



Inclusion and Belonging Plan 2026-2028



Acknowledgement of Country



Image: 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.

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.

Acknowledgement of Indigenous Peoples

nib operates and supports employees and customers 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.

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Accessibility updates

The Inclusion and Belonging Plan 2026-2028 has been designed with accessibility in mind to ensure users, including those with disabilities, can more easily access and understand the information. This includes using clear language, providing alt text for images, and formatting documents in a way that is compatible with screen readers and other assistive technologies.

Contact

For more information about our diversity, equity and inclusion efforts and this report, please visit us at nib.com.au/careers/diversity-and-inclusion or email diversityandinclusion@nib.com.au



Free to be you

Our commitment



At nib, our purpose is your 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.

This creates a sense of belonging where our employees feel free to be themselves and know they are an essential part of nib.

We recognise that inclusion extends beyond our workforce to our customers and the communities we serve. This Inclusion and Belonging Plan 2026-2028 (Plan) supports our 2030 Group strategy and sustainability commitments, and works alongside our Reconciliation Action Plan, and nib foundation's investments in health equity.

Delivering this Plan supports our life@nib experience and enables our leaders and people to live the nib values that guide how we work.



Message from the CEO and Group Chief People Officer

We are proud to present nib's 2026-2028 Inclusion and Belonging Plan, shaped by the voices and experiences of our people and strengthened by the expertise of trusted inclusion partners.

This Plan is anchored in a simple but powerful commitment: to create an environment where our people are welcome, valued and respected, and feel free to be themselves.

With better health and wellbeing as our core focus at nib, this Plan recognises that inclusion is a strong contributor to good health and wellbeing, and reflects our commitment to more accessible healthcare.

We are proud of the progress made through our FY24-FY26 Diversity, Equity and Inclusion Action Plan and Disability Inclusion Action Plan and the inclusive culture we continue to build. As our approach matures, we are integrating these commitments together into a single plan. This reflects our focus on embedding inclusive practices across our organisation, strengthening accountability, and continuing to learn from the lived experience of our focus communities. We also remain committed to advancing equitable outcomes through measurable objectives, including our ongoing focus on gender equity, representation and fair pay.

Looking ahead to 2030, our ambition is to be recognised among the very best places to work. This Plan outlines the actions we are taking to help achieve that vision, working together to foster a culture where every person feels they belong, can achieve their full potential, and contribute to shared success.

We believe this Plan will support the long-term success of our business, and better outcomes for our people, customers and the diverse communities they represent.



Ed Close
Managing Director &
Chief Executive Officer
nib Group



Lauren Daniels
Group Chief People Officer
nib Group

Our approach



This Plan has been developed through a collaborative, inclusive and evidence-led approach, ensuring our priorities respond to lived experience, data and leading practice.

We have drawn on a range of inputs, including:

- **Lived experience and employee voice:** Feedback and insights from our Employee Experience surveys, Employee Resource Groups and focus communities, helping to ensure our actions are informed by the real experiences of our people.
- **Internal collaboration, data and governance:** Insights from the voluntary self-identification data our employees choose to share, and input from across the organisation to ensure alignment with business and operational priorities.
- **External expertise and benchmarking:** Insights from external partners, industry benchmarking frameworks and accreditations, enabling us to align with leading practice and emerging expectations.
- **Reflection on past progress:** Learnings, achievements and areas for improvement identified through our previous action plans, ensuring continuity while evolving our approach.

Strategic pillars

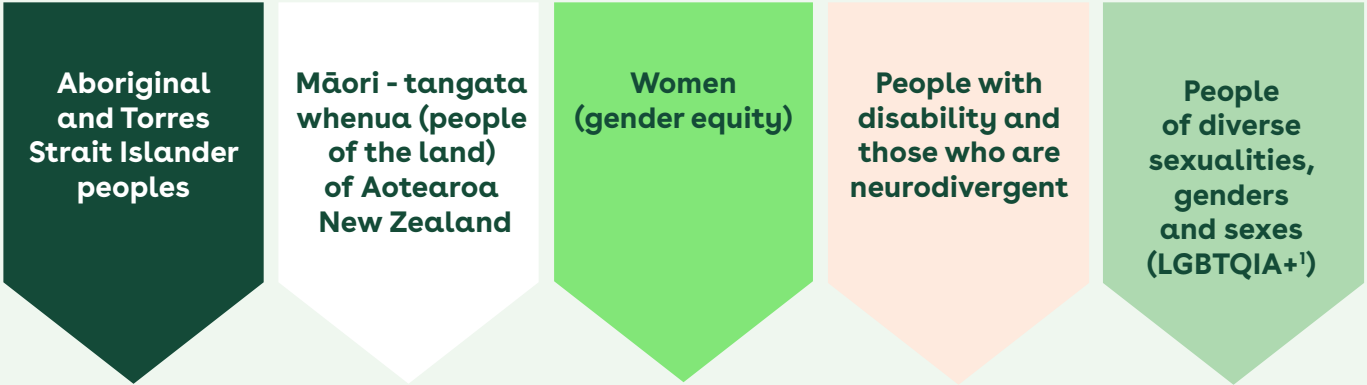
Through this approach, we have created a Plan that aims to strengthen inclusive and equitable experiences in our workplaces, for our customers and the communities we serve.

The Plan is structured around four strategic pillars that continue from our previous plan. These pillars maintain our focus on delivering meaningful and sustained progress in diversity, equity and inclusion across nib.



Focus communities

We recognise there are many dimensions of diversity. Building on our previous plan, we have refined our focus to communities that require continued investment, allowing us to concentrate our efforts where we can deliver the most meaningful impact:



We acknowledge that experiences differ within and across these groups, and that individuals may belong to multiple communities.

Our approach applies an intersectional lens to better understand and respond to these overlapping experiences. While these communities are a key priority, they form one part of a broader, integrated approach to inclusion at nib. As our approach has matured, many considerations impacting other groups including employees with caring responsibilities, and young and mature age workers are now embedded within our policies, processes and ways of working, rather than addressed as standalone focus areas.

1. Lesbian, Gay, Bisexual, Transgender, Queer, Intersex and Asexual. The plus sign at the end of the acronym is inclusive of all diverse genders and sexualities not listed here.

Partnerships and plans

Our Inclusion and Belonging Plan is supported by a range of complementary partnerships and commitments that help advance inclusion both within nib and in the communities where we operate.

- These include:
- Reconciliation Action Plan, supporting our commitment to Aboriginal and Torres Strait Islander peoples.
 - Te Hononga Māori Relationship Plan, guiding our approach to engagement with Māori communities and aspirations in Aotearoa New Zealand.
 - Participation in benchmarking and accreditation frameworks, including the Australian Workplace Equality Index, Rainbow Tick NZ and Accessibility Tick.
 - Strategic partnerships with leading diversity and inclusion organisations such as Diversity Council Australia and Australian Disability Network.



Together, these plans, partnerships and commitments help ensure our inclusion efforts are coordinated, mutually reinforcing and embedded across the organisation.

Enabling equity through nib foundation



Heart Foundation

Through our nib foundation partnership we're supporting the Champions4Change program, which is designed and led by First Nations people across Australia who have lived experience or care for people with a lived experience with acute rheumatic fever (ARF) and rheumatic heart disease (RHD).



People with Disability Australia

nib foundation is supporting development of new national best practice guidelines to support healthcare services in providing inclusive, responsive, and affirming care for LGBTQIA+ people with disability.

Learn about more of nib foundation's health equity partnerships at nib.com.au/foundation.

What we have done so far

 2,375 employees grew their cultural competency through First Nations cultural awareness training since 2023	 57% female representation in leadership positions as of 30 June 2026, reflecting our commitment to gender equality	 50/50 representation of women's and men's sporting teams across external sponsorship partners		 Achieved the Accessibility Tick and Rainbow Tick in New Zealand for 6 consecutive years	Employees are able to connect with those of similar backgrounds and allies through employee resource groups	 Enabled our customers to nominate their personal gender pronouns when engaging with our contact centre employees
 New partnership with ACON's Pride in Diversity to strengthen LGBTQIA+ inclusion	Employees have access to leave benefits that support their needs in every life stage including: • Gender-neutral Paid Parental Leave • Grandparents Leave • Cultural Leave • Gender Affirmation Leave • Flexible Public Holidays	 Advanced digital accessibility across nib Thrive and nib Group platforms through WCAG alignment, accessibility audits and inclusive design practices	Completed DE&I and Cultural Awareness Learning Needs Analysis to inform future capability-building initiatives	Progressed our reconciliation journey by successfully delivering the commitments in our first Innovate Reconciliation Action Plan (RAP) and launching our second Innovate RAP	 Strengthened policy accessibility through accessibility reviews and promotion of alternative format options	
	Embedded health equity priorities within nib foundation's strategy, including First Nations peoples, people with disability, culturally diverse people and regional communities	 Developed a Workplace Adjustment Policy and Procedure to improve access to workplace adjustments and support an inclusive employee experience		 Celebrated over 19 dates of significance since 2023 by hosting employee events featuring external speakers with lived experience and providing cultural immersion opportunities	Ensured our external reporting reflects the gender diverse identities of our employees	

In the words of our people

“Our customers are all different, and they reach for us at all sorts of moments in life. Inclusive design is how we make sure we’re there for every one of them, when and where they need us. We’ve stopped asking, “Who is our user?” and started asking, “Who might we be leaving out?”. That shift has made our work better, more human, and closer to the people we’re actually here for. I’m proud of how inclusion has become part of the way we design.”

JP Vaughan (He/Him)
Product Design Manager

“Before joining nib, I never imagined work would play a role in helping me reconnect with my Aboriginal heritage. As someone who discovered that part of my identity later in life, I wasn’t always confident claiming it. Through opportunities, conversations, and connections with people at nib, I’ve developed a stronger sense of belonging and confidence in my identity. For me, belonging is knowing I can bring my whole self to work and be accepted for who I am. As a parent of a queer, neurodivergent and Aboriginal child, experiences like mine give me confidence that future workplaces can be places where everyone feels safe to be themselves.”

Alison Glass (She/Her)
Worimi
Employee Experience & Events Lead

“For me, inclusion and belonging mean creating a safe environment where our people can bring their whole selves to work each day. I firmly believe that listening to different perspectives means we achieve better outcomes for our people, our customers, and our business. I’ve been fortunate to work with many wonderful colleagues who have helped me feel valued and respected at nib, even though visibility was limited early on.

As a senior leader, creating an inclusive workplace is important to me because I want every new employee to feel valued for their unique perspective, regardless of their background, and to see that senior leaders can be visible and have meaningful impact.

I’m also pleased to see nib increasing its focus on LGBTQIA+ inclusion, including its pursuit of external recognition in this area.”

Andy Mirams (He/Him)
Head of Insurance – nib Travel



Our actions

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
 Strengthen leadership capability	Facilitate Executive Leadership Team participation in internal events and/or external forums to strengthen leadership understanding and advocacy, with learnings shared back across the organisation.	Group Chief People Officer	Annually
	Provide opportunities for senior leaders to learn about supporting disability and accessibility requirements in senior leader forums, and access to practical resources and self-directed learning.	Group Chief People Officer	Ongoing
 Leverage partner expertise	Maintain recognised accreditations and benchmarking participation (including Accessibility Tick, Rainbow Tick NZ and AWEI), and strive for progression toward higher maturity levels where appropriate.	Group Chief People Officer	Annually
	Explore recognised external accreditation as a Disability Confident or inclusive recruiter.	Group Chief People Officer	FY28
	Identify and collaborate on opportunities with community and sponsorship partners to support mutual inclusion goals and progress nib foundation’s health equity goals.	Group Executive, nib Australia Chief Executive Officer, nib NZ Executive Officer, nib foundation	Annually
	Participate in industry forums and networks, sharing relevant opportunities and insights with employees.	Group Chief People Officer	Annually
 Transparency through reporting	Communicate our commitments, progress and achievements through internal governance channels and external platforms, including annual reporting, public statements and partner engagement, to support accountability and continuous improvement.	Group Chief People Officer	Annually

Our actions

Culture and Capability

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

Action	Deliverable	Responsibility	Timeline
 Build workforce inclusion capability	Strengthen organisation-wide capability in accessibility and disability awareness through learning and practical resources.	Group Chief People Officer	Ongoing
	Consider accessible options for mandatory compliance modules and organisational training to improve equitable participation.	Group Chief People Officer	FY28
	Make LGBTQIA+ awareness and allyship training available to all employees and promote uptake.	Group Chief People Officer	FY27
	Maintain nib’s talent attraction framework to ensure we are reaching job applicants from focus communities.	Group Chief People Officer	Ongoing
 Enhance employee voice and experience	Establish a network of contacts across lived experience communities, equipped with resources and guidance to provide culturally safe support and connection for employees.	Group Chief People Officer	FY27
	Co-design initiatives and events with lived experience communities to strengthen engagement and amplify intersectional perspectives.	Group Chief People Officer	Annually
	Strengthen our New Zealand lived experience communities through a consolidated Employee Resource Group model that supports connection and co-design.	Chief Executive Officer, nib NZ	FY27
 Support career development	Explore participation in external mentoring and development programs that support people with disability to build capability.	Group Chief People Officer	FY27
	Support leadership and mentoring pathways for Māori employees, uplifting capability and progression through partnerships with external organisations.	Group Chief People Officer	FY27

Our actions

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
 Remove barriers in workplace practices	Review recruitment and application processes to identify and remove accessibility barriers.	Group Chief People Officer Group Chief Technology & Transformation	FY28
	Track and analyse workplace adjustment requests and their outcomes to inform continuous improvement.	Group Chief People Officer	Ongoing
	Review employee communications, systems and external channels to improve consistent, respectful and inclusive language use.	Group Chief People Officer	Ongoing
 Accessible and inclusive policies	Maintain and strengthen inclusive workplace policies and practices that support diverse identities and experiences.	Group Chief People Officer	Annually
	Ensure all new and updated policies meet accessibility standards.	Chief Risk Officer	Ongoing
 Measure workforce outcomes	Continue to drive gender pay equity outcomes across the organisation.	Group Chief People Officer	Annually
	Ensure diversity, equity and inclusion-related metrics remain incorporated into nib Group scorecards.	Group Chief People Officer	Annually
	Leverage our internal human resources system to strengthen diversity data capture, support self-identification, and guide actions.	Group Chief People Officer	Ongoing

Our actions

Services and Spaces

Create products, services and spaces that are inclusive and accessible for all employees and customers.

Action	Deliverable	Responsibility	Timeline
	Strengthen customer service capability	Strengthen customer service training to equip frontline employees with skills and confidence in supporting diverse customer needs.	Group Executive, nib Australia Chief Executive Officer, nib NZ FY27
	Embed accessibility across digital experiences	Strive for Web Content Accessibility Guidelines conformance across all digital experiences.	Group Chief Technology & Transformation Ongoing
	Embed accessibility across digital experiences	Use customer feedback mechanisms to understand accessibility needs across products, services and experiences, and inform continuous improvement.	Group Executive, nib Australia Ongoing
	Improve customer experience	Ensure brand guidelines and marketing imagery include authentic and respectful representation of people with disability.	Group Executive, nib Australia Annually
	Improve customer experience	Develop and implement documented accessibility standards across relevant customer-facing materials.	Group Executive, nib Australia Ongoing
	Improve customer experience	Consider the needs and experiences of focus communities in product and service design to improve equitable access, usability and outcomes.	Group Executive, nib Australia Ongoing
	Strengthen accessible physical environments	Audit office facilities and identify opportunities to improve workplace accessibility and design.	Group Chief Financial Officer Annually

Governance and accountability

Our approach to diversity, equity and inclusion at nib, including delivery of this Inclusion and Belonging Plan 2026-2028 is underpinned by a strong governance framework that drives accountability and transparency.

Accountability is embedded across all levels of the organisation. The nib Board and People & Remuneration Committee provide oversight, while executive leadership and management teams are responsible for championing inclusion and delivering on priorities within their areas.

Our commitments are guided by our Diversity, Equity and Inclusion Policy, including Board-approved Diversity Measurable Objectives, which ensure a clear focus on delivering measurable impact. Progress is reviewed annually and reported through our Corporate Governance Statement.

Inclusion metrics are included in our nib Group performance scorecard, and also in our sustainability targets which are reported in our annual Impact Report. nib provides submissions to the Workplace Gender Equality Agency with annual reports published on our website.

nib participates in a number of independently verified external accreditation programs including the Australian Workplace Equality Index, Accessibility Tick and Rainbow Tick NZ.

Implementation is led by our Community & Inclusion team, and is supported through cross-functional collaboration, including a Working Group of representatives responsible for the actions in the Plan.

Employee Resource Groups bring lived experience, insight and connection to strengthen our approach.

We also acknowledge our inclusion partners and extend our appreciation for their expertise and guidance.

For more information about our diversity, equity and inclusion efforts and this report, please visit us at nib.com.au/careers/diversity-and-inclusion or email diversityandinclusion@nib.com.au

