What we stand for

Our vision
That people of all ages will live longer in good health by being encouraged to eat well, stay mentally and physically active and connect with their communities.

Our aims
We link people to programs and activities that encourage:
• healthy eating
• physical activity
• greater community connectedness.

Contents

What we stand for - vision and aims ................................................................. 2
Contents .................................................................................................................. 3
From the Managing Director ................................................................................ 4
Corporate responsibility ....................................................................................... 5
Snapshot ............................................................................................................... 6
How we’re tracking ............................................................................................ 7
More activity, healthier living ............................................................................ 8
Education for better health and stronger communities .................................... 10
Indigenous health and wellbeing ....................................................................... 12
Our stake in local communities ........................................................................ 14
Preparedness and disaster relief ...................................................................... 15
Our people lead the way .................................................................................... 16
Oversight and governance ............................................................................... 17
Looking forward .................................................................................................. 18

We acknowledge the traditional owners of the land on which we work and play. We pay ours respects to their Elders both past and present.

Published September 2013. The information contained in the Medibank Community Fund Annual Review is correct at the time of publication. The Medibank Community Fund website is www.medibankcf.com.au
Medibank’s community voice is intrinsically linked with our For Better Health Purpose. As Australia’s largest private health insurance group, our core business remains providing health solutions and security for our 3.8 million plus members through our products and services. However, we believe we have a strong role to play in the community.

Our community objective is to mobilise people and encourage a preventative approach to personal health and wellbeing and to safeguard it for the future. In so doing, we aim to stem the rising healthcare costs and increasing demand for services amidst the backdrop of an ageing population and rising incidences of chronic disease.

Every aspect of the Medibank Community Fund (MCF) approach is concerned with boosting long-term community health and wellbeing outcomes. Backed by an investment of one percent of pre-tax profit, the MCF encourages preventative health practices across the population so that people can live longer in better health.

Under the umbrella of our Corporate Responsibility Strategy, the MCF’s focus is on our employees, our members and the broader community.

Local community grant funding and carefully selected partnerships with organisations that share our vision are two important planks in our approach. We support employee wellness throughout the organisation and our people frequently take up the mantle and lead by example to make their own community contributions through volunteering and giving.

In 2012/13, we lifted our commitment towards closing the gap between Indigenous and non-Indigenous Australians in relation to health and wellbeing, and in the coming year we will take further steps as we implement the actions set out in our second Reconciliation Action Plan (RAP).

Through the MCF’s activities, we are elevating our community investment and strengthening Medibank’s role in the broader healthcare landscape where people live every day.

The business of healthcare means different things to different people. For Medibank, it involves both service delivery and community engagement.

That’s where the MCF comes in. It is based on an understanding that investment in community wellbeing now, is a preventative step to safeguard wellbeing and reduce the demand for medical intervention in the future.

Our progress in getting more people involved in activities that help them eat better, be more physically active and connect with those around them, is on track.

In our first year, the focus was on establishing the Fund and raising awareness. Year two was about expansion and engagement and in our third year we have prioritised increasing participation numbers.

Rising participation numbers in all the healthy living programs of our partners is a strong indicator of progress. Our community grants program reaches into a range of sectors to boost healthy living, and the increasing involvement of employees as mentors, volunteers and ambassadors for the Fund are all great signs.

The launch of our first RAP in 2011/12 kicked-off our organisation-wide support for a dedicated Indigenous Health and Wellbeing program as part of the MCF. This commitment has now expanded with the release of the new 2013 RAP.

In addition, we remain committed to supporting students pursuing a health vocation through our scholarship programs.

In 2013/14, we will investigate new opportunities to support mental health and consider possibilities for a new health research program that will benefit our business, and provide useful data for the health sector more broadly.

This year, our efforts were formally recognised when Medibank was awarded an Australian Business Award for Community Contribution as a result of the initiatives of the MCF.

The MCF is part of our broader Corporate Responsibility strategy that articulates our approach to the community, the environment, workforce diversity and inclusion.

Leading by example, Medibank Managing Director, George Savvides provides his personal support for the MCF’s community programs.
MCF Annual Review 2013

Our community investment

Our community focus is evident in each of the following program areas of the MCF.

- Community sponsorships
- Disaster preparedness & recovery
- Flagship community partnerships
- Indigenous health & wellbeing
- MCF community grants
- Scholarship study grants
- Employee giving

Chart represents breakdown of total community contribution ($3,324,814).

2013 social investment data has been verified by the London Benchmarking Group (LBG) methodology. For more information, please visit www.lbg-australia.com/ www.lbg-nz.co.nz.

Community Grants

$600,000
provided to
51 grassroots projects
in Australia and New Zealand.

Disaster preparedness and relief

$100,000
to Australian Red Cross

Health & Wellbeing Partnerships

$1 million
invested in established community-focused programs:
- Heart Foundation Walking
- Active in Parks (Healthy Parks, Healthy People)
- Stephanie Alexander Kitchen Garden National Program
- R U OK? Day

Employee Giving

$195,000
Value of volunteering hours and
total Giving (employees donations plus Medibank matching)

Health through education

$270,000
invested in scholarship programs and learning opportunities:
- The Smith Family
- Yalari
- Pasifika Medical Association
- Te Rau Matatini

Indigenous Health and Wellbeing

$100,000
to create opportunities for better health outcomes for Aboriginal and Torres Strait Islander people.
- Red Dust
- Jump Rope for Heart

Employee survey

83% of employees
said they were proud of Medibank’s community contribution

Chart represents breakdown of total community contribution ($3,324,814).

R U OK? Day 2012

1 in 3
Australians participated
(including Medibank employees)

$140,818
Employee giving
(including Medibank matching)

1,067
Hours Employee volunteering
equates to $54,485 in value

20,111
visitors

781
Twitter followers

72
scholarship students
supported by MCF
(The Smith Family, Pasifika Medical Association, Te Rau Matatini)

721
Participants in MCF
partner active/healthy
living programs
(Heart Foundation Walking,
Stephanie Alexander Kitchen
Garden National Program,
Active in Parks)

780,000
Students involved in
MCF learning opportunities
(The Smith Family Careers Days,
iTrack mentor program and
Yalari orientation week)

Employees survey

83% of employees
said they were proud of Medibank’s community contribution

Chart represents breakdown of total community contribution ($3,324,814).

2013 social investment data has been verified by the London Benchmarking Group (LBG) methodology. For more information, please visit www.lbg-australia.com/ www.lbg-nz.co.nz.

2013 Australian Business Award
(Community Contribution)

$1 million
invested in established community-focused programs:
- Heart Foundation Walking,
- Active in Parks (Healthy Parks, Healthy People)
- Stephanie Alexander Kitchen Garden National Program,
- R U OK? Day

Chapter represents breakdown of total community contribution ($3,324,814).

2013 social investment data has been verified by the London Benchmarking Group (LBG) methodology. For more information, please visit www.lbg-australia.com/ www.lbg-nz.co.nz.
Mobilising the community to take preventative action towards better health and wellbeing is what the MCF is all about.

Building better health in the community depends on giving people reasons to contemplate changing their behaviour and then encouraging them to actually do it, willingly, and for the long-term.

Our health and wellbeing partnerships have an important part to play.

In 2012/13, in conjunction with our healthy living partners, we linked stories and messages to opportunities to participate in their inspirational preventative health programs.

### Heart Foundation Walking

In 2012/13, the MCF’s support for this active living program built upon the Fund’s previous promotion of walking as one of the most accessible forms of exercise available. The highly successful recruitment campaign (initiated in 2011/12), was extended with support of the MCF and aimed at increasing awareness and lifting participation numbers even more.

Support for the program on the MCF website, via social media channel Twitter, in retail outlets and through Medibank employee walking groups, all contributed to the campaign. In addition, Medibank actively referred chronic disease patients to the program as part of the health risponse.

Heart Foundation Walking added a further 3,000 participants to its program over the course of the year with 22,000 walkers in 1,500 registered walking groups now part of the network. The MCF’s support for walking was also highlighted through our continued involvement with Australian Racewalkers and MCF walking ambassadors, Jared and Claire Tallent. After following the journeys of these athletes over the two preceding years, we joined the worldwide audience who watched and cheered-on the two preceding years, we joined the worldwide following the journeys of these athletes over the years.

The MCF’s support for walking was also highly visible throughout Australia, with Australian Racewalkers and MCF walking ambassadors, Jared and Claire Tallent. After following the journeys of these athletes over the two preceding years, we joined the worldwide audience who watched and cheered-on the two champions.

### Active in Parks

The Healthy Parks, Healthy People philosophy has continued to permeate the thinking of the MCF as the health benefits of exercising in outdoor spaces is increasingly embraced and supported in the community.

Our commitment to this philosophy led to the MCF’s support for phase two of the Active in Parks program. The second phase of this community-based active living program, targeted the residents of the City of Brimbank in Melbourne’s west and builds on the successful Geelong-based pilot that was initiated through our partnership.

In Brimbank, a range of existing community outreach programs embraced the Active in Parks program, introducing new audiences to park environments for health and wellbeing. These included: the Adult Migrant English Service; Asylum Seeker Resource Centre; the Planned Activity Group for elderly citizens; the Brimbank Disability Network Group; Storytime in the Park through the Brimbank Library; and Green Walks in the Park in collaboration with the Heart Foundation.

The program’s third phase, involving linking of the model with a specific health area, is currently being developed for intended implementation in 2013/14.

### Stephanie Alexander Kitchen Garden Foundation

The alliance formed in 2012 between the MCF and Stephanie Alexander Kitchen Garden Foundation (SAKGF) is a natural fit for both organisations. Addressing all three of the MCF’s preventative health objectives, our newest partnership takes a grassroots approach. ‘Learning-through-doing’ is the essence of the Stephanie Alexander Kitchen Garden National Program. The hands-on, school based program aims to create better understanding about healthy food – how to grow it - and how to prepare it, while generating the additional benefit of bringing communities together.

At 30 June the Program was operating in 296 schools nationally with a further 112 schools accepted to be part of the Program and awaiting training.

The MCF partnership will help the program to achieve its goal of reaching more than 70,000 students in an additional 190 schools throughout Australia.

An independent study conducted in 2012/13 by the Centre for Health Service Development at the University of Wollongong found that the Program is generating many positive impacts. In addition to increasing numbers of children taking up cooking at home, more families said they had initiated backyard vegetable gardens and children’s learning was said to be aided across other subject areas, by participation in the Program.

R U OK?Day

Raising awareness of the importance of mental health, and helping to build a sense of community responsibility led to the MCF’s support for R U OK?Day for a second year.

More than 700 volunteers including Medibank employees gathered on Bondi Beach on 13 September 2012 to make a human R U OK? sign which was then photographed from the air and broadcast on media and social networking channels. Thousands more participated in the campaign by reaching out to friends and colleagues to ask them “are you ok?” and many Medibank employees also volunteered to distribute information and create awareness of the event in public spaces and in their workplaces.

Overall participation in the event exceeded previous records with R U OK?Day research indicating that one in three Australians participated and contributed towards raising awareness for mental health issues and helping to break down the stigmas associated with mental health issues in the community.
Paving the way for a positive future, the MCF’s investment in education helps build healthcare capabilities and supports students from disadvantaged backgrounds.

Education for better health and stronger communities

The belief that education is critical to building a healthier community is shared across all of the MCF’s partnerships and program areas.

Education about the benefits of healthier living underpins the community outreach activities of our partners and the projects we provide grant funding toward. However, we also provide direct investment through our scholarship programs to build the next generation of healthcare providers.

The Smith Family

The MCF’s sponsorship of 31 secondary and 37 tertiary Learning for Life students through our partnership with The Smith Family is a commitment we made three years ago. The investment in these students provides an opportunity that their families may be unable to provide and allows them to continue their studies, excel at school and pursue a career that might otherwise be beyond their reach.

Earlier this year, our partnership with The Smith Family extended to supporting graduation ceremonies for secondary and tertiary Learning for Life students in Victoria and New South Wales. In future years we look forward to watching some of our own MCF-sponsored students complete their studies, graduate and pursue their careers in various areas of health and wellbeing.

Our partnership with The Smith Family in 2012/13 has also involved continuation of our highly successful Careers Day program. Under the scheme, The Smith Family organises Year Ten students who are part of the Learning for Life program to visit a Medibank workplace. The experience allows them to see the range of roles that contribute to the organisation, and get firsthand information from employees about career choices and learning pathways.

Over the 2013 calendar year, a total of eight careers days involving 160 students and 120 Medibank employees will be held in Melbourne, Sydney, Wollongong, Brisbane and Perth.

Yalari

Helping to address the disparity in health outcomes between Indigenous and non-Indigenous Australians is one of the broader aims of the MCF.

The best way to achieve this is through education, which is why we are working with our partner Yalari who provides opportunities for Aboriginal and Torres Strait Islander students from rural, regional and remote locations to get a first-class education.

Yalari offers Indigenous scholarships to some of Australia’s leading boarding schools, and the MCF is assisting Yalari to prepare these young students for life away from home. We concentrated our efforts in January 2013 at the Yalari Orientation Camp for new students, where we helped prepare them with advice and planning on diet, exercise, and general wellbeing. These Yalari scholars are already role models and emerging leaders within their families and then into their wider communities.

This MCF strategy in relation to education and health outcomes is already bearing fruit, with Yalari graduates going on to study health related degrees at university and working in sports science and health orientated professions. Mature, confident and well-educated Indigenous health professionals will provide an enduring legacy through to their families and then into their wider communities.

Each New Zealand scholarship is aimed at strengthening nursing networks and advancing healthcare delivery in Indigenous communities in particular.

New Zealand

Nursing services in New Zealand are the primary focus of the MCF’s education support there. In early 2013 we announced the inaugural recipients of nursing scholarships with our two New Zealand partners, Pasifika Medical Association and Te Rau Matatini.

In partnership with Pasifika Medical Association, two scholarships were provided to nurses from Pacific backgrounds studying at Auckland University. The scholarships announced at a special reception at Parliament House in Wellington address the under-representation of Pacific people in the New Zealand nursing workforce and aim to contribute to better health outcomes for the Indigenous communities in which they live.

The focus of the Te Rau Matatini partnership is the Māori community. By providing two MCF post-graduate scholarships for nurses in the field of tele-nursing, it is hoped that professional skills will be enhanced and healthcare delivery to Māori communities in regional and remote areas will be improved.
Following the successful implementation of the 2012 RAP, our second RAP is now in place. This Action Plan is an important plank in our approach to improving health and wellbeing outcomes for this sector.

**Indigenous grants**

One of the first actions arising from Medibank’s 2013 RAP, is the creation of a new Indigenous grants program under the MCF banner.

Our experience of Indigenous partnerships, and the implementation of the 2012 RAP has directed us towards supporting Indigenous-led organisations in 2013. In this way we are supporting them to implement the projects they have identified as being important to their communities. We believe this is the best way we can invest in better health for Aboriginal and Torres Strait Islander people.

In 2013, $100,000 has been provided to nine projects developed by National Aboriginal Community Controlled Health Organisations in various parts of Australia. Each funded project has a particular health and wellbeing focus, ranging from encouraging healthier eating, increasing physical activity or promoting greater community connectedness.

A full summary of the 2012/13 projects supported through the MCF is available on the MCF website, www.medibankcf.com.au.

**Red Dust**

Partnering with Indigenous education organisation, Red Dust in 2011/12 meant being able to reach more Indigenous students in remote communities. In 2013, regular visits to remote schools by the Red Dust role models to encourage learning about health in a fun and interactive way, was the key to the success of the program. Through song, games and sport, students and the broader community were engaged with the aim of encouraging healthy lifestyles in their communities.

The program culminated in the development of student-led film projects in which the students themselves became the teachers. Their films impart their own healthy living messages to their local communities and beyond. In this way they demonstrate the success of the program and their understanding of many of the messages the MCF is keen to promote.

**Jump Rope for Heart**

Our RAP commitment of doing more to address the health disparities in Indigenous communities led the MCF to support a Heart Foundation project targeting remote communities. The Heart Foundation’s Jump Rope for Heart Outreach program teaches children in Aboriginal and Torres Strait Islander, and low socio-economic communities, the importance of keeping their hearts healthy through regular physical activity and balanced nutrition.

Since launching in 1983, Jump Rope for Heart has involved more than eight million young people.

**As part of our broader focus, we are taking more affirmative action on Indigenous health and wellbeing.**

**Indigenous health and wellbeing**

**Working in schools, Red Dust seeks to educate children about healthy living choices.**

The MCF partnership provided the resources to deliver the program including support for 25 dedicated Jump Ropes for Heart staff visiting schools. Additionally, a range of materials to help teachers deliver the key messages about heart health, nutrition and physical activity were provided.

Since launching in 1983, Jump Rope for Heart has involved more than eight million young people.
Our stake in local communities

 Providing grassroots funding for local organisations and projects up to the value of $100,000 is part of the MCF’s community investment.

 Our community grants program is about helping local people help each other.

 It is about supporting projects that meet local preventative health needs as identified by local community organisations.

 Recipients are selected by Medibank Regional Councils (made up of employees) throughout Australia and in New Zealand. In this way, the grant selection process also creates a direct link between employees and specific grant projects that can offer opportunities for ongoing involvement.

 A total of $600,000 was provided in grants to community projects 2013. The funding provided support for 51 initiatives throughout Australia and in New Zealand.

 For the first time, projects that encourage more physical activity were considered for funding in addition to the established grant criteria of encouraging healthier eating and helping to build more community connections. This resulted in a range of physical activity projects receiving community grants in 2012/13 including: activity programs for people with a disability; exercise programs for people who are isolated; and initiatives for people who are recovering from serious illness.

 A full summary of the 2012/13 MCF Community Grants is available on the MCF website www.medibankcf.com.au

 Preparedness and disaster relief

 Continuing Medibank’s long-standing willingness to help people at times of need, the MCF partnership with Australian Red Cross is part of its community commitment. A range of domestic and international Red Cross initiatives including disaster preparedness, relief and recovery are supported through this partnership.

 The MCF is Australian Red Cross’ Community Preparedness partner. We encourage people to adopt a preventative approach to both their health and wellbeing, and disaster planning.

 Under the agreement, 75 percent of relief funding is allocated to domestic needs and 25 percent is directed to international relief efforts.

 In October 2012 we supported Australian Red Cross National Disaster Preparedness Week which encourages individuals, households and communities to consider how they can prepare themselves ahead of an emergency. This involved supporting the development and distribution of REDiPlan – Australian Red Cross’ preparedness kit – to Australian households to help them become better prepared for the unexpected.

 The MCF helped create awareness and support for the Red Cross Cyclone Evan (Samoa and Fiji) 2012 Appeal in December 2012, and supported the issue of heat warnings during periods of high summer temperatures.

 As bushfires ravaged parts of Australia in early 2013, the MCF supported Red Cross relief efforts by providing collection points for donations throughout the Medibank retail network and gift-matching employee donations. The funds raised helped people affected by fires to recover and rebuild.
The MCF encourages Medibank employees to pursue their individual commitment to community through its dedicated volunteering, workplace payroll giving and gift-matching programs.

Employee support and engagement has been a key element in the establishment of the MCF and the ongoing involvement of our people in all aspects of the MCF remains a critical ingredient in its success.

The MCF provides many opportunities for employees to ‘give back’ and get involved. Endorsement and the selection of community grant applications, participation in The Smith Family Careers Days, becoming an MCF ambassador, being part of Reconciliation Week activities, volunteering at a working bee at a SAKGF school and distributing R U OK? Day calling cards to support mental health, are just some of the many ways employees have been part of the MCF story in 2012/13.

In 2012/13 a total of 35 employees expressed interest and were selected as MCF employee ambassadors, indicating an increased awareness of, and support for, our community program across the organisation.

The MCF sits within the broader Corporate Responsibility charter. It remains committed to reaching out to the community to bring Medibank’s For Better Health message to life and improve people’s health and wellbeing in Australia and New Zealand.

Rita Marigliani continues to lead the program in her new role as Manager, Corporate Social Responsibility with support from Medibank Community Fund Manager, Nicole Borg and oversight from a Management Committee of senior executives.

The MCF Management Committee meets twice a year and the Fund reports to the Medibank Board annually.

Our ambassadors are the faces and voices of the Fund and represent it among their fellow workmates, and in the broader community where opportunities arise.

The 2013 MCF Ambassadors:

NSW/ACT
Bernadette Cunneen
Medibank Health Solutions
Emer Mernagh
Medibank Health Solutions
Jennifer Brown
Medibank Health Solutions
Louisa Sassen
Medibank Health Solutions
Marina Davis
Medibank Health Solutions
Sally Reedy
Medibank Health Solutions
Taryn Brown
Medibank Health Solutions
Victoria/Tasmania
Adolf Bräleage
Medibank Health Solutions
Anu Munuganti
Medibank Group
Brett Stirling
Private Health Insurance
Cheryl Williams
Medibank Group
Emma Attrill
Medibank Health Solutions
Jacklyn Adams
Private Health Insurance
Kapila Fabris
Private Health Insurance
Kerrie Ferguson
Private Health Insurance
Lara Forbes
Medibank Group
Marion Anderson
Medibank Health Solutions
Naomi Rogers
Medibank Group
Susan Chappell
Private Health Insurance
Tony Wilson
Medibank Group
Tushar Parmar
Private Health Insurance
Queensland
Amanda Russell
Medibank Health Solutions
Claudia Metcalfe
Medibank Health Solutions
Jesey Spence
Private Health Insurance
Silvia Uitto
Medibank Health Solutions
Western Australia
Emma Jackson
Medibank Health Solutions
Jennifer Knoy
Medibank Health Solutions
Samantha Day
Private Health Insurance
South Australia / Northern Territory
Larni Bell
Private Health Insurance
New Zealand
Anna Soesbergen
Medibank Health Solutions

The MCF Management Committee Members:

George Savvides
Managing Director, Medibank.
(Chairman)

Dr Leanne Rowe
Non-Executive Board Member, Medibank.

Ilona Charles
Group Executive, People and Culture, Medibank.
Ilona left the organisation in July 2013

Tim Nayton
Executive General Manager, Clinical Governance, Medibank.

Nicolia Tewford
DSM Customer Services, PHI - Sales and Service - Frontline Sales and Service.

Kylie Bishop
General Manager, People Strategy and Services, Medibank.

Dan O’Brien
General Manager, Corporate Affairs, Medibank.

Chris Carroll
General Manager, Marketing, Medibank.

Andrea Pattett
General Manager, Medibank Health Solutions NZ.

Davis Lemke
General Manager, Provider Networks and Integrated Care.

"It was a big effort but a rewarding experience for all involved. There is still plenty of work still to be done at St Albans Meadows Primary School, however, I think our efforts have helped them on the way!"

Laura Bulluss, Procurement Analyst, Medibank Group Corporate Services - Volunteer team leader for working bee at SAKGF at St Albans Meadows Primary School.

Our employee volunteering program is part of the Medibank culture. In 2012/13 our people contributed 1,067 hours of their time to worthy causes.
Looking forward

As we look ahead, the opportunity that lies before the MCF is to continue to build the momentum towards positive change. With strong progress in place, and increased participation levels in the active living programs of our partners, participant retention and growth is a key priority.

In 2013/14 the MCF will join the Australian Government to continue to support the ambitious expansion plans of the SAKGF National Program into 190 more schools, reaching 7,000 more children over the next four years.

We look forward to the next phase of the Active in Parks program that is aimed at supporting a particular area of health and wellbeing by integrating its model with the Medicare Local Provider Network.

We will also focus support for Heart Foundation Walking on consolidating the significant increase it has achieved in the number of registered walkers throughout Australia. By helping the organisation improve its online communication mechanisms and support its volunteer base, the aim is to ensure ongoing interest, engagement and participant retention in the program.

In 2013/14 we also hope to announce a new knowledge-building pillar to the MCF approach. Led by the Health Research Governance Committee, we hope to establish a new dedicated research arm under the MCF umbrella that will build capabilities and identify key future directions for Medibank and the health and wellbeing sector more broadly.

We remain committed to the role education plays in creating positive change and to supporting local community health and wellbeing projects through our increasingly popular and successful community grants program.

Our Indigenous health and wellbeing plans are laid out under the direction of our second RAP and we look forward to reporting on the achievements, in addition to building on the outcomes as we move forward.

Having now established its role and contribution within the Medibank framework, the MCF will continue to play its part by bringing the organisation’s responsibility towards the community to life and contributing to its For Better Health purpose.

A future in which people live longer, in good health, remains the MCF’s vision as we look ahead.

At Medibank, we stand For Better Health, and believe that a proactive approach to preventative health is an investment in the long term wellbeing of the community.

Thanks to all our community partners who help bring the work of the Medibank Community Fund to life:

Visit us www.medibankcf.com.au