ZURICH

Working together to protect health with Zurich Evolve

Supporting the whole health journey
from staying healthy to feeling healthier.

A partnership in health

At Zurich, we want more people to live well and enjoy confident lives.

Zurich Evolve is about making life better for everyone because healthy people and healthy communities will have a positive impact for our planet.

People

Community

Planet

By working together, we can make a positive difference.

A whole health approach

Zurich Evolve is our approach to health, focusing on the whole health journey and that's different for everyone.

At any stage of life, our support spans physical, mental, social, and financial wellbeing because all need to be in balance for healthy living.

Physical

Making regular exercise, good sleep hygiene and healthy eating habits part of every day.

Mental

Building resilience and supporting self-care to help manage stress, anxiety and depression.

Social

Building stronger relationships and community involvement.

Financial

Feeling in control and able to make smart financial choices.

For a whole health journey

Health is a journey that's always changing.

No matter how life evolves for the people we insure, they can count on us to be there with personalised support that provides value beyond cover. Our framework supports people to stay healthy and feel healthier – from sustaining healthy habits to chronic condition management, and recovery.

Stay Healthy - sustain your healthy life

We'll help sustain the wellbeing of those leading healthy lives, by focusing on movement, diet, sleep, and mindfulness to minimise future health risks.

Feel Healthier – maintain and regain your health

Every health journey is unique, and there may be times extra support is needed. Our evidence-based support covers the full spectrum of health. From managing chronic conditions to supporting return to health and work.

Programs to support a healthy future

The programs within Zurich Evolve cover three core areas sustaining, maintaining and regaining health.

Through evidence-based strategies and personalised care, we guide individuals on a transformative journey toward better wellbeing.

Stay Healthy

Sustain

A focus on sustaining a healthy lifestyle through movement, diet, sleep and the mind.

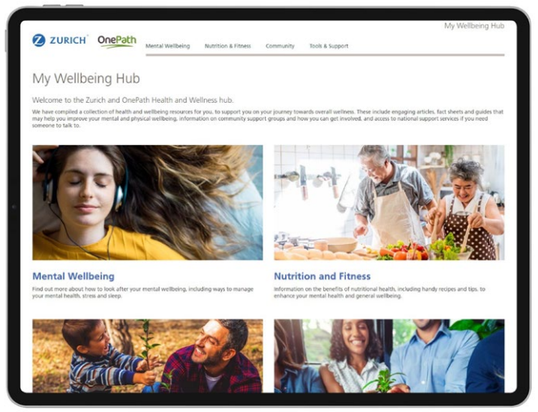
+ My wellbeing hub

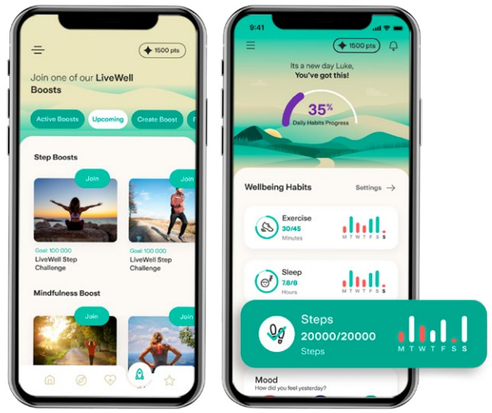
My Wellbeing Hub is home to practical guides, resources and tools across mental, physical, social and financial wellbeing. A content-rich resource with fresh articles and tips on all things health, backed by evidence you can trust.

+ LiveWell

LiveWell is our global, holistic and engaging digital app that helps our customers make health a habit.

LiveWell brings together trusted resources and dynamic rewards to support and motivate people to stay healthy. With goal setting, daily meditations, activity tracking and health check-ins, LiveWell is so much more than a wellness app.





Feel Healthier

Maintain

Programs to maintain health; to interrupt, prevent or minimise the progression of health conditions.

+ Preventative screening

Targeted communications to raise awareness and action on free, government-funded screening programs along with tips on how to reduce risks.

+ Interventions

Utilise health data insights to offer proactive, targeted solutions to enhance wellbeing, such as programs to help with weight loss or assistance in quitting smoking and reducing alcohol consumption.

Feel Healthier

Regain

Targeted programs to regain health and deal with setbacks, manage known chronic conditions or return to work.

+ Targeted

Financial Coaching A phone service with a financial counsellor to help manage money concerns, such as financial stress, hardship and changing situations.

Grief Support Support members who have suffered a loss by guiding them through difficult times and offering strategies for coping.

+ Condition Specific

Wellbeing Coach for mental health An over-the-phone program that offers simple and actionable steps for mental wellness through coaching in a safe and supportive environment.

Cancer Support Program A virtual program that partners with a team of oncology trained allied health professionals, including nurses, exercise physiologists, dietitians and psychologists, to provide tailored support for people living with cancer.

Exercise Program Designed to support individuals in improving their physical health, mobility and safe return to work. Conducted by an exercise physiologist the program includes a personalised plan.

Fatigue Management Tailored to improve energy levels and overall wellbeing through routine exercises, guidance on sleep hygiene, and diet advice. Developed and overseen by an exercise specialist with assistance from an occupational therapist and psychologist for managing cognitive fatigue and creating activity plans.

Pain Education Treatment and management for a range of pain conditions. Backed by a team of professionals such as physiotherapists, exercise physiologists and psychologists who work together to address all aspects of pain.

Covid Assist Tailored service with research backed strategies for COVID-19, Post-Vaccine complications and Long Covid.

+ Return to work

We know that getting back to work after a serious injury or illness can be challenging. Depending on specific needs, our support services include:

Needs assessment	A check-in to understand which support services will be most helpful during recovery.
Work assessment	On-site evaluation to assess which job duties can be safely performed now or in the future.
Return-to-work program	Working with our customers and their employers to make sure a smooth transition back to work.
Career counselling	Exploring different employment or retraining options.
Job seeking support	Helping with resume and interview skills.
Special equipment	Ensuring return to work is safe and sustainable with an allowance for special equipment.
Business coaching	Mentoring service to assist business owners manage both their business and personal health.
Executive coaching	Support to help individuals transition back into executive or management roles.

Expert guidance every step of the way

We've got a great group of experts, including in-house medical doctors and allied health professionals who ensure customers receive the right support throughout their wellbeing journey, from accessing suitable coverage to living well.

Plus, we're connected to top-notch providers in the health ecosystem ensuring our customers only receive the highest quality care.

Some of our support partners

GUARDIAN exercise rehabilitation
ON TRACK Occupational Therapy
mindstar
Workcom GOOD HEALTH GOOD BUSINESS
MEDHEALTH
SPECIALISED Health+
THRIVE RE Accelerated Wellness
Valionhealth

Value beyond cover with Zurich Evolve

Happiness, wellbeing and financial security all come down to one thing: our health. With Zurich Evolve, we partner to provide more control to the individual no matter what stage of the health journey.

+ Completely optional
No impact to insurance premiums or claims

+ Accessible
Access face to face, over the phone or virtually

+ Impactful
Proven results with a focus on health goals and outcomes

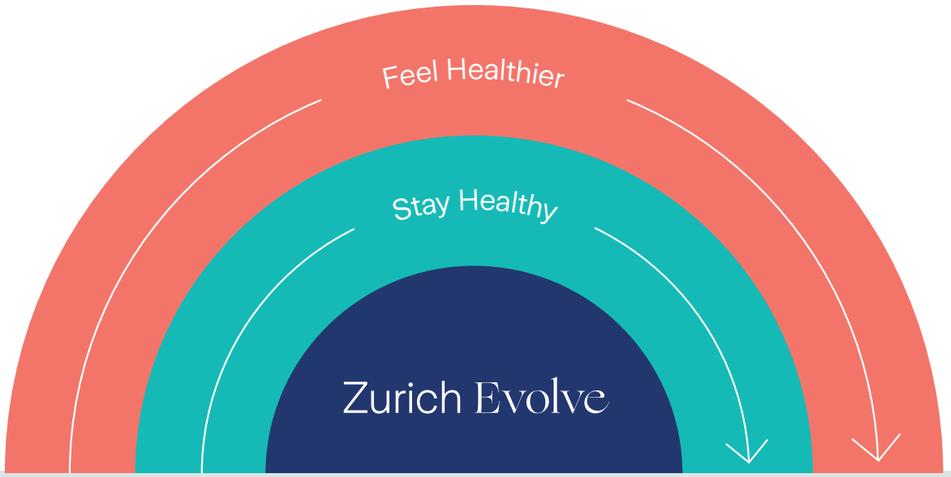
+ Evidence-based
Hand-picked by our expert team

+ We cover the costs
Not individuals

+ At any stage
From well to unwell and everything in between

+ Targeted
Turn on and off as needed

+ Holistic
Part of the health journey rather than a stand-alone benefit



Partnering to regain health

> I want to pass on my sincere thanks for taking the time to organise the appropriate assistance for me by understanding my issues and appointing me an exercise physiologist which has helped me greatly.

If it wasn't for this program and Nadia's assistance, I would still be unable to do many of the normal everyday tasks that I can now do (lifting pots off the stove, getting up off the floor and just staying awake for a whole day). I will definitely continue with all of the tools I have learnt so I don't go backwards.

Thank you for always checking in on me and being so efficient.
Zurich Group – Member

Learn more:
Zurich.com.au/evolve

Zurich Australia Limited
ABN 92 000 010 195, AFSLN 232510
118 Mount St, North Sydney NSW 2060
www.zurich.com.au

Important information

This document has been prepared by Zurich Australia Limited ABN 92 000 010 195, AFSL 232510. The services offered are not a substitute for professional medical advice, diagnosis or treatment, or financial planning services. You should consult a medical practitioner or other qualified healthcare professional if you have any questions or require medical advice, or consider seeking professional advice from a financial adviser if you require financial advice. The information included in this document is dated August 2023 and may be subject to change. It is derived from sources believed to be accurate as at this date. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such. This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you.

SPIE-021242-2023

ZURICH