

HELP TO IMPROVE YOUR HEALTH AND REDUCE YOUR ONECARE PREMIUM

While life insurance is an important step in protecting your family from financial hardship, it is just as crucial you look after your health and wellbeing.

How does health coaching work?

You can participate in a complimentary health coaching program if you have a premium loading on your new OneCare policy due to a recent assessment of increased health risks, due to your Body Mass Index (your height /weight index) and either elevated levels of cholesterol and/or blood pressure. Conducted over an eight month period of phone consultations, an experienced coach from Remedy Healthcare will work with you to address and improve these health risks.

At the end of your health coaching program, you will be requested by your health coach to visit your local medical centre or your General Practitioner (GP) for a reassessment on your Body Mass Index, cholesterol and blood pressure (as applicable). OnePath will reduce your premium loadings upon receiving confirmation that you have achieved the health improvement outcomes outlined in your health coaching application form.

Remedy Healthcare health coaches are qualified healthcare professionals, such as dieticians, who have additional training in supporting healthy lifestyle change. Programs are designed to be highly personalised, convenient and motivational.

Personalised

- Your assigned coach will ensure the program is tailored to you and your health needs.

Convenient

- Conducted over the phone, your consultations take place during the day, when it suits you.
- Have a question or need health advice? You are welcome to call your health coach outside of consultation times, during business hours.

Motivational

Your health coach will support you to make small, achievable, but important changes that will help to improve your health, decrease your health risk and fit in with your lifestyle.



Frequently Asked Questions

Who is Remedy Healthcare?

Remedy Healthcare is a leading provider of highly targeted, evidence-based self-management programs and health coaching. All health coaching programs are based on Australian clinical guidelines, a clinical decision support system and an advisory panel of medical specialists. You can find more information about Remedy Healthcare by visiting remedyhealthcare.com.au.

What will the health coaching cover?

Your health coach will work with you to create a personalised health plan based on your lifestyle and schedule. Your health plan will be designed to improve your confidence, health knowledge and awareness of how to manage your health. Not only do the health coaches empower you to take control of your health, they also stick with you, giving you the tools you need to achieve success.

How much time will it take?

Remedy Healthcare will schedule 30 minute telephone appointments every three to four weeks when it is convenient for you. However, as this is a tailored program, appointments can be adapted to your needs. Once enrolled, your health coaching program will run for eight months, beginning from your first appointment with your health coach.

Do I have to do health coaching?

It is entirely your choice to participate in our complimentary health coaching program.

Can I reduce my insurance premium loading regardless of completing the health coaching program?

You are under no obligation to complete the program. You can apply through your adviser to have your premium loading reduced without completing the health coaching program. This would require a formal underwriting assessment. Please speak to your adviser for guidance on this process.

However, it is helpful to complete the health coaching program to ensure you're on track for long-term improved health. Completing this program and achieving the required health improvement goals in your health coaching application form, provides access to an immediate reduction to your OneCare insurance premium loading, without the need for another underwriting assessment.

Should I consult my GP prior to participating in the program?

We recommend you consult your GP or an appropriate healthcare provider before you begin any exercise, health or wellbeing program. The program aims to complement your existing health services, providing additional support and motivation. Many individuals participate in the program alongside attending appointments with their doctor, dietician, physiotherapist or rehabilitation program.

Is my personal health information confidential?

OnePath will only provide Remedy Healthcare with information contained on your health coaching application form. This will help Remedy Healthcare understand your initial health status. All the information you provide to Remedy Healthcare is kept in strict confidence.

Health coaching will only be utilised to help improve your health and to help you reduce or remove your premium loading on your OneCare Life Insurance policy. Any information in relation to health coaching or exchanged during your health coaching course will not be used for assessing a claim with your OneCare policy.

Please visit remedyhealthcare.com.au to view Remedy Healthcare's privacy policy.

Please visit onepath.com.au/about-us/privacy-policy to view OnePath's privacy policy.

How much does it cost?

This program is complimentary, with no obligation to participating OneCare customers. Your premium loading will only remain the same, be reduced or removed as a result of health coaching.

How do I apply?

If you wish to participate in the health coaching program, please complete the health coaching application form. Your adviser will submit this form on your behalf. Once we receive your health coaching application form, you will receive a welcome call from Remedy Healthcare.

More information

To find out more about Remedy Healthcare please visit remedyhealthcare.com.au or call 1300 224 334.

To sign up for the Remedy Healthcare program please speak to your Financial Adviser.

For information about your OneCare insurance please contact your financial adviser or call OnePath on 133 667.

OnePath life insurance is issued by Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195 AFSL 232510

OneCare Super is issued by OnePath Custodians Pty Limited ABN 12 008 508 496, RSE L0000673

This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs.

It is recommended that you read the OneCare Product Disclosure Statement, available by calling 133 667 or visiting onepath.com.au before deciding whether to acquire, or to continue to hold, the product.