

Media Release

PFL Excellence Awards 2021 - Health & Wellness Winners Announced

4 November 2021

TAL Life wins Health & Wellness Overall Excellence Award 2021

TAL Life is the winner of the Overall Health & Wellness Excellence Award for 2021, announced by Plan For Life, Actuaries & Researchers on Thursday, 4 November 2021. The 4th Annual Health & Wellness Life Insurance Awards recognise Life Insurance company programs designed to impact beneficially on the health and wellness of customers. The Overall Health & Wellness Life Insurance Award is based on a holistic review covering 44 underlying factors of Health & Wellness programs offered by Life Insurance companies.

The Devices & Health Tracking Award which went to MLC Life Insurance, is based on how Life companies measure and monitor Health & Wellness activities undertaken by customers, including 10 factors covering physical activities and health tracking.

The Discounts & Healthy Living Rewards Award which went to MLC Life Insurance, is based on how Life companies reward customers that meet healthy living conditions, including 9 factors covering premium discounts and other discounts for entertainment, leisure and shopping.

The Physical & Mental Health Support Award which went MLC Life Insurance, is based on how Life companies support customer's physical and mental health needs, including 5 factors covering early prevention support and access to ongoing professional help and information.

The Ongoing Medically-Tested Health Discounts Award which went to TAL Life, is based on the extent Life companies use actual medical tests to determine if premium discounts are appropriate, including 2 factors covering the extent of health/medical questions and ongoing health/medical checks for additional discounts.

The Rehabilitation & Claims Support Award which went to TAL Life, is based on how Life companies support customer's healthy return to work, including 6 factors covering rehabilitation, counselling and recovery support.

The Outcomes Experience Award went to MetLife. This award is based on the positive outcomes achieved by the Health & Wellness program, demonstrated by better policy retention and improvements in health experience.

The Innovation Awards are based on how Life companies introduce new ideas, concepts or Health & Wellness initiatives that are innovative in the Australian Life Insurance market. The Innovation – Program Award went to MetLife for MetLife 360Health Virtual Care and the Innovation – Technology Award went to TAL Cora interactive chatbot.

The “Market View of Health & Wellness Programs” went to MetLife. This award is based on a recent survey of advisers, who were asked to score each of the Life Insurers' Health and Wellness Programs based on their own experience of the programs and services provided.

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PFL Excellence Awards 2021 - Health & Wellness - Winners and Finalists

Award	Company	Product
Overall Health and Wellness Excellence		
Winner	TAL Life	Health Sense and Health Sense Plus
Finalist	MLC Life Insurance	MLC On Track
Finalist	MetLife	MetLife 360Health
Devices & Health Tracking		
Winner	MLC Life Insurance	
Finalist	TAL Life	
Finalist	MetLife	
Discounts & Healthy Living Rewards		
Winner	MLC Life Insurance	
Finalist	TAL Life	
Physical & Mental Health Support		
Winner	MLC Life Insurance	
Finalist	TAL Life	
Finalist	MetLife	
Ongoing Medically-Tested Health Discounts		
Winner	TAL Life	
Rehabilitation & Claims Support		
Winner	TAL Life	
Finalist	MLC Life Insurance	
Finalist	MetLife	
Outcomes Experience		
Winner	MetLife	
Finalist	MLC Life Insurance	
Finalist	TAL Life	

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Award	Company	Product
Innovation - Program		
Winner	MetLife	MetLife 360Health Virtual Care
Innovation – Technology		
Winner	TAL Life	TAL Cora interactive chatbot
Market View of Health & Wellness Programs		
Winner	MetLife	MetLife 360Health
Finalist	TAL Life	Health Sense and Health Sense Plus
Finalist	MLC	MLC On Track

About the Awards

The PFL Excellence Awards are based on an independent, objective and transparent research process using actuarial disciplines. They provide industry participants with a benchmark to compare performance and provide consumers with an insight into best practice. The process involves a data request and submission, followed by a review and analysis by Plan For Life.

For additional information please contact: support.australia@issmarketintelligence.com

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About the Media Release

This report is provided by Plan For Life, Actuaries and Researchers. Plan For Life is an ISS Market Intelligence brand (ISS MI), part of Institutional Shareholder Services (ISS). [Read more about ISS.](#)

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