

# HBF Health Limited

## Community Investment Guidelines

### Purpose

Through our Community Strategy we aim to invest directly and indirectly to support activities which encourage the community to live happy, healthy and active lives. These guidelines are applicable to HBF Private Health Insurance as well as subsidiaries including HBF Dental, HBF Physiotherapy, Life Ready Physiotherapy, Queensland Country Health Fund and see-U Health. In order to maximise the impact we make with our community engagement activities we need to be deliberate about where we focus our attention.

### Our community objectives:

- Encourage people to live happy, healthy, and active lives.
- Allow HBF to highlight an area of relative strength including our Dental and Physiotherapy businesses.
- Provide opportunities to support HBF key strategic messages including our knowledge of health and the Australian health system.
- Opportunities to align community activity to our commitments to reconciliation and gender equity and net zero.

### Our approach to community includes:

- Community and member events
- Pro Bono Clinical programs and in-kind support
- Partnerships including medical research, community partnerships and other strategic initiatives.
- Employee participation through volunteerism, workplace giving, fundraising and blood donations.

### Our investment is focussed on three pillars:

- Healthy, happy, active lifestyles and disease prevention
- Supporting vulnerable people in our community
- A healthy environment for healthy communities.

### 1. Our community initiatives

- Fit with HBFs purpose, vision and values
- Create or support opportunities for the community to be healthy and active.
- Promote the importance of prevention of disease
- Have value, relevance and credibility to our members, patients, HBF and/or its employees and providers
- Highlight the role between healthy communities and the need for a healthy environment in which to live, work and play.

In order to meet our community objectives, it is HBF practice not to fund or in-directly support the following:

- HBF does not offer one-off community grant funding
- Requests from individual persons/families
- Requests from teams/groups to participate in or travel to event
- Fundraising events or individual or team requests which are focused on fundraising for a third party
- Indirect fundraising activities, i.e. charity days, signage, advertising
- 100% of the costs of any project

- Religious purposes
- Government entities
- Public or private companies
- Professional, elite or community sport
- Political groups, parties or donations
- Organisations, projects or initiatives which discriminate against origin, age, race, religion, gender, ability or diversity
- Projects or events related to animals including service animals
- Projects or events related to gambling or gambling related activities
- Events or projects which may encourage unsafe or unhealthy behaviour
- Events, projects or research taking place outside of Australia
- Administration costs, wages or salaries, project management or marketing costs
- Activities requiring ongoing operating funds that create financial dependency on HBF
- Activities which provide direct financial benefit to HBF employees, contractors, Councillors, Board Members or their families
- Organisations, projects or initiatives that expose HBF to known reputational, financial or safety risks
- HBF does not contribute directly to natural disaster recovery funds
- HBF does not take an active position in political campaigns.

This exclusion list applies to HBF Workplace Giving and HBF employee matched fundraising unless otherwise specified.

#### HBF may at its discretion consider supporting the following:

- Medical research
- Support for specific diseases or conditions
- Scholarships and education opportunities aligned to our strategy
- Initiatives where the connection to health and wellbeing are indirect including:
  - Creative arts, theatre, music
  - Festivals and Community events
  - Grassroots or community sport
  - Initiatives related to addressing Social Determinants of Health.

#### When assessing community opportunities, for direct and in-kind support, HBF will consider:

- Opportunities for HBF to contribute directly and through in-kind support
- How many people will benefit directly and indirectly from the initiative
- How closely the activity aligns to HBF Community Strategy and other relevant HBF strategies and corporate objectives
- The ability for HBF to make a tangible difference through its involvement
- Previous or current support for initiatives in a similar or related area to ensure a balanced approach.
- Opportunities for our members
- Have potential for HBF employees to participate in some way
- Opportunities for HBF to differentiate itself through its support and/or competitor activity in this space.

#### Out of scope:

- We recognise that there are a number of activities across the organisation which contribute positively to Community however this is not the primary purpose and are therefore out-of-scope of these guidelines including but not limited to:
  - Brand partnerships
  - Member perks
  - Member health support programs.