

## Media Release

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PFL Excellence Awards 2022 - Health & Wellness Winners Announced

27 October 2022

### MLC Life Insurance wins Health & Wellness Overall Excellence Award 2022

**MLC Life Insurance** is the winner of the Overall Health & Wellness Excellence Award for 2022, announced by Plan For Life, Actuaries & Researchers on Thursday, 27 October 2022. The 5<sup>th</sup> 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 **TAL Life**, 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 **TAL Life**, 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 to **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 new Program Coverage Award went to **MLC Life Insurance**, is based on the extent to which the Group, Retail and Direct Markets are included in the Health and Wellness program, Vivo, as well as the extent of coverage of new clients according to age, cover limits, underwriting, BMI and smoker status.

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 **MLC Life Insurance for Vivo**, an holistic health, wellness and recovery program, and the Innovation – Technology Award went to **MetLife for Virtual Care Mobile App**.

## Media Release

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The “Market View of Health & Wellness Programs” went to **MetLife for MetLife 360Health**. 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.

### 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](mailto:support.australia@issmarketintelligence.com)

## PFL Excellence Awards 2022 - Health & Wellness - Winners and Finalists

Award	Company	Product
<b>Overall Health and Wellness Excellence</b>		
Winner	<b>MLC Life Insurance</b>	Vivo
Finalist	TAL Life	Health Sense and Health Sense Plus
Finalist	MetLife	MetLife 360Health
<b>Devices &amp; Health Tracking</b>		
Winner	<b>TAL Life</b>	
<b>Discounts &amp; Healthy Living Rewards</b>		
Winner	<b>TAL Life</b>	
Finalist	MLC Life Insurance	
<b>Physical &amp; Mental Health Support</b>		
Winner	<b>MLC Life Insurance</b>	
Finalist	TAL Life	
Finalist	MetLife	
<b>Ongoing Medically-Tested Health Discounts</b>		
Winner	<b>TAL Life</b>	
Finalist	MLC Life Insurance	

## Media Release

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Award	Company	Product
<b>Rehabilitation &amp; Claims Support</b>		
Winner	<b>TAL Life</b>	
Finalist	MLC Life Insurance	
Finalist	MetLife	
<b>Outcomes Experience</b>		
Winner	<b>MetLife</b>	
Finalist	MLC Life Insurance	
Finalist	TAL Life	
<b>Program Coverage</b>		
Winner	<b>MLC Life Insurance</b>	
Finalist	MetLife	
Finalist	TAL Life	
<b>Innovation – Program</b>		
Winner	<b>MLC Life Insurance</b>	Vivo
<b>Innovation – Technology</b>		
Winner	<b>MetLife</b>	Virtual Care Mobile App
Finalist	<b>MLC Life Insurance</b>	Mindset4Life
<b>Market View of Health &amp; Wellness Programs</b>		
Winner	<b>MetLife</b>	MetLife 360Health
Finalist	TAL Life	Health Sense and Health Sense Plus
Finalist	MLC	MLC On Track

## Media Release

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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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