

# YEAR IN REVIEW FINANCIAL YEAR 2022-23

*Putting our money  
where our members are*



# 2022-2023 HIGHLIGHTS



## LETTER FROM THE CEO

### NO 1. IN MEMBER SATISFACTION

Ranked #1 in  
Member Satisfaction  
of the major health funds\*.

### 8 YEARS OUTSTANDING VALUE IN A ROW

We've been awarded Outstanding Value Health Insurance by Canstar eight years in a row (2016-2023).

### 2.4% MEMBERSHIP GROWTH

Our unwavering focus on our members has seen us grow our membership by 2.4%. This is 1.3 times the growth experienced by the industry of 1.9%<sup>^</sup>. We've grown more than any other fund over the past 5 years<sup>#</sup>.

### 89c IN EVERY PREMIUM DOLLAR BACK TO MEMBERS

For every dollar our members paid in premiums, we've paid out more benefits than the industry average over the last 10 years<sup>+</sup>.

### \$5.96m SAVED BY MEMBERS THROUGH HCF THANK YOU

Members saved money through discounts on everyday essentials like groceries, fuel, entertainment and HCF Travel and Pet Insurance<sup>\*\*</sup>.

### 95% EMPLOYEE VALUES SCORE

HCF employees resonate with our values, with 95% of employees having a good understanding of what our values mean<sup>^^</sup>.

### \$536m COMMITTED IN TOTAL BENEFITS AND SUPPORT TO MEMBERS<sup>##</sup>

We're putting our money where our members are with \$194m in premium deferrals, \$309m in member cashbacks and hardship relief for 72,700 members<sup>##</sup>.

\* No. 1 in Member Satisfaction (very satisfied with provider) compared to major competitors Bupa, Medibank and NIB during FY23. Consumer survey conducted by a specialist research organisation on behalf of HCF, May 2023.

<sup>^</sup> Includes all policies except Ambulance Only.

<sup>#</sup> Calculated internally, sources from APRA: Quarterly private health insurance statistics June 2017-June 2023.

<sup>+</sup> 89.2% compared to 85.6% across the industry. Calculated based on the average of the past 10 years, sourced from APRA Statistics: Private Health Insurance Operations Reports 2014-23.

<sup>\*\*</sup> HCF Pet Insurance is issued by The Hollard Insurance Company Pty Ltd. Consider the PDS and TMD at [hcf.com.au/petinsurance](http://hcf.com.au/petinsurance). HCF Travel Insurance is issued and managed by AWP Australia Pty Ltd trading as Allianz Global Assistance for the insurer Allianz Australia Insurance Limited. Please consider the PDS and TMD available at [allianzpartners.com.au/policies](http://allianzpartners.com.au/policies)

<sup>^^</sup> HCF Pulse Survey November 2022.

<sup>##</sup> Figures from 1 March 2020 to 31 December 2023.

- Issued by HCF Life. Consider the PDS and TMD at [getflip.com.au](http://getflip.com.au)

In a year of growing affordability challenges and uncertainty for many Australians, concern for their personal health and getting access to the right support remain top of mind, which is why we put our focus where it should be – on providing great value health cover and support to our 1.94 million members. Despite the challenging operating conditions, we demonstrated our resilience and leadership as we continued to grow the fund and strengthen our position as the nation's largest not-for-profit member organisation for health and wellbeing.

#### Putting our money where our members are

True to our commitment of not profiting from the pandemic, we gave back another \$176 million in FY23 in surplus COVID-19 savings, bringing our total benefits and support provided to members throughout and following the pandemic to over half a billion dollars. This includes deferring premium increases three times during the past three years and providing financial hardship relief for 72,700 of our most vulnerable members.

We also paid out \$3.2 billion in hospital and extras benefits to our members in the past financial year. Helping alleviate the strain on the public health system due to elective surgery backlogs and unused services, we covered over 719,000 hospital admissions and almost 11 million extras services.

In an increasingly tough market environment, we grew our membership by 2.4% in FY23, continuing to outpace the growth of any other fund over the past five years. Our strong member focus is embodied in our Uncommon Care promise to our members, helping us remain number one in Member Satisfaction of the major health funds. We were also recognised for customer service excellence by the Customer Service Institute of Australia, winning the 2022 Best of the Best and Customer Service Organisation of the Year (large business) awards. Additionally, we were proud to be accredited to the International Customer Service Standard.

#### Award-winning cover

Pleasingly, we won 11 awards at this year's Canstar's Health Insurance Awards including the coveted Outstanding Value Award for the eighth consecutive year. We believe our whole of health proposition sets us apart, offering Australians a complete range of health and wellness protection to suit their changing health and budget needs.

Earlier this year we launched Flex My Extras, affordable, easy-to-use extras cover that gives members the freedom and flexibility to spend their limits on the extras they genuinely want. Similarly, our growing Flip portfolio, Australia's first on-demand accident insurance, now offers an expanded range of simple and instant cover for active lifestyles. We also extended the age of dependants from 25 to 31 to help give parents peace of mind and ensure more younger members have access to the services important to them like mental health, dental and loyalty rewards.

As we look to support our members beyond more than just health insurance, we made a number of enhancements to our award-winning range of Life and Recover Cover and Pet Insurance. The launch of our Life Protect cover earlier this year provides additional confidence for people looking to support their families in the event of death or terminal illness.

#### **Investing in the future of health**

Ensuring we remain at the forefront of healthcare innovation, we launched an ambitious innovation and ventures roadmap, helping to guide future strategic investments and strengthen our ability to stay ahead of our members' changing needs.

In an Australian-first for the health insurance industry, we partnered with HICAPS to revolutionise the claims and payments experience with QR code claiming, giving members a secure and seamless alternative to physical cards.

#### **Affordability and value**

Affordability is still a key challenge for the private health sector and remains a core priority for HCF. As inflation and cost-of-living expenses increase, we remain focused on keeping premium increases as low as possible while ensuring improved access to affordable, quality care with minimal out-of-pockets. In FY23, members received over 97% of medical services in hospital at a no or known-gap with over 642,000 members accessing gap-free services through our *More for You* provider network. This included coverage for 2.56 million no-gap dental treatments through our *More for Teeth* program.

We also unlocked everyday value for our members through our reward and recognition program, HCF Thank You. Helping to offset premium costs, we can save members on average \$900 a year on daily essentials.

#### **Building healthier communities**

We believe in leveraging our unique organisational capabilities to create a positive impact for people and the planet. This year we progressed our sustainability agenda with the launch of our Social Sustainability Framework, underpinned by our mission to build healthier communities by helping to address the Social

Determinants of Health. In support of this goal, we entered into a three-year major national partnership with the Royal Flying Doctor Service to improve access to affordable, quality healthcare for people living in remote and regional communities.

Additionally, we progressed our reconciliation agenda with our inaugural Reflect Reconciliation Action Plan (RAP). Collaborating with key stakeholders including our Hearts & Hands employee group and the Business Council of Cooperatives and Mutuals (BCCM), we're committed to advancing reconciliation in Australia and playing a meaningful and sustainable role in improving health outcomes for Aboriginal and Torres Strait Islander people and non-Indigenous Australians.

Playing our part in supporting a transition to a low-carbon economy, we also started work on a new climate action plan that will plot our pathway to becoming a net-zero emissions health fund by 2040.

#### **Trusted partner in sickness and health**

Encouraging healthy lifelong behaviours for our members is central to our mission and in FY23 we supported members with a wide range of health and wellbeing programs across weight management, heart health and nutrition, alcohol and sleep. We also enabled fast, seamless access to mental wellbeing support, extended coverage for mental health services across our extras products and offered members a free mental health check-in with a PSYCH2U psychologist.

Delivering on our role as a trusted health partner, we increased our offering of health programs for members managing chronic conditions, complementing the care they receive from GPs, specialists and other health providers. Our COACH program, staffed by an in-house team of accredited health professionals, supported 80% of participants in reaching their health goals and we helped over 1,400 members in developing healthier habits through our weight management and joint health programs. Our *Preparing for Hospital Guides* helped to inform and reassure members, while we supported after treatment through our nurse concierge team.

We also announced a landmark five-year strategic partnership with Ramsay Health Care to deliver a range of services and support to members including health checks, pharmacy discounts and rehabilitation at home programs. The first of its kind in Australia, the landmark agreement will focus on initiatives to help drive affordability and deliver better patient care and outcomes.

#### **Strengthening our digital defences**

To better navigate and adapt to a volatile cyber landscape, we continued to enhance our cyber security and fraud prevention programs,



investing in new capabilities and measures to protect our members' personal information and systems. To further safeguard our members' data, we made a number of important security updates, including introducing mandatory multi-factor authentication log-in via our app and online members portal.

#### **Caring at work and beyond**

This year we've focused on enhancing our employee experience, wellbeing and development opportunities. We continued to maximise the benefits of flexible work, expanded our range of employee benefits and parental leave policies and invested in upgrading our workspaces with the opening of Parramatta Place, a flexible, state-of-the-art facility designed to boost productivity and promote employee wellbeing. We also defined our shared vision for gender equality, ensuring our practices harness the benefits of a gender equal workforce where everyone is respected and treated in an equitable manner.

#### **Growth and opportunity**

As we head into FY24, we have a strong sense of purpose and momentum and I'd like to thank our employees, partners and providers for another year of supporting our members' health journeys in the moments that matter most. Our whole-of-health growth strategy, expansion through strategic partnerships and investment into new health products and services positions us strongly as we define our 2030 strategic agenda. Central to our vision, we'll continue to rethink and disrupt the way healthcare is funded and delivered, while continuing to advocate for equitable access to affordable, quality care and better health outcomes for all Australians.

**Sheena Jack**  
Chief Executive Officer &  
Managing Director, HCF

# MONEY WHERE OUR MEMBERS ARE

Uncommon Care means putting money where our members are.

Unlike the for-profit insurers, our focus is where it should be – on providing award-winning value products, service and support to our members, not profits to shareholders.

## GIVING MORE BACK TO MEMBERS

Throughout and following the pandemic, we've continued to be there for our members with a growing range of benefits and support, including premium increase freezes three times in three years. We recognise the current pressure on household budgets being faced by our members and we're passing on any COVID-19 claims savings, with two cashbacks totalling \$309 million directly to eligible members over the last two years.

**\$176m** CASH BACK TO ELIGIBLE MEMBERS BETWEEN SEPTEMBER AND DECEMBER 2023

**72,700** MEMBERS EXPERIENCING HARDSHIP GIVEN FINANCIAL RELIEF



## UNCOMMON CARE IS OUR BOTTOM LINE

We're putting people before profit, paying more back in benefits than the industry average\* to help members get better value from their health cover.

**89%**  
HCF

**86%**  
INDUSTRY AVERAGE

\* 89.2% compared to 85.6% across the industry. Calculated based on the average of the past 10 years, sourced from APRA Statistics: Private Health Insurance Operations Reports 2014-23.

## COVERING MORE AUSSIES THAN EVER BEFORE

Proudly Australian owned and run, we're delivering value and peace of mind for over 1.94 million members who trust us to be there when it matters most.

## CARING FOR OUR MEMBERS SINCE 1932

We've been protecting our members' health for 91 years and we're proud of our uncommon difference. Being a not-for-profit means we can give more back to our members, so they can take the best possible care of their health and wellbeing.



## MORE MEMBERS CHOOSE US

Today, more members count on us to cover their health services. Last year, we grew our membership, with over 58,800 more Aussies choosing us to protect their health.

**1.94m**  
AUSTRALIANS COVERED

**908,000**  
HEALTH INSURANCE POLICIES

**208,200**  
LIFE INSURANCE POLICIES

**11.5 years**  
AVERAGE LENGTH OF MEMBERSHIP

## LOOKING AFTER OUR MEMBERS IN GOOD TIMES AND BAD

We provided peace of mind and financial assurance for our members during planned and unexpected health events<sup>^</sup>.



**\$211,000**

for a pre-term baby's 72-day stay in the neonatal intensive care unit and neonatal special care unit.

**\$199,900**

for a mitral valve replacement, recovery and 63-day hospital stay.

**\$198,600**

for treatment of a serious skin infection, recovery and 139-day hospital stay.



**\$160,200**

for treatment of a brain tumour over a 153-day hospital stay.

**\$154,000**

for treatment of a nervous system condition and 46-day hospital stay.

<sup>^</sup> Services covered depend on level of cover and inclusions.

## PEACE OF MIND IN UNCERTAIN TIMES

As we innovate and adapt to new ways of healthcare delivery, our members could still count on us to support them through their health events, big or small.

**719,860**

HOSPITAL ADMISSIONS COVERED

**5.87m**

MEDICAL SERVICES COVERED

**739,220**

HOSPITAL SERVICES COVERED



**\$2.5b**

PAID FOR MEMBERS' HOSPITAL SERVICES

**10.9m**

EXTRAS SERVICES COVERED

**\$674m**

PAID FOR MEMBERS' EXTRAS SERVICES

# DELIVERING REAL VALUE

We want our members to keep getting value from their health cover, whether it be through savings on everyday essentials, or minimising out-of-pocket costs through our No-Gap network of hospital and extras providers. We're focused on keeping the cost of quality cover as low as possible and investing members' premiums back into services to benefit their health.

## THE RIGHT CARE AT THE RIGHT COST

We're not your typical health fund – we genuinely want our members to get great value from their cover, with the majority of medical services provided in hospitals with no or known-gap.

# \$3.2b

PAID FOR MEMBERS' HOSPITAL AND EXTRAS SERVICES

# 97%

OF MEDICAL SERVICES WE COVERED IN HOSPITAL HAD NO OR KNOWN-GAP

## KEEPING TREATMENT COSTS DOWN

Our partnerships with hospitals across Australia help members access lower or no-gap treatment for services included in their cover. In 97% of medical services in hospital, our members paid nothing or a maximum of \$500 per specialist for their in-hospital medical services, like surgeon's fees.

# 45,300

MEDICAL SPECIALISTS IN OUR NETWORK



## HOSPITAL PROVIDER PARTNERSHIPS

We're building long-term partnerships with hospital operators that share our vision to deliver innovative, effective healthcare that puts patients first. Our landmark five-year collaboration with Ramsay Health Care is the first of its kind in the Australian private health sector. Members can access discounts, health and medication checks at Ramsay Pharmacies, home-based care following surgery, free flu vaccinations for in-patients and affordable treatment at an extensive network of hospitals to limit out-of-pocket costs. We're also working with other hospitals and clinicians to develop and maintain new models of care for eligible members, including our No-Gap Joints program for primary hip and knee replacements.

# 205

 MEMBERS PARTICIPATED IN OUR NO-GAP JOINTS PROGRAM

# \$2,500

 AVERAGE SAVED BY MEMBERS GOING THROUGH OUR NO-GAP JOINTS PROGRAM

## CLOSING THE GAP ON DENTAL CARE

With cost-of-living pressures affecting more Australian households, we understand that some members may avoid the dentist because they're worried about potential out-of-pocket costs. Through our no-gap dental program, members who visit an HCF Dental Centre or *More for Teeth* provider get 100% back\* on a range of services each calendar year, like one or two check-ups, scale and cleans, a fluoride treatment and two mouthguards, depending on their level of cover and annual limits.



## EVERYDAY SAVINGS TO MAKE A DIFFERENCE

We're focused on easing the burden on members of increasing living expenses, which is why we created our reward and recognition program, HCF Thank You. Eligible members get access to an extensive range of exclusive offers, discounted e-Gift cards and benefits designed to recognise their loyalty and say thank you for choosing us.

Eligible members can save an average of \$900<sup>^</sup> a year through discounts on everyday essentials like groceries, fuel and entertainment that can help ease affordability concerns and offset their premiums. Additionally, members can access discounts on HCF Pet and Travel Insurance<sup>#</sup>.

### \$5.96m

SAVED BY MEMBERS THROUGH OUR HCF THANK YOU PROGRAM  
▲ 49% INCREASE YoY

### 329,100

REWARDS REDEEMED BY MEMBERS  
▲ 3.5% INCREASE YoY

### \$240,100

SAVED BY MEMBERS ON GROCERIES



*"I've used HCF Thank You many times and saved around \$300 by using the program. I use it occasionally for groceries vouchers and retail vouchers for myself, and I've even used them as gifts for close family members. I also like the variety of the vouchers and the different ways you can use them. I really like that HCF can give back to members and I find they really care. The HCF Thank You program helps with saving money, especially when times are a little tough."*

**Bianca**  
HCF member



<sup>^</sup> Based on discounts available through HCF partners (Aug 2023) and average category spend from ABS Household Expenditure Survey, Australia (2017).

<sup>#</sup> HCF Pet Insurance is issued by The Hollard Insurance Company Pty Ltd. Consider the PDS and TMD at [hcf.com.au/petinsurance](http://hcf.com.au/petinsurance). HCF Travel Insurance is issued and managed by AWP Australia Pty Ltd trading as Allianz Global Assistance for the insurer Allianz Australia Insurance Limited. Please consider the PDS and TMD available at [allianzpartners.com.au/policies](http://allianzpartners.com.au/policies)

### \$97.4m

SAVED BY MEMBERS GOING THROUGH OUR MORE FOR TEETH PROGRAM

### \$181

AVERAGE OUT-OF-POCKET COST SAVED BY MEMBERS ON GENERAL DENTAL BY USING A MORE FOR TEETH DENTIST

### 2.56m

DENTAL TREATMENTS COVERED WITH NO GAP THROUGH OUR MORE FOR TEETH PROGRAM

## GAP-FREE SERVICES WITH 100% BACK ON EXTRAS\*

We're always looking for ways to keep costs down and provide access to great value healthcare. Our *More for You* programs make it easier for eligible members to get 100% back\* when visiting an extras provider in our No-Gap network on a range of preventive and diagnostic services including dental check-ups, some prescription glasses and their first visit to a physio, chiro or osteo. The *More for You* network is Australia-wide, with approximately 12,500 participating providers ensuring our members have access to quality healthcare at an affordable price.

### \$207m

SAVED BY MEMBERS GOING TO A MORE FOR YOU PROGRAM PROVIDER

### 12,500

PROVIDERS IN OUR NO-GAP NETWORK

### 642,700

MEMBERS WITH EXTRAS COVER WHO USED A MORE FOR YOU PROVIDER

\* 100% back from providers in our No-Gap network is available on selected covers. Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm the provider prior to booking your appointment. See [hcf.com.au/100back](http://hcf.com.au/100back)

# MADE FOR MEMBERS

This year we successfully launched **Flex My Extras**, **Flip Group Active** and **Flip Kids**, innovative products designed to reshape the way young Australians view traditional health insurance. We launched **Life Protect**, which is cover to help members provide assurance to their loved ones in the event of death or terminal illness. We also expanded our mental health services coverage and extended the age of dependants to help young people stay covered for longer and access the services important to them.

## FLIP ACTIVE<sup>^</sup>

We're creating innovative ways for Australians to protect their health.

Flip Active is on-demand accident insurance that provides simple and instant cover for a day, a week or a month so members can enjoy an active stress-free lifestyle. Our new and improved product design gives more value back to members for injuries and treatments that are most relevant to active lifestyles.

Expanding on our success over the Australian and New Zealand snow season, Flip launched Japan Pass to provide cover for skiing and snowboarding Aussies. Off piste, back country, heliskiing? Flip has you covered.

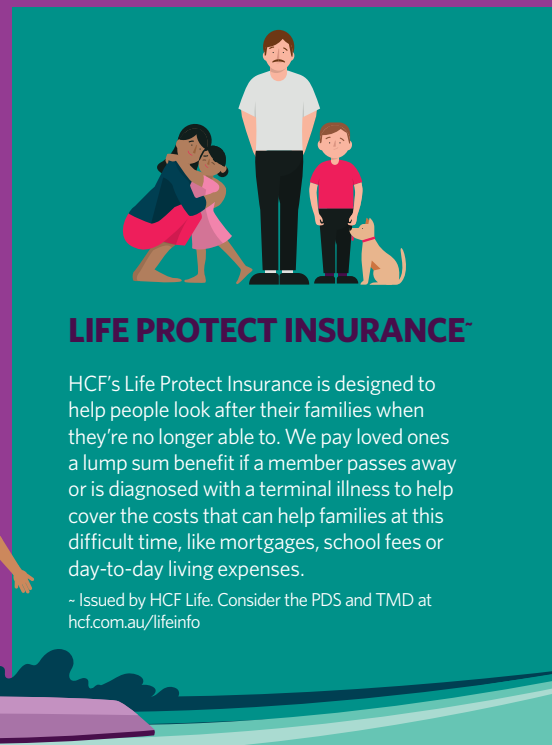
<sup>^</sup> Issued by HCF Life. Consider the PDS and TMD at [getflip.com.au](http://getflip.com.au)

## FLIP GROUP ACTIVE<sup>^</sup>

We've now created a solution for teams, sporting association organisations and events to cover all their participants under one umbrella policy and organisers can cover their customers if they're injured. We're disrupting the traditional model of group sports insurance and offering a 100% digital claims experience with no claims admin burden for the business. Group Active now covers large obstacle course races, road cycling and mountain biking races, skateboarding championships and social sports leagues.

## FLIP KIDS<sup>^</sup>

Our popular accidental injury insurance is now available for kids aged five to 17 years old. Parents and legal guardians can buy cover on behalf of their kids. From coverage for a soccer or netball competition to mountain biking trips with the whole family, Flip Kids offers parents and caregivers cover on their child's most active days.



## LIFE PROTECT INSURANCE<sup>^</sup>

HCF's Life Protect Insurance is designed to help people look after their families when they're no longer able to. We pay loved ones a lump sum benefit if a member passes away or is diagnosed with a terminal illness to help cover the costs that can help families at this difficult time, like mortgages, school fees or day-to-day living expenses.

<sup>^</sup> Issued by HCF Life. Consider the PDS and TMD at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo)



## RESHAPING HEALTH INSURANCE FOR YOUNG AUSTRALIANS

### AFFORDABLE FLEXIBLE EXTRAS COVER

We successfully launched Flex My Extras, a new, affordable flexible extras product designed to give members the freedom to spend their limits how they wish, on the services they want. This innovative product reshapes how young people use their extras cover, offering an easy, value-driven choice for our members. Simplifying healthcare lets members prioritise services they need most, like online mental health support, dental, acupuncture and physio, plus 100% back on one annual dental check-up in our No-Gap network. It's about giving members the opportunity to create the cover they genuinely want.



### EXTENDED COVER FOR DEPENDANTS

We want members to see value in their health cover for the whole family, which is why we extended the age of adult dependants from 25 to 31 to help young people stay on their parents' cover for longer and assist in easing cost-of-living pressures. This gives parents the peace of mind their children will stay covered for a little longer, while ensuring young members have access to the services important to them like mental health, dental and loyalty rewards.

### MENTAL HEALTH ENHANCEMENTS

As more Australians prioritise their mental health, we know the importance of fast access to mental health support when and where they need it. That's why we've increased our cover for mental health services on selected extras. Members with eligible extras cover can now claim consultations with a psychologist, an HCF-approved counsellor or accredited mental health social worker. We also provide cover for eligible online cognitive behavioural therapy courses delivered by one of our partners, This Way Up.



# OUTSTANDING PEOPLE EXPERIENCES

At HCF, we bring our human touch to healthcare. It's in our DNA and shows up every day in the way we come together as teams and work alongside our partners and communities to deliver the best possible experience for our members and each other.

## FLEXIBLE WORK TO SUIT EVERY TEAM

We recognise the jobs to be done look different for every individual, so we let our people and the work they do determine where best to do it. Each leader is empowered to collaborate with their teams on the best working arrangements to help boost productivity and engagement and maximise the benefits of flexible work.

We're also a proud Family Friendly Accredited Workplace, focused on creating a healthy balance between work and family by embedding and promoting policies and practices that genuinely support employees to thrive at work and at home.



**1,178** KIDSCO. SCHOOL HOLIDAY SESSIONS DELIVERED

## RESHAPING THE FUTURE OF WORK

This year we completed the Future Workspace - Parramatta Place project. Located in Western Sydney, the space includes a range of flexi-work environments, sit-to-stand desks and state-of-the-art communications and technology equipment. Other features include an outdoor terrace for breaks and social gatherings, a multi-faith and wellness room, and a dedicated exercise room offering physical and online exercise classes from the office. It offers end-of-trip facilities including showers, day lockers and bike storage. We're also working towards a Platinum WELL rating, the highest level of certification under the International WELL Building Institute's rating scheme.



## HOLISTIC WELLBEING IN THE WORKPLACE

We strive to meet our peoples' holistic wellbeing needs, whether financial, physical, emotional, spiritual or social. Our people can expect the same high-quality care that our members value and deserve.

**131**

EMPLOYEES ACCESSED A FREE HEART HEALTH CHECK

**211**

ACCESSED FREE FLU VACCINATIONS

**310**

EMPLOYEES ATTENDED HCF'S RUOK? DAY VIRTUAL WEBINAR EVENT

**66.6m**

STEPS TAKEN IN OUR COMPANY CHALLENGE

## INVESTING IN OUR PEOPLE

We invest continuously in leadership development to maintain our ability to drive innovation and growth while ensuring our next generation of leaders is confident and equipped to lead. This means supporting and enabling our people to expand their learning through experience, education and training to help enrich our culture, improve business performance and attract and retain the best talent.

# 246

INTERNAL PROMOTIONS

# 100+

SECONDMENTS

# 700+

HCF HEROES NOMINATIONS

# 16,800

TRAINING MODULES COMPLETED  
(FACE-TO-FACE AND E-LEARNING)

# 5,000

LINKEDIN LEARNING  
COURSES ACCESSED

## PARENTAL LEAVE ENHANCEMENTS

We've increased our paid parental leave to 18 weeks, available regardless of gender, when our people welcome a new child by birth, adoption, surrogacy, permanent fostering or permanent kinship care. This means no more differentiating between primary and secondary carers. Everyone can access the leave from when they first join HCF, and our employees can take up to 30 days of the paid parental leave to support a flexible return to work.

We also acknowledge the challenges that some families face on the road to parenthood and have introduced up to five days paid leave for pregnancy loss.



## A SENSE OF BELONGING

Connection plays a key role in creating a sense of belonging at HCF. Our Diversity Employee Reference Groups are a dedicated space for people with shared experiences to connect, support each other, learn and contribute to key decisions. Our four Diversity Employee Reference Groups are:

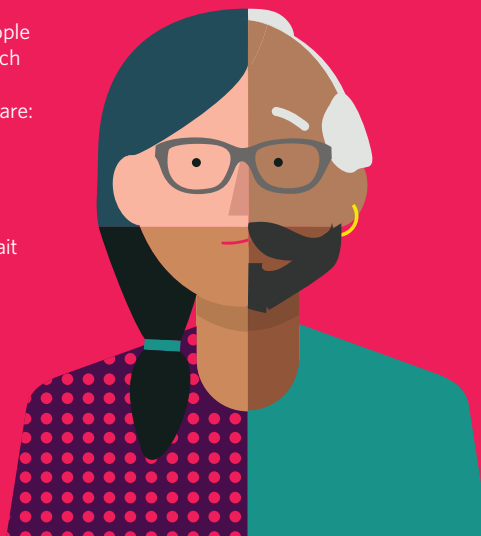
- Thrive (LGBTIQ+)
- GEM (Gender Equality Matters)
- Raise (Disability)
- Hearts & Hands (Aboriginal and/or Torres Strait Islander community).

# 87%

ORGANISATIONAL DIVERSITY SCORE

# 67%

OF OUR EXECUTIVE  
STAFF ARE WOMEN



Our Diversity and Inclusion survey had an 82% response rate and we achieved improvement across all survey factors. Our overall Inclusion score was 77% (+4pt YoY) and our Diversity score of 87% was a two-point increase on the previous survey. HCF scored above the All Industries global benchmark for items related to diversity:

# +12pts

COMPARED TO EXTERNAL  
BENCHMARK ON FACTOR  
"HCF BUILDS TEAMS THAT  
ARE DIVERSE"

# +6pts

FOR "HCF VALUES DIVERSITY"

# A SUSTAINABLE FUTURE FOR HEALTHY COMMUNITIES

**As Australia's largest not-for-profit health fund, we're focused on positively impacting the health of our members, our people, the community and the environment, while delivering great value for members.**

## OUR SUSTAINABILITY STRATEGY

Our overall approach to sustainability is an extension of our purpose – to bring our human touch to healthcare, now and for generations to come. We're making solid progress delivering our 2025 Sustainability Strategy, establishing strong foundations for robust governance and sustainability practices.

We recognise the crucial role we have to play in driving societal change to help make a positive health impact across communities. That's why this year, we launched our Social Sustainability Framework, with an important social mission: to build healthier communities in Australia by helping to address the Social Determinants of Health. We will work in partnership towards our social mission and this year, we proudly established a major national partnership with the Royal Flying Doctor Service, to enhance our shared vision of improving healthcare access, particularly in regional and remote communities.

## HEALTHY PLANET, HEALTHY PEOPLE

We know that a healthy planet is important to our own health and wellbeing, which is why we must look after the health of our planet by reducing our environmental impact and encouraging others to do the same. Climate change is the single biggest health threat facing humanity\* and we recognise the growing toll climate change is likely to have on people's health and lives, through warmer temperatures and the increase in frequency and intensity of extreme weather events.

We have an important role to play in addressing climate change and this year HCF became a signatory to the Business Council of Co-Operatives and Mutuals Declaration of Climate Action. The declaration commits HCF to act urgently and proportionately in response to climate change by developing actions to start decarbonisation as soon as possible.

## NET ZERO BY 2040

HCF recently set targets to achieve net zero by 2040, to play our part in supporting global efforts to transition to a low-carbon economy and a sustainable future. We aim to be net zero across Scopes 1 and 2 (greenhouse gas emissions more within our direct control) by 2025 (from a FY22 baseline) and Scope 3 by 2040. It should be noted that claims paid to healthcare and hospital services are not part of HCF's greenhouse gas emissions and Scope 3 currently excludes investments. Our interim Scope 3 ambition is to achieve a 25% reduction by 2030 (from a FY22 baseline) and we will do this by influencing our key suppliers to decarbonise their own operations. Setting net zero targets across our investment portfolio is a key next step for us, following further detailed analysis.

## GOVERNANCE

We remain committed to good governance and sustainable business practices and have taken the important step to update HCF's Board Risk, Compliance and Sustainability Committee Charter to take into account and reflect HCF's Board approved Sustainability Strategy. This year the Board underwent sustainability education, with particular emphasis on their role in providing oversight of climate related risks and opportunities.

\* World Health Organisation, 2021.



## OUR INAUGURAL RAP

During the year our RAP Steering Group and Hearts & Hands Employee Reference Group have set the foundations for HCF's Reflect RAP and have been working to create a culturally safe space for employees. We proudly celebrated National Reconciliation Week across the organisation and supported Super Netball's First Nation's round, which celebrated Indigenous culture and its contribution to netball, with all players wearing specially designed First Nations dresses.

# \$3m

## SOCIAL IMPACT PARTNERSHIP

We're partnering with the Royal Flying Doctor Service over the next three years to help improve Australians' healthcare access in remote and regional areas.

# 4.5 stars

## NABERS ENERGY RATING FOR HCF HOUSE

Our NABERS Energy rating for HCF House measures energy efficiency across heating and cooling.

# 100%

## MODERN SLAVERY HIGH RISK ASSESSMENTS COMPLETED

We assessed 100% of all high potential Modern Slavery risk rated third-party suppliers and 100% of employees completed Modern Slavery training.



Image courtesy of Royal Flying Doctor Service South Australia & Northern Territory.

# WHOLE OF HEALTH COVER

At HCF, we take care of more than just health insurance. We offer our members a range of health and wellbeing products and services in one place so they can have confidence when choosing award-winning cover for themselves, their families, their next holiday or a much-loved pet.

## RECOVERY TAKEN CARE OF\*

Recover Cover is our unique range of life, income protection and accident products designed to help with the stress of life's unexpected hurdles. The range includes fast, easy and flexible cover that provides cash payments to members after sickness and injury or families after they pass away. Recovery taken care of – that's uncommon.

**208,200**  
RECOVER COVER POLICIES  
HELD BY OUR MEMBERS

**2 weeks**  
AVERAGE TIME FOR  
CLAIMS TO BE PAID

**\$15.4m**  
CLAIMS PAID TO MEMBERS

**41+ years**  
SUPPORTING MEMBERS  
WITH LIFE INSURANCE

**86%**  
OF HCF LIFE CLAIMS PAID

\* Recover Cover products are issued by HCF Life. Consider the relevant PDS and TMD at [hcf.com.au/lifeinfo](http://hcf.com.au/lifeinfo)



## ON-DEMAND ACCIDENT INSURANCE

The first of its kind in Australia and into its second year since launch, Flip<sup>^</sup> has a growing portfolio of on-demand accidental injury cover. Customers can choose cover by the day, week or month and businesses can now choose to cover participants for a whole event.

<sup>^</sup> Flip Insurance is issued by HCF Life. Consider the relevant PDS and TMD at [getflip.com.au](http://getflip.com.au)

**5,500** CUSTOMERS COVERED  
BY FLIP GROUP ACTIVE

**2,600** COVERED BY  
FLIP ACTIVE



## CARE AT WORK

Better health and wellness outcomes for all Australians is our core focus, which is why our corporate health cover partners receive a high level of personalised care and service at work and beyond. We provide access to tailored health and wellbeing programs to suit their individual needs and improve their health. We also have dedicated corporate websites and regular communications and offers for employees.

**15,700**  
NEW CORPORATE AND  
REFERRER POLICIES

**500**  
CORPORATE PARTNERS

**1,000**  
CORPORATE MEMBERS TOOK PART  
IN WELLBEING WEBINARS AND  
SURVEYS ACROSS 85 CLIENTS

**1,600**  
HEALTH SCANS AND SKIN CHECKS



## AWARD-WINNING COVER

We're proud that our products have been recognised by independent review bodies for meeting Australians' needs. We've been awarded National Award for Outstanding Value in Health Insurance for the eighth year in a row (2016–2023) by Canstar, as well as 10 state-based awards: Extras Insurance Award in NSW, Vic, Qld and Tas and Hospital & Extras Insurance Award in Vic, Qld, WA, SA, Tas and NT.

Our Flip<sup>^</sup>, Pet<sup>#</sup> and Life<sup>\*</sup> insurance products have been recognised for:

- WeMoney Best for Quality (Life Insurance) 2023
- WeMoney Best for Income Protection Insurance 2023
- WeMoney Life Insurance Innovation of the Year 2023 (Flip)
- Mozo Exception Value Income Protection 2023
- Plan for Life Award for Accidental Injury (Personal Accident Insurance) 2022
- Plan for Life Award for Trauma – Stand Alone (Critical Illness Cover) 2022
- Mozo Exceptional Quality Pet Insurance 2022.



## RT & TRANSPORT HEALTH

This year RT Health and Transport Health focused on delivering significant post-merger benefits to members, including one month free health cover, access to HCF's Dental and Eyecare Centres and discounts on HCF's Life<sup>\*</sup>, Pet<sup>#</sup> and Travel<sup>\*</sup> insurance products. We also introduced HCF's health and wellbeing programs and launched the HCF Thank You loyalty program, offering significant savings to members. We also invested in RT Health via an all-new brand identity supported by an integrated campaign aimed at increasing brand awareness in our core industries of Rail, Transport and Energy. In recognition of outstanding customer service, RT Health also received Product Review's 'Health Insurance Award'.

**55,100** RT HEALTH AND TRANSPORT HEALTH MEMBERS

**4.7** STAR PRODUCT REVIEW RATING



## TRAVEL INSURANCE<sup>+</sup>

As many Australians enjoyed overseas and domestic travel this year, our partnership with Allianz Insurance Australia helped members with insurance cover when they were planning their holidays and whilst they were travelling abroad.

**24,500**  
JOURNEYS COVERED



## PET INSURANCE<sup>#</sup>

This year we expanded our award-winning Pet Insurance to offer members additional benefits for their furry family members, including: GapOnly to help reduce the worry of upfront vet bill costs and VetChat, fast and easy 24/7 access via video or phone to quality vet care when they need it.

**12,530**  
PETS COVERED



## HEALTH COVER FOR OVERSEAS VISITORS

For the last decade, we've given peace of mind to non-Australians visiting and working here and the confidence to access affordable, quality health services when they need them.

We looked after our members with Overseas Visitor Health Cover (OVHC), extending outpatient services to members on OVHC Basic cover and providing access to telehealth through our partner, GP2U.

**8,870**  
OVHC MEMBERS

**\$4.12m**  
CLAIMS PAID TO MEMBERS

<sup>+</sup> Issued and managed by AWP Australia Pty Ltd trading as Allianz Global Assistance for the insurer Allianz Australia Insurance Limited. Please consider the PDS at <https://allianzassistancetravel.com.au/onex/api/document/pds/hcf>. The TMD is available at [allianzpartners.com.au/policies](https://allianzpartners.com.au/policies)

<sup>#</sup> HCF Pet Insurance is issued by The Holland Insurance Company Pty Ltd. Consider the PDS and TMD at [hcf.com.au/petinsurance](https://hcf.com.au/petinsurance)

# CREATING PATHWAYS TO A HEALTHIER LIFE

We're there for members when they need us, in sickness, health and everything in between. We want our members to be their healthiest, so we're investing in health and wellbeing initiatives to make it easier for them to take charge of their health and get the most value from their health cover.



## DENTAL AND EYECARE CENTRES

Delivering outstanding patient care and experiences is central to our vision, and our network of Dental and Eyecare Centres provide members with access to affordable, high-quality treatment and common no-gap services. We also maintained our ISO accreditation through commitment to best practice health and safety standards.

**163,400**

**NO-GAP SERVICES PROVIDED AT HCF DENTAL OR EYECARE**

**304,200**

**MEMBER VISITS TO HCF DENTAL OR EYECARE**

**94%**

**AVERAGE PATIENT SATISFACTION AT OUR DENTAL CENTRES**

## CHILDBIRTH EDUCATION

We help parents through pregnancy, birth and their early parenting journey by giving them access to Birth Beat, an online childbirth education course delivered by a registered midwife and HCF-recognised childbirth educator. The program helps eligible members feel prepared with evidence-based information to access at any time, from the comfort of their home.

## NUTRITION HELP FOR FAMILIES

Nutrition is important at every stage of kids' development but we know establishing healthy habits and getting kids to eat a healthy balanced diet can be tricky. That's why we partnered with Ethos Health to bring eligible members the *Healthy Families for Life* and *Healthy Teens for Life* platforms. *Healthy Families for Life* supported 1,735 families with free access to an education hub with evidence-based advice, tips and tools to help them understand more about kids' nutrition, from fussy eating to specific medical conditions.

## MENTAL WELLBEING FOR KIDS

Calm Kid Central is an online educational support program available to eligible HCF families with kids aged four to 11 years old who need help to manage their feelings. The program features resources and access to a team of experienced child psychologists. The course supported 216 eligible families by offering kids the tools to feel more confident, calmer and be more co-operative.





## HEALTH AND WELLBEING

Our members' health is our number one priority. Our range of health and wellbeing programs and services are offered to members to help them work towards their health goals. We offer support across mental wellbeing, heart health and nutrition for families, as well as alcohol and sleep.

**9,210**

**MEMBERS SUPPORTED THROUGH HEALTH AND WELLBEING PROGRAMS**

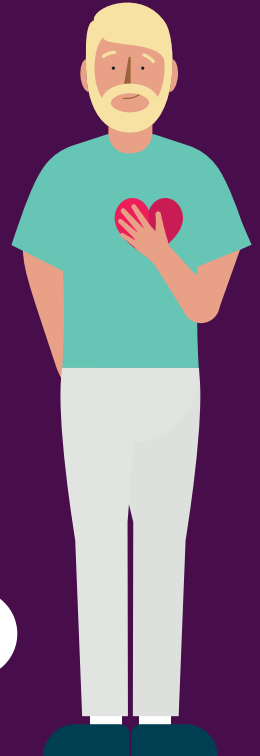
## SLEEP SOLUTIONS

We've partnered with Sleepfit Solutions to give members discounted access to the Sleepfit app. Users can get help identifying issues and improving their sleep quality, as well as accessing personalised tools for a better night's rest.

**550 MEMBERS DOWNLOADED THE SLEEPFIT APP**

## HEALTHY HEARTS

Heart disease can be prevented by understanding your risk factors and knowing the current state of your health. Eligible HCF members can access a free heart health check thanks to our partnership with the Victor Chang Cardiac Research Institute. By getting a 10-minute Heart Health Check, members can get an insight into their blood pressure, total cholesterol and blood sugar levels, as well as advice on any risks and lifestyle changes and a referral to their GP for further tests, as well as other health programs they may be eligible for under their cover.



**2,700 HEART HEALTH CHECKS COMPLETED**

**67% OF MEMBERS WITH ELEVATED RISK FACTORS AND REFERRED TO GP**



## TELEHEALTH

Telehealth has become a regular way for our members to get the medical help and advice they need, when they need it. We continue to support eligible members to claim on our range of telehealth options like dietetics, exercise physiology, occupational therapy, psychology, podiatry and physio from HCF-recognised providers, from the comfort of their home.

## ALCOHOL SUPPORT

Hello Sunday Morning's Daybreak app offers eligible members a welcoming and safe environment to reset their drinking habits through an online behaviour change program with 24/7 digital support. The Daybreak app is fully subsidised by the Australian Department of Health, which means all Australians get free access, but eligible HCF members have access to additional mental health support.

## DIGITAL MENTAL HEALTH

Our unique partnership with PSYCH2U offers the HealthyMinds program to eligible members, giving them faster, easier access to qualified mental health professionals and a free telehealth HealthyMinds Check-in with a PSYCH2U psychologist. Eligible members can also speak with a psychologist online to access a range of services including treatment for anxiety, depression and stress.

## A GP AT YOUR FINGERTIPS

We know it can be hard for members to manage their health in a way that's quick and accessible. Through our partnership with GP2U, an online video GP service, we made it easier for eligible members to access telehealth services.

# GETTING MEMBERS BACK TO GOOD HEALTH

We want our members to know they can rely on us to be there for them on their health journeys. From weight management support and health coaching to our handy search tools and hospital treatments at home, we're supporting members to manage their health risks or conditions and achieve better health outcomes.

## COACHING SUPPORT FOR CHRONIC CONDITIONS

Our COACH Program® is staffed by an in-house team of accredited health professionals who support members with diabetes or a heart condition. Our team of dietitians, pharmacists and nurses work with members and their GPs through a four- to six-month phone coaching program to improve individual health outcomes.

460

REGISTRATIONS FOR  
THE COACH PROGRAM®

290

MEMBERS GRADUATED  
FROM THE COACH  
PROGRAM®

80%

OF MEMBERS REACHED  
MOST OF THEIR HEALTH  
GOALS AT COMPLETION



"I was diagnosed at the age of 62 as a type 2 diabetic. When I was 75, I came down to the HCF branch. I looked at some of the brochures and came across The COACH Program®. All the appointments were over the phone. That was a first for me! But it has been really good. I met with my health coach and followed her advice. I exercise more, sleep better, eat better and it makes a big difference. I've even got off my diabetes medication. With the COACH Program® I feel about 55 or 60 years old."

Joseph, HCF member



## LAUNCHING THE CSIRO TOTAL WELLBEING DIET

Losing weight and keeping it off over a long period of time can be difficult to sustain. That's why we've partnered with Digital Wellness to give eligible members access to the evidence-based CSIRO Total Wellbeing Diet. Eligible members follow a high-protein, low-GI eating plan with proven weight loss tools to help improve habits and create positive behaviours.

## WEIGHT MANAGEMENT SUPPORT

Our HCF weight management and joint health programs, in partnership with Prima Health Solutions, helped 1,470 eligible members develop healthy habits for increased emotional wellbeing, heart health and mobility.

We supported 669 members who wanted to reduce the pain in their joints, improve their mobility or prepare for hip or knee surgery through the Osteoarthritis *Healthy Weight for Life* program, designed for people with osteoarthritis of the knee and hip joints.

Led by dietitians, 805 eligible members completed the personalised Essentials *Healthy Weight for Life* program, helping them develop healthier habits, lose weight and prevent the onset of various chronic conditions like heart disease and diabetes.

6.86kg

AVERAGE WEIGHT  
LOSS PER MEMBER

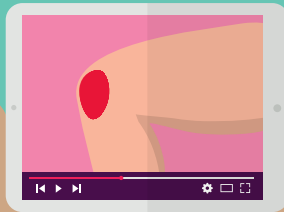
1,470

MEMBERS PARTICIPATED IN HEALTHY  
WEIGHT FOR LIFE PROGRAMS

## PREPARING FOR HOSPITAL TOOL

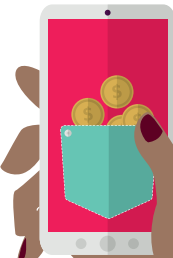
Going to hospital can be a source of anxiety and stress for our members. Our Preparing for Hospital tool gives peace of mind with information and explainer videos on 47 common procedures, like knee and hip replacements, IVF and cataracts. This resource helps members make informed decisions, ask the right questions, and find out what they need to know and do, before they head to hospital.

**20,470** MEMBERS ACCESSED THE TOOL



## DR GAP TOOL

We want to help members keep money in their pockets and avoid unexpected costs after hospital. Our industry-leading Dr Gap tool finds specialists who have agreed to charge HCF members either no or a known-gap when they go to hospital so our members can make informed choices about their healthcare and know what they can expect to pay.



**54,800**  
USES OF THE DR GAP TOOL

**243**  
PROCEDURES IN TOTAL

## SUPPORT AFTER TREATMENT

Our nurse concierge team reached out and supported members by telephone. We helped members navigate the health system and better manage at home after their hospital treatment.

**5,430** NURSE CONCIERGE CALLS TO MEMBERS

"Prior to going into hospital I was surprised and very appreciative of the unexpected call from the HCF nurse concierge who went over all that I should expect and require preadmission. Two weeks after discharge I received a follow-up call from HCF's nurse concierge checking on my progress and overall satisfaction. While in hospital I commented to the physio team about the fabulous HCF nurse concierge service. The physios told me that their clients with HCF raved about the wonderful service provided by HCF. My confidence was boosted, and I felt reassured there was another level of caring I could rely on."

**Marilyn, HCF member**



## TREATMENT FROM THE COMFORT OF HOME

We want to make it as convenient and as safe as possible for members to get the care they need, so we've chosen to pay for some treatments in the comfort of members' homes.

Our network of contracted providers allows us to cover the cost of the treatment at home for intravenous (IV) therapy antibiotics, complex wound care with negative pressure wound therapy, rehabilitation after a hip or knee replacement and IV chemotherapy.

**\$6.04m**

PAID FOR MEMBERS' TREATMENT AT HOME

**3,800**

MEMBERS TREATED AT HOME (2,500 UNIQUE MEMBERS)

**32,500**

DAYS TREATMENTS WERE GIVEN TO MEMBERS AT HOME INSTEAD OF GOING TO HOSPITAL

## HEALTH SERVICES RESEARCH

Marking 23 years of healthcare research contributions, the HCF Research Foundation drives innovation in key areas like healthy ageing, heart health and joint rehabilitation for all Australians. This year, we funded Prof Ilana Ackerman at Monash University to explore short-stay care for hip and knee replacements, projecting \$641 million in savings over seven years and 100,000 extra joint replacements by 2030 to meet demand.

**\$29.3m**

INVESTED IN RESEARCH SINCE INCEPTION

**\$2.62m**

INVESTED IN FY23

**9**

KEY HEALTH SERVICES RESEARCH PROJECTS FUNDED

# GOING ABOVE AND BEYOND FOR OUR MEMBERS

**Our members are the reason we challenge ourselves to find better ways of giving more back and enhancing their experiences with us. As we evolve our digital offering, we're working hard to service our members through their channel of choice as well as improving how we leverage data and insights to proactively guide and support them through their health experiences.**

## HERE FOR OUR MEMBERS

We put our members at the heart of everything we do and continue to meet their needs by constantly improving our online member services and mobile app, as well as maintaining our award-winning call centre and extensive branch network.

**43**

RETAIL CENTRES ACROSS THE COUNTRY

**16**

DENTAL CENTRES

**8**

EYECARE CENTRES

**3**

AUSTRALIA-BASED CALL CENTRES



## AWARD-WINNING SERVICE

We've been recognised for customer service excellence by the Customer Service Institute of Australia, winning the 2022 Best of the Best and Customer Service Organisation of the Year (large business) awards.

We're also proud to be accredited to the International Customer Service Standard, a highly respected assessment and certification program which recognises customer service excellence.

**944,600**

DIGITAL CLAIMS

**63,100**

WEBCHATS ANSWERED

**164,800**

HOURS SPENT ON PHONE WITH MEMBERS

**1.08m**

CALLS ANSWERED

**115,900**

CONTACT US EMAILS ANSWERED

## CENTRALISED SUPPORT TEAM

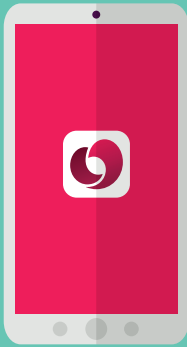
To better support our frontline teams to provide greater first enquiry resolution, we established a new Centralised Support model. Working closely with the Branch network and Contact Centre, this dedicated unit will help to deliver on our vision and empower teams by ensuring they have the right resources at their fingertips.



## VOICE OF CUSTOMER PROGRAM AND OPERATIONAL IMPROVEMENTS

We measure satisfaction with our service by sending surveys to members after they engage with us across a range of experiences - including when joining HCF, managing their membership, reviewing their cover or claiming. We use these insights to identify causes of dissatisfaction and improve our performance. This year we implemented 13 improvement initiatives across the organisation through our cross-functional Member Experience community, and another 37 improvement initiatives through individual team activities.





## SEAMLESS APP EXPERIENCES

Our *My Membership* app emerged as the preferred self-service channel for members, offering easy, on-the-go access to a range of services. We also drove adoption through a series of new enhancements including benefits estimate, limit enquiry, digital cards for smartphone users and the roll-out of multi-factor authentication log-in.

**21% INCREASE IN MEMBER APP ADOPTION**

## SAFEGUARDING ONLINE EXPERIENCES

To further safeguard member data, in March 2023 we completed the roll-out of Multi-Factor Authentication (MFA) on our member self-service channel applications, mobile app and online member services.

This lets members authenticate not only with their member number and password (or with biometrics, if they have them turned on), but also with a one-time-password sent to a members' registered mobile number.

**924,000**

**MEMBERS ENABLED WITH MULTI-FACTOR AUTHENTICATION**

## NEW DIGITAL CARDS FOR MEMBERS

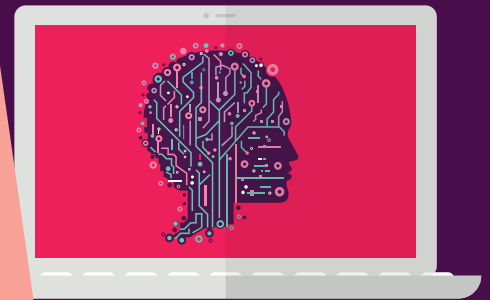
In an Australian first for the health insurance industry, HCF and HICAPS launched a QR code-based digital membership card for supported Android devices, which allowed some members to use a unique, machine-scannable image to claim on the spot at healthcare providers across the country.

Our QR code feature was released to all members on both Android and Apple devices in September 2023 and we're looking to issue digital membership cards as the default option, which will improve the card delivery and replacement speed, increase security, fast-track claims processing, improve in-app experience and reduce cost.



## INVESTING IN INNOVATION

We continue to build and evolve our Artificial Intelligence (AI) capabilities to enhance the service we provide to our members. While maintaining responsible internal data protection and security, we're maximising current predictive analytics with generative AI to work towards more opportunities for our frontline teams to increase employee productivity, member response time and more customised interaction in order to improve member outcomes when they deal with us.



## KEEPING MEMBER DATA SAFE

Our Cyber Working Group meets monthly to build awareness and ensure clear and regular two-way communication between all business areas about the latest developments on the cyber security front - both internally and across the industry.

"At HCF the security of our member information always comes first" was the theme this year for HCF's annual Cyber Week. The organisation focused on strengthening our digital defences, fostering security awareness, and ensuring the safety of our digital assets. Throughout the week, our dedicated cyber security team and distinguished guest speakers held a series of sessions and provided easy-to-follow tips to educate and improve our people's cyber awareness.

# INSPIRING HEALTHIER CHOICES

We know navigating the healthcare system is becoming increasingly complex, so we're empowering Australians to stay informed and take charge of their health. Our online destinations and resources help inspire members to make the right choices for their care and stay up to date with the latest health and wellness news.

## LAUNCHING OUR WOMEN'S HEALTH HUB

Launched on International Women's Day, we successfully went live with a new Women's Health Hub with over 100 articles and videos. We tackle the big topics concerning women and equip them with up-to-date health insights, information and inspiration.

**134,100**

PAGE VIEWS

## STRONG WOMEN VIDEO SERIES

In our Strong Women video series we covered all dimensions of holistic health. Published on our website and amplified across our owned social channels, this five-part series asks women about how they've overcome adversity, advice to their younger selves and what strength means to them.

**230,000**

COMBINED REACH



## ENDOMETRIOSIS SUPPORT

Our Living with Endometriosis social media video series featured three experts with a specialisation in women's health. Each video provides practical nutritional, movement and mental health guidance to help relieve endo symptoms.

We also partnered with *Home & Away* actress Ada Nicodemou who shared her personal journey, from symptoms, through diagnosis and treatment, to evoking the experience of living with endometriosis, and finding ways to cope, thrive and live life to the fullest in a two-part video series.



**374,400** COMBINED REACH



## PODCAST: MENOPAUSE MATTERS

The journey through perimenopause and menopause can be a challenging but also a liberating time – physically, mentally and emotionally. This year we delivered our new podcast, *Menopause Matters*, hosted by author of *Queen Menopause*, Alison Brahe-Daddo. Speaking with leading menopause experts, Alison sheds light on issues faced by many women, including ways to manage your symptoms, how to navigate your career, mental health and relationships during this time, and she shares the joys of life post-menopause.

**11,540**

SEASON LISTENS  
(MAY-SEPTEMBER 2023)

## HEALTH INSURANCE EXPLAINER CONTENT

As part of our commitment to help our members understand the healthcare industry, we created articles and videos on our website breaking down various elements of private health insurance and explaining the information members need to get the most value from their health cover.

## MEDICAL ADVISORY PANEL

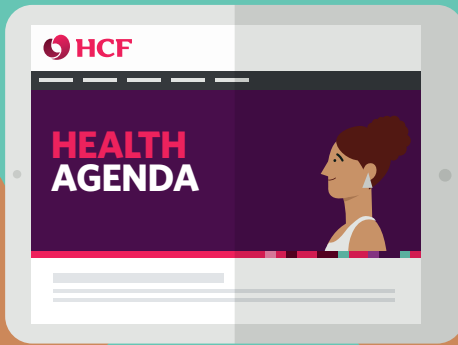
The HCF Medical Advisory Panel is a group of medical experts and specialists appointed by HCF to advise us and help us deliver Uncommon Care for our members. This expert panel provides specialist input to our policies, procedures, programs and materials that we use to support members in their healthcare journey.

## HEALTH AGENDA E-NEWSLETTER

Our monthly digital Health Agenda e-newsletter connects our Health Agenda hub to our members, delivering articles on topics for various audiences featuring the latest health and wellbeing news and research.

**7.4m** HEALTH AGENDA EMAILS SENT  
↑ 6.2% INCREASE YoY

**54%** AVERAGE OPEN RATE



## ONLINE HEALTH HUB

Our Health Agenda hub gives readers access to an online library of hundreds of expert-led articles filled with trusted advice, actionable health and wellbeing information and ways to get the most from their cover.

**1.8m** HEALTH HUB PAGE VIEWS  
↑ 22% INCREASE YoY

## NETBALL AUSTRALIA'S TEAM BEHIND THE TEAM

Through our partnership with Netball Australia, we're empowering Aussies of all ages to lead healthier, more active lives. This year we tapped into our network of inspiring player ambassadors, sharing personal stories, insights and tips for women's health online and across social media, to break the stigma around issues not commonly talked about.

We've connected elite netball to participation at grassroots levels facilitating Super Netball player visits to local clubs and carnivals in NSW and Victoria. We've also donated over \$10,000 across six grassroots clubs nationwide via our Team Behind the Team promotion, recognising the efforts of netball volunteers who go above and beyond for their clubs and local communities.



 [hcf.com.au](https://www.hcf.com.au)

