



## Media Release

### **New research provides further evidence that health and wellbeing program, AIA Vitality, delivers positive health outcomes for Australians.**

**Melbourne, 20 September 2023** – New research commissioned by leading life, health and wellbeing insurer, **AIA Australia** has found that increasing physical activity contributes to improvements in BMI – especially for Australians who are overweight or obese – and better mental health.

The research, which is the first independent analysis of AIA Vitality in Australia, was conducted by [RAND Europe](#), a non-for-profit research institution whose mission is to improve policy and decision making. The study uses three-and-a-half years of data to examine the connection between physical exercise, and physical and mental health outcomes for AIA Vitality users.

- The research shows that engagement with the AIA Vitality program improves both physical and mental wellbeing.
- For those members with a BMI in the overweight range at baseline, approximately 10 per cent moved into the healthy BMI range within two years.
- The research found similar, yet stronger changes for members experiencing mental health distress at baseline, where almost 50 per cent moved into the low distress range within 2-years.
- For every month of physical activity, people reduced their BMI score by 0.02. However, those who are overweight or obese demonstrated much larger BMI score reductions for the same amount of physical activity (0.04 and 0.08 respectively). Notably those whose baseline was in the healthy range maintained their weight. This is significant, because the average Australians BMI typically increases with age and, according to Australian Institute of Health and Welfare (AIHW) data, 2 in 3 Australian adults are already overweight or obese.
- Similarly, for every month of physical activity, people reduced their levels of mental distress ([K10 score](#)) by 0.02 points, regardless of their initial level (i.e., on average mental wellbeing improved for all). This is significant when considered against the national decline in Australian's mental health over recent years. AIHW data confirms that 11.7 per cent Australian adults experienced high levels of mental distress in 2014, increasing to 15.4 per cent in 2020.
- The research also found the largest positive changes to both physical and mental wellbeing where individuals frequently completed online health assessments. That is for every month of online activity, these people reduced their BMI score by 0.40 and their K10 score by 0.72 points.

The primary measures of activity used to understand the impact of the program were:

- Any physical activity (measured by a smart watch or smart phone)
- General online activity (e.g., the completion of mental health assessments or nutritional assessments)
- Mental health fitness activity (e.g., the participation in sleep tracking or mindfulness sessions)

#### **What does this mean for the average Australian?**

The average Australian adult currently has a BMI classified as overweight (i.e., 28.09<sup>1</sup>). In theory this research means that it could take just 150 days of engaging in the AIA Vitality program to achieve a BMI in the healthy range.

An Australian seeking mental health treatment reports an average K10 score of 27.1 (moderate level of distress), according to data by NovoPsych. In theory, the RAND research indicates it could take just 250 days of engaging in the AIA Vitality program to achieve lower levels of mental distress.

Commenting on the study, Damien Mu, CEO and Managing Director of AIA Australia, says the findings support the notion that engaging in any form of physical activity, no matter how small, can have positive impacts on people's physical and mental health.

"At AIA Australia, our mission is to help all Australians live healthier, longer, better lives, and we believe that this can be as simple as making small, incremental changes to your routine over an extended period," Damien says.



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“AIA Vitality motivates and inspires its members to implement these small changes in behaviour each day, while also offering them financial incentives to do so.”

“Physical activity, paired with a deeper understanding of your overall health via online health assessments can further help to support mental and physical wellbeing,” Damien says.

### The current state of Australia’s health

According to the [Australian Institute of Health and Welfare](#), the current state of our health in Australia reveals:

- 44 per cent of Australians aged 16-86 years old are estimated to have experienced a mental disorder at some time in their life
- Two in three (70 per cent) children aged 2 to 17 do not meet the physical activity and exercise guidelines for all Australians, as described by the Australian Government’s Department of Health and Aged Care guidelines
- More than half (55 per cent) of adults do not meet the physical activity guidelines outlined by the Department of Health and Aged Care

### AIA Vitality

Launched in Australia in 2014, the AIA Vitality program is a personalised, science-backed health and wellbeing program that supports people to make healthier lifestyle choices each day. The program offers financial incentives to help its members to move more, eat well, think well, plan well and complete regular health checks.

The program offers extensive rewards to members with savings on everyday expenses and life’s little luxuries, cashback on eligible flights and even discounts on their insurance premiums. Rewards partners include Virgin Australia, endota spa, Uber, Uber Eats, Myer, Woolworths, HOYTS, rebel, Apple Gift Card and Google Play.

One of the most powerful elements of the AIA Vitality program is the Apple Watch Benefit, with an in-house AIA Australia study finding a 34 per cent increase in physical activity days for users after its uptake, with over 7,000 program members participating in the benefit.

Members who choose to take up the benefit order an Apple Watch with no upfront payment and can then reduce their monthly payments to zero by meeting physical activity goals. AIA reports that AIA Vitality members participating in the Apple Watch benefit have reduced their repayments by almost **\$2 million** since its introduction in 2020.

Recent research published in [AIA Australia’s 5590+ report](#) shows there are five modifiable behaviours (physical inactivity, poor nutrition, smoking and excess alcohol and our interaction with the environment) that can lead to five major non-communicable diseases (cancer, diabetes, respiratory and heart diseases and mental health conditions and disorders). Each year these NCDs are responsible for more than 90 per cent of deaths in Australia.

*AIA Vitality Advantage: Improving Health and Wellbeing in Australia* was conducted by RAND Europe, studying the data from 3,200 AIA Vitality Australian members between May 2018 to November 2021.

Download the full report, *AIA Vitality Advantage: Improving Health and Wellbeing in Australia* research at [URL].

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### Technical Footnote:

- The research found that more physical activity has a statistically significant association with reductions in BMI (0.02 kg/m<sup>2</sup> reduction per 30 days activity). This is especially true for members who are overweight or obese (0.04 and 0.08 kg/m<sup>2</sup> reductions per 30 days activity, respectively).
- With regard to specific types of physical activities: activities that hit AIA Vitality heart rate targets contribute to BMI reduction, with increased advanced heart-rate and steps activities, e.g., taking 12,500 steps per day, each significantly associated with 0.03 kg/m<sup>2</sup> reductions in BMI

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- Increased participation in advanced steps (12,500 steps a day) is also associated with statistically significant improvements in mental wellbeing (0.01 point decrease in Kessler-10 (K10) score per 30 days activity).
- AIA members who more frequently completed online health assessments show larger reductions in BMI (0.40 kg/m<sup>2</sup> reduction per 30 days activity) and improvements in their mental health (0.72 point decrease in K10 score per 30 days activity).

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### About AIA Australia

AIA Australia is a leading life insurance specialist with 50 years' experience and purpose to make a difference in people's lives. In 2014 the company launched AIA Vitality, a world leading, science-based health and wellbeing program, to the Australian market. In July 2017, AIA and its partners launched AIA's health insurance business, now known as AIA Health Insurance.

In 2021, CommInsure Life was integrated into AIA Australia. The lives of more than 5.7 million Australians are protected and enhanced through AIA Australia's unique value proposition of life, health, and wellbeing. Our vision is to embrace shared value in championing Australia to be the healthiest and best protected nation in the world.

In pursuit of this, AIA Australia has developed AIA Embrace- a comprehensive wellbeing ecosystem of world-class products, programs, and partnerships. These are designed to help customers, partners, and the broader community to embrace better health and wellbeing.

In offering a broad range of health and wellbeing services to its customers, partners and broader community, AIA is proudly helping people lead healthier, longer, better lives.

AIA Australia has been recognised with multiple awards, including the ANZIIF Life Insurance Company of the Year (2022), Women in Finance Employer of the Year Award (2018, 2019), Super Review's Best Insurer of the Year (2018, 2019), FSC Life Insurance Industry Awards Innovation in Group Life Insurance (2021), Shared Value Awards Organisation of the Year (2020) and Shared Value Project of the Year (2021).

Further information at [www.aia.com.au](http://www.aia.com.au).

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<sup>i</sup> Australian Bureau of Statistics. 2018. 'Overweight and obesity'. As of 21 April 2023:

<https://www.abs.gov.au/statistics/health/health-conditions-and-risks/overweight-andobesity/2017-18>