

# MetLife 360Health



MetLife 360Health offers members and their families<sup>1</sup> access to professional medical services. Awarded *Money* magazine's Health and Wellness Cover of the Year 2024<sup>2</sup>, 360Health services are provided virtually and include mental health support, expert medical opinion, nutrition support, fitness and mobility support, menopause support and online access to quick and easy support from mental health clinicians, general practitioners (GP) and paediatricians for general questions. These services are provided at no extra cost and are designed for convenient access to meet their and their families<sup>1</sup> health needs.

## Important information

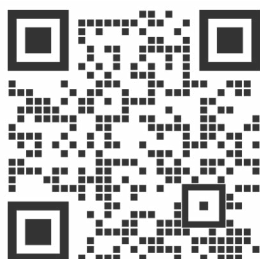
- All services are completely voluntary.
- All services are confidential. MetLife will not receive any medical reports without member consent.
- Services are available at no additional cost.
- All services are provided virtually.

## Eligibility

- All Australian Ethical Super members (irrespective of insurance status) and their family (children, partner, parents and parents in-law); and an Australian Citizen, Permanent Resident or Valid Visa Holder.
- Access for children under 18 years old varies depending on the service. Refer to service description provided for under 18 access requirements.

## How to access the service

Scan the QR code to access MetLife 360Health.



## Service offerings

### Mental Health Assist

Mental Health Assist gives you and your family<sup>1</sup> (over the age of 18 years) timely virtual access to leading psychologists and psychiatrists in Australia, to navigate the often complex mental health system and ensure you have the right diagnosis and treatment plan.

The service is a discreet and confidential way to access mental health support and is available for new or existing mental health conditions.

#### How does it work?

Mental Health Assist connects you via video call with a leading Australian-based mental health nurse within a few days or weeks (dependent on the your availability), all from the convenience of your home.

### Process

01

#### 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 intake call with the nurse to understand your needs, they will match you with a clinician.

02

#### Mental Health Assist consult

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

03

#### Recommendations

If you need medication or therapy, you will be directed back to your GP who can implement the medication and provide you with a Medicare Mental Health Plan. You can receive a Medicare rebate on up to 10 sessions of therapy each year. You will also be offered access within a few days to a psychologist, via video, or be provided with help to find one in your local area.

#### 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 18+ to use this program (we can assist/guide parents with children to other community services, however children can't be assessed using this program).



## Expert Medical Opinion

Expert Medical Opinion (EMO) provides you and your family<sup>1</sup> with an in-depth review of your medical condition by virtual connection to a network of local and international experts to ensure you have the right diagnosis and treatment plan.

This service can help provide you with the guidance and expertise you need to make a change. Parents and guardians of children under 18 years can access Expert Medical Opinion on behalf of their child.

It will empower you to gain a full assessment of your diagnosis and appropriate treatment pathways from the convenience of your home.

This service is available for any medical condition that has been reviewed and reported on by a local treating doctor.

### How does it work?

You will be connected to a dedicated doctor for an initial discussion. Your case will be reviewed by a specialist and then you will be provided with a report outlining any recommendations.

## Process

01

### Meet with a dedicated doctor

The team will first connect you to a dedicated doctor via video call to discuss your questions and goals for their review. This doctor will then request and review existing medical files, including clinical notes, scans, and pathology. The case is then reviewed by an experienced specialist whose clinical skills are appropriate to the your needs.

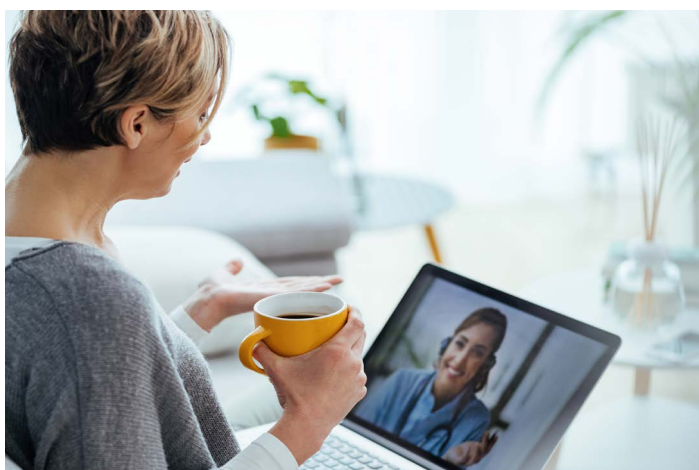
02

### 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
- Current inpatients
- Podiatry



## Nutrition Consult

360Health gives you and your family<sup>1</sup> virtual access to accredited practising dietitians, at your fingertips and at no additional cost. This service can help provide you with the guidance and expertise you need to make a change. Parents and guardians of children under 18 years can access the Nutrition Consult on behalf of their child.

### How does it work?

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

### Examples of 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 a Nutrition consult help with?

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

## Process

01

### Nutrition consult

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

02

### Personalised report

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

03

### 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.



## Fitness and Mobility

360Health gives you and your family<sup>1</sup> virtual access to accredited exercise physiologists, to help with your fitness and/or mobility. This service is great if you are recovering from an injury, surgery, living with chronic pain, or just wanting to increase your fitness and mobility. Parents and guardians of children under 18 years can access the Fitness and Mobility consult on behalf of their child.

The accredited exercise physiologist can assist in preventing or managing acute, sub-acute or chronic disease or injury, and assist in restoring your optimal physical function, health or wellness.

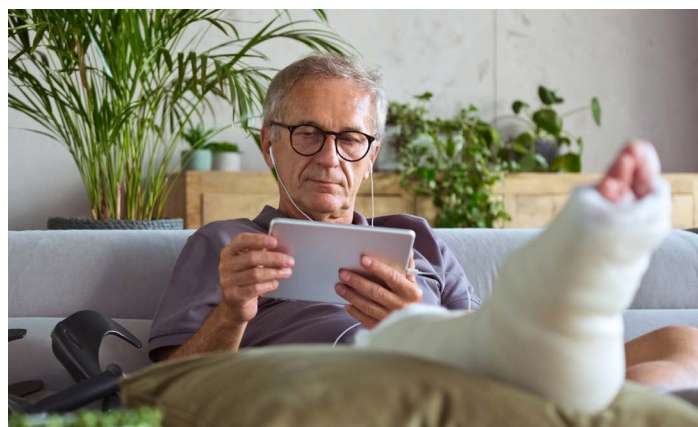
### How does it work?

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

### What can a Fitness and Mobility consult help with?

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

## Process



## Ask a Clinician

You and your family<sup>1</sup> can submit questions via the mobile app to the 360Health panel of general practitioners (GP's), paediatricians and mental health nurses. These questions will be responded to within 24 hours, and you will be notified via email that the response is available in the portal. Parents and guardians of children under 18 years can ask questions on behalf of their child.

If you require further information, you can submit a clarification question or request a call back (GP only). Ask a Clinician provides general medical advice only. 360Health does not provide prescriptions or referrals.

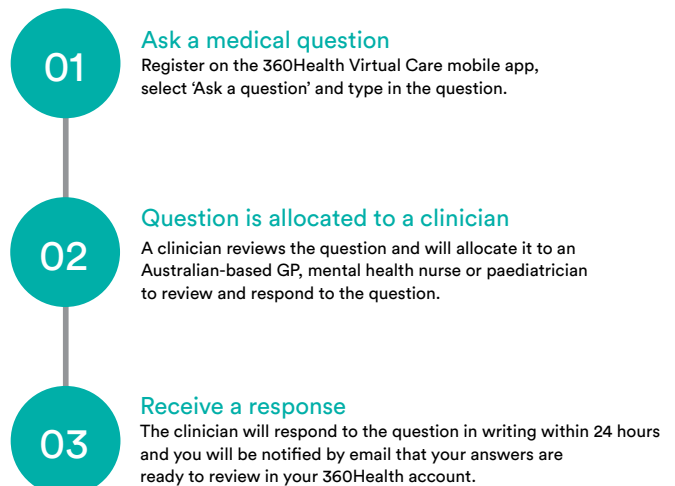
### You can use Ask a Clinician service when you:

- 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?"

## Process



# Menopause Support

The Menopause Support service is designed for people who may be requiring support through the perimenopause and menopause transition, to assist them to manage their symptoms and stay connected to work. It is a compassionate, nurse-led virtual service with a focus on holistic support.

A women's health nurse takes the time to assist you to better understand your symptoms, providing personalised guidance, and connecting you to resources for a smoother transition.

## How does it work?

You will be connected to a dedicated women's health nurse who will complete an in-depth call to better understand your history and symptoms and provide education and resources for your key concerns. The nurse will check-in with you twice to ensure that you have received appropriate care and support.

## What can Menopause Support consult 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

## Process

01

### Speak with a women's health nurse

A women's health nurse will contact you to help you better understand your symptoms, provide guidance as needed, and gain insight into what resources you may need to assist in managing symptoms.

02

### Personalised resources and connections

You will receive appropriate resources to help educate and provide holistic support. You may be guided into other 360Health services that assist with addressing symptom concern and self-management. If you are worried about emotional wellbeing, you will be connected to a mental health professional to review mental health symptoms that typically arise at this time. If you need help developing a balanced diet which may help manage symptoms, you will have access to a qualified dietitian. If you require assistance with physical exercise or movement, you can access an exercise physiologist.

03

### Follow-up

You will receive a follow-up call from the women's health nurse within the first 3 weeks, and again two months after you have completed any other 360Health services. Additional resources can be provided as needed.

## Conditions not suitable for engaging Menopause Support

- 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 drugs, diet, exercise routines, physical activities, or procedures are appropriate for your particular condition and circumstances.



# MetLife 360Health FAQs

## General questions

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

No. You and your family<sup>1</sup> can use the services regardless of whether you have submitted a claim..

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

These services are provided by Teladoc Health, a leading online care provider.

### Are 360Health services confidential?

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

### What assurance is provided regarding my privacy?

Teladoc Health will only provide aggregated de-identified information about the usage of customers' adoption and utilisation of the services. Teladoc Health will not share details of your report or the nature of your enquiry with your super fund or insurer without your consent.

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

No. These 360Health services are unlimited. You can access the services as many times as you or your family<sup>1</sup> need.

### What happens if I leave the super fund?

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. After receiving the 360Health expert report you will be offered three options for therapy:

- Continue with any existing psychologist
- Help with finding a suitable therapist in your local area for face-to-face therapy
- Referral to one of Teladoc Health's psychologists via telehealth

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 Medicare may incur a cost.

Any referral to one of Teladoc Health's psychologists will be made via a Medicare Mental Health Plan and the relationship will be between you and the psychologist directly. A referral to a practicing mental health clinician will be made by the

treating doctor and will be at an additional cost as it is not within the 360Health services.

### What happens if my GP's diagnosis and treatment plan is vastly different from the Mental Health Assist experts? How do I decide which treatment plan to go ahead with?

The report will include detailed treatment recommendations to help both you and your treating doctor decide on the best course of treatment. The Mental Health Case Manager can support you through this process. Mental Health Assist experts are not acting as the primary care provider within the program, the decision on treatment program will be made by your treating doctor and you. Once you establish a direct relationship with the psychologist after you transition to regular treatment you will then be under the care of that psychologist.

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

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

### What is a mental health nurse?

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.

### 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.

### What are the skills and expertise of the mental health nurse? Are they medically trained?

Mental health nurses are all AHPRA registered clinicians, have extensive experience and strong clinician training in the assessment and support of people with mental illness.

### 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.



### **Who is liable if the clinician provides a recommendation that inadvertently causes detriment me?**

Mental Health Assist is an assessment and coordination service and does not replace a physical consultation or examination by a medical practitioner or psychologist.

Your treating doctor maintains all responsibility for your care and all treatment decisions will be made solely between you and your treating doctor. This is covered in the terms and conditions that you agree to before accessing the service.

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

Typically, you take part in an online consultation with a leading Australian-based clinical psychologist or psychiatrist within 10 days of consent forms being returned. A final expert report will 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 in order to conduct an appropriately assessment.

### **What support is there after the assessment with Mental Health Assist?**

After you receive your assessment and report, your mental health nurse will follow up with you and can provide further support and guidance over a 6 month period – this is built into the process.

### **Who are the clinicians?**

Clinicians are all peer nominated specialists – and are Australian-based psychiatrists and clinical psychologists.

Psychologists are degree qualified but unlike psychiatrists they don't have a medical degree. To qualify as clinical psychologists, psychologists require further specialist training in the diagnosis and treatment of mental illness – typically requiring an additional masters or PhD qualification.

It's the additional training and focus on the diagnostic assessment and treatment that makes clinical psychologists more suitable to the Mental Health Assist service. Mental Health Assist seeks to ensure that people are properly assessed so they get the right diagnosis and recommendations for appropriate treatment. All psychiatrists are Fellows of The Royal Australian and New Zealand College of Psychiatrists (FRANZCP).

### **If the psychologists/psychiatrists can provide such a quick turnaround for treatment how are they the best?**

All clinicians are peer-nominated specialists with strong research and clinical backgrounds. Seeing the current challenges in the healthcare system, they've dedicated their time to be involved in Mental Health Assist in order to offer you with a better solution.

## **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. The responses form the basis of the global network of medical professionals which is consistently recognised by doctors and patients for its quality, integrity and independence. For example, cardiologists will receive ballots featuring the names of other cardiologists. They then nominate other doctors who they think should be included in the next round of voting. This process is refreshed every two years to keep it current. This is essential as the medical world is constantly evolving.

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

Typically, you should receive your report within 15 – 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?**

Teladoc Health has been operating in Australia for 10 years, therefore your local doctors 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.**

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

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

### **Is asking for additional advice from 360Health insulting to my doctor?**

No. In the 30 years that 360Health provider Teladoc Health has been operating they have found treating doctors have been delighted with the results. Many doctors already consult informally with other doctors on challenging cases. Treating doctors welcome the additional information that this service provides as their patient's care is their number one priority.







1. The term 'family/families' consists of your children, partner, parents and parents in-law.
2. Money magazine's Health and Wellness Cover of the Year 2024.

The information provided is general information only and is not health or medical advice. If you have a health or medical concern, please seek professional medical advice immediately. You should always consult a licensed health care professional for the diagnosis and treatment of any medical condition and before starting or changing your health regime.

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