

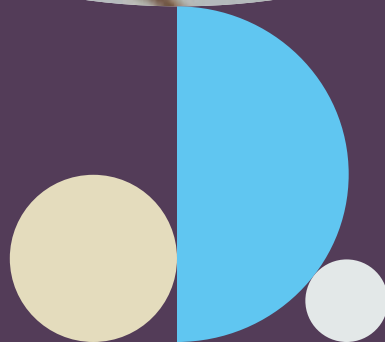


# Member experience and wellbeing

When you partner with us, you partner  
with more than just an insurer.



A strong partnership committed  
to providing exceptional  
health and wellbeing solutions.





## Staying healthy and happy

We're committed to delivering market-leading health and wellbeing solutions to members, with a focus on prevention. With a wide range of tools and services available, we'll collaborate with you to deliver the support and guidance your members need to enjoy healthy lives.



## Health and wellbeing benefits for our partners

At Zurich, we have our partners and their customer's best interests at heart. In fact, our company philosophy is based on the belief that we are there when you need us most. This also applies to their health, wellbeing and return to work after an injury or illness.

### Wellbeing and knowledge

We offer a range of programs and services to educate and support members with their physical and mental health and wellbeing. We provide tools, education and information to support the health and wellbeing of members and our partners' employees through a range of programs.

### Wellbeing and healthy living

Our powerful LiveWell platform assists organisations with preventative wellbeing, lifestyle risk improvement and chronic illness management. Applying diverse engagement experiences and behavioural economics to the field of employee wellbeing, this elegant but user-friendly solution takes members on a personalised and ongoing wellbeing journey, supported by insightful content and key health diagnostics.

Our LiveWell team here in Australia is supported by our global LiveWell team, enabling us to constantly share our learnings across the global Zurich family.

### Wellbeing and rehabilitation

We believe that early intervention and comprehensive medical management can aid your client's speedy recovery. That's why we've introduced rehabilitation support. It ensures your client receives the benefit of our medical expertise through all stages of their income protection claim.

With our early claim notification feature, once our rehabilitation team has been in touch, we can start paying your clients premiums for them right away.

Zurich strives to provide holistic health and wellbeing solutions with a focus on mental, physical, social and financial health, so that our customers can enjoy a healthier life.



Mental Health

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Financial Health

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Social Health

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Physical Health

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## Wellbeing and knowledge

### My Wellbeing Hub

Zurich's My Wellbeing hub is home to a collection of health and wellbeing resources to support your staff and members on their journey towards overall wellbeing.

These include engaging articles, fact sheets and guides that may help improve mental and physical health, information on community support groups and how to get involved, and access to national support services.

### Mental Wellbeing

Advice on how to look after your mental wellbeing, including ways to manage your mental health, stress and sleep.

### Tools and Support

Access to national support services and our range of fact sheets and tools to assist your mental health and wellbeing journey.

### Nutrition and Fitness

Information on the benefits of nutritional health, including handy recipes and tips, to enhance your mental health and general wellbeing.

### Community

News and information about our community partnerships and support programs, including how you can become involved.



## Our community focus on mental wellbeing

Zurich Australia has a keen sense of social responsibility and is proud to support social equity and mental wellbeing within our local communities. To support this vision, we partner with local programs.

### Mr Perfect

Proudly supported by Zurich, Mr Perfect is a grassroots 'pre-crisis' charity that encourages conversation and connection among men.

### Tackle your feelings

Tackle Your Feelings is a national program delivering mental health training at community AFL clubs across Australia. This campaign has been designed based on the framework of the successful 'Tackle Your Feelings' campaign launched in 2017 in Ireland with the support of the Z Zurich Foundation.

### Beyond Empathy

Beyond Empathy is a youth arts organisation that uses the arts to influence change and enrich the lives of individuals and communities facing recurring hardship, with a focus on Indigenous youth.



## Wellbeing and healthy living

### LiveWell Features



#### My LiveWell

Understand your health and wellbeing holistically, set goals and track their progress.



#### LiveWell Explore

Get guidance, tools and tips for healthier living, track your mood and stress levels.



#### LiveWell Health

Take control of what you can prevent, detect and manage with health check-ins and other health services.



#### LiveWell Boosts

Join individual or team challenges to boost your health and wellbeing and promote new positive habits.



#### LiveWell Rewards

Choose benefits and rewards where available for making healthy choices.

LiveWell is Zurich's own digital, holistic health and wellbeing solution that can add value to your business by empowering your customers to achieve their best health.

LiveWell is an important health and wellbeing solution for any business bringing together holistic health resources in one trusted place. With a focus on health and wellbeing, LiveWell is a powerful solution that supports customers wherever they may be in their health journey. LiveWell creates a relevant and engaging experience that encourages customers to own their health in a sustainable way.



## Responsive health services

Responsive health services play a critical role in connecting employees to the right support, at the right time to drive positive change.



### Telemedicine

Access to telemedicine support anytime, anywhere including micro-consults with a doctor via text or chat and receiving prescriptions or referral letters.



### Health Checks

A series of clinically validated checks across physical, mental, financial and social health to offer the relevant health and wellbeing support.



### Insightful aggregated reports to improve health outcomes

With insightful reports on employee holistic wellbeing profiles, LiveWell provides recommendations to improve outcomes through positive lifestyle choices.

All data is secured, aggregated, anonymized and encrypted.





## Wellbeing and rehabilitation

At Zurich we have a dedicated team of experts who tailor our rehabilitation services to meet the individual needs of each customer throughout their recovery journey.

Our rehabilitation programs, will give customers the support they need every step of the way. Rehabilitation services can be accessed:

- If they're still working, but their health condition is making things difficult
- At any time whilst an individual is unwell and has a claim with us
- If they are in the process of lodging a claim
- If they're waiting for their insurance payments to start.

### Our rehabilitation team

Our rehabilitation team take a holistic and collaborative approach to supporting customers with their recovery and return-to-work goals.

Our multidisciplinary team includes Occupational Therapists, Exercise Physiologists, Rehabilitation Counsellors and Psychologists, who have extensive experience in occupational rehabilitation, rehabilitation counselling, pain management and health.

Our teams pride themselves on working closely with customers to meet the individual wellbeing and rehabilitation needs to aide recovery and return to work.

### A range of support services

We know that everyone's recovery journey is different. With our rehabilitation programs, they have access to a dedicated team of allied health professionals.

That way, we have all bases covered with confidence. Working together with the individual, we create a personal recovery plan.

## Our commitment to those we cover

Being engaged in work is a benefit to customers, their family and society and we want to help them make a safe return to health and work.

We see it as part of our commitment to them when they have a policy with us. We'll work with customers and their medical team to ensure support is provided to assist with recovery and return to work opportunities.

### We can support with things like:

**Initial needs assessment** to understand which health services will be most helpful for them while they're recovering.

**Onsite work assessment** to help them identify which duties from their job that they can safely take on now or in the future.

**Funding for retraining** to assist with enhancing skills to help with getting back to work.

**Support to return to work in a new role** if they will not be able to medically return to their own occupation.

**Specialised equipment** to give them what they need for their work to be safe and sustainable.

**Support for mental health** to help them with things like managing their routine or creating connections in their community.

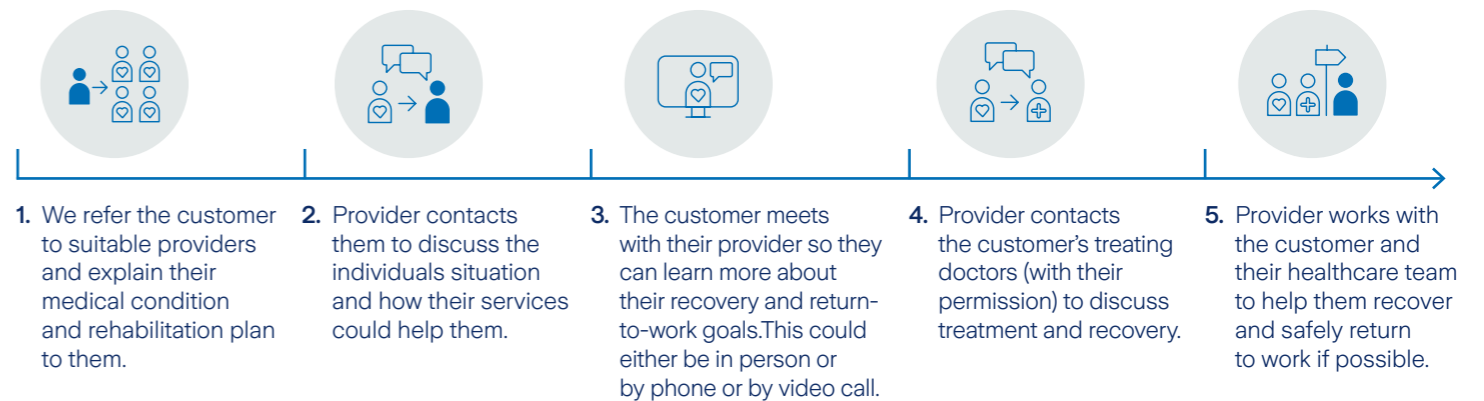
**Return-to-work program** to help them work with their employer to get back into a manageable work routine by gradually increasing their hours and duties.

**Support for physical health** so they can focus on things like diet, exercise and sleep as part of their recovery.

## Working with our partners

We partner with a range of rehabilitation providers including rehabilitation counsellors, psychologists, physiotherapists, exercise physiologists and occupational therapists across Australia.

### Here's how the process works:



For detailed information on each program and support services our partners can provide, please reach out to your Partnership Manager.





## Early Engagement and Zurich

Even before making a claim, a potential customer can get the health and recovery services they need. The sooner they focus on their health and wellbeing after an injury or illness, the smoother their recovery journey will be. That's why Zurich offers an early-access rehabilitation service that can be shaped to meet specific recovery needs.

With Zurich's early-access program, we'll give customers the support they need every step of the way to get well sooner. Best of all, employers can access this support, even if:

- they are still working, but your health condition is making things difficult
- they haven't yet lodged a claim
- they are waiting for your insurance payments to start.

### How it works



I would like to convey my appreciation towards rehabilitation team over the last 12 months. It was quite a difficult time for me while I was recovering from illness. I personally think that Zurich's rehabilitation program is outstanding and a big thank you to the whole claims team for making this time easier.

I owe a lot to the fantastic education support, consultation, and rehabilitation discussions with my employer to get me back to the level where I worked prior to my illness.

And of course, thank you to the team for processing my monthly claim forms and performing many re-calculations of my monthly benefits as part of my return-to-work plan.

Today, I am comfortable and happily working at the level at which I used to work. I owe a lot to the team's efforts and focus on my return-to-work plan, and it has proven to be effective and worked perfectly. Thank you, my best regards to your rehabilitation team's efforts."

**Member supported by rehabilitation**

70% of our customers we supported with rehabilitation, wellness or retraining, returned to work.

For more information on any of our health and wellbeing solutions, please contact your partnership manager.

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JSEN-017894-2021

