



HEALTHIER, LONGER,
BETTER LIVES

AIA EMBRACE

Whether your Priority Protection clients are well, unwell or recovering, we're helping them embrace better health and wellbeing every day.

We're committed to helping more people live healthier longer better lives, now and in the future.

That's why we created AIA Embrace, our holistic wellbeing ecosystem of world-class programs and partnerships designed to support people's everyday health and wellbeing at every stage of life's journey. From everyday health tools to expert guidance and personalised support, AIA Embrace connects clients to world-class programs and partnerships that make living well simpler and more accessible.

We have a strong shared value strategy, and we are a founding member of the Shared Value Project. It means the work we do benefits your clients, delivers value to society at large, and contributes to the sustainability of life insurance.

For over 50 years, we've been creating market leading life insurance products and services to match each stage of your clients' health and wellbeing journey.

In 2023, we paid over \$2.3 billion in Retail, Group and Direct insurance claims – that averages out to over \$44 million per week.

Everything you need to help your clients embrace better wellbeing



WHETHER THEY'RE WELL...

We guide and motivate clients to make positive lifestyle choices that maintain and improve their health and wellbeing beginning from prediction and prevention.



FIND THEMSELVES UNWELL...

We're there for your clients when they need us most, through early, accurate and effective diagnosis, treatment and care. We ensure there are services in place to support their mental and emotional wellbeing.



OR THEY'RE RECOVERING.

As your clients go through the journey of treatment and recovery, we're here to help them get back to health, wellbeing and the life they love, as fully as possible.

Learn how we provide support



When your clients are **Well**

Helping to maintain and improve good health

The more your clients understand their health, the better placed they are to predict and prevent the onset of controllable health conditions and diseases. By making healthy lifestyle choices, your clients can improve their wellbeing and quality of life.

With AIA Vitality, clients can earn a \$5 Active Benefit reward just for meeting their physical goals.

Since launching in 2014, the AIA Vitality program has helped clients complete over 1 million health and wellbeing assessments, 2.3 million gym visits, while rewarding them with over \$9 million dollars' worth of Active Benefit rewards.



When they're **Unwell**

Here when they need us most

Receiving a diagnosis can be frightening, confusing and lonely.

That's why we have programs and partnerships to support your clients health and wellbeing if they become unwell. Through early and accurate diagnosis and treatment, we're able to help thousands of Australians prevent the progression and avoidable complications associated with their medical conditions.

We can provide access to global medical expertise, treatment support and recovery plans that empower patients to make well-informed decisions that support their wellbeing and ultimately improving their prognosis and recovery.



When they're **Recovering**

Supporting your clients on the road back to health, wellbeing and work

As clients go through the journey of treatment and recovery, we have one of the largest and most experienced rehabilitation teams here to support them in getting back to health, wellbeing and the life they love.

As part of AIA Embrace, we've developed a series of innovative health coaching programs. Across the three most claimed health conditions, chronic pain, cancer and mental health, these evidence-based health coaching programs have:

- Improved physical function for 85% of Pain Coach Participants
- Customers are 73% more likely to return to work as a result of our Cancer Coach program
- At the end of the Mind Coach program 76% of participants are classified as well or only having mild symptoms.



Underpinned by our flagship health & wellbeing program, AIA Vitality

AIA Embrace is underpinned by AIA Vitality, our market-leading science-backed health and wellbeing program that incentivises and rewards clients for making healthier lifestyle choices. Helping clients to better know their health, improve their health, and enjoy the rewards. AIA Vitality offers clients the very best in personalised support across all areas of their health journey, and the more they put in the greater the rewards they get back.

AIA Vitality is a proven engagement tool to attract, engage and retain clients

Discover how AIA Vitality can help your clients embrace a healthier, longer, better life now and in the future.

Together, lets help your clients embrace better health and wellbeing

When your clients embrace better health, it's not only good for them and their families, but also good for society. In the long run, it enables us to invest more in making our products, programs and incentives better to help even more people, creating a healthier, more sustainable future for everyone.

Because everyone wins when we champion healthier, longer, better lives.





AIA Embrace's rehabilitation programs

CANCER PROGRAMS

Cancer Coach

The program is provided during cancer treatment and is designed to help the patient keep track of diagnostic and treatment information, access educational material that is medically reliable, track and manage side effects, nominate a care team, and gain access to a motivational community – all in one place.

RESTORE CaRe

A holistic wellness program which helps people who have had a cancer diagnosis connect with support networks (i.e., Cancer Council) and provides education about the importance of exercise, good nutrition, mindfulness, and other strategies to help restore wellbeing. This program is provided during treatment.

CHRONIC PAIN PROGRAMS

Pain Coach

An industry-first program developed in conjunction with Professor Lorimer Moseley and the University of South Australia, to deliver pain education supporting improved health and return-to-work outcomes for clients experiencing persistent pain.

RESTORE Active

This program incorporates wellness principles to assist clients with complex musculoskeletal conditions. Elements include dietetic services and nutritional counselling to assist with wellness, and mindfulness activities to assist with pain management and recovery.

Functional Upgrading

An exercise physiologist-led program that involves working with a specialist rehabilitation provider to develop a realistic plan tailored to individual needs, with the goal of addressing functional, cognitive, and lifestyle factors to improve overall wellness and work readiness.

MENTAL HEALTH PROGRAMS

Mind Coach

This health coaching program is offered to all clients suffering from anxiety or depression (including both a primary mental health condition or secondary to a physical condition). It uses cognitive behavioural therapy strategies to help clients handle the challenges they're facing. The program steps clients through the Medicare system to access psychological treatment when required.

RESTORE Mental Health

Our holistic, tailor-made wellness program is designed to assist clients with mental health conditions to reduce their symptoms, improve their overall wellbeing, and to ultimately, rebuild work readiness.

OTHER SUPPORT

Occupational Return-to-Work Support

Work is not only a source of income, but also provides purpose and structure. The continuation of this foundational support network can make the difference between surviving and thriving after illness or injury. This program is facilitated by a Vocational Counsellor and provides clients with the relevant skills and knowledge to transition back to work safely for their condition.

Social Work Support

When required, clients are connected with social work services that can help navigate the challenges of accessing the right support during difficult times (e.g., financial counselling, mental health crisis support, housing support).