

Free to be you.



Diversity, Equity and
Inclusion Action Plan
FY24-26



Acknowledgement

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. We acknowledge the rich and meaningful contribution they make to life and culture in Australia, and we aim to be a partner in improving the quality of life and health of Aboriginal and Torres Strait Islander 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 peoples have on their lands and waterways.

Aboriginal and Torres Strait Islander peoples are advised that this document may contain images and/or voices of deceased persons.

nib Innovate Reconciliation Action Plan artwork *The Beginning* by Michelle Kerrin, descendant of the Arrernte and Luritja clan groups from the Northern Territory, born and raised on the lands of the Larrakia People.



In the words of our Managing Director & Chief Executive Officer

Mark Fitzgibbon (he/him)
Managing Director & Chief
Executive Officer, nib Group
Awabakal Country
(Newcastle), Australia

Thankfully today we're sufficiently informed to appreciate diversity in society in all its various forms and inclusion. It isn't just about human rights, dignity, and tolerance. As crucial is that it also correlates with improved innovation, productivity, and economic performance.

The same logic applies to organisations. That's especially important for companies like ours that rely upon the strengths, talents and ingenuity of our diverse workforce, rather than other forms of competitive advantage such as technological patents or mineral resources.

I hope as you read or hear this Plan you sense our sincerity and conviction about equal employment opportunity, respect for disparate cultures and genuine celebration of our differences.

We want everyone to believe they are as much a part of nib as anyone else, and they can be authentic and comfortable. We extend this to our many partners who support our business.

We also aim to set standards for the communities in which we operate. Although in the total scheme of diversity, equity and inclusion our contribution may seem relatively small, we have a large responsibility to play our part in creating a more inclusive world.



Our commitment

nib has a vision of people enjoying better health and wellbeing. We believe feeling included for who we are and empowered to be our authentic selves is essential to wellbeing and to living a fulfilling life.

We are committed to creating a vibrant workplace where diversity is celebrated, inclusion is championed, equity is persistently pursued, and innovation thrives.

By prioritising diversity, equity and inclusion, we create a sense of **belonging** for all of our employees, where they feel free to be themselves and know they are an essential part of nib.



Diversity



Covers the wide range of unique qualities, attributes, backgrounds, and viewpoints that people possess. It encompasses a broad spectrum of potential differences that shape the lived experiences each person brings to the workplace.

Equity



Enables all people to succeed and thrive, regardless of their diverse needs and circumstances, achieved by removing systemic barriers and ensuring equal access to opportunities.

Inclusion



Fosters a collaborative workplace culture where all people feel valued, respected, and empowered to fully contribute their skills, lived experience, and knowledge.



In the words of our people

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Throughout my 20-year long career in the disability sector, I've learned so much through listening to the experiences of people living with a disability. I am grateful to have the opportunity to 'pay it forward' by challenging the status quo and contributing to disability support being done differently. I'm passionate about building participants' sense of agency so they can better determine what good support looks like for them. I am excited to work for an organisation that values diversity, equity and inclusion as much as I do.

Jodie Schleusener (she/her)

Community Manager
Yugembah Country
(Gold Coast), Australia



Employee survey results

83%

of us believe that at nib,
everyone can **succeed to
their full potential**

93%

of us feel we are
treated with respect

85%

of us feel we can
be ourselves at work



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I believe we all have a role to play when it comes to fostering an equitable and inclusive workplace. Recognising that through my actions, I can shape the positive attitudes and behaviours in others, I focus on being a role model and ally. For me, ‘actions speak louder than words’ and nib has demonstrated in many ways they are committed to diversity, equity and inclusion. I feel we are leading by example, and this is positively impacting our employees as well as our members, travellers and participants.

Vicki Oppegaard (she/her)
Product & Underwriting Manager
Cork, Ireland

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What makes me passionate about diversity, equity and inclusion is that it celebrates how unique we are as individuals. I have a culturally diverse background, identify as a gay man and work in a niche profession (Actuary) – I’ve never met anyone quite like me! I feel fortunate for the encouragement and support I’ve received throughout my career at nib, our community has made it possible for me to bring my whole self to work. Creating an environment where others feel empowered to do the same is something I care deeply about.

Andy Mirams (he/him)
Head of Products and Insights
Gadigal Country (Sydney),
Australia



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Starting my workday in an environment where I feel safe and comfortable, where I can be myself – that’s what diversity, equity and inclusion is all about. Our diverse workforce allows me to meet new people and learn about their culture and background, and having this knowledge allows me and my team to better connect with and support our members, and the wider community. When I hear people say nib is a great place to work and they’d recommend it to their friends, I know we are heading in the right direction when it comes to diversity, equity and inclusion.

Naveen Bhatia (he/him)
Health Cover Consultant
Auckland, New Zealand



Employee survey results

86%

of us feel we have the **flexibility** needed to meet **work and personal needs**

87%

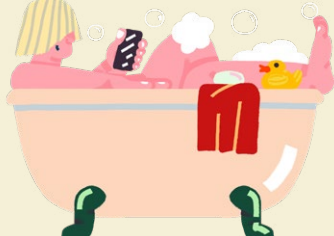
of us feel their leader **values their perspective**, even if it is different from their own.

81%

of us feel we can **share opinions openly**

What we've done so far

Our FY21-23 Diversity and Inclusion Action Plan was packed with highlights. Here are a few of the key stand outs:

2,114 employees and leaders grew their cultural competency by completing cultural awareness training	Continued to promote and hire women into leadership roles with 60% female representation in our leadership positions	Employees can provide regular feedback on inclusion at nib with the introduction of an inclusion index in our engagement survey, achieving a score of 82% in FY23
Created design guidelines in alignment with Web Content Accessibility Guidelines (WCAG) 2.0 standards to support the creation of accessible content for employees, members, travellers and participants		Enabled our members to nominate their personal gender pronouns when engaging with our contact centre employees
367 leaders developed their capability to lead diverse teams by recognising and mitigating unconscious bias	Employees are able to connect with those of similar backgrounds and allies through employee resource groups: ▪ Accessibility @ nib ▪ Culture and Heritage @ nib ▪ Deadly @ nib ▪ Pride @ nib	Launched and delivered the commitments in our Health, Safety & Wellbeing Strategic Plan to support our employees to flourish in the workplace 
Employees now have access to leave benefits that support their needs in every life stage with the introduction of: ▪ Gender-neutral Paid Parental Leave ▪ Grandparents Leave ▪ Cultural Leave ▪ Gender Affirmation Leave ▪ Flexible Public Holidays 	Achieved 50/50 representation of female and male sporting teams in our external sponsorship partners to reflect our commitment to supporting gender equality	Recognised in the Bloomberg Gender-Equality Index for 4 consecutive years in recognition of our commitment to transparent reporting and gender equality
Achieved the Accessibility Tick, CQ Tick and Rainbow Tick in New Zealand	Progressed our reconciliation journey by successfully delivering the commitments in our nib Reflect Reconciliation Action Plan (RAP) and launching our Innovate RAP	Developed a Gender Pay Equity Strategy to address any instances of pay inequity making progress by achieving 2.75% in FY23
	Ensured our external reporting reflects the gender diverse identities of our employees	Celebrated over 15 dates of significance by hosting employee events featuring external speakers with lived experience and providing cultural immersion opportunities



In the words of our Group Chief People Officer

Lauren Daniels (she/her)
Group Chief People Officer
Awabakal Country
(Newcastle), Australia

I am proud to present a Plan that is shaped by the voices and feedback of our people, a Plan that is anchored by a simple commitment; to enable our people, to be free to be themselves.

Being able to leverage the invaluable insights, skills and expertise of our diverse workforce is really the secret to our success. We know that we need diverse talent that reflects and understands the unique needs and perspectives of our members, travellers, participants and communities we serve, to provide exceptional service.

Reflecting on what we've done so far, I take pride in the sense of inclusion we've cultivated. Although, our job is not complete. We see this as an evolving and ongoing journey, a journey that will require us to remain relentless in our pursuit of equity in the workplace.

With the lived experience of our people front of mind and the communities that we serve; we have curated five strategic pillars that will guide our actions as we work to enact meaningful and lasting change to create a greater sense of belonging for all. This plan is a chance to share our peoples' stories, thoughts, and experiences and a promise that in every interaction, we want our people to feel free to be themselves.

Our focus communities

We recognise there are many dimensions of diversity, however for nib, we have identified eight key focus communities for our Plan. These communities have been selected based on employee insights gathered during the development of our Plan. They have also been selected as these communities have historically experienced barriers to fully participating in the workforce as well as society more broadly.

We acknowledge that great diversity and uniqueness exists within each of these communities. One individual can never represent an entire group of people, and one group of people can never represent every individual within it.

nib understands that people are complex and are shaped by, but not limited to, multiple dimensions of diversity that often overlap to shape their individual lived experience.

We recognise that our members, travellers and participants live in many diverse locations and communities. People living in rural and remote areas face unique challenges and barriers to accessing healthcare due to their geographic location and often experience poorer health outcomes than people living in major cities. nib is committed to reducing health inequities through our population health initiatives and community-based programs.

For this reason, we also consider people living in rural and remote locations as a focus community for deliverables focused on members, travellers, participants and the broader community.

By delivering on the commitments in our Plan, we aim to serve these communities, increasing their representation in our workplace and ensuring inclusive and equitable access to our services for our members, travellers and participants.

First Nations and Indigenous peoples	People of diverse sexualities, genders, and sexes (LGBTQIA+)
People from culturally and linguistically diverse backgrounds (CALD)	Women (gender equality)
People living with disability	People who are neurodivergent
People with caring responsibilities	Young and mature age workers





About our Plan

Through this Diversity, Equity and Inclusion Action Plan, we share with you how we bring our commitment to life. A commitment that not only extends to our employees but also to our customers (members, travellers and participants) as well as to the communities in which we operate. This Plan details our actions and objectives for the coming three years that support this commitment.

To shape this Plan, we reflected on the previous Diversity and Inclusion Action Plan FY21-23, our progress over the last three years, and researched global and local best practices. We also conducted interviews, focus groups and workshops with employees and leaders to gain feedback, insights and ideas to ensure this Plan reflects their experience and voices.

This Plan has also been developed in alignment with the United Nations Sustainable Development Goals:

- Good Health and Well-being (3)
- Quality Education (4)
- Gender Equality (5)
- Decent Work and Economic Growth (8)
- Reduced Inequalities (10).



Our strategic pillars



We've structured our Plan around five key strategic pillars to ensure our actions are reflective of the various dimensions of diversity that we need to consider, taking into account the lived experience of our identified focus communities.

Advocacy and Leadership

Drive change through advocacy of diversity, equity and inclusion and visible leadership in the communities in which we operate.



Culture and Capability

Foster an inclusive and empowered workplace culture, enhancing employee and leader skills and capabilities.



Policies and Practices

Ensure fair and equitable outcomes for all employees, addressing systemic barriers and promoting diversity throughout the employee experience.



Services and Spaces

Create products, services and spaces that are inclusive and accessible for all employees, members, travellers and participants.



Strategy and Governance

Embed diversity, equity, and inclusion in our strategy and governance structures, developing targeted plans where needed.



It is important to note that the different pillars are not approached in isolation and are often interconnected and complementary. Similarly, the actions outlined in each pillar, might be relevant to more than one pillar but have been assigned to the one that is most relevant for the purpose of this Plan.

Advocacy and Leadership

Drive change through advocacy of diversity, equity and inclusion and visible leadership in the communities in which we operate.



Action	Deliverable	Responsibility	Timeline
 Gather external insights	Participate in relevant diversity, equity and inclusion external benchmarking assessments.	People & Culture	Annually
	Establish external channels enabling focus communities to provide feedback on diversity, equity and inclusion.	People & Culture	FY24
 Empower communities	Review the organisations included in our employee giving program to consider the representation of focus communities.	Community	FY24
	Update employee giving program to enable employees to support organisations that reflect our focus communities.	Community	FY25-26
	Review our nib foundation partnership strategy to consider the representation of focus communities.	nib foundation	FY24
	Implement updates to the nib foundation partnership strategy to achieve greater representation of focus communities.	nib foundation	FY25-26

Action	Deliverable	Responsibility	Timeline
 Leverage our partnerships	Organise an annual round table event that brings together partners, stakeholders, and focus communities to share learnings and generate ideas to drive diversity, equity and inclusion progress.	People & Culture, Strategic Partnerships	Annually
	Work with existing and prospective partners to identify areas of aligned value, shared commitments, and collaboration opportunities to support mutual diversity, equity and inclusion goals.	Strategic Partnerships	Ongoing
	Share our diversity, equity and inclusion progress and aspirations with existing and prospective partners to encourage diversity, equity and inclusion actions.	Strategic Partnerships	Ongoing
 Consider our supply chain	Revise procurement guidelines to incorporate diversity, equity and inclusion considerations throughout nib's supply chain.	Procurement & Facilities Management, People & Culture	FY24



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I have been fortunate enough to have a role that gives me great breadth and influence to complement nib's diversity, equity and inclusion efforts. By collaborating with our brand partnerships, nib Foundation partners and Community partners we can identify shared commitments to diversity, equity and inclusion and work together to make genuine progress in this space.

I've learned that diversity, equity and inclusion will continue to change and evolve and the only way to build safe and trusted environments is to listen, learn and be genuine with your approach. This pays dividends in terms of creating healthy and productive relationships across our business, and in the communities in which we operate. I'm also proud of the fact that I can share the knowledge and experiences I've been afforded via my role at nib with friends, family and peers and actively advocate for diversity, equity and inclusion whether it be at the leadership or dinner table.

Dean Armida (he/him)

Senior Commercial & Brand Partnerships Manager
Awabakal Country (Newcastle), Australia

Culture and Capability

Foster an inclusive and empowered workplace culture, enhancing employee and leader skills and capabilities.



Action	Deliverable	Responsibility	Timeline
Collect data and insights	Launch a campaign to capture our workforce diversity profile and understand the representation of focus communities across our workforce.	People & Culture	FY24
	Analyse employee survey results by focus communities to better understand their experience in the workplace.	People & Culture	FY25
	Encourage employees to update their diversity information in our HRIS (Human Resources Information System).	People & Culture	Ongoing
Shape employee experiences	Develop a calendar to celebrate and acknowledge cultural dates of significance, considering the locations of hubs and the culturally diverse backgrounds of employees.	People & Culture	Annually
	Develop and implement a program of employee events for employees to engage with and learn from focus communities.	People & Culture	Annually
	Revise our employee resource groups to ensure employees from focus communities are able to connect with those of similar backgrounds and allies.	People & Culture	FY24
	Include diversity, equity and inclusion in our employee recognition program to recognise employees' efforts and contributions.	People & Culture	FY25
Grow capability	Review our capability framework to identify opportunities to further embed diversity, equity and inclusion.	People & Culture	FY24

Action	Deliverable	Responsibility	Timeline
🍃 Grow capability	Conduct a review of diversity, equity and inclusion learning needs aimed at growing our understanding of focus communities.	People & Culture	FY25
	Review, develop, and implement a suite of learning programs and resources on diversity, equity and inclusion topics to grow employee and leader capability.	People & Culture	FY26
★ Develop talent from focus communities	Establish opportunities for targeted coaching and mentoring to support the career progression of employees from focus communities.	People & Culture	FY24
	Expand diversity representation metrics for succession pipelines to include focus communities in addition to gender.	People & Culture	FY25
	Provide opportunities for employees from focus communities to participate in leadership development programs to support their career progression.	People & Culture	FY26

I love the diversity at nib, the differences we all bring are so important to innovating and being forward thinking as a company. We have the opportunity to learn about other cultures and backgrounds, creating a team environment that allows us to be truly inclusive – everyone can express differing opinions, people listen and then the best way forward is decided as a team.

I am grateful to have come into a company early in my career that promotes an open, honest, and collaborative culture where people can be themselves. I have never felt so supported and comfortable around new colleagues.

Soneeka Pratap (she/her)

Graduate Data Engineer
Turrbal and Yuggera Country
(Brisbane), Australia



Policies and Practices

Ensure fair and equitable outcomes for all employees, addressing systemic barriers and promoting diversity throughout the employee experience.



Action	Deliverable	Responsibility	Timeline
 Support employees with caring responsibilities	Design a re-boarding experience for employees returning into the workplace after an extended absence.	People & Culture	FY24
	Provide a dedicated toolkit of resources to support employees with caring responsibilities and their leaders.	People & Culture	FY25
	Strive to be recognised as a family friendly workplace through an external accreditation.	People & Culture	FY26
 Progress pay equity	Implement a standalone gender pay equity review process with a dedicated budget to address gender pay equity.	People & Culture	FY24
	Expand our analysis of pay equity beyond gender to also include other diverse groups.	People & Culture	FY25
	Strive to be recognised as an Employer of Choice for Gender Equality.	People & Culture	FY26
 Revise employee policies	Update our Equal Employment Opportunity (EEO) Policy, publishing the new policy externally to affirm our commitment to a fair and inclusive work environment.	People & Culture	FY24

Action	Deliverable	Responsibility	Timeline
 Revise employee policies	Update our employee leave benefits to reflect best practice and ensure we continue to meet the needs of employees from focus communities.	People & Culture	FY25
	Update our flexible work policy to ensure employees continue to feel they have the flexibility needed to meet both work and personal needs.	People & Culture	FY26
 Enhance talent acquisition processes	Implement recruitment practices that enable candidates from focus communities to demonstrate their full potential.	People & Culture	FY24
	Develop a talent attraction framework to ensure we are reaching job applicants from focus communities.	People & Culture	FY25
	Explore technology solutions that remove key candidate details from resumes to mitigate potential bias during screening.	People & Culture	FY26



As a proud Aboriginal woman and parent of a child living with disability, it's a mission of mine to help improve First Nations representation and overall experience in the workplace, and to remove barriers to employment for people living with disability.

My role gives me the opportunity bring this mission to life by ensuring that here at nib, we follow equitable talent acquisition practices that cultivate an inclusive workplace. We work hard to ensure that the way we source, select and onboard employees is free from bias and barriers, and we are constantly reviewing our practices to ensure that we are evolving them as we learn more about our candidates and what they need to reach their full potential.

Jessica Stuart (she/her)
Talent Acquisition Manager
Awabakal Country
(Newcastle), Australia

Services and Spaces

Create products, services and spaces that are inclusive and accessible for all employees, members, travellers and participants.



Action	Deliverable	Responsibility	Timeline
 Build inclusive customer content	Recognise and celebrate key days of significance in member, traveller and participant facing content.	nib Marketing Teams	Ongoing
	Update our internal marketing image catalogue to ensure visual representation of focus communities in member, traveller and participant facing content.	Marketing & Digital	FY24
	Explore software services to accurately translate essential product information into languages other than English and broaden the application of multi-lingual services across digital and marketing channels.	nib Marketing Teams	FY25
	Explore International Plain Language Standards and update our member, traveller and participant product information to enhance accessibility where possible.	nib Marketing & Products Teams	FY26
 Create accessible digital experiences	Audit our nib website and application against WCAG 2.0 AA standards to identify opportunities to increase accessibility across these platforms.	Digital Platforms & Experiences	FY24
	Embed diversity, equity and inclusion considerations into the selection and design of Artificial Intelligence (AI) platforms, machine learning, and training sets to mitigate unconscious bias.	Emerging Technology & Data Platforms	FY25
	Ensure nib Thrive's participant facing technology platforms achieve WCAG 2.0 AA standards.	nib Thrive Technology	FY26

Action	Deliverable	Responsibility	Timeline
 Review our product offering	Update the product framework (including health insurance products, health products and engagement, and health management programs) to include an equity dimension to ensure consideration of focus communities.	Products, Clinical	FY24
	Incorporate diversity, equity and inclusion initiatives into our annual roadmap of product enhancements to continue to evolve our service offerings to meet the needs of focus communities.	Products	FY24
	Embed accessibility considerations within Health Product and Engagement's Product Management Framework to identify and remove barriers for focus communities where possible.	Products	FY25
	Review all new and existing health insurance products and health management programs against the updated evaluation framework to consider the needs of focus communities.	Products	FY25-26
 Audit our physical workspaces	Develop an inclusive workspace checklist to support the audit of current and future office facilities to consider the needs of focus communities.	People & Culture	FY24
	Complete an audit of current office facilities using the inclusive workplace checklist to identify opportunities to create more inclusive workspaces for focus communities.	Procurement & Facilities Management	FY25

I'm privileged to have a unique opportunity to contribute to diversity, equity and inclusion at nib. My team provides many of the interactive building blocks for our digital experiences, and accessibility is a key consideration in the work we do. We strive to "design for all" in both principle and practice, so we can best serve and enable our employees, members, travellers and participants.

When it's done right, diversity, equity and inclusion becomes such a fundamental part of your mindset that it feels irresponsible not to advocate for it. In a workplace like nib, that values employee wellbeing and intersectional lived experience, everyone benefits from the ability to be their authentic self. For me, that means being present for my kid's earliest memories and still having the space and agency to influence how we create across the business.

Trenton Woodley (he/him)

Product Designer
Awabakal Country
(Newcastle), Australia



Strategy and Governance

Embed diversity, equity, and inclusion in our strategy and governance structures, developing targeted plans where needed.



Action	Deliverable	Responsibility	Timeline
 Track and report diversity, equity and inclusion progress	Establish internal and external channels to allow focus communities to provide feedback on diversity, equity and inclusion at nib.	People & Culture	FY24
	Establish a Diversity, Equity and Inclusion Working Committee that includes representation of focus communities.	People & Culture	FY24
	Report progress against Diversity, Equity and Inclusion Action Plan deliverables to our People & Remuneration Committee.	People & Culture	Annually
	Consider how diversity, equity and inclusion metrics can be incorporated into nib Group and Divisional scorecards.	People & Culture	Annually
 Increase the understanding, value and recognition of Aboriginal and Torres Strait Islander peoples	Deliver on the commitments captured in nib's Reconciliation Action Plan(s).	Sustainability	Ongoing
 Strengthen our relationship with Māori peoples	Revise our Māori Relationship Plan Te Hononga, launching it externally to visibly demonstrate our commitments.	Partnerships & Group	FY24
 Prioritise the experience of people living with disability	Develop and launch an Inclusion and Access Plan to ensure our workforce is representative of our participant base and the community we serve.	People & Culture	FY24
	Deliver on the commitments captured in our Inclusion and Access Plan.	People & Culture	FY25-26
 Encourage employees to prioritise their health & wellbeing	Launch a nibWell Action Plan that outlines how we are supporting the overall health and wellbeing of our employees.	People & Culture	FY24
	Deliver on the commitments captured in the nibWell Action Plan.	People & Culture	FY24-26



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