experience with PS&S teams.• We continue to host educational events co-designed with our employee networks to share lived experiences.
	23. Accelerate opportunities for employees with disabilities to participate in leadership and professional development programs.	Achieved	June 2023	The Inclusive leadership toolkit supports our leaders to find opportunities for employees with disabilities to participate in leadership and development programs. The next phase focuses on creating new resources and exploring ways to more deeply embed inclusive leadership behaviours across the employee experience, in partnership with key PS&S functions such as leadership, performance, and health and wellbeing.

Creating an inclusive, safe and disability confident workplace

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will foster a disability confident culture with a focus on strengthening capability of our senior executives and people leaders. (Continued)	24. Participate in Australian Network on Disability's PACE mentoring program.	Achieved	August 2022, 2023, 2024	Medibank continued to participate in the PACE mentoring program, with 12 mentors in 2022, 5 in 2023 and 9 in 2024.
	25. Appoint a Senior Executive Disability Champion to provide leadership and demonstrate Medibank's commitment to accessibility and inclusion and drive strategic change.	Achieved	December 2022	Kylie Williamson, Hub Lead - Customer Trust continued in her role as Accessibility & Inclusion Plan (AIP) work group chair, providing leadership and removing barriers to support the achievement of AIP actions. Further to this, Mei Ramsey, Group Lead, Trust, Legal & Compliance was appointed executive AIP sponsor.
Medibank will enable a working environment where our people can thrive.	26. Ensure that new office spaces are designed according to universal design principles in consultation with people with disability.	Maintained	Ongoing	We worked closely with Jensen Hughes (formerly MGAC), a renowned accessibility and universal design consultancy, our architects Gray Puksand, and GSA to influence the design of Medibank Melbourne Hub (MMH) well before construction, to be a space that could be used by everyone. We have since engaged Get Skilled Access again to conduct a post move review and report of Medibank employees lived experience. It is scheduled for March 2025. This will also be the basis of a new set of principles for use in future potential Medibank corporate office designs.
	27. Undertake a systems audit of our current systems to determine incompatibility with assistive technologies.	Achieved	June 2022	An audit of all 17 Medibank systems was completed to determine incompatibility with assistance technologies. 15 systems were identified as compatible with known software/hardware, one was identified as inaccessible and is now retired, and one system was identified as accessible but can be improved further.
	28. Prioritise and address systems which are incompatible with assistive technology.	Achieved	June 2024	As per the outcome of the above audit, we don't currently have any systems which are incompatible with assistive technology.
	29. Embed accessibility requirements in the process of scoping and purchasing new tools, software, systems including user testing by people with disabilities.	Achieved	June 2022	Medibank's supplier questionnaire has been updated to include accessibility requirements, and created an <i>Accessibility Adjustments Tools hub</i> featuring software and hardware that's been user-tested and approved by employees. As the next step, we're working with the technology team to embed universal design principles into the scoping of all new systems, tools, and software.

Creating an inclusive, safe and disability confident workplace

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will enable a working environment where our people can thrive. (Continued)	30. Communicate with employees about the Personal Emergency Evacuation Plan (PEEP) process annually.	Maintained	Ongoing	Information about the PEEP and a screen shot was included in the new MMH Emergency video. The PEEP is found on the Emergency Management page, which is referenced in the annual mandatory training "The way we do things here".
	31. Introduce a process to track and report on the success of accessibility adjustment requests.	Achieved	December 2022	A tracking and reporting system was established for accessibility adjustment requests. The process upholds privacy by limiting access to only employees involved in the workplace personalisation/adjustment process.
	32. Continue to embed our ways of working strategy, Future Fit, which provides our employees with a choice of the location and the way in which they work, where applicable.	Maintained	Ongoing	Medibank's policy continues to ensure all employees have flexibility in the choice of location and how they work, this includes no mandated or expected office days per week.
	33. Deliver a targeted support package to improve the experience of employees with caring responsibilities for elderly parents, or person with disability or chronic condition.	Achieved	June 2023	In September 2024, Medibank launched a new employee wellbeing initiative—Care & Living with Mercer—a trusted source of expert advice on all aspects of ageing care. The service supports employees by providing reliable guidance to help them make informed decisions and achieve the best care outcomes for their loved ones. As part of a six-month pilot, the service is available to all employees and their families.

Creating pathways, shaping futures

Medibank is proud to champion a disability-confident culture by continually investing in the growth and capability of our senior executives and people leaders, ensuring they are equipped to foster an inclusive workplace. A key part of this commitment is our long-standing involvement in the Australian Disability Network's PACE (Positive Action towards Career Engagement) mentoring program, which builds meaningful connections between Medibank leaders and people with disability.

We've participated in the program since 2022, with 12 mentors in our first year, followed by 5 in 2023 and 9 in 2024. Each gaining valuable insights while supporting mentees on their professional journeys. As David Fittler, Hub Lead – Procurement & Spaces, reflects: "Being part of the PACE mentoring program has been the most fulfilling mentoring experience I've had. It's truly a two-way learning journey for both the mentor and the mentee. During my time in the program, I developed new skills in how to engage with a team member with a disability and provide the right adjustments to help them thrive. Watching my mentee apply the strategies we discussed and achieve immediate success was incredibly rewarding for both of us."

Another PACE mentor Melissa Guthrie, End User Experience Lead shared: "Being



Above: The Reinventors workshop.

part of the program helped me better understand the barriers people with disability face when seeking employment. It was eye-opening to learn that many choose not to disclose their disability out of concern they won't be given equal opportunities. I've come away from the experience more aware, more open, and more committed to finding ways to include people with disability in all aspects of our work. I'm grateful to have had the opportunity to be part of this journey."

Beyond mentorship, we're committed to building tangible career pathways for people with disability—from entry-level roles to leadership. This includes our summer internship program, created exclusively for students with disability, which provides meaningful early career opportunities at Medibank. Together, initiatives like PACE and our internship stream are not only building internal capability but also helping shape a more accessible and equitable future for all.



Above: The Reinventors workshop.

Establishing strong, mutually beneficial relationships with community partners

Medibank has meaningful relationships with organisations that support inclusion of people with disability and carers, and these relationships translate to meaningful and positive social impact.

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will partner with organisations to advance the inclusion of people with disability in all aspects of life.	1. Continue relationships with partners who provide advice and consult on issues relating to people with disability including Australian Network on Disability and Get Skilled Access.	Maintained	Ongoing	Medibank continues to value its partnerships with Australian Disability Network and Get Skilled Access who provide valuable advice and consultation in the implementation of AIP commitments.
	2. Utilise Medibank resources to support community partners in the disability sector to achieve their strategic objectives including building commercial acumen and/or other projects.	Maintained	Ongoing	We continue to support our community partners in advancing their strategic goals, including: <ul style="list-style-type: none"> GSA ADN, with our CEO participating as a panelist at the 2024 IMPACT Conference CarersACT, by hosting a screening of their documentary "Unconditional" Flying Fox, by helping to strengthen social connections for people with disability.
Medibank will broaden our sphere of influence with our partners to improve the experience of people with accessibility requirements.	3. Connect with other organisations on their accessibility journey to share our learnings and advance the inclusion of corporate Australia.	Maintained	Ongoing	Medibank continues to engage in two-way learning and collaboration with organisations across various industries to share insights on topics such as workplace adjustments, student placements, and carer support. Our CEO joined a panel of business leaders at the ADN's Impact 2024 conference to discuss accessibility and inclusion the workplace.
	4. Support corporate partners to increase their inclusion capability within their organisation and foster an environment for learning for our community.	Achieved	December 2024	To support our corporate partners in building more inclusive workplaces, we have developed a neurodiversity case study showcasing how Medibank supports neurodivergent employees, bringing the case study to life through real experiences of Medibank employees. By sharing these insights, we aim to foster learning, inclusive thinking, and meaningful action across our partner organisations.
	5. Publish a procurement checklist with access and inclusion criteria to aid our vendor selection process, particularly with IT suppliers.	Achieved	June 2022	As part of our supplier selection and evaluation process, Medibank's Business Principles questionnaire includes access and inclusion criteria, in particular compliance with WCAG and assurances of compliance.
Medibank will encourage accessibility and diversity considerations in our procurement procedures.	6. Identify and develop a list of preferred suppliers within the disability and accessibility sector.	Achieved	June 2023	We use an automated sustainable procurement platform that consolidates supplier data to support responsible sourcing. It enables us to identify suppliers with verified diversity and inclusion credentials, certified by recognised bodies such as those supporting disability-inclusive employment.

Establishing strong, mutually beneficial relationships with community partners

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will encourage accessibility and diversity considerations in our procurement procedures. (Continued)	7. Review and update procurement procedures and policies to remove barriers for accessibility support and services.	Achieved	December 2022	Medibank's Procurement Team updated both the Medibank Procurement Policy document and the Procurement Procedure document in April 2022. The updated versions ensure that there are no barriers to the engagement of accessibility support and services.
	8. Review, update and promote our external supplier page to include all our responsible buying guidelines, including access and inclusion.	Achieved	June 2022	Our Sustainable Procurement intranet page was updated in June 2022 to reinforce the importance of diversity and inclusion in Medibank's supplier engagement approach. It also includes links to our Diversity and Inclusion Policy and external resources that promote inclusive employment practices for people with disability.
	9. Continue to procure technology providers that align with Medibank's accessibility and inclusion commitments.	Maintained	Ongoing	With the introduction of Medibank's updated supplier questionnaire and access and inclusion criteria, accessibility is now a standard consideration in our technology procurement process. The next step is to establish a process that ensures accessibility is embedded from the design phase of all new technology projects—not just during procurement.

Governance and reporting on our accessibility journey

Medibank is transparent about our commitment to accessibility; we share when we get it right and when we don't and foster an environment for learning for our community.

Commitment	Deliverables	Status	Timeframe	Progress
Medibank will be transparent about our commitment to accessibility, sharing achievements and challenges throughout the progress of our plan.	1. Lodge Medibank's Accessibility and Inclusion Plan with the Human Rights Commission.	Achieved	July 2022	Medibank's Accessibility and Inclusion Plan was lodged with the Australian Human Rights Commission upon launch.
	2. Report progress to People, Culture & Sustainability leadership team, Diversity and Inclusion Council, Executive Leadership team and Medibank Board to ensure ongoing progress and early identification of issues.	Maintained	Ongoing	Ongoing progress updates are shared with key stakeholder groups by members of the Accessibility and AIP working group. These stakeholder groups include: <ul style="list-style-type: none"> • People, Spaces & Sustainability leadership team • Hub Lead – Talent Engagement, Diversity Inclusion, Sustainability & Community • Accessibility working group and Empower network leads – Diversity & Inclusion Council • Group Lead, Trust Legal & Compliance • Executive Leadership Team and Medibank Board. An annual Diversity & Inclusion update is also provided to the Medibank Board.
	3. Communicate to our people and our customers on the progress against our Accessibility and Inclusion Plan annually, including in our Annual and Sustainability reports.	Achieved	September 2022, 2023, 2024	It is now standard practice for Medibank to include progress updates on AIP in our Annual and Sustainability Reports. Internally, these updates are supported by regular communications such as intranet articles, Yammer posts, team briefings, and our quarterly Diversity & Inclusion showcases—ensuring transparency and continued engagement across the business.
	4. Participate in the Australian Network on Disability Access and Inclusion Index as an independent audit of our action plan progress.	Achieved	December 2022, 2023, 2024	Medibank participated in the ADN's Access and Inclusion Index in both 2022 and 2023. We have since transitioned to a biannual reporting cycle, with our next submission scheduled for 2025.

Closing note

As we close the chapter on our 2022–2024 Accessibility and Inclusion Plan, we know our journey is far from over. The progress we've made has laid a strong foundation, but there's still more to do. We're excited to soon launch our next AIP, which will continue to bring the walls of exclusion down by sharpening our focus across three key areas: Employees, Customers, and Community. From creating a disability-confident workplace and accessible career pathways, to enhancing inclusive customer experiences and deepening partnerships that drive social inclusion—we remain committed to building a healthier, more inclusive future for all. The work continues, and so does our promise: to keep listening, learning, and leading the way in accessibility and inclusion.

Medibank welcomes feedback and comments
on our Accessibility and Inclusion Plan.

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