



# METLIFE 360HEALTH FOR HOSTPLUS MEMBERS

THAT'S A **PLUS+**



MetLife 360Health offers all Hostplus members convenient access to professional medical support at no extra cost to you and your family<sup>1</sup>. Expert, personalised services are delivered virtually and are made available to you as part of your Hostplus membership. The services are delivered in partnership with our insurer MetLife and Teladoc Health.

You'll get access to mental health support<sup>2</sup> from peer-trusted psychologists and psychiatrists, second opinions on a condition or diagnosis from global experts, and personalised fitness plans from exercise physiologists. You'll also have online access to nutrition advice from a dietitian and menopause support from a women's health nurse.

To support your family's broader health needs, you can also access GPs, mental health clinicians and paediatricians who can respond to your questions.

Plus, if you have insurance cover with MetLife through your Hostplus account, you'll receive Recovery Support<sup>3</sup> to help you return to health or work after illness or injury.

**Get the most out of 360Health (and life!) today.**



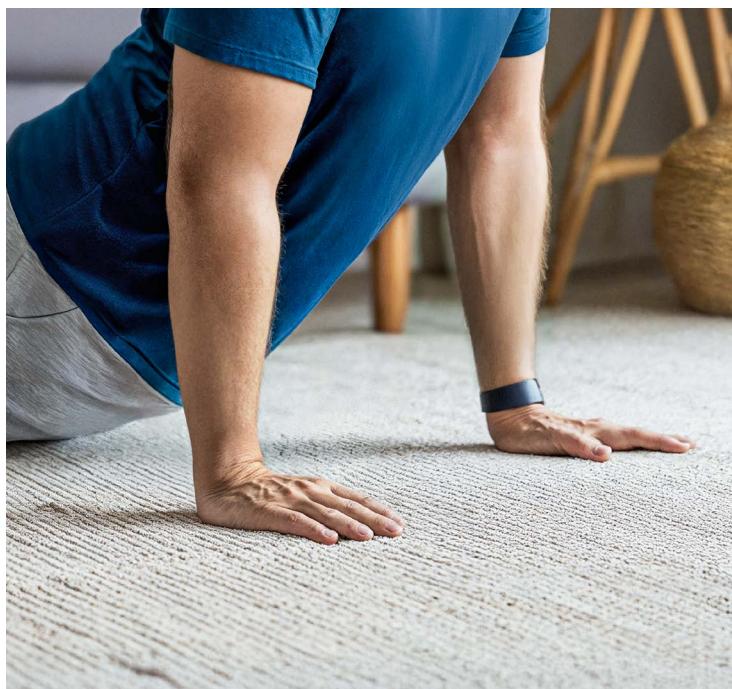
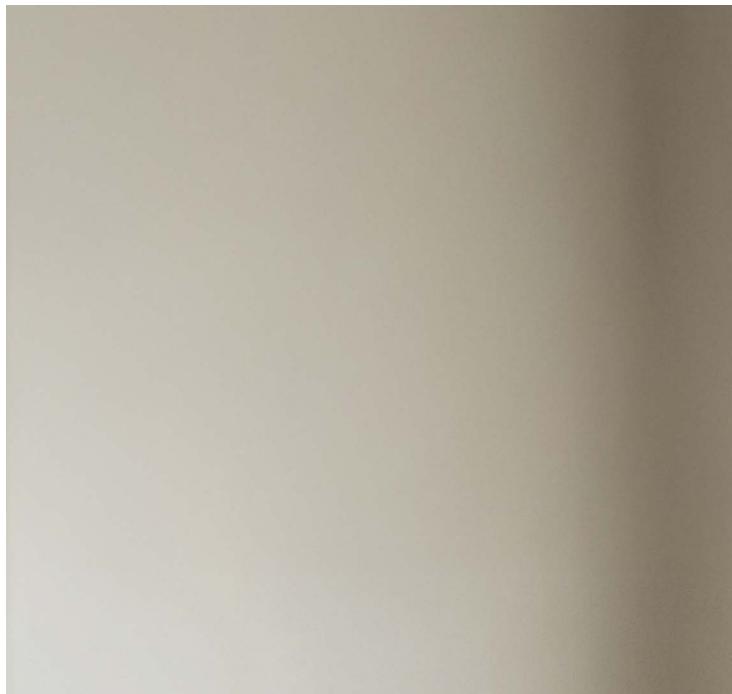
Awarded *Money* magazine's Health and Wellness Cover of the Year 2025



Scan the QR code to learn more about MetLife 360Health



1. The term 'family/families' consists of your children, partner, parents, and parents-in-law.
2. Mental Health Assist is only available in respect of persons 18 years old or above.
3. Recovery Support services are only for MetLife policy holders and do not extend to family members.



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# THINGS YOU SHOULD KNOW

## Important information

- All services are completely voluntary.
- All services are discreet. MetLife will not receive any medical reports without member consent.
- Services are available at no additional cost.
- All services except Recovery Support<sup>3</sup> are provided virtually.

## Eligibility

- All Hostplus members (irrespective of insurance status) and their family (children, partner, parents, and parents-in-law) who reside in Australia or New Zealand can use 360Health.
- Access for children under 18 years old varies depending on the service. Refer to the service description for under-18 access requirements.
- If you have insurance with MetLife, you're also eligible for dedicated Recovery Support<sup>3</sup> services, designed to help you get back to health and work after illness or injury.

## How do we deliver the 360Health service?

- The virtual care services offered through 360Health in Australia are provided by Teladoc Health Australasia Pty Ltd, a trusted independent provider in telemedicine and virtual healthcare solutions.
- All consultations are discreet and your personal health information is not shared with MetLife without your consent.
- For Recovery Support services, our team of professionals are available on location across all states and territories.



3. Recovery Support services are only for MetLife policy holders and do not extend to family members.

# HOW 360HEALTH CONSULTS WORK

360Health is a service offered by Hostplus' insurer, MetLife and is provided in conjunction with Teladoc Health.

The service is designed to provide targeted health and wellbeing advice, but it shouldn't replace your GP.

You can connect with Teladoc's expert clinicians, mental health professionals and nurses specialising in women's health who can help answer questions, clarify a diagnosis or provide support.

It's about backing yourself today, so you're stronger for what comes next.

Follow these steps to access 360Health:



Where the service is provided via the 360Health Virtual Care app, a response will be sent via the app and email. More information on page 10.

# NUTRITION SUPPORT

With 360Health, you and your family<sup>1</sup> can connect virtually with qualified dietitians – at no extra cost. Whether you're looking for support with healthy heart eating, weight management, diabetes, or gut health, this service offers the expert guidance you need to make positive changes.

Parents and guardians of children under 18 can also access a Nutrition Consult on their child's behalf.

## How does it work?

After listening to your background and objectives, the 360Health team will take the confusion out of next steps with personalised advice and a nutrition plan tailored to best suit your needs and goals.

## Process

1

### Qualified dietitian

You will meet with a qualified dietitian via video call. The dietitian will speak with you to understand your background and work out what you want to achieve.

2

### Personalised report

You will receive a personalised report with recommendations and advice regarding your dietary or gut health concerns.

3

### Follow-up call

You will also receive a follow-up call from the team to check on your progress and adjust your plan, as required.

## Reasons why you might reach out

- Looking to start a healthier approach to your diet
- Have unique dietary needs and looking to maintain a well-balanced diet
- Have been told that you need to manage your weight by your treating doctor
- Want to get fitter to live a more active lifestyle

## What can Nutrition Support help you with?

- Poor diet / eating patterns / obesity
- Gut health issues
- High blood pressure
- Hypertension
- High cholesterol
- Diabetes



# FITNESS AND MOBILITY

To support your fitness and mobility, 360Health gives you and your family<sup>1</sup> virtual access to exercise physiologists – at no extra cost. Whether you're recovering from an injury or surgery, managing chronic pain, or simply looking to improve your overall fitness and mobility, this service can help.

Exercise physiologists can support you in preventing or managing acute, sub-acute, or chronic conditions, and work with you to restore your physical function, health, and wellbeing.

Parents and guardians of children under 18 can also access the Fitness and Mobility consult on behalf of their child.

## How does it work?

You will meet virtually with an exercise physiologist to discuss your fitness and/or mobility goals and be provided with a personalised plan.

## Process

1

### Fitness and Mobility consult

You will meet with an exercise physiologist via video call. They will take the time to understand your background, assess your physical condition, and determine the fitness objectives you want to achieve.

2

### Personalised report

You will receive a personalised report with recommendations and advice tailored to your fitness or mobility plan.

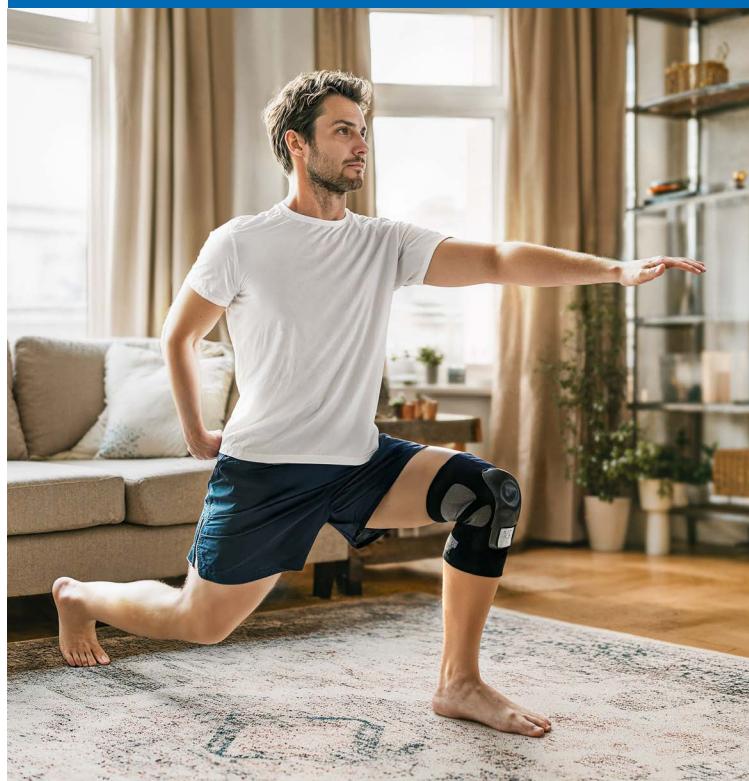
3

### Follow-up call

You will also receive a follow-up call from the team to check on your progress and adjust your plan, as required.

## What can Fitness and Mobility Support help with?

- Inactivity
- Back pain / immobility / stiffness
- Surgery recovery
- Chronic pain
- High blood pressure



# MENTAL HEALTH ASSIST

You and your family<sup>1</sup> (aged 18 and over) can access timely, virtual support from leading psychologists and psychiatrists across Australia – at no extra cost. Through 360Health, qualified experts will help you navigate the mental health system with confidence and care – ensuring you have the right diagnosis and treatment plan in place.

This compassionate service is here for both new and existing mental health concerns, giving you a safe space to find the support you need.

## How does it work?

Mental Health Assist connects you with a leading Australian-based mental health nurse via video call – usually within just a few days or weeks, depending on availability. They will then match you with a clinician based on your needs. It's all done from the comfort and privacy of your home, making it easy to get support when you need it most.

## Process

### 1 Speak with a mental health nurse

After making contact, you will be assigned a dedicated mental health nurse who will support and guide you from the first call. After an initial call with the nurse to understand your needs, they will match you with a clinician.

### 2 Mental Health Assist consult

You will meet with a psychiatrist and/or psychologist via video call to assess your condition and receive an expert report. Your mental health clinician will work with you to assess your condition, understand what's driving your symptoms and the best treatment pathways. An expert report will be delivered back to you so you can read and digest it at your own leisure.

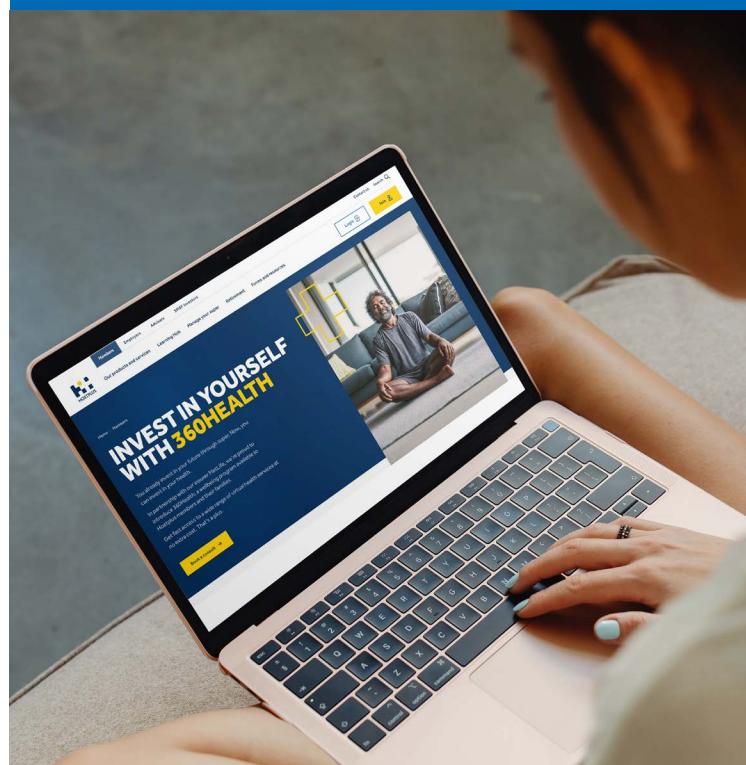
### 3 Recommendations

If you need medication or therapy, you will be directed back to your GP who can provide you with a Medicare Mental Health Plan<sup>^</sup> and discuss any recommendations for medication.

## Conditions not suitable for engaging Mental Health Assist

- Psychosis
- Acute suicidality
- Addiction to drugs and/or alcohol (day use with withdrawal syndrome)

You must be aged 18 and over to use this program (we can assist/guide parents with children to other community services, however children can't be assessed using this program).



<sup>1</sup>A Medicare Mental Health Plan is a structured document created by a GP that outlines treatment goals and actions for individuals diagnosed with mental health conditions, allowing access to subsidised mental health services under Medicare, depending on eligibility.

# EXPERT MEDICAL OPINION

You and your family<sup>1</sup> can access a review of your medical condition – right from the comfort of your home, at no extra cost. 360Health connects you virtually with a trusted network of local and international specialists, so you can feel confident in your diagnosis and treatment plan.

This service is designed to support your understanding of your condition and help explore the treatment pathways available to you. Whether you're seeking clarity, reassurance, or a second opinion, these experts are here to help you make informed choices about your care.

The service is available for any condition that has been reviewed and reported on by your local treating doctor.

If you're a parent or guardian of a child under 18, you can also access an Expert Medical Opinion on their behalf.

## How does it work?

You will be connected virtually to a dedicated doctor for an initial discussion. From there, a specialist will carefully review your case, and you'll receive a written report with any recommendations or next steps.

## Process

1

### Speak with a dedicated doctor

The team will first connect you with a dedicated doctor via video call to discuss your questions and goals for their review. This doctor will then request and assess your existing medical files, including clinical notes, scans, and pathology. Following this, an experienced specialist with the appropriate clinical expertise will review your case to ensure you receive the most relevant guidance and care.

2

### Expert report

The team will then deliver a written Expert Medical Opinion report based on an analysis of your medical information (including re-evaluation of diagnostic testing where appropriate, such as cancer biopsy samples). The dedicated doctor will discuss this report with you to answer any questions and discuss how to best action any recommendations within the report.

### Conditions not suitable for engaging Expert Medical Opinion

- Emergency situations
- Dental issues
- Current inpatients
- Podiatry



# ASK A CLINICIAN

You and your family<sup>1</sup> can submit questions anytime to GPs, paediatricians and mental health nurses. It's a quick way to get general medical advice\*, whether you're unsure about a symptom, need guidance on next steps or have a question about your child's health.

Need more clarity? You can ask a follow-up question or request a GP callback. However, please note clinicians offer general medical advice only – prescriptions and referrals aren't included.

Parents and guardians of children under 18 can also submit questions on their child's behalf.

## How does it work?

Scan the QR code below to find instructions on how to download the 360Health Virtual Care App, where you can submit questions directly.

## Process

1

### Ask a medical question

Scan the QR code to find instructions on how to download the 360Health Virtual Care App, where you can submit questions directly.

2

### Question is allocated to a clinician

A clinician reviews the question and will allocate it to an Australian-based GP, mental health nurse or paediatrician to review and respond to the question.

3

### Receive a response

The clinician will respond to the question in writing and you will be notified by email that your answers are ready to review on the 360Health Virtual Care app.



Scan the QR code  
to learn more about  
MetLife 360Health

### You can use Ask a Clinician service when you:

- Want to know more about a symptom or medical issue
- Want to know where to go or what to do next
- Need to find out about paediatric or psychological support online

### Examples of questions you might ask:

"What are the best ways to lower my blood pressure naturally?"

"What can I do to stop snoring?"

"My daughter gets car sickness what can I do to help her on car rides?"

"I've been feeling really stressed recently and losing sleep, are there any tips I should look at implementing that could be helpful?"



# MENOPAUSE SUPPORT

This service is designed to support women navigating perimenopause and menopause – at no extra cost. Delivered virtually by compassionate nurses specialising in women's health, it offers holistic, personalised support to help you manage symptoms and stay connected to work and life.

Your nurse will take the time to understand what you're going through, provide tailored guidance, and connect you to helpful resources so you feel supported every step of the way.

## How does it work?

You'll be connected with a dedicated nurses specialising in women's health for an in-depth call to better understand your health history and symptoms. They'll provide education, resources, and support tailored to your key concerns.

To ensure you're getting the care you need, your nurse will also follow up with two check-ins after your initial conversation.

## Process

1

### Speak with nurses specialising in women's health

The 360Health team will arrange a call for you with a compassionate nurses specialising in women's health, who will take the time to understand your symptoms and personal health journey. They'll offer guidance, insights, and recommend helpful resources to support you in managing your symptoms.

2

### Personalised resources and support

Based on your needs, you'll receive tailored resources to help you better understand your symptoms and feel supported throughout. You may also be connected with other 360Health services to address specific concerns and assist with self-management. For example, if you're feeling emotionally overwhelmed, you can be linked with a mental health professional. If you'd like to adjust your diet to support symptom management, you can speak with a qualified dietitian. And if you need help with physical activity or movement, an exercise physiologist is available to guide you.

3

### Follow-up calls

You'll receive a follow-up call from the women's health nurse within the first three weeks, and another two months after completing any other 360Health services. If you need further support, additional resources can be provided along the way.

## What can Menopause Support help with?

- Support understanding menopause and what that journey may look like
- Symptom assessment and education on the different phases including perimenopause, menopause and post-menopause
- Assistance navigating medical and non-medical treatment options
- Holistic physical, mental, and psychological support for wellbeing

## Circumstances not suitable for Menopause Support

- Providing a formal menopause diagnosis
- Specialist referrals
- Prescriptions
- Medical emergencies



This service should not replace clinical treatment or judgement. You should always consult your licensed health care professional for the diagnosis and treatment of any medical condition and before starting or changing a health regimen, including seeking advice regarding what medications, diet, exercise routines, physical activities, or procedures are appropriate for your particular condition and circumstances.

# RECOVERY SUPPORT FOR MEMBERS WHO HAVE INSURANCE WITH METLIFE

If you're a Hostplus member who has insurance cover through MetLife, you also have access to dedicated **Recovery Support<sup>3</sup>** services in the event that something happens – at no extra cost. This service is designed to help you get back to health and work after illness or injury.

If your ability to work is impacted, support is available as soon as you access 360Health or lodge a claim. You'll be matched with a dedicated health professional – your personal recovery concierge – who will guide you through the process and connect you with the right services and programs to support your health and return-to-work goals.

## Process

1

### Rapid Assist

Get personalised support from the moment you notify MetLife of your illness or injury – no need to wait for your claim to be approved. Your recovery concierge will help you get started on your healing journey, so you don't lose precious time.

2

### Return to health

If you're focused on improving your wellbeing, you can access health-based services to support your recovery. This includes help with managing symptoms, holistic wellbeing activities, and access to community support programs.

3

### Return to work

When you're ready to return to work, MetLife will help you make a smooth transition. Services include return-to-work planning, job seeking support, business coaching, and more – tailored to your needs and goals.



# METLIFE 360HEALTH FAQS

## General questions

### Do I need to make a claim to use 360Health services?

As a Hostplus member, you and your family<sup>1</sup> can access virtual 360Health services at any time without submitting a claim. However, Recovery Support services are available only if you are insured by MetLife through your Hostplus account.

### Who is the provider of these 360Health services?

All services except for Recovery Support are provided by Teladoc Health, an independent telehealth provider.

### Are 360Health services discreet?

Yes, these services are discreet. The providers of 360Health virtual services, Teladoc Health, will not share any medical reports without your consent.

The providers of 360Health virtual services, Teladoc Health, will not share any medical reports without your consent. Following completion of a consult with Teladoc, a clinical report is provided to the member outlining the advice and recommendations made by the clinician. Without the member's written consent, the substance of the Teladoc clinician report is only shared with the member (or legal guardian). For Teladoc to share the clinician report with a treating doctor outside of 360Health, the member must provide their written consent along with the details of the treating doctor/s that they consent to share the report with. If anything is disclosed to the treating doctor, this may fall part of a member's medical records and may be included when the claims team requests medical records.

### What assurance is provided regarding my privacy?

Teladoc Health will only provide aggregated, de-identified information about how customers use the services. Teladoc Health will not share details of your report or the nature of your enquiry with Hostplus or insurer without your consent.

### Are there any restrictions on the number of times I can use the services?

No. These 360Health virtual services are unlimited – you and your family<sup>1</sup> can access them as often as needed.

### What happens if I leave Hostplus?

Unfortunately, you and your family<sup>1</sup> will lose access to 360Health. However, if you have initiated a case and then leave, your case will be seen through until completion.

## Mental Health Assist

### How does Mental Health Assist fit with the existing mental health treatment plan provided by Medicare?

The Mental Health Assist service complements any existing mental health treatment by providing an additional perspective on how to best treat you and your family. After receiving the 360Health expert report you will be offered three options for therapy:

- continue with any existing psychologist you connected with before contacting 360Health
- help with finding a suitable therapist in your local area for face-to-face therapy (a referral to a practicing mental health clinician will be made by the treating doctor and may be at an additional cost as it is not within the 360Health services), or
- referral to one of Teladoc Health's psychologists via telehealth. Any referral to one of Teladoc Health's psychologists will be made via a Medicare Mental Health Plan<sup>^</sup> and the relationship will be between you and the psychologist directly.

The Mental Health Assist consult is not considered a consult under the Medicare Mental Health Plan and therefore will not reduce the amount of counselling sessions you may access in a calendar year. Any consults accessed under a Medicare Mental Health Plan may incur a cost.

### Do I need to pay to use Mental Health Assist?

No, all costs are covered as part of Hostplus' member benefits. The only charge you may face is after you have transitioned out of the program and into therapy with a psychologist.

### How am I assigned a mental health nurse?

If you are eligible for Mental Health Assist you will have a mental health nurse to help guide you through the process. The nurse is assigned by the 360Health team when the booking request is made.

Mental health nurses are your point of contact throughout the entire process and act as the bridge between you and the clinicians – facilitating the gathering of appropriate information and documents to ensure the process runs smoothly. The mental health nurse is assigned to you at the beginning of your journey and is responsible for answering any of your questions and concerns. Mental health nurses are available to continue to assist you for up to six months following the completion of the process.

# METLIFE 360HEALTH FAQS cont...

## **Recognising that getting medical records will be the difficult and time-consuming element of the process, how can this be supported?**

Subject to your consent, where medical records are required, the requested records are strictly related to your mental health condition – the mental health nurse also plays a role in following up on the records and updating you. Both these steps help reduce turnaround times.

The mental health nurse works with you and relevant clinicians to identify the appropriate records and then arranges for collection of those records on your behalf.

## **How long does it take to go through the Mental Health Assist process?**

Typically, you take part in an online consultation with a peer-trusted Australian-based clinical psychologist or psychiatrist within 10 days of consent forms being returned. A final expert report will typically be delivered within a week from the experts completing their assessments.

## **How long does an assessment take?**

Typically, this will take one hour, however if required more time will be spent to conduct an appropriate assessment.

## **Expert Medical Opinion**

### **How are the expert doctors and clinicians selected?**

Doctors are best qualified to evaluate the experience and skill sets of other doctors. Doctors are selected through a peer nominated process where the doctors are asked to nominate who they think are the best in their field. These responses form the basis of the global network of medical professionals who work with Teladoc Health to provide expert consultations.

### **How long does the Expert Medical Opinion process take?**

Typically, you should receive your report within 20 business days after all the relevant medical information and reports are received. The timeframes may vary depending on how fast the medical records are received.

### **Are there any costs associated with the Expert Medical Opinion?**

There is no charge to the you or your family<sup>1</sup> for this service.

## **Will my treating doctor(s) be familiar with the 360Health providers Teladoc Health?**

Your doctor may or may not be familiar with the service. If Teladoc Health needs to approach your doctor to request your medical records, they will fully explain the service.

## **Which medical conditions does the Expert Medical Opinion cover?**

All serious medical conditions such as cancer, stroke, heart problems etc, and any other conditions causing you major discomfort such as chronic skin conditions and allergies, orthopaedic and psychological conditions.

**Please note: Emergency and dental conditions are not covered.**

**If you are in need of emergency medical care in Australia, call 000 or visit an Emergency Department.**

## **Do I need to visit the leading specialist?**

No. The 360Health medical team assesses your medical records and contacts the specialist for a second opinion on diagnosis and recommended treatment. Your contact is always with 360Health in Australia.



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<sup>^</sup>A Medicare Mental Health Plan is a structured document created by a GP that outlines treatment goals and actions for individuals diagnosed with mental health conditions, allowing access to subsidised mental health services under Medicare.

<sup>\*</sup>Does not provide prescriptions or referrals. Should not replace your GP.

**If you have a health or medical concern, please seek professional medical advice immediately.**

Life insurance products are issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) (MetLife). 360Health services are provided in conjunction with Teladoc Health Australasia Pty Ltd (ACN 147 387 666) (Teladoc Health), a separate entity. 360Health services are not provided by way of insurance (including health insurance) and the provision of these services is not dependent on the occurrence of an insured event. MetLife will not be responsible for the nature or quality of services provided by Teladoc Health.

The information provided is general only and does not take into account your personal or financial situation, needs or objectives and is not health or medical advice. MetLife does not warrant or represent that the information, opinions or conclusions contained in this information are accurate.

All services except for Recovery Support are provided by Teladoc Health. Access to 360Health services will be at MetLife's reasonable discretion and is eligible for all MetLife customers, Hostplus members and their children, partner, parents and parents-in-law. MetLife reserves the right to discontinue or change the services at any time.

Hostplus insurance cover is provided by MetLife Insurance Limited ABN 75 004 274 882, AFSL 238096. Hostplus insurance cover is provided to members in the Maritime division of the Hostplus Superannuation Fund by MLC Limited ABN 90 000 000 402, AFSL 230694.

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