

Musculoskeletal Member Content Guidelines



Guidelines for customer experience teams in the use
of musculoskeletal condition related content for
employees

TAL



Contents

- 01** Instructions
- 02** Why talk about musculoskeletal health?
- 03** Opportunities for engagement
- 04** Campaign assets
- 05** Questions & feedback

Introduction

It makes sense for employers to support conversations with their employees which drive positive lifestyle changes and promote good health.

One of the ways our partnership can enable this is through targeted health content that engages and educates, nudging individuals to take control of their health and take action where needed.

Throughout the year, there are numerous opportunities to engage with employees on their health – both during public campaigns and at key life milestones which provide a natural segue into health conversations. The following pages provide guidance on opportunities for engagement with different musculoskeletal health topics.



Why do we need to engage employees in a conversation about musculoskeletal health?

At TAL, musculoskeletal conditions were the fourth highest area for accepted claims across our portfolio in our last financial year¹.

In the broader community context, the Australian Bureau estimates there were more than 6.9 million or 27% of Australians affected by chronic musculoskeletal conditions in the 2020-21². Of these people, 3.9 million (16%) had back problems.

In 2023, musculoskeletal conditions accounted for 12.8% of the total disease burden in Australia and was the leading cause of non-fatal disease burden accounting for 7.9%².

What can we do?

The good news is that there are simple steps that can be taken to avoid these conditions including managing weight, stopping smoking and reducing occupational hazards.

Together, we have an important role to play in ensuring employees engage with their health so they can live life to the fullest – not only while they're working, but into retirement as well. We can do that by providing content to support your employees' education and help nudge them to consider their personal circumstances.

1. TAL's financial year is from 1 April 2022 and 31 March 2023.

2. Australian Institute of Health and Welfare, [Chronic musculoskeletal conditions](#), (2023)



Musculoskeletal & Connective Tissue Conditions

Including Back Pain & Arthritis

11%

of all the claims we accepted.

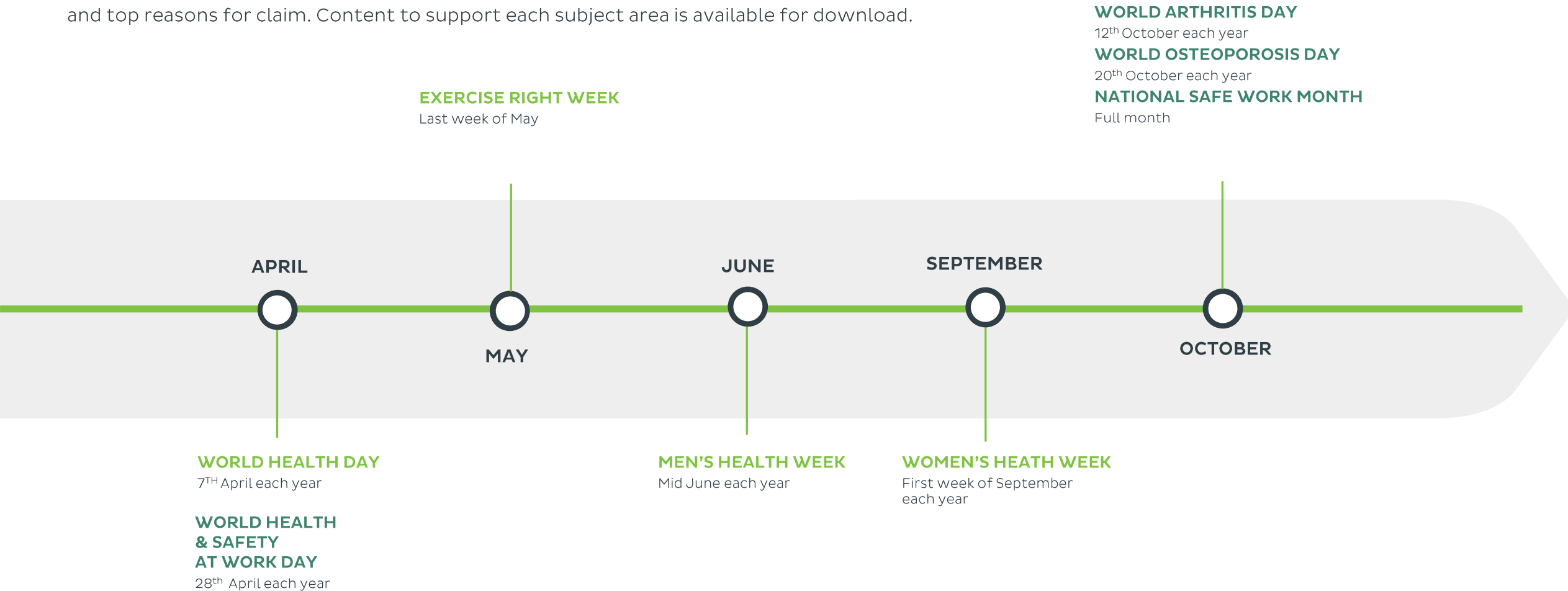
The payments for Musculoskeletal & Connective Tissue Diseases claims fell into the following product categories:



1% Life Insurance
30% TPD Insurance
69% Income Protection

Opportunities for engagement

Key dates for public health campaigns with a focus on promoting awareness of major health concerns and top reasons for claim. Content to support each subject area is available for download.



Let's get started

The musculoskeletal health suite of content is designed for a mix-and-match approach. There's a range of topics, so there'll be something to suit everyone. Use as much, or as little as you'd like and choose the timing that suits your member communications plan.

Musculoskeletal content assets

To kick things off we have a selection of content including articles and the accompanying eDM/social suggested copy for you to use.

You'll find the assets available for download on the [Employer Assist content page](#). Content will be added and refreshed over time.

Content	Description
eDM/social copy	Suggested customisable copy for member eDMs and/or social posts
Member blog	5 tips to live well with arthritis
Member blog	6 ways to prevent back pain
Member blog	Sit less, move more
Member blog	Supporting good bone health
Member blog	Tips to work safely from home
Member brochure	A healthy back
Member brochure	Carpal tunnel syndrome
Member brochure	Life with chronic pain
Member brochure	Life with rheumatoid arthritis
Member brochure	Managing back pain
Member brochure	Managing shoulder pain
Member brochure	Office ergonomics
Member brochure	Top ten tips for a healthy back
Member brochure	Managing neck pain

Questions?

If you have any questions, please get in touch with your partnership manager.

Feedback

We'd love to know what you think of our health content and your thoughts on any other types of content you'd like to see. Drop us a line at groupcommunications@tal.com.au with feedback.

