

2024 Community Report



Our purpose at nib is the better health and wellbeing of our members, travellers and participants as well as the communities where we live, work and operate.

We recognise that fostering strong community spirit, cohesion and social justice, and reducing inequalities are key ingredients for healthier and more resilient communities.

We also understand that the opportunity for good health is not equal and that some people face more barriers than others. This makes it harder to stay well, avoid long-term health conditions, and achieve one's full potential.



At nib we proudly support many partnerships and initiatives that strive to strengthen the communities we are part of across Australia, New Zealand and further afield, in pursuit of better health and wellbeing for all.

Our 2024 *Community Report* highlights this work. You will read about our brand partnerships and sponsorships, our charitable partnerships through nib foundation and the Footprints Network, and initiatives that support our commitments to reconciliation, diversity, equity and inclusion. I'm also particularly proud of the many ways our people contribute in the community through our employee giving program, nibGive.

This work is only possible in partnership with others, so I thank the many organisations who work alongside us with a shared vision for better health and wellbeing.

Mark Fitzgibbon
Managing Director and
Chief Executive Officer

Sustainability at nib

Our initiatives within this report map to the following four United Nations Sustainable Development Goals, and demonstrate how we contribute to global sustainability efforts for people, planet and prosperity. Learn more about nib Group's broader sustainability efforts in our **Sustainability Report**.



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Acknowledgement of Indigenous peoples

nib operates and supports employees, members, travellers and participants from all corners of the world. Our organisation acknowledges and respects the custodianship that Indigenous and First Nations peoples have over their lands and waterways.

nib acknowledges Aboriginal and Torres Strait Islander peoples as the First Australians and pays respect to Elders past and present across all the lands on which we operate.

Photo credit: We Care NSW

Investing in

digital health solutions

We're driven to help as many people as possible to protect their health and wellbeing. That's why we invest in programs, products and services that use digital solutions, enabling a broader reach and impact across diverse communities.



Photo credit: Hello Sunday Morning

FY24 highlights

Our **Prevention Partnerships** support digital health tools that help Aussies and Kiwis to develop positive health behaviours and reduce their risk of chronic conditions.



 **Prevention Partnerships**
Watch to learn more.

431,810
people supported in FY24

 **Our impact - see nib foundation's 2024 Impact Report**



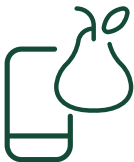
Changing drinking habits with Hello Sunday Morning:

8,200

people used Hello Sunday Morning's **Drink Tracker** to change their drinking habits.

69%

of users report they are meeting their goals, with significant reductions in alcohol consumption and in psychological distress.



Improving nutrition with the University of Newcastle:

29,180

people took the **Healthy Eating Quiz** to access personalised nutrition advice from the University of Newcastle's No Money No Time program.

10%

average increase in nutrition score for those who retook the quiz after a six-week challenge to improve their nutrition habits.



Increasing access to mental health support with Lifeline:

348,600

people accessed Lifeline's **Support Toolkit**, with 22,000 people going on to reach out to their crisis services.

81%

of users in a study found the toolkit helpful to find practical solutions they could use straight away.



Volunteering with Lifeline

nib's People & Culture senior leadership team volunteered at the Lifeline Direct warehouse in Maitland, NSW, sorting donated goods to be sold at Lifeline Shops. These shops are essential in supporting Lifeline's ability to deliver frontline services such as crisis support and counselling, with more than 50% of Lifeline Direct's operating revenue sourced from retail operations across Australia.



Check out our partners' range of effective and evidence-based digital solutions to support better health and wellbeing.

Health Supports 



This year marked **15 years** since we established nib foundation, with **\$32.9 million** invested in community health and wellbeing initiatives to date.

\$1.3 million
committed in FY24 by nib foundation

20
partnerships supported in FY24

Encouraging

healthy lifestyles for young people

Learning healthy habits earlier in life can play a large role in preventing the onset of chronic conditions and health issues. By supporting young people, and their parents, carers and teachers, many of nib foundation’s partnerships create tools and programs to help people learn good habits, creating healthy environments at home, school, and online. This encourages young people to stay healthy and well throughout their lives.

FY24 highlights



Sharing stories with batyr

over 5,900

school, university and international students used batyr’s **OurHerd** app to share stories of navigating mental health.

1,900

users sought help through OurHerd

96%

of users showed very low levels of stigma

85%

feel equipped to support a friend



Supporting Māori youth mental health with The Kindness Institute

Rangatahi (young people) in New Zealand, including members of Ngāti Whātua Ōrākei, learned important skills in mindfulness, stress reduction and connection to Te Reo Māori language and Te Ao Māori, the Māori world through The Kindness Institute’s **Atawhai program**.

100%

of participants reported increased self confidence

100%

of participants used the tools they’d learnt to reduce stress and control strong emotions

Photo credit: Black Dog Institute



Better sleep with Black Dog Institute

2,400

young people aged 12-16 years used Black Dog Institute’s **Sleep Ninja app** to improve their sleep habits.

83%

reported improvement in insomnia symptoms

54%

reported a decrease in depression symptoms

59%

reported a decrease in anxiety symptoms



Learning the realities of vaping with Life Ed NSW

Life Ed NSW created evidence informed **vaping resources for parents and teachers** to help combat vaping misconceptions.

11,600

secondary students participated in their **Reality Now** program to learn about vaping impacts to their health



Life Ed NSW
Watch to learn more.

New partner alert:

We’re partnering with **Cancer Council NSW** to develop a new national, online platform that will offer young people information and support evidence-based services to help them **quit vaping**.

Vaping has dramatically increased in recent years among young Australians, with a growing number of young people experiencing nicotine addiction and struggling to quit the habit.

Cancer Council NSW will co-design the platform with young people and use the best available evidence on ways to quit vaping.

Volunteering with batyr

nib employees volunteered at batyr’s Blue Tie Ball, helping the event run smoothly. Our partner batyr hosts this annual event to bring their supporters together, celebrate their achievements and raise funds to support their vital preventative mental health initiatives.

Supporting better health alongside

First Nations communities

nib partners with First Nations-led community organisations that support the better health outcomes of First Nations communities in Australia and Aotearoa New Zealand. We believe that the most impactful and successful First Nations health initiatives are those conceived by the community and that support connection to family, culture and country.



Photo credit: We Care NSW

Since 2020, nib foundation has invested over \$1 million to support Aboriginal and Torres Strait Islander peoples and communities to deliver initiatives that improve health and life expectancy outcomes. We acknowledge the important contribution nib can make to reconciliation by working in partnership with First Nations peoples.

We recognise the importance of improving Māori health outcomes as part of our mission for Kiwis to enjoy better health. This underpins our partnership with Ngāti Whātua Ōrākei to provide universal health insurance to their members and promote health and wellbeing across their community.



NAIDOC Week

NAIDOC Community Days led by **Awabakal Ltd** in Newcastle and the **National Centre of Indigenous Excellence (NCIE)** in Redfern were a chance for nib employees to embrace Aboriginal and Torres Strait Islander people's rich culture. nib proudly sponsored these events in 2023, which:

- promoted understanding and pride;
- educated young people; and
- celebrated Australia's diversity.

Honouring 2023's theme, 'For our Elders', nib was delighted to help Awabakal Ltd and NCIE capture their local Elders' wisdom in a short video series, shown at the Community Days.



NAIDOC Week

volunteering

Our employee volunteers supported the NAIDOC Week Community Days. As well as helping out, employees enjoyed the celebrations.

Better First Nations mental health

The reach of **Awabakal Ltd's Social and Emotional Wellbeing program**, amplified with funding from nib foundation, is helping more Awabakal Ltd clients navigate sustainable and culturally safe care and health service options to enjoy better mental health. Together with the Hunter New England and Central Coast Primary Health Network we've helped expand Awabakal Ltd's service providing care coordination and peer navigation support to 87 clients this year. We're also piloting a flexible brokerage fund to cover essential out-of-pocket expenses, and we're supporting ten cultural group programs.





First Nations Social and Emotional Wellbeing Program

Watch to learn more.

Battle at the Blues whānau touch tournament with Ngāti Whātua Ōrākei

We partnered with the **Auckland Blues** to put on a touch footy tournament for **Ngāti Whātua Ōrākei**. The event included:

- a drill zone with Blues players;
- children's activities; and
- the nib Check-Up Clinic onsite offering free health screenings to build better health awareness in the community.





Battle at the Blues whānau touch tournament

Watch to learn more.



Promoting connection to self, community, country and culture with We Care NSW

Since 2021, 171 young people have experienced **We Care NSW's Connecting Countries** three day program, supported by nib foundation, leading to:

- strengthened and established lasting relationships with peers and Elders;
- exposure to teaching and experiences that reflect the morals, attitudes and behaviours shared within local Aboriginal culture; and
- protective community and social structures being promoted and restored.

Photo credit: We Care NSW

Facilitating inclusion

for people with disability



Photo credit: Richmond Football Club

Championing the wellbeing of people with disability is paramount to achieving better life and health outcomes. By advocating for inclusion and active participation in the community, we uphold the rights of people with disability and promote a fair and equitable society.

Empowering those navigating the NDIS

The **nib Thrive** brand launched in 2024 as a division of nib, supporting NDIS participants in navigating the NDIS. We are dedicated to enhancing health and wellbeing by providing quality, accessible plan management and support coordination services, helping participants achieve their goals and thrive.

[Learn more about nib Thrive](#)

Advocating in the community

The nib Thrive team actively participated in local community initiatives, engaging with schools, and facilitating connections between providers and participants; from providing resources to sponsoring events that promoted disability awareness and inclusion.

In FY24 Thrive sponsored **Prelude Australia's Women in Leadership** fundraiser. The event supported Prelude Australia's mission to ensure early childhood teachers and therapists can work where they are needed most, to help children with developmental delay and disability to grow their independence and participate in everyday life.



[nib 'as exciting as health insurance gets' Shift 20 campaign](#)
Watch to learn more.

A win for wheelchair football

In recognition of the important role that sport plays in social inclusion for people with disability, we extended our partnership with **Richmond Football Club** to include the **Tigers' Wheelchair Football team** for the 2024 season.

Richmond's Victorian Wheelchair Football League team provides an opportunity for people with disability, who love football, to play the sport. Our support enabled the purchase of new wheelchairs for players to use during training, in match play and in the facilitation of Richmond operated community programs within schools and community groups.

Representation matters

nib gained a new **Chief Motivation Officer**, with disability advocate, two sport Paralympian, Australian of the Year, 'golden slam' Quad Wheelchair tennis champion, **Dylan Alcott, AO** joining as an ambassador.

We also took part in the **Shift 20 Initiative**, joining with twelve other major brands to advocate for better representation in advertising within Australia for people with a disability.

Representation like this is vital for fostering inclusivity and breaking down societal stigmas. By featuring individuals with disabilities in marketing campaigns, we not only reflect the diversity of our people and members, but also showcase the capabilities of people with disability and educate the broader public, to promote empathy and acceptance.



Festive season volunteering

nib Thrive employees supported a special festive celebration for children with disability, volunteering at the **Special Children's Christmas Party** in several locations, including Mackay, Townsville and Hobart.

The Special Children's Christmas Party allows children with disability to experience the magic of Christmas through food, song, games, face painting, entertainment and a visit from Santa.

Supporting wellbeing in

regional & remote areas

We recognise that health and wellbeing outcomes vary for people who live in regional, rural and remote areas. By helping build resilient communities and recognising local initiatives, nib is supporting communities outside our major cities to address health challenges. This helps build social capital and contributes to better wellbeing every day and in times of need.

Improving food security in Bourke

Designed to improve local population health outcomes, the **Community Garden in Bourke** is an innovative, community-led, cultural space that embeds First Nations views into its design and operation.

Run by **Regional Enterprise Development Institute**, with funding support from nib foundation, it has several partners helping it grow sustainably. The Garden enjoys connections with the Bourke Aboriginal Corporation Health Service,

the Royal Botanical Garden’s Community Greening Program, and the higher education sector (North West Academic Centre, the University of Sydney and the University of NSW).

In October, the community helped celebrate the Garden’s launch and local families were invited to continue enjoying the Garden, including the newly created educational ‘Children’s Corner’.

In its first year, successful harvests provided accessible and high-quality nutritional produce to more than 20 Bourke families, playing a vital role in improving food security and access in a rural community.



Photo credit: Regional Enterprise Development Institute



Photo credit: Ronald McDonald House Northern NSW

Looking after families away from home

We continued our support of **Ronald McDonald House Charities** in the operation of three family rooms located in John Hunter Children’s Hospital, Newcastle, and Gosford Hospital, offering the families of seriously ill children a quiet space away from the ward. Several family units are also being upgraded, to provide temporary homes for families travelling from rural areas to access healthcare. These families have travelled far from their homes and support networks so their children can access appropriate health care.

Helping support Wujal Wujal recovery after ex-Tropical Cyclone Jasper

In late 2023, Far North Queensland was devastated by Cyclone Jasper and the flooding that followed. nib foundation donated \$10,000 to **Cape York Partnership** to support more than 100 Wujal Wujal families who were displaced.

Financial counselling, social and emotional wellbeing support, transportation and other essential needs were provided to residents, who felt the toll of being away from home for so long. Our support has helped Wujal Wujal residents return home healthy and in good spirits.



Volunteering with Ronald McDonald House

99 nib employees volunteered at Ronald McDonald Houses over 15 sessions across Sydney, Newcastle and Melbourne, preparing meals for families. This gives the parents a break and allows them to spend time with their children. It also offers our people a firsthand experience of the impactful work Ronald McDonald House does supporting families while their children receive vital treatment, while fostering a deeper understanding and connection with nib’s purpose of better health and wellbeing.

Photo credit: Ronald McDonald House Northern NSW

Empowering

international communities

Our travel insurance customers have told us how important travelling responsibly is to them, which is why we created the Footprints Network (Footprints). Since 2004, our nib Travel brands have enabled Footprints to raise \$5.6 million in microdonations for community development and humanitarian projects around the world so travellers can give back to places and communities they visit.



Photo credit: SurfAid

Improving child nutrition in Indonesia with SurfAid

We supported **SurfAid** in Sumba, Indonesia to tackle **child malnutrition** through community health volunteer training and nutrition sensitive agriculture. In Sumba, one in three children have stunted growth – often a result of limited access to food supply, and poor health, hygiene or feeding practices. SurfAid understands child health improves when local health teams are well trained and equipped to deliver health services and ensure parents have basic knowledge about nutrition.

Community health volunteers, including village midwives, were trained on good feeding practices for children under the age of five. Parenting sessions focused on mitigating malnutrition, with education on essential nutrients and age appropriate foods to promote healthy growth and development. Snails, or bekicot, were identified as a local protein source, and parents were taught how to use them in cooking as a more accessible nutritional supplement.



\$30,000

donated to SurfAid by 5,043 travellers



23 community health posts supported and 114 community health volunteers trained, reaching over 745 families and 1,000 children under five



Children under five years of age increased in weight and appetite after snails were incorporated into their diet



Increasing reproductive health access in the Himalaya

With donations from travellers, **Australian Himalayan Foundation** supported the **Solukhumbu Women's Health Project**, which focuses on improving the sexual and reproductive health of women living in the remote communities of Waku, Chheskam and Taksindo in Nepal. The initiative aims to reduce women's mortality rates and drive better health outcomes.

The remote health centres in the area are run by paramedics and nurse midwives. Patients are often referred to the district hospital or to other facilities further afield as there are no local laboratory or x-ray facilities for proper diagnosis and care. People in these remote mountainous communities struggle to take on the burden of these additional expenses for healthcare.

The project is piloting a telemedicine component where health workers in these remote areas will be supported by a medical team in Kathmandu. Postnatal care, reproductive health screenings, provision of essential medical supplies and recruitment of trained nurses have also been implemented improving rural women's access to better healthcare.



\$30,000

donated to Australian Himalayan Foundation by 4,812 travellers



Remote health posts staff attendance increased



345 women were screened for various reproductive issues



Three additional health centres provided with medical supplies

All Footprints projects align with the UN Sustainable Development Goals, and help to alleviate the impacts of poverty; improve health, education and gender equality; help protect the planet; and build communities' resistance to social, economic and climate challenges.



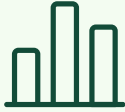
188,800

Total donations in FY24



30,000

travellers who donated



7

projects funded



6

countries supported



Volunteering to improve Footprints

nib's Travel employees came together for the annual Footprints Hackathon, where we improve how we fundraise for Footprints. Employees were joined by our partner The Hunger Project, and learnt about the crucial work they do to alleviate hunger, poverty and gender inequality.

Photo credit: Australian Himalayan Foundation

Working towards

gender equality

Gender equality is the cornerstone of a fair and thriving society. We know that by ensuring equal opportunities for all genders, we can unlock the full potential of the broader community, including our members and employees. When everyone has an equal chance to contribute and succeed, we have more inclusive cultures, healthier families and stronger social systems.

nib pursues gender equality through a number of different avenues, including in our workplaces (learn more in our **Sustainability Report**), sponsorship activations and in support for communities around the world.

Photo credit: Newcastle Knights

Mentoring female athletes with Minerva Network

Recognising the great female athletic talent we have in Australia, we partner with **Minerva Network** to connect these athletes with senior businesswomen across the country to build a supportive network and help them carve out their own unique and successful careers.

Ros Toms from nib's Executive team is a mentor in the program and presented at workshops run by Minerva Network in partnership with Richmond AFL Women's team (AFLW) and Knights NRL Women's team (NRLW). The workshops provided young aspiring female athletes opportunities to find out more about the Minerva Network, with appearances from Alexandra Viney, a paralympic rower and Nita Maynard, a player with the **Knights NRLW**.



Empowering girls in India to say no to forced marriage

Through the **Footprints Network** we regularly support projects around the world that progress gender equality in communities where it is needed most.

This year, 3,886 nib and World Nomads travellers collectively donated \$25,000 to **The Hunger Project Australia**, supporting their work with adolescent girls in Bihar, India.

Nearly half (46%) of girls in Bihar marry before the legal age of 18, and less than 20% of 16-17-year-old girls attend school. Being forced to marry early and missing out on education entrenches the cycle of hunger and poverty. But through Sukanya (girls) clubs and leadership workshops, The Hunger Project empowers girls to see themselves as changemakers,

use their voices and exercise agency in making informed decisions about their lives. They also bring together girls and elected women, with local administration, policy makers, and media, to create a platform for girls to advocate for their rights, raise concerns, and petition government on issues impacting them.

The funds raised for this project meant that 1,400 girls could participate in the program. By changing mindsets and growing their ability to advocate for themselves, this program aims to create generational change in the girls' communities, including seeing more girls in education and achieving declining rates in child marriage.

[The Footprints Network](#)

Photo credit: Anurag Banerjee, The Hunger Project Australia

Championing women in footy

We recently renewed our partnership with the **Richmond AFLW team** as well as the men's team for another four years in Australia. We are proud to support the Richmond AFLW, the Newcastle Knights NRLW and the Blues women's team in New Zealand, recognising the important role sponsors play in fostering gender equality in sport.

In New Zealand we're backing the **Blues women's team** to be the best players they can be. We provided a \$5,000 scholarship to a player proactively improving their health and wellbeing. Specialised recovery equipment was also given to the female players to keep them match fit, with active recovery yoga sessions and massages introduced after big games to aid recovery.

Photo credit: Richmond Football Club



Strengthening

communities

Giving back and fostering resilient communities is an important part of our culture at nib. Through our employee giving program, nibGive, we empower our people to engage with causes they are passionate about, through fundraising, volunteering and celebrating causes important to them.

We also harness the power of sport to contribute to positive change through community activations delivered alongside our sponsorship partnerships with the **Newcastle Knights**, **Richmond Tigers** and the **Auckland Blues**.

By supporting communities where we live, work and operate, we demonstrate nib's value of 'our footprint matters'.



Ronald McDonald House Charity Christmas party with the Knights

nib employees spent a fun-filled afternoon volunteering at **Ronald McDonald House Newcastle's Christmas party** with Newcastle Knights players. The party was a great opportunity for the families staying at the house to celebrate the festive season despite being away from home while their children receive vital treatment at the hospital. Our people were on hand to cook dinner, serve up dessert at the ice cream sundae bar and show off their creative skills with face painting, while Knights players spent time with the families and played footy toss with the kids.

nibGive in FY24



1,554

volunteering hours



\$26,696

in fundraising/payroll giving donations



\$92,277

value of volunteer time



28

charity partners supported



Walking Out of the Shadows with Lifeline

The nib Thrive team entered **Lifeline's Out of the Shadows Walk**, a fundraiser to support Lifeline's crisis support services to help Australians experiencing their toughest moments. Together nib Thrive employees walked a total of 321 km, held five morning teas, and raised over \$4,500 for Lifeline, with a matching donation from nib foundation bringing the total donation to more than \$9,000. The money raised enabled Lifeline to respond to more than 230 calls to their crisis support phone service, connecting and bringing hope to people in crisis.

Pieta fundraiser

During Mental Health Month in 2023, our employees in Ireland came together to raise funds for a local charity **Pieta**, serving the mental health needs of the Cork community. The money raised helped to sustain Pieta's services, including answering calls on their crisis helpline and providing therapy sessions to their clients.

Strengthening communities

continued

Celebrating Little Legends at the footy

In New Zealand we held the fourth annual \$10,000 relay at half-time during a **Blues** versus Hurricanes match. One hundred young athletes, aged 11 to 13, from junior rugby clubs and schools across the Blues supporters' regions ran for the grand prize to support the health and wellbeing initiatives of their school and players.

Kumeu Rugby Club, one of the fastest-growing clubs for women's rugby, emerged victorious. It will use the funding for player fees, boots and uniforms and to improve change room facilities for female players.



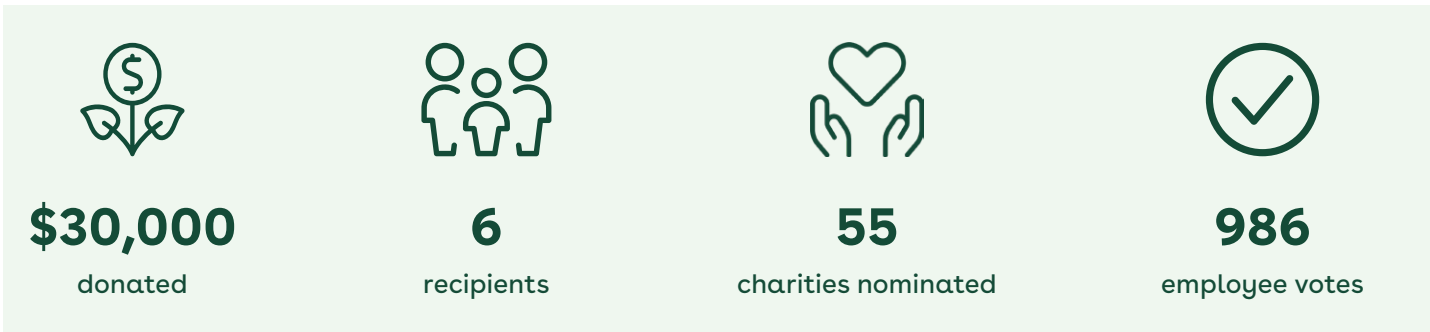
Photo credit: Burn Support Group



Health checks in New Zealand

We joined forces with the **Well Foundation** and the Blues to encourage people to tackle their health issues after research found that 48% of Kiwis are behind on their general health screenings.

We sponsored a mobile check-up truck to offer free health screenings to the public and dental checks to schools. We also created our own **nib Check-Up Clinic** at a Blues home game and a **pop up in the Auckland CBD**, with more than 50 free health screenings provided.



Good Cause Grants

Each year, we encourage our employees to support a cause important to them by nominating a charity of their choice for the chance to receive \$5,000 each.

Our people then vote to select the six winning charities. This year we saw a record number of nominations put forward, representative of the vast and varied causes that our employees care about.

2024 Good Cause Grant Winners:

- Jenny's Place
- Parents of Deaf Children
- Ronald McDonald House
- Burn Support Group
- I Am Hope
- Save the Children's Gaza Appeal

*"I advocated for **Camp Awhi (of Burn Support Group)** to receive the Good Cause Grant because it offers a transformative experience for young burn survivors. As a support person at the camp, I've seen firsthand how these kids grow in confidence, learn new skills, and form meaningful connections in a nurturing environment. This camp is a vital resource that helps them embrace life with joy and resilience."*

Tayla Henry, nib Customer Administration Team Leader



Volunteers with big hearts

Our International Visitors team in New Zealand volunteered their time to collect money for the **Heart Foundation's 'Big Heart Appeal'** in Christchurch. The team were thrilled to be a part of an important cause, and heard stories from people's personal experiences with heart disease and what the Heart Foundation meant to them.

