

**YEAR IN
REVIEW
FINANCIAL
YEAR
2021-22**



CELEBRATING
90 YEARS OF
UNCOMMON CARE



2021-2022 HIGHLIGHTS

#1

IN MEMBER SATISFACTION

Ranked #1 in Member Satisfaction of the major health funds*.

* No. 1 in Member Satisfaction (very satisfied with provider) compared to major competitors Bupa, Medibank and NIB during FY22. Consumer survey conducted by a specialist research organisation on behalf of HCF, May 2022.

↑4.8%

MEMBERSHIP GROWTH

Our unwavering focus on our members has seen us grow our membership by 4.8%*. We've grown more than any other fund over the past 5 years#.

* Includes all policies except Ambulance Only.

Calculated internally, sourced from APRA: Quarterly private health insurance statistics June 2017-June 2022.

#1

OUTSTANDING VALUE

We've been awarded Outstanding Value Health Insurance by Canstar 7 years in a row (2016-2022).

90c

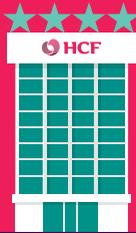
IN EVERY PREMIUM DOLLAR PAID BACK TO MEMBERS

For every dollar our members paid in premiums, we've paid out more benefits than the industry average over the last 10 years*.

* 90% compared to 86% across the industry. Calculated based on the average of the past 10 years, sourced from APRA Statistics: Private Health Insurance Operations Reports 2012-21.

4-star

GREEN STAR ACCREDITATION FOR HCF CORPORATE OFFICE



↑3%

EMPLOYEE ENGAGEMENT INCREASE**

We improved our overall engagement score - demonstrating our commitment to keeping teams connected and supported.

** HCF Pulse Survey February 2022 and July 2022.

MEMBER SUPPORT

As members experienced the ongoing impacts of the pandemic, floods and cost of living challenges, we continued to show the Uncommon Care we're known for, offering benefits and support to make life a little easier while protecting their health.



* Figures from 1 March 2020 to 31 December 2022, including premium increase deferral scheduled until 1 November 2022 and member give back scheduled for December 2022.

\$300m+

COMMITTED IN TOTAL BENEFITS AND SUPPORT* INCLUDING:



\$135m IN PREMIUM DEFERRAL*



\$130m MEMBER GIVE BACK*



72,300 MEMBERS EXPERIENCING HARDSHIP GIVEN FINANCIAL RELIEF*

* HCF Media Release for HCF Group inclusive of Transport Health, 3 September 2022.

HCF AND RT HEALTH: STRONGER TOGETHER

We welcomed rt health to our business, preserving rt health's 130-year legacy and strengthening our shared commitment to improving member health and wellbeing while supporting the viability of the not-for-profit mutual health fund sector.



STRATEGIC PARTNERSHIP WITH RAMSAY HEALTH

We announced a landmark five-year strategic collaboration with Australia's largest private hospital operator, Ramsay Health Care.

90 YEARS OF UNCOMMON CARE

This year has been another one of growth and opportunity for HCF as we celebrate our ninetieth year. From our purpose-driven beginnings in 1932 as The Metropolitan Hospital Contributions Fund, we're proud to reflect on our journey to becoming the nation's largest not-for-profit health fund. For close to a century, we've provided peace of mind to now almost 1.9 million Australians while pioneering new and different ways to protect and enhance their health and wellbeing.

Supporting our members

While FY22 marked the third year of challenging conditions including the ongoing pandemic and flooding events, I'm proud of the unflinching strength and support our teams have shown our members as we've navigated the additional stressors placed on households, communities and healthcare networks across Australia.

Throughout the year we continued to be driven by the needs of our members with pandemic support now totaling \$300 million, including: our second premium rise deferral for seven months; a \$130 million giveback this December; premium relief for eligible members experiencing hardship; and an expanded range of telehealth services, mental health and wellbeing programs, and in-home hospital treatments.

We also paid out \$2.9 billion in benefits to our members over the past financial year. Despite the impact of the pandemic we covered the majority of members' health needs, including over 647,400 hospital admissions and 9.6 million extras services such as dental, physio and optical.

A year of continued growth

We experienced another record year of membership growth with close to 76,000 additional members choosing HCF as their trusted health partner, and outperforming the growth of every other fund in the industry over the past five years. We also continued to deliver members the outstanding value and service we're known for, remaining number one in Member Satisfaction among the major health funds and being awarded Outstanding Value Health Insurance by Canstar for the seventh year running.

This financial year we were also pleased to expand the HCF Group through a successful merger with rt health and the acquisition of its wholly-owned subsidiary, Transport Health. As proud, member-owned organisations, we believe this partnership will deliver significant member benefits while supporting the long-term sustainability of the not-for-profit mutual health fund sector.

Connecting members to the right care

Ensuring our members have the flexibility and confidence to choose how and where they receive care remained our priority throughout FY22. As virtual and remote health solutions become key long-term change drivers, we saw this reflected in an increased demand across in-home hospital treatments, telehealth services and digital platforms.

We also supported our members' holistic mental and physical wellbeing, helping them quickly and easily access our industry-leading mental health programs and comprehensive range of support services to help them take control and improve their health.

Driving healthcare affordability

As the nation's largest not-for-profit health fund, we believe we have an essential and proactive role to play for our members in keeping treatment costs down while providing greater access to affordable healthcare. In FY22, we continued to cover 98% of medical services in hospital at a no or known-gap, saved members on average \$3,500 through our No-Gap Joints Program and provided over 377,000 members with high-quality, gap-free services across our Dental and Eyecare network.

We were also pleased to extend our collaborative partnerships with hospital providers, including a landmark, five-year strategic collaboration with Ramsay Health Care. Innovative partnerships are imperative to offering members greater choice and convenience while reducing out-of-pocket costs. Working together, we're committed to strengthening the long-term affordability of private healthcare and offering members better coordinated care through a wide range of high-quality, flexible treatment options.

Uncommon Care starts with our people

Our Uncommon Care ethos means we're always challenging ourselves to do our best for our people and members, and to deliver a level of care and support that sets us apart. This year we continued to foster a high-performing, values-led culture, increasing our overall employee engagement score and sustaining levels of leadership effectiveness across the business. We also recognised the need to develop our people and mature our capabilities to meet the expectations of a growing member base.

Our commitment to flexible working was further refined with the introduction of a new hybrid work model that empowers each department to determine the most efficient way to operate effectively and deliver even greater outcomes and Uncommon Care to our members.



Building a sustainable future

As a trusted, member-led organisation, we take seriously our responsibility to balance purpose and profit, and make decisions that have a positive, sustainable impact on our members, people, communities and the environment.

Recently, we launched our new Sustainability Framework, aligned to our purpose, vision and strategic priorities and supporting the core pillars of health and wellbeing, enhanced social outcomes and reduced environmental impact. We also released our first Modern Slavery Statement which outlines our commitment to the fair and humane treatment of people across our operations and supply chains.

Growth and opportunity

As the healthcare sector undergoes a period of profound and difficult change, we remain committed to working closely with government and industry to embrace transformation and ensure we remain at the forefront of healthcare innovation while building a system that's fair and sustainable for Australians into the future.

We have a continued sense of purpose heading into FY23 and are strongly positioned to continue investing in the growth of the organisation. We've recently commenced a significant business transformation program which will help guide future strategic investments and strengthen our ability to meet our members' changing needs and improve their experience.

While there is much work ahead for our teams, this is an exciting period of change for HCF and I look forward to working with all our stakeholders as we grow and transform the business.

Having witnessed firsthand the dynamic evolution of our business over the past 15 years, I am thankful to the many members, partners and providers who've been part of our incredible journey so far, including the dedication of our employees that has led to countless industry-leading achievements and established HCF as a true health industry leader.

Sheena Jack

Chief Executive Officer & Managing Director, HCF

A HUMAN TOUCH TO HEALTHCARE

Through health events, big and small, we're proud of 90 years of uncommon conversations and acts of care that have genuinely changed the lives of our members and helped them in their time of need.



TREVOR AND LYNETTE

HCF member Trevor has faced significant health challenges, but those events changed his life for the better. What helped him on his road to recovery was support – from friends and family, but also from HCF.

"When I had to take off six months to recover from the heart attack, it had a terrible impact on my career," Trevor says.

"It had a devastating impact mentally as well. When you go through health issues, when you go through all this, you need support.

"Lynette was extremely proactive. She listened, she engaged, and tried to understand my point of view."

He felt Lynette went above and beyond to help, describing her as "remarkable", "extraordinary" and a great example of "how, at every level of your company, people do actually care".



MATTHEW

Our treatment at home program took the pressure off Matthew, a cancer patient living in rural NSW. After surgery, Matthew had follow-up treatment in the comfort of his own home. "This was one less stress that I didn't have to worry about," he says.

Everything was arranged, including the nurse appointment and a Skype interview with the oncologist, still giving him face-to-face contact with his doctor.

"HCF allowed me to have the chemo at home, and I think I was one of the first to get it at home. For me, it's massive peace of mind, and one less thing to worry about when you're going through cancer. You can concentrate on your family, and recovery - the things that matter," says Matthew.



"HCF is about connections and relationships. We're a not-for-profit, so we're here for our members, not just for a dollar figure. That's what makes us unique."

Mimi
Member Care
Consultant



CHERYL

On her 50th birthday, Cheryl had a heart attack. In the 12 years following her health scare, she tried many ways to improve her health but nothing kept her motivated.

After a visit to her local branch, Cheryl discovered HCF's weight management programs - a range of support options for eligible members to develop healthier habits, lose weight and prevent the onset of chronic conditions like heart disease and diabetes. Cheryl has since lost over 20 kilos.

"It's given me back my confidence," she says. "I look happier and I'm now comfortable in my skin. I was told by my doctor, you must lose weight to maintain your health. So, it's saved my health, my heart and given me a great deal of enjoyment."



"I think HCF can provide such an uncommon level of care because we truly care about our members, we care about health, we care about their experience with HCF, and how they experience their health journey with us."

Kate
Customer Service
Manager



VIVIAN

HCF Cash Back Cover* gave Vivian peace of mind throughout her cancer diagnosis, by offering a lump sum payment that was able to help with treatment costs and recovery. As a business owner running a small café, she felt uncertain about how she would continue to work through the challenges of chemo and recovery.

"I was so grateful I had the cover as it helped to keep me going for the first few weeks after diagnosis and I could look after myself at the most critical time of my treatment," says Vivian.

"I couldn't work from stress and needed some time off to attend all the medical appointments, get the medications, and accept what was actually happening."



"Working for HCF, I've found the most rewarding thing is giving the level of care I can bring to my patients using my expertise. I enjoy helping members and do that day in, day out, they're like a family to me. I give them a smile on their face at the end of the appointment, because they can smile again."

Chris
Dentist,
HCF Dental Centre



* Issued by HCF Life. Consider the PDS and TMD at hcf.com.au/lifeinfo, and consider whether this product is appropriate for you.

90 YEARS OF PUTTING MEMBERS' HEALTH FIRST

From our humble origins in 1932, we've grown to become the nation's largest not-for-profit health fund. We're thankful to the many people, partners and HCF employees who've been part of our journey so far.



1932 ● ——— ● ——— ● ——— ● ———

OUR ORIGINS

1932

'The Metropolitan Hospitals Fund' is established. In our first two years, more than 100,000 members joined the fund.

1937

Our first service branch opens in Sydney.

1942

We extend to all of NSW and acquire a new name - 'The Hospitals Contribution Fund of NSW'.

EXPANDING OUR OPERATIONS

1960

We add medical benefits, entering a joint operation with MBF. This arrangement lasts for three years.

1964

The first computer is installed, and electronic data processing becomes an integral part of HCF's operations.

1967

HCF becomes The Hospitals Contribution Fund of Australia. Along with an official name change, we now have established branch locations in Melbourne, Brisbane and Hobart.

INTRODUCING EXTRAS COVER & EXPANDING OUR COVERAGE

1975 / INDUSTRY FIRST

In an industry first, we introduce our Multicover Plan and become the first fund to cover the medical 'gap' for a wide range of healthcare services like dental, eyecare and physiotherapy.

1980 / INDUSTRY FIRST

The first health fund to establish and continue to operate our own Life Insurance (Recover Cover) business.

MAKING QUALITY HEALTHCARE MORE AFFORDABLE

1987 / INDUSTRY FIRST

Our HCF Dental Centre at HCF House in Sydney opens, providing primary oral healthcare leaving members with zero out-of-pocket expenses. We're one of the first funds to open a network of Dental Centres.

1992

The first HCF Eyecare Centre opens, delivering quality clinical service and lower out-of-pocket costs for members.



EMPOWERING MEMBERS TO TAKE CHARGE OF THEIR HEALTH

2000

Improving health outcomes for all Aussies with the establishment of the HCF Research Foundation, Australia's leading non-government funder of health services research.

2008

Merged with Manchester Unity, broadening our presence in Victoria and Queensland.

2009 // INDUSTRY FIRST

Providing online and telehealth tools to empower members to make informed choices about preventive health by launching My Health Guardian, a chronic disease management program.

* Flip Insurance is issued by HCF Life. Consider the relevant PDS and TMD at getflip.com.au

INVESTING IN THE FUTURE OF HEALTH

2012

Our *More for Eyes, More for Teeth* and *More for Muscles* programs launch to reduce and often eliminate out-of-pocket expenses for our members.

2015 // INDUSTRY FIRST

Disrupting the healthcare system with the launch of HCF Catalyst, Australia's first corporate-backed health-tech accelerator aimed at startups and scaleups in the health tech space.

2016 // INDUSTRY FIRST

Improving access to healthcare through our partnership with GP2U, offering discounted virtual GP services and later, mental health support through PSYCH2U.

DEMYSTIFYING THE HEALTHCARE SYSTEM

2017

Helping our members on their health journey by launching our Preparing for Hospital tool – an online collection of easy-to-use resources to help people understand some of the most common hospital procedures.

2018 // INDUSTRY FIRST

Our HCF Thank You program launched, recognising loyalty and rewarding our members with access to discounts on everyday purchases to ease affordability.

2019 // INDUSTRY FIRST

Launched our Dr Gap tool, the first of its kind, to help members avoid unexpected costs and out-of-pocket expenses.

90 YEARS OF UNCOMMON CARE

2021

Merged with Australia's oldest health fund, rt health, helping protect and future-proof the value provided to members by not-for-profit mutuals.

2021 // INDUSTRY FIRST

Launch of Flip, Australia's first on-demand accidental injury cover, a new innovation in insurance designed for people who need quick and simple cover for a day, a week, or even longer**.

2022 // INDUSTRY FIRST

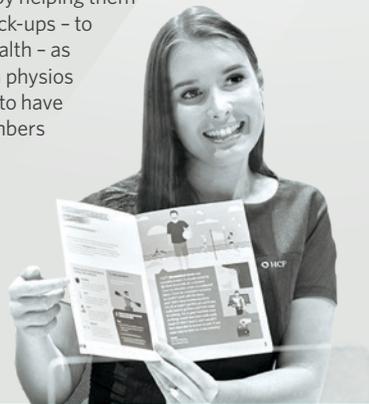
Established a five-year, first of-its-kind strategic collaboration with Ramsay Health Care to make healthcare more affordable and accessible to our members.

INDUSTRY-LEADING INNOVATION

Our history is a story of innovation, member-first programs and investment in health technology. This year, we're celebrating 90 years of pioneering spirit and industry firsts that have made a positive impact on the lives of Australians and helped shape tomorrow's healthcare. Take a look at eight of the key moments in our journey.

INTRODUCING EXTRAS COVER

We were the first health fund to introduce extras cover in 1975, helping Australians access services to support their health and wellbeing. We changed the way Aussies look after themselves and their families by helping them with the cost of important check-ups – to look after their oral and eye health – as well as making treatment from physios more accessible. We're proud to have introduced cover that our members and many Australians use as a preventative tool to future-proof their health.



PROTECTING MEMBERS' FINANCIAL HEALTH AND WELLBEING

The first fund to establish a life insurance business in 1980, continues to operate 42 years later. Our life insurance products – now called Recover Cover* – were designed to complement our private health insurance for our members and seek to address that gap between getting treatment and achieving a sense of overall wellbeing. We know the costs don't stop when you walk out of hospital or a treatment centre, so Recover Cover was designed to provide peace of mind for the unexpected moments in life.



INVESTING IN HEALTH SERVICES RESEARCH

We established our Research Foundation in 2000 to fund research into the provision, administration and delivery of health services in Australia. Our projects identify how to improve the safety, effectiveness and efficiency of care. Since inception we've committed more than \$26 million, making the HCF Research Foundation the leading non-government funder of health services research and a significant contributor to improving health services delivery for members and all Australians.



LAUNCHING OUR DR GAP TOOL

We committed to help our members tackle the hidden costs of healthcare when we launched our Dr Gap tool in 2019. Developed in partnership with HealthShare, this online platform was the first of its kind in Australia, designed to ensure members have the tools they need to avoid or minimise gap payments. We unlocked our data for the value of our members. For 209 major procedures they can see the total cost, how much Medicare pays, how much HCF pays and how much is out of pocket.



* Issued by HCF Life. Consider the PDS and TMD at hcf.com.au/lifeinfo, and consider whether this product is appropriate for you.

^ Issued by HCF Life. Consider the PDS and TMD at getflip.com.au.



PERSONALISED HEALTH SUPPORT FOR MEMBERS

In 2009 we took a leadership position by launching *My Health Guardian*, our award-winning chronic disease management program which helped over 50,000 Australians and became one of Australia's biggest primary care interventions. We were the first health fund to launch a program like this at scale. Our range of telephonic and digital health programs has now evolved to services that help members achieve and maintain a healthy weight, access tailored mental health support, better manage their diabetes, cardiac disease or joint pain, and recover in their own home.



DRIVING INNOVATION IN HEALTH TECH

In 2015 we launched Catalyst, Australia's first corporate-backed health-tech accelerator, to help health and wellness startups and scaleups. In 2022, HCF Catalyst became a cornerstone investor in XT Ventures which is the first venture capital fund to focus exclusively on the health, wellness, fitness and sport sector. The investment will ensure XT Ventures plays a pivotal role in improving the health of all Australians.



AUSTRALIA'S FIRST ON-DEMAND ACCIDENTAL INJURY COVER

In 2021, we backed another first, launching Australia's first on-demand accidental injury insurance through the establishment of Flip Insurance Pty Ltd, our wholly-owned subsidiary that promotes and distributes Flip[^]. It's just another way we're driving innovation in the sector by offering young Aussies straightforward protection with quick and simple cover that fits in with their lifestyle.



CLOSING THE GAP ON DENTAL CARE

We're proud of our commitment to drive positive change through access to more affordable healthcare for our members. A decision guided by our not-for-profit ethos was the opening of our first dental centre in 1987 at HCF House in Sydney's CBD, going on to be one of the first health funds to open a network of dental centres for its members. Our affordability, quality and uncommon acts of care keep members coming back. Our network of HCF Dental Centres now treats around 100,000 members a year.



UNCOMMON CARE IS OUR BOTTOM LINE

Our strong commitment to protecting Australians' health hasn't changed for 90 years. We're always looking for ways to invest in our members, from giving more back in benefits to providing access to quality, affordable healthcare and support when they need it most.

THE RIGHT CARE AT THE RIGHT COST

We're not your typical health fund – we genuinely want our members to get great value cover, with the majority of medical services provided in hospitals with no or known-gap.

98%

MEDICAL SERVICES IN HOSPITAL COVERED WITH NO OR KNOWN-GAP

GIVING MORE BACK

For every dollar our members pay in premiums, we've paid out more benefits than the industry average over the last 10 years*.

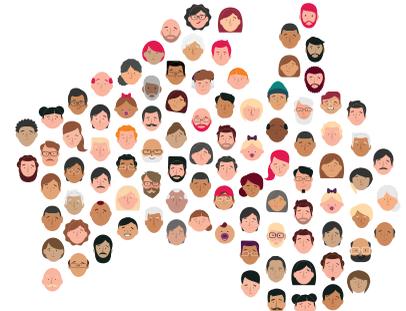


CARING FOR OUR MEMBERS SINCE 1932

We've been protecting our members' health for 90 years and we're proud of our uncommon difference. Being a not-for-profit means we can give more back to our members, so they can take the best possible care of their health and wellbeing.



90 YEARS OF UNCOMMON CARE SINCE 1932



MORE MEMBERS CHOOSE US

Today, more members count on us to cover their health services. In the last financial year, we grew our membership, with over 75,900 more Aussies choosing us to protect their health.

↑ 4.8% MEMBERSHIP GROWTH

* Calculated based on the average of the past 10 years, sourced from APRA Statistics: Private Health Insurance Operations Reports 2012-21.

COVERING MORE AUSSIES THAN EVER BEFORE

Proudly Australian owned and run, we're delivering value and peace of mind for almost 1.9 million members who trust us to be there when it matters most.



1.88m AUSTRALIANS COVERED



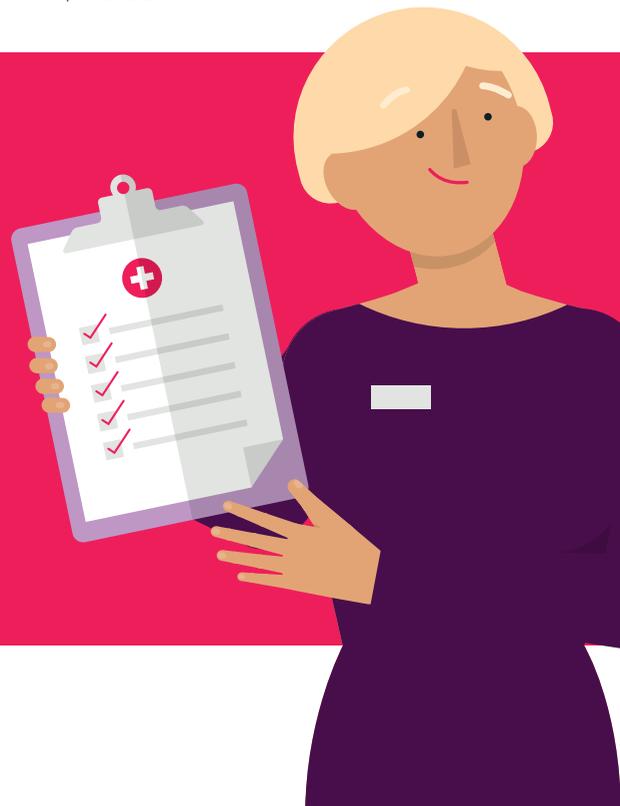
217,800 LIFE INSURANCE POLICIES



883,000 HEALTH INSURANCE POLICIES



12 years AVERAGE LENGTH OF MEMBERSHIP



LOOKING AFTER OUR MEMBERS IN GOOD TIMES AND BAD

Depending on their level of cover, we paid for our members' planned and unexpected trips to hospital.

WE'VE COVERED:

\$371,000

for a 73-year-old's mitral valve replacement, recovery and 77 day hospital stay.



\$312,500 & \$268,200

for two pre-term infants' 113 day stay in the neonatal intensive care unit.

\$279,900

for a 67-year-old's treatment of abdominal cancer and 106 day hospital stay.



\$247,800

for a 58-year-old's coronary artery bypass, recovery and 78 day hospital stay.

\$163,100

for a 23-year-old's bowel dissection and resection with a 141 day hospital stay.



PEACE OF MIND IN UNCERTAIN TIMES

Despite the impact of the pandemic, we covered the majority of members' health services needs across the country, supporting them through health events, big and small.



647,400

HOSPITAL ADMISSIONS COVERED



5.37m

MEDICAL SERVICES COVERED



680,680

HOSPITAL SERVICES COVERED



\$2.4b

PAID FOR MEMBERS' HOSPITAL SERVICES



9.6m

EXTRAS SERVICES COVERED



\$531m

PAID FOR MEMBERS' EXTRAS SERVICES

UNCOMMON CARE STARTS WITH OUR PEOPLE

At HCF, we want our people to feel supported and empowered to be their best self at work. We create a flexible, inclusive culture so our employees are inspired and motivated to achieve the best for themselves and our members.

NEW WAYS OF WORKING

The pandemic was the catalyst for us to re-think what the future of work looks like at HCF and how we collaborate and support each other in an evolving workplace. The introduction of our hybrid working model is a positive shift towards a more effective, dynamic and flexible way of working that sets us up to deliver even greater outcomes and Uncommon Care to our members.

We're letting the work we do determine where best to do it. Our leaders got to know the most efficient ways to operate effectively for their team and shaped a tailored working arrangement for each department so people could enjoy greater flexibility.

This allows us to attract the best candidates from all over Australia. With connection and belonging underpinning our policy, our people can share in our culture and purpose, along with regular wellbeing check-ins to ensure our people are keeping well.

TO HOME AND BACK

We empowered our people with the tools, resources and technology they needed to keep working from home, while keeping our members' data safe and secure.

We've improved our people's awareness on cyber risks such as phishing, invested in our incident response and further strengthened our remote working security, reducing our data exposure.

Our Dental and Eyecare Centre teams continued to put the safety of our members first, with clear measures in place to protect the health of members and colleagues.



CREATING A HEALTHY, CONNECTED WORKPLACE

Being in the business of health means prioritising the health and wellbeing of our employees. We're thinking creatively about how we're building a healthier, more connected community for all of our people, no matter where they're working. During the year we published employee wellbeing communications to inspire healthy habits, hosted webinars and held challenges and activities to build a more productive and healthier workplace. We also provided additional mental wellbeing support to our people through our partnership with HealthyMinds by PSYCH2U.

1,188
EMPLOYEES ENGAGED IN WELLBEING ACTIVITIES

560
EMPLOYEES ATTENDED R U OK? DAY EVENT

64.3m
STEPS TAKEN BY EMPLOYEES IN OUR 10,000 STEPS CHALLENGE

102
EMPLOYEES USING THE SLEEPFIT APP FOR SLEEP SUPPORT



LEARNING AND DEVELOPMENT

We've invested in our leadership teams to ensure they're equipped to guide and support our people to reach their career goals. We're helping team members expand their skill sets and develop personally through LinkedIn Learning to build on areas like confidence, communication and resilience, as well as broadening their on-the-job experience through transfers, secondments or promotions.



9.7%
OF EMPLOYEES RECEIVED AN INTERNAL TRANSFER, SECONDMENT OR PROMOTION



128
LEADERS COMPLETED LEADERSHIP AND MANAGEMENT TRAINING



35,000
TRAINING MODULES COMPLETED (ONLINE + F2F)



446
EMPLOYEES RECEIVED MENTAL HEALTH TRAINING



EMPLOYEE ENGAGEMENT

We're strengthening our organisational culture and have increased our overall employee engagement score and maintained our leadership effectiveness scores, reflecting the continued support and flexibility we've shown to employees during the pandemic.

We're focused on continuing to create an engaged, purpose and values-led culture, enabled by a diverse and inclusive workforce, where our people feel safe and supported on their wellbeing journey and are celebrated for their contributions.

We're also continually looking for ways to improve our employee experience, one where the best people choose to work. We've become a Family Friendly Accredited Workplace and launched our virtual KidsCo school holiday program.



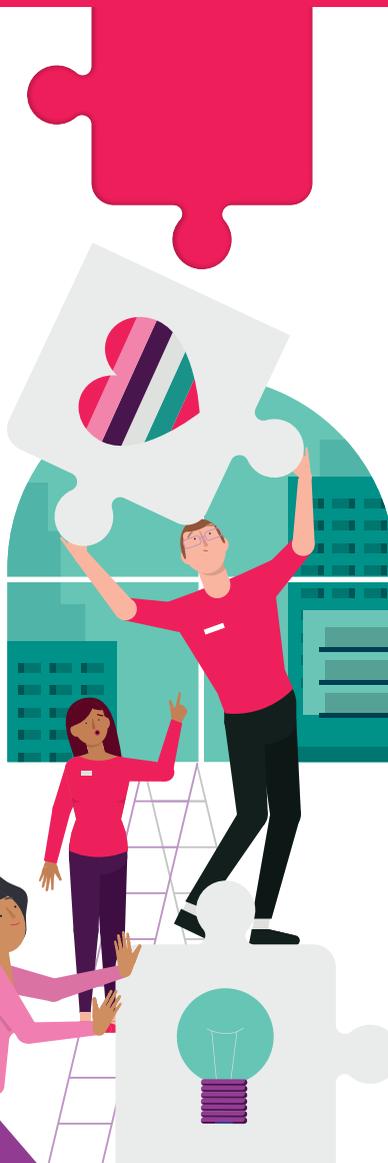
93%
EMPLOYEES UNDERSTAND HOW THEIR WORK CONTRIBUTES TO OUR PURPOSE



89%
EMPLOYEE RISK CULTURE AWARENESS
↑3% INCREASE YoY



700+
HCF HEROES SUBMISSIONS



PROUD OF OUR UNCOMMON DIFFERENCE

Diversity and inclusivity are at the heart of our culture. That's why we've formed four Diversity Employee Reference Groups to foster belonging, respect and equal opportunity. We want our people to challenge their thinking through new perspectives and ideas that ultimately lead to better experiences for our members. Forming our Diversity Groups is one of the ways we champion an open and inclusive culture:

- Thrive (LGBTIQ+)
- GEM (gender equality matters)
- Raise (disability)
- Hearts & Hands (Aboriginal and/or Torres Strait Islander community).



90%
OF EMPLOYEES BELIEVE HCF VALUES DIVERSITY



60%
OF OUR EXECUTIVE TEAM ARE WOMEN



35
DIFFERENT LANGUAGES SPOKEN BY OUR PEOPLE

A SUSTAINABLE FUTURE

As Australia's largest not-for-profit health fund, we're committed to positively impacting the health of our members, people, community and the environment. We're focused on delivering real value for our stakeholders through improved health and social outcomes, while reducing our environmental impact.

OUR SUSTAINABILITY FRAMEWORK

Our sustainability framework is aligned to our purpose and vision, as well as our strategic priorities across three key pillars. As we continue our work towards a truly sustainable business, we're committed to bringing a human touch to healthcare now and for generations to come.

WE SEE GREAT OPPORTUNITIES AHEAD

The world is facing new and unique challenges and as we look ahead, we see opportunities in how we respond to environmental, social and governance risks and incorporate them into our thinking.

We know that a healthy planet is important to our own health and wellbeing. That's why we completed a Task Force on Climate-related Financial Disclosure (TCFD) gap analysis and we're measuring our carbon footprint, which is essential to understanding our emissions profile and a foundational step ahead of making a net zero commitment.

We're currently transitioning to 100% renewable energy* and have already achieved this for HCF occupied floors at our offices in Sydney CBD, St Leonards and Parramatta, as well as all dental, eyecare and retail locations. We're also assessing options for common areas at our St Leonards office building.

4-star

GREEN STAR ACCREDITATION FOR HCF CORPORATE OFFICE



* HCF has purchased LGC (large scale generation) certificates from the Clean Energy Regulator's approved renewable generation assets including solar, wind and other renewable energy sources.



OUR PURPOSE

Bringing our human touch to healthcare.

UNCOMMON CARE

HOW HCF CREATES VALUE

Across our business, we're focused on delivering sustainability outcomes and value for our stakeholders across our three core sustainability pillars:

1

IMPROVE HEALTH & WELLBEING



EMPLOYEE

Creating an engaged, purpose-led workforce that's connected and inclusive, where people can be at their best.



MEMBER

Delivering Uncommon Care and working hard to be a trusted, health partner in the lives of our members.



OUR VISION

To make healthcare understandable, affordable, high quality and member-centric.

2025 STRATEGY OBJECTIVES

AFFORDABILITY & VALUE

GROWTH FOR SUSTAINABILITY

2

ENHANCE SOCIAL OUTCOMES

3

REDUCE ENVIRONMENTAL IMPACT

Value we're creating



COMMUNITY

Making a difference to community wellbeing through products, health programs and community partnerships.



PROVIDER & SUPPLIER

Working closely with suppliers to ensure fair treatment of everyone across our value chain.



ENVIRONMENT

Taking responsibility for our impact by reducing and offsetting our energy, water and resource use and investing in green bonds used to finance environmentally-friendly projects.



GOVERNANCE

Leading with robust governance and responsible business practices that deliver sustainable business and build brand trust.



Dental & Eyecare

DELIVERING MORE VALUE FOR OUR MEMBERS

For 90 years we've remained committed to our not-for-profit foundations, continuing to provide access to the highest standard of healthcare while returning more benefits and delivering the best possible health outcomes for our members.

PEOPLE BEFORE PROFIT

Uncommon Care means putting people before profit. We do what we do for our members and not shareholders, striving to deliver value and peace of mind while being there when it matters most.

\$2.9b

PAID FOR MEMBERS' HOSPITAL AND EXTRAS SERVICES

98%

OF MEDICAL SERVICES WE COVERED IN HOSPITAL HAD NO OR KNOWN-GAP

KEEPING TREATMENT COSTS DOWN

Our partnerships with hospitals around Australia help members access lower or no-gap treatment for services included in their cover. In 98% of medical services in hospital, our members paid nothing or a maximum of \$500 per specialist for their in-hospital medical services, like surgeon's fees.

51,100

MEDICAL SPECIALISTS IN OUR NETWORK



NO-GAP JOINT REPLACEMENT

Our No-Gap Joints program for primary hip and knee replacements gave eligible members peace of mind, with no out-of-pocket costs from hospital admission through to discharge and post-surgery rehab. We partnered with private hospitals and clinicians in NSW and Victoria to give greater flexibility and continuity of care while keeping costs down.

193

MEMBERS PARTICIPATED IN OUR NO-GAP JOINTS PROGRAM

\$3,500

AVERAGE SAVED BY MEMBERS GOING THROUGH OUR NO-GAP JOINTS PROGRAM



EVERYDAY SAVINGS TO MAKE A DIFFERENCE

Our members don't have to be unwell to see great value from their cover. Our HCF Thank You loyalty program gives eligible members access to offers and discounts on essentials like groceries or treats and experiences for the whole family. We want members to save money wherever they can, while rewarding their membership tenure.



\$3.9m

SAVED BY MEMBERS THROUGH OUR HCF THANK YOU PROGRAM

204,000

REWARDS REDEEMED BY MEMBERS
↑42% INCREASE YoY

\$227,500

SAVED BY MEMBERS ON GROCERIES

CLOSING THE GAP ON DENTAL CARE

We understand many members avoid the dentist because they're worried about out-of-pocket costs. Through our no-gap dental program, members who go to an HCF Dental Centre or *More for Teeth* provider get 100% back on a range of common diagnostic and preventive services, depending on their level of cover and annual limits.



\$66.2m

SAVED BY MEMBERS GOING THROUGH OUR MORE FOR TEETH PROGRAM

\$157

AVERAGE OUT-OF-POCKET COST SAVED BY MEMBERS ON GENERAL DENTAL BY USING A MORE FOR TEETH DENTIST

1.96m

DENTAL TREATMENTS COVERED WITH NO GAP THROUGH OUR MORE FOR TEETH PROGRAM

"At our dental centres, our primary focus has always been to help members with their oral health. If you do need more work or you choose to do more work, it's available at fees generally lower than the average cost than you would likely find in private practice and quicker than waiting in the public health system."

Peter
General Manager, Dental & Eyecare



GAP-FREE SERVICES WITH 100% BACK ON EXTRAS*

Our *More for You* programs make it easier for our members to look after their health and get value from their extras cover.

When visiting an extras provider in our no-gap network, eligible members get 100% back on a range of preventive and diagnostic services including dental check-ups, some prescription glasses and their first visit to a physio, chiro or osteo.

The *More for You* network is Australia-wide, with 11,630 participating providers ensuring our members have access to quality healthcare at an affordable price.

11,630

PROVIDERS IN OUR NO-GAP NETWORK

*100% back from providers in our no-gap network is available on selected covers. Waiting periods and annual limits apply. Providers are subject to change. We recommend that you confirm the provider prior to booking your appointment. See hcf.com.au/100back

OUTSTANDING VALUE 7 YEARS RUNNING

We genuinely want our members to get great value cover. We've been awarded Outstanding Value Health Insurance by Canstar for the last seven years (2016-2022).



MORE THAN A HEALTH FUND

We're more than just a health fund, offering our members a range of protection in one place. Whether it's to aid in your recovery after you leave hospital, protection for your next big holiday or your precious pet, we've got you and your loved ones covered.

RECOVER COVER

We know having an accident or falling ill can be one of life's unexpected stresses, but what can be even more stressful are the costs to recover after you leave hospital.

Recover Cover is our unique range of flexible insurance products designed to help with the unexpected costs that come with recovery. Members receive a cash payment to help with everyday expenses once we verify all the information we need. Recovery taken care of – that's uncommon*.

"HCF Life's Recover Cover products are designed to bridge that gap between treatment and getting you back on your feet and on the road to recovery. The whole idea is to help you with your recovery and pay for those things that aren't necessarily covered by your health insurance."

Kevin
General Manager, HCF Life



217,840
RECOVER COVER POLICIES HELD
BY OUR MEMBERS

\$14.1m
CLAIMS PAID TO MEMBERS

85%
OF RECOVER COVER CLAIMS PAID

86%
OF CLAIMS PAID WITHIN
2 WEEKS

40+ years
SUPPORTING MEMBERS WITH
LIFE INSURANCE

CORPORATE PARTNERS

Our corporate partners receive a high level of personalised care and service at work and beyond.

We provide wellbeing programs designed to improve health, disease management, stress management and work/life balance, as well as a dedicated corporate website and regular communications for employees.

15,700
NEW CORPORATE AND
REFERRER POLICIES

602
CORPORATE PARTNERS

1,300
CORPORATE MEMBERS TOOK PART
IN WELLBEING WEBINARS AND
SURVEYS ACROSS 40 CLIENTS



* Please read the relevant Product Disclosure Statement, Policy Document and Financial Services Guide available by calling 13 13 34 or visiting hcf.com.au/lifeinfo, and consider your financial situation, objectives, and needs before deciding on these products as any advice provided does not take these into account. In addition to these documents, you should also read the Target Market Determination (TMD) for the product, which is available at hcf.com.au/lifeinfo.

These covers are issued by our own HCF life Insurance Company Pty Ltd. ABN 37 001 831 250, AFSL 236 806 (HCF Life). HCF Life is a wholly owned subsidiary of The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL241 414 (HCF). The premiums for the life insurance products are paid to HCF Life. HCF receives commission from HCF Life for their sale of up to 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses. HCF's staff may receive an incentive depending on the annual premium of these products which they sell. This will not exceed 15% of the first year's premium.

PET INSURANCE

Our partner, PetSure, offers a range of excess options and optional extras to design cover for your furry friend*.

12,400
PETS COVERED

MOST POPULAR PETS COVERED

#1 DOG BREED: CAVOODLE
#1 CAT BREED: DOMESTIC SHORT HAIR



TRAVEL INSURANCE

Our partnership with Allianz Insurance Australia helped members feel protected when they travelled as country borders opened. Our partners also offered flexibility around travel dates and cancellations to support members when their travel plans were disrupted*.

3,300
JOURNEYS COVERED

78%
OF JOURNEYS COVERED WERE FOR HCF MEMBERS



HEALTH COVER FOR OVERSEAS VISITORS

We've given peace of mind to non-Australians visiting and working here and the confidence to access affordable health services when they need them.

With the pandemic continuing, we looked after our members with Overseas Visitor Health Cover (OVHC), extending outpatient services to members on OVHC Basic cover and providing access to telehealth through our partner, GP2U.

6,300
OVHC MEMBERS

\$2.95m
CLAIMS PAID TO MEMBERS

AWARD-WINNING COVER

We're proud that our cover has been recognised by independent review bodies for meeting Australians' needs and budgets. Australia's biggest financial comparison site, Canstar, considered thousands of health insurance policies, and awarded us the National Award for Outstanding Value in Health Insurance for the seventh year in a row (2016–2022).

We were also recognised for:

- Extras cover in NSW, NT, Tas and WA
- Hospital and Extras package in NSW, NT, SA, Tas, WA and Vic.

We're proud to have also been awarded the Plan for Life Excellence Awards – Direct Life Insurance for four years in a row, the Mozo Experts Choice Award for Exceptional Quality Pet Insurance two years running and 2022 Mozo Experts Choice Award for Exceptional Value Income Protection.

FLIP: ON-DEMAND ACCIDENTAL INJURY COVER

Flip is Australia's first on-demand accidental injury cover, offering quick and simple cover that gives people choice over when and where they're covered. Members can choose a single day of cover or a weekly subscription and cancel anytime. It's designed to give customers a cash payout if they have an accident in Australia or New Zealand while their cover is active, with no waiting period and cancellation fees#.

1,900
CUSTOMER ACCOUNTS CREATED

330
PEOPLE COVERED
(NOVEMBER 2021–JUNE 2022)

Flip Insurance is issued by HCF Life. Consider the relevant PDS and TMD at getflip.com.au

* HCF Pet Insurance is issued by The Hollard Insurance Company Pty Ltd and is not part of HCF's health insurance business. Pet insurance and health insurance are not similar, so please consider the PDS and TMD at hcf.com.au/petinsurance.

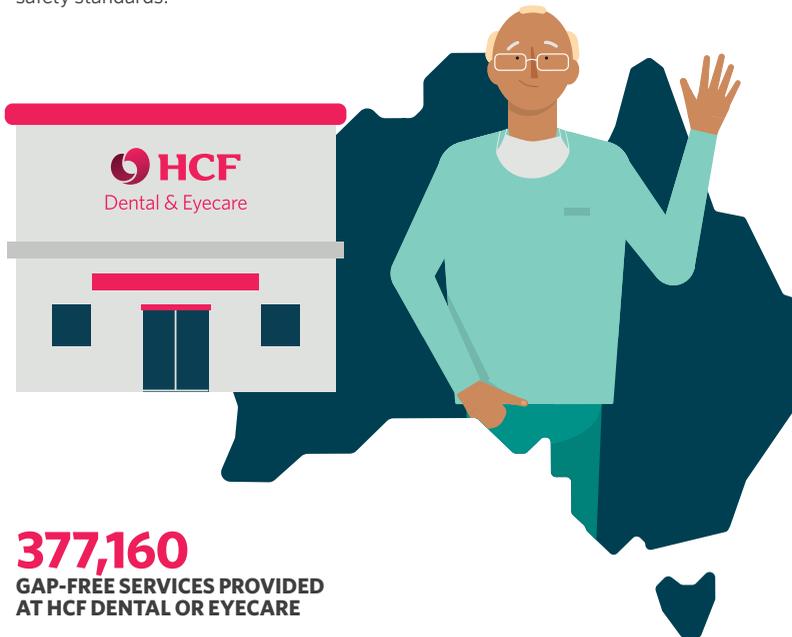
* The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 AFSL 241414 (HCF) arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Travel insurance is issued and managed by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) for the insurer Allianz. Terms, conditions, limits and exclusions apply. HCF, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Because of that, you should consider whether the advice is appropriate for you. Before making a decision please consider the Product Disclosure Statement, the Financial Services Guide and Target Market Determination (TMD). The TMD is available at allianzpartners.com.au/policies. If you purchase a policy, HCF and AGA receive a commission which is a percentage of your premium - ask us for more details before we provide you with services.

FINDING YOUR WAY TO A HEALTHIER LIFE

We believe we have an important and proactive role in supporting members' good health as much as their treatment and recovery from sickness and injury. We want to meet them wherever they're at in their health journey, empowering and motivating members to engage in and take charge of their health.

DENTAL & EYECARE CENTRES

Affordable dental and eyecare are essential to our members, and our eight combined Dental and Eyecare Centres and eight Dental Centres provide access to high-quality treatment with 100% back on a range of popular services for eligible members. We extended support to more members in NSW by opening a new combined Dental and Eyecare centre in Burwood. We also maintained our ISO accreditation through commitment to best practice health and safety standards.



377,160
GAP-FREE SERVICES PROVIDED
AT HCF DENTAL OR EYECARE

206,600
MEMBER VISITS TO HCF DENTAL
OR EYECARE

1,075
MEMBERS VISITED AN HCF DENTAL
OR EYECARE CENTRE EACH DAY
ON AVERAGE



PREVENTIVE SKIN CHECKS

With one of the highest incident rates of skin cancer in the world, we know Australians having free access to regular skin checks can be life saving. That's why we continue to partner with Australia's leading melanoma detection service, MoleMap Australia. We're helping members take action early, with a free 15-minute skin check at participating HCF branches performed by a MoleMap melanographer who'll forward the image to a dermatologist for diagnosis.

BIRTH BEAT

We help parents through pregnancy, birth and their early parenting journey by giving them access to Birth Beat, an online childbirth education course delivered by a registered midwife and HCF-recognised childbirth educator. The program helps eligible members feel prepared with evidence-based information to access at any time, from the comfort of their home.



HEALTH MANAGEMENT APP

We're continuing to help members stay on top of their family's health by giving them access to the Snug Health app. The app gives members the option to connect with the Government's My Health Record, access their family's health information through the Circle of Care function, and the ability to integrate with personal health devices to help track their health and wellbeing*.

1,712
SNUG APP
DOWNLOADS

* Excluding Overseas Visitors Health Cover members.



WIDE-RANGING HEALTH & WELLBEING SUPPORT

Every member's mental health journey is different and finding where to go for support can be challenging. We've seen the growing importance of quick and early access to appropriate mental wellbeing support when and where members need it. That's why we've developed a holistic mental health and wellbeing program with access to a range of options and the freedom to choose what works for each member. That's care when it counts.

4,776

MEMBERS SUPPORTED THROUGH HEALTH AND WELLBEING PROGRAMS



MENTAL WELLBEING SUPPORT FOR KIDS

Calm Kid Central is an exclusive online educational support program available to HCF families with kids aged four to 11 years old who meet the eligibility criteria and need help to manage their feelings. The program features resources and access to a team of experienced child psychologists. The course supported 198 eligible families by offering kids the tools to feel more confident, calmer and be more co-operative.



HEALTHY MINDS PROGRAM

Our unique partnership with **PSYCH2U** offers the HealthyMinds program to eligible members, giving them:

- support to access treatment for anxiety, depression and stress
- online video or phone contact with a psychologist, with navigation to psychiatry and other allied health services as needed
- access to digital prescriptions through PSYCH2U
- consistency of care with the same mental health professional.

Members looking to find support in the early stages of their wellbeing journey can also access support from our partners, **Woebot** and **This Way Up**. **Woebot** is a cognitive behavioural therapy chatbot designed by Stanford University psychologists and **This Way Up** is an online hub of interactive courses.



TELEHEALTH

Telehealth has become a regular way for our members to get the medical help and advice they need, when they need it. We continue to support eligible members to claim on our range of telehealth options like dietetics, exercise physiology, occupational therapy, psychology, podiatry and physio from HCF-recognised providers, from the comfort of their home.



ALCOHOL SUPPORT

We've partnered with Hello Sunday Morning to offer members a welcoming and safe environment to reset their drinking habits through an online behaviour change program with 24/7 digital support. The Daybreak app is fully subsidised by the Australian Department of Health, which means all Australians get free access, but eligible HCF members have access to additional mental health support.



TRUSTED PARTNER IN HEALTH

As a true partner in our members' health, we want to guide them quickly and easily to the right care at the right time. From instant access to a GP online, to our dedicated team of in-house health coaches for more complex chronic disease support, we're giving members the flexibility and confidence to choose how they want to be supported.



COACHING SUPPORT FOR CHRONIC CONDITIONS

In February 2022, HCF launched the COACH Program with our in-house Health Concierge team to support eligible members with diabetes or a heart condition. HCF has employed and trained health professionals including dietitians, pharmacists and nurses to support eligible members with our 100% telehealth program, in collaboration with advice and treatment plans from the member's doctor as an extra helping hand.

383

TELEHEALTH SESSIONS COMPLETED
WITH THE COACH PROGRAM
BETWEEN FEBRUARY AND JUNE 2022



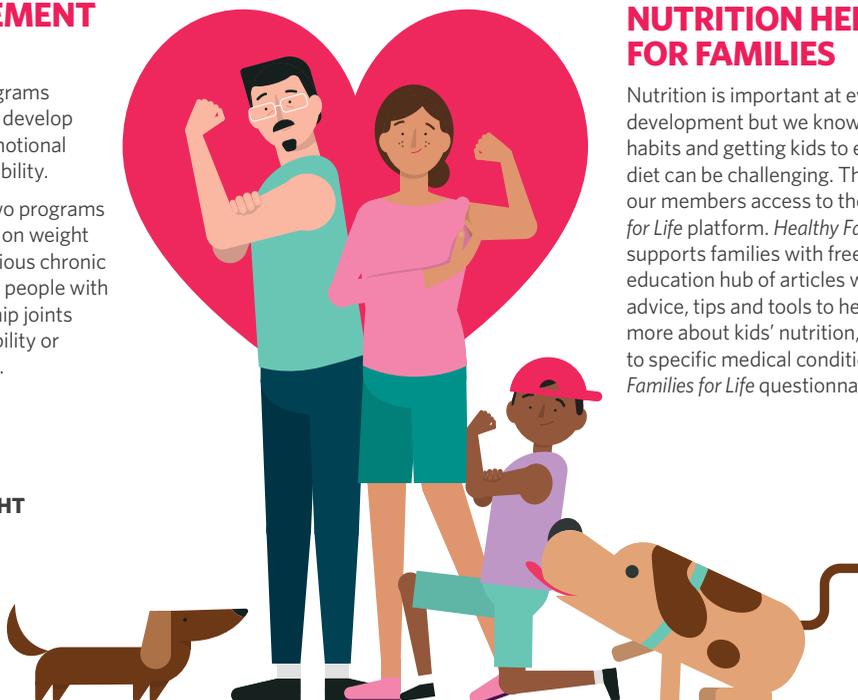
WEIGHT MANAGEMENT SUPPORT

Our *Healthy Weight for Life* programs helped 1,435 eligible members develop healthy habits for increased emotional wellbeing, heart health and mobility.

Healthy Weight for Life offers two programs for our members. One focuses on weight loss to prevent the onset of various chronic conditions, and the other helps people with osteoarthritis of the knee and hip joints reduce pain, improve their mobility or prepare for hip or knee surgery.

1,435

MEMBERS ACCESSED WEIGHT
MANAGEMENT SUPPORT



NUTRITION HELP FOR FAMILIES

Nutrition is important at every stage of kids' development but we know setting up healthy habits and getting kids to eat a healthy balanced diet can be challenging. That's why we've given our members access to the *Healthy Families for Life* platform. *Healthy Families for Life* supports families with free access to an education hub of articles with evidence-based advice, tips and tools to help them understand more about kids' nutrition, from fussy eating to specific medical conditions and the *Healthy Families for Life* questionnaire.

HEALTH SERVICES RESEARCH

Celebrating 22 years of contributions to healthcare research, the HCF Research Foundation drives research, enquiry and innovation in the delivery of healthcare for members and all Australians.

This year, in addition to our Health Services Research Grants, the HCF Research Foundation added two new grant streams to drive research and implementation of cost-effective and evidence-based innovations into healthcare delivery and clinical practice. As a result, we've significantly increased our research investment, enhancing our position as a leading funder of health services research and improvements to clinical practice.



\$26.7m

INVESTED IN HEALTH SERVICES RESEARCH SINCE INCEPTION

\$4.1m

AWARDED IN FY 2021-22

15

KEY HEALTH SERVICES RESEARCH PROJECTS FUNDED

TREATMENT FROM THE COMFORT OF HOME

The healthcare landscape continues to shift and in response to the growing need for at-home treatment, we have a range of options available to give members more choice in how and where they're treated.

We've chosen to partner with providers and pay for some treatments in the comfort of members' homes when we can make sure the treatment can be given safely and at the same, or better, quality than in hospital.

We work with our member's doctor and hospital to help cover the cost of the treatment at home for intravenous (IV) therapy antibiotics, complex wound care with negative pressure wound therapy, rehabilitation after a hip or knee replacement and IV chemotherapy.



\$5m

PAID FOR MEMBERS' TREATMENT AT HOME



3,053

MEMBERS TREATED AT HOME



12,480

TREATMENTS GIVEN TO MEMBERS AT HOME INSTEAD OF GOING TO HOSPITAL

A GP AT YOUR FINGERTIPS



We know it can be hard for members to manage their health in a convenient way. Through our partnership with GP2U, an online video GP service, we made it easier for members to access telehealth services. And when Medicare limited who could get bulk-billed GP telehealth sessions, we covered eligible members for bulk-billed consultations.

PSYCH2U

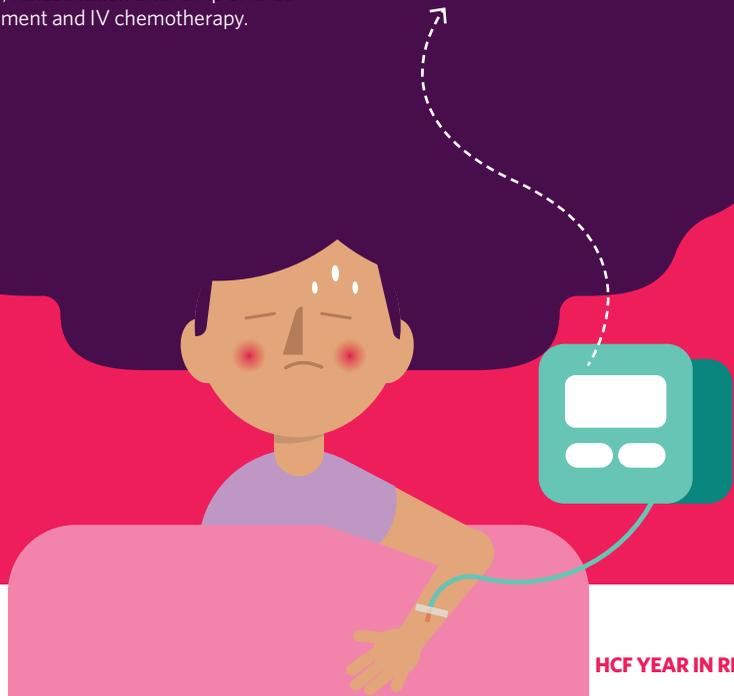


We're connecting our members to the mental wellbeing support they need, quicker and easier than before. Eligible members can speak with a PSYCH2U expert online to access a range of services including support to access treatment for anxiety, depression and stress. For added support and assurance, members can choose to see the same health professional each time they use the service.

SLEEP SUPPORT



Quality sleep is essential for good health, but many Aussies aren't getting their recommended hours or quality each night. To help members build better sleep habits and improve their overall wellbeing, we partnered with Sleepfit Solutions, who deliver an app that can help eligible members identify sleep issues, recommend improvements and give access to personalised tools.



OUTSTANDING MEMBER EXPERIENCES

As Australia's largest not-for-profit health fund, we're not like the others. Our members are at the heart of everything we do, and we're committed to evolving the way we do business to deliver outstanding experiences for our members each time they engage with us.

HAPPY TO HELP

Our award-winning call centres are based in Australia and our frontline teams go above and beyond to help our members navigate their cover and guide them to the programs and services that are right for them. We're also pleased that HCF was re-certified this year by the Customer Service Institute of Australia (CSIA) to the International Customer Service Standard (ICSS) and we're strengthening our commitment to deliver Uncommon Care by supporting our frontline teams through an extensive empathy training program and coaching to serve our members the best way we can.

45
RETAIL CENTRES ACROSS THE COUNTRY

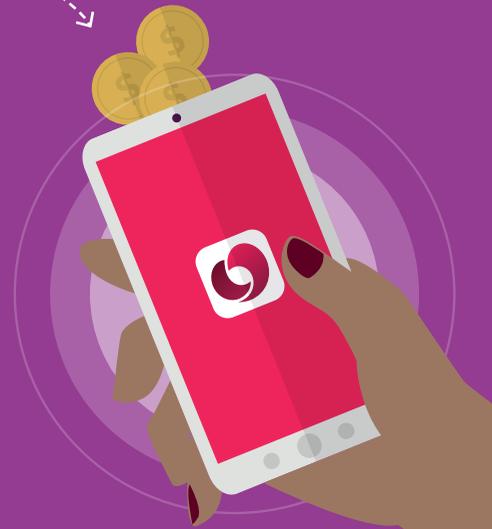
7
COMBINED BRANCH, DENTAL AND EYECARE CENTRES

4
AUSTRALIA-BASED CALL CENTRES

CUSTOMER SERVICE

We continue to look for ways to help our members manage their membership and engage with us, so we've made further improvements to our online member services portal and *My Membership* app to make life a little easier. We've enabled members to log in on devices using their biometric information for greater security (using fingerprints and facial recognition), as well as improving our claims and tracking processes, making it easier for members to check their available extras benefits and manage their membership.

559,700
MOBILE APP CLAIMS





MEETING OUR MEMBERS' NEEDS

We place members at the centre of everything we do, which is why we measure ourselves on Customer Satisfaction. In May 2022, we ranked number one again in customer satisfaction of the four major health funds, maintaining the percentage of members who say they're 'very satisfied' with HCF*.

#1

IN MEMBER SATISFACTION*

* No. 1 in Member Satisfaction (very satisfied with provider) compared to major competitors Bupa, Medibank and NIB during FY22. Consumer Survey conducted by Fifth Dimension on behalf of HCF, May 2022.

ENHANCING THE MEMBER EXPERIENCE

We're committed to delivering an outstanding member experience and constantly listen to our members to improve what we do today as well as how we innovate for the future.

We've been expanding our Voice of Customer (VoC) program to measure satisfaction as our members interact with us. This feedback allows us to focus on continuously shaping and improving experiences to meet members' needs and preferences.

Insights from the VoC program combined with Human Centred Design methods and tools help us achieve better member outcomes. This year our cross-functional Member Experience (MX) community implemented 20 improvement initiatives to address key member pain points. We're also designing more holistic future experiences when joining HCF and how members access their extras services.



HERE FOR OUR MEMBERS

We continue to offer service that reflects members' changing needs, investing in our online member services and mobile app, while maintaining our award-winning contact centre and our extensive branch network. We've also been trialling video interactions and will continue to invest in this new channel in the future.



30,550

WEBCHATS WITH CUSTOMERS AND MEMBERS



174,870

HOURS SPENT ON THE PHONE WITH MEMBERS



1.1m

CALLS ANSWERED



110,640

CONTACT US EMAILS ANSWERED

INSPIRING AND EMPOWERING MEMBERS TO BETTER HEALTH

We know healthcare can be complicated, so we're equipping members with expert guidance and advice to help make sound decisions about their health. Through our member communications and handy search tools, we want members to feel empowered and get the best value from their health cover.



ONLINE HEALTH HUB

To deliver on our ambition to explain the private health insurance system and inspire all Australians to live full and healthy lives, our *Health Agenda* hub gives readers access to an online library of hundreds of expert-led articles across the health and wellbeing topics we know they want to read more about. Our content is trusted and filled with actionable health advice, as well as suggestions for members on how to make the most of their cover.

1.5m

HEALTH HUB PAGE VIEWS
↑13% INCREASE YoY

HEALTH AGENDA ENEWSLETTER

Our monthly digital *Health Agenda* newsletter connects our *Health Agenda* hub to our members, delivering articles with the latest advice on mental and physical health, research insights and balanced living direct to their inbox.

6.9m

HEALTH AGENDA EMAILS SENT
↑31% INCREASE YoY

606,600

HEALTH AGENDA ENEWSLETTER READERS

PODCAST: NAVIGATING PARENTHOOD

This year we delivered season four of our Navigating Parenthood podcast - Growing Great Tweens. Members and all Australians listened to host Dylan Lewis in discussion with high-profile parents across a range of topics relating to life with tweens.

4,330

SEASON 4 LISTENS (MAY-JUNE 2022)

MOST POPULAR EPISODE OF SERIES 4:

'Discovering Me'

This episode talks about gender identity and diversity, as well as the importance of culture in shaping our young people.



CLOSING THE GAP - DR GAP TOOL

We want to help members keep money in their pockets and avoid unexpected costs after hospital. Our industry-leading Dr Gap tool helps members find specialists who have agreed to charge HCF members either no or a known-gap when they go to hospital so our members can make informed choices about their healthcare and know what they can expect to pay.

303,900
MEMBERS USED A NO OR KNOWN-GAP PROVIDER

91,200
USES OF THE DR GAP TOOL

209
COMMON PROCEDURES INCLUDE COST INFORMATION THROUGH THE DR GAP TOOL



PREPARING FOR HOSPITAL TOOL



Going to hospital can be a source of anxiety for our members. Our Preparing for Hospital tool gives peace of mind with information and explainer videos on 47 common procedures, like knee and hip replacements, IVF and cataracts. This resource helps members make informed decisions, ask the right questions, and find out what they need to know and do, before they head to hospital.

MEDICAL ADVISORY PANEL

This year we established an independent Medical Advisory Panel to reinforce our commitment to providing transparent, credible and up-to-date clinical information to our members. Made up of highly respected health experts spanning 15 medical disciplines, the panel reviews a range of decisions, policies and materials to ensure our members can confidently look to us as their trusted health partner.



HEALTHCARE EXPLAINER SERIES

As part of our commitment to help our members understand and navigate the healthcare industry, we created a suite of easy explainer videos on popular topics including: 'How to get value from your HCF extras cover', 'How to choose the right private health cover for you' and 'The benefits of private health cover'.

CREATING HEALTHY HABITS

We believe that prevention is the key to good health, which is why we created a 'Healthy Habits' video series with our Dental team. The videos feature expert advice and top tips on everything from brushing kids' teeth at home and caring for braces, to making a dental check-up a positive experience.



BUILDING A HEALTHIER NEXT GENERATION

Through our four-year partnership with Netball Australia, we're motivating Aussies of all ages to lead healthier, more active lives. This year we partnered with Super Netball players and support staff to share practical, expert advice and techniques for improving physical fitness and mental health.



 [hcf.com.au](https://www.hcf.com.au)

