



**HEALTHIER, LONGER,
BETTER LIVES**

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Media Release

Insurer AIA introduces first menopause program for women 40-55

Melbourne, 8 March 2024 – Leading life, health and wellbeing insurer AIA Australia has introduced a new menopause program to provide additional rehabilitation support to women on claim between the ages of 40 and 55. This is the first menopause program to be offered by a life insurer.

The program will be offered to those with active income protection claims who may be experiencing menopause symptoms that are preventing them from working and being able to enjoy life.

AIA claims data shows that women between 40 and 55 have a significantly higher propensity than men to suffer from musculoskeletal conditions or mood disorders such as anxiety or depression.

Research shows mood disorders can occur due to changing oestrogen levels during the stages of menopause. Oestrogen is anti-inflammatory in nature which also puts women at risk of experiencing some musculoskeletal conditions during menopause when oestrogen levels drop.

Launching in March, the pilot program seeks to provide additional support to women who are on claim for musculoskeletal conditions, anxiety or depression, who are not showing signs of recovery, and who are at an age where menopause or perimenopause may be having an impact.

Eligible claimants will be offered four sessions of health coaching by a specially trained allied health professional, focusing on:

- education about perimenopause and menopause and the impact that a reduction in oestrogen has through the various stages
- health issues related to menopause that arise longer term, such as cardiovascular disease, osteoporosis, and dementia
- protective lifestyle factors such as exercise, nutrition, sleep, and stress management
- signposting to the Australasian Menopause Society (AMS) website to help claimants find a doctor who is trained in menopause.

The external allied health professionals participating in the program have been selected by AIA to deliver the program, based on their previous experience in women's health. They will receive bespoke training by AIA's partner AMS.

AMS has also trained AIA's internal rehabilitation consultants so that they are able to triage customers who are eligible to the program.

In October 2023, AIA alongside the University of Melbourne's Institute for the Future of Business held a roundtable discussing women's health at midlife and beyond with a strong focus on perimenopause and menopause.

[The roundtable discussion](#) emphasised the potential economic benefits of addressing women's midlife health issues.

The participants highlighted that tackling these issues could result in substantial savings for both industry and the national budget. ABS data shows women, on average, leave the workforce seven years earlier than men,



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impacting not only industry in terms of lost experience but also affecting women's mental health, earnings, and superannuation.

Simonie Fox, AIA Head of Shared Value, said the program was an important milestone for the insurer and the women it will now support:

"We know that women in their forties and fifties can suffer greatly from the symptoms of perimenopause both mentally and physically. It can have such significant impact that they are unable to work and carry on with their lives. Yet, there is little help available as most GPs lack training on the issue," she said.

"This program means we can now support women through this phase, inform, educate and empower them so they can feel healthy again and return to work sooner. It also means we can enhance their physical and mental health, thereby preventing the onset of later-in-life chronic diseases like heart disease, arthritis, osteoporosis, and dementia.

"Women need better support in the health system regarding perimenopause and menopause. AIA is grateful that there is a senate inquiry into this issue at present, and we are thrilled to launch a program that will have direct benefits to Australian women now," she added.

The new program is part of AIA Embrace, AIA's 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.

AIA encourages women and those supporting women to seek out evidence-based information with AMS: <https://www.menopause.org.au/health-info>

-ENDS-

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About AIA Australia

AIA Australia is a leading life insurance specialist with 50 years' experience and a 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, Commlnsure 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 (2023, 2022), Women in Finance Employer of the Year Award (2018, 2019), Super Review's Best Insurer of



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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.

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