

# Understanding mental health

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Practical information to help you understand mental health conditions and the underwriting process





#### Important Information

This information booklet has been compiled by TAL Life Limited ABN 70 050 109 450 for the information of TAL's customers.

The health and medical information provided in this booklet is general information only and is not a substitute for advice from a qualified medical or other health professional. This booklet is not intended to diagnose, treat, cure or prevent any health problem. Always consult your general practitioner or medical specialist before changing your diet, starting an exercise program, or taking medication or supplements of any kind.

While all care has been taken to ensure that the information provided in this booklet is accurate and complete, neither TAL nor its employees accept liability for any loss or damage caused as a result of reliance on the information provided.

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## Introduction

If you've suffered or are suffering a mental health condition, you are not alone. In fact over 43% of all Australians will experience some type of mental health condition during their lives<sup>1</sup>.

This guide will help you understand more about mental health conditions, and how to navigate the underwriting experience if you're looking to increase your insurance cover.

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# Understanding mental health and related conditions

The idea of good mental health does not necessarily mean the absence of a mental health condition.

It can also mean living with a mental health condition that is properly monitored and managed with support from medical experts. There is a difference between having a mental health issue or problem and a diagnosed mental health disorder.

There are many diagnosable mental health disorders, e.g. anxiety, depression, borderline personality disorder and schizophrenia. They are medically diagnosed by the severity and frequency of symptoms that impair an individual's reasoning, emotional or social abilities. In other words, how a person feels, thinks, behaves and interacts with other people.

Like many physical illnesses, mental illnesses can result from genetic, developmental and/or psychosocial factors and can be medically treated in the same way physical diseases such as cancer or autoimmune diseases use prevention, diagnosis, treatment and rehabilitation.

## TIPS FOR LOOKING AFTER YOURSELF

- Spend time with friends and family
- Exercise regularly
- Eat a healthy diet and drink plenty of water
- Avoid alcohol, cigarettes, and drugs
- Get enough sleep

*"I am not afraid of storms  
for I am learning  
how to sail my ship"*  
Louisa May Alcott

## Common mental health conditions

The most common mental health condition in Australia is anxiety<sup>1</sup>.

### Depression

Everyone has good days and bad days, but feeling sad or miserable for more than two weeks, or losing interest in usually enjoyable activities can mean depression is present.

#### Signs to look out for

The main symptoms that will prompt a diagnosis of depression include one or more of the following:

- Diminished interest or pleasure in activities (anhedonia)
- Increased or decreased sleep
- Feelings of worthlessness, hopelessness, guilt or regret
- Decreased energy and fatigue
- Impaired concentration
- Increased or decreased appetite
- Psychomotor retardation or agitation
- Suicidal thoughts or planning.

When diagnosing a depressive disorder, medical practitioners will look at the severity and number of symptoms, and how long they have lasted.

There are many scales and scoring systems used by medical professionals for measuring the severity of depression in addition to the number of symptoms present and the impact on the individual. They are generally based on asking a series of questions with a four or five-level response scale based on the frequency of symptoms experienced over the past week.

### Anxiety disorders

Anxiety disorders cover a group of anxiety-related conditions. Symptoms may include a strong sense of fear (emotional response to a real or perceived imminent threat), anxiety (anticipation of a future threat) and related behavioural disturbances.

Panic disorders are a type of anxiety disorder that demonstrate a particular type of fear, also sometimes known as a 'panic attack', which can include palpitations, sweating, shaking, chest pain, nausea and many other physical and mental symptoms.

Generalised anxiety disorder is excessive anxiety and worry about a number of events or activities – occurring most days for six or more months.

#### Signs to look out for

Anxiety disorders tend to impact social, occupational and other important areas of functioning.

- Restlessness or feeling on edge
- Easily tired
- Difficulty concentrating
- Irritability
- Muscle tension
- Sleep disturbances, mostly difficulty falling or staying asleep.



#### DID YOU KNOW

Women are more likely than men to seek help for their mental health (one in five, 22.8% for females compared to one in eight, 12.2% for males)<sup>1</sup>.



# Causes of mental health conditions

The exact cause of any mental health condition is still largely unknown, but there are strong associations with the following factors either increasing the risk of, or resulting in, mental health conditions<sup>2</sup>.

- **Genetic:** having a close family member with a mental disorder
- **Drug and alcohol abuse:** some recreational drugs can trigger bipolar disorder or result in psychotic episodes
- **Medical conditions and hormonal changes**
- **Negative childhood experiences**
- **Trauma and stress:** both can increase the risk of depression, post-traumatic stress disorder and anxiety
- **Personality disorders:** perfectionism or low self-esteem are associated with an increased risk of depression and anxiety.



## DID YOU KNOW... PETS CAN DECREASE STRESS AND INCREASE HAPPINESS

*The simple act of patting a dog can help reduce stress and lower your blood pressure. Dogs also make great exercise partners, helping you improve your heart health and physical fitness. Pet owners are also less likely to experience loneliness and depression, as pets provide social support and social enablers, while also providing a sense of purpose<sup>8</sup>.*

## SOCIAL MEDIA AND MENTAL HEALTH

Social media has changed the way we communicate with each other. On average, we spend 2+ hours on social networks every day. And while it certainly has its place in helping us connect, it also comes with some risk.

Studies have found that social media can be both a cause of stress and a means of managing stress. Excessive time on sites like Facebook and Instagram can lead to increased rates of depression and anxiety, particularly in children. Looking at other people's images and lifestyles can trigger feelings of low self-esteem and envy, while reduced face to face conversations can leave you feeling disconnected<sup>3</sup>.

If you are concerned about your social media use, here are some tips for keeping it healthy:

- 1 Set a daily time limit and stick to it.  
  
If you have trouble, try removing social apps from your phone
- 2 Stop comparing yourself with others. Remember that people generally share the best aspects of their lives online, rather than the boring moments
- 3 Keep social media tabs closed at work. This can help you stick to your daily time limit, and improve your productivity
- 4 Live in the moment. When you're at work, or with friends and family, put your phone away to minimise disruptions
- 5 Put sleep ahead of social media. Using your phone or laptop just before bedtime can disrupt quality of sleep<sup>4</sup>
- 6 Think before you post. While it's tempting to post in the moment, deleting a photo or comment can be very difficult once it's online.

# Treatment

Not all people with a disturbance of mental health seek treatment. Of those who seek help for mental health conditions, around 29% are treated by a general practitioner, followed by 48% by psychologists and 19% by psychiatrists<sup>8</sup>.

Most mental health conditions will be treated by a combination of therapies that include:

- Medication
- Psychotherapy
- Group therapy
- Hospital treatment
- Specific therapies including cognitive behaviour therapy, behaviour modification, exposure therapy
- Support therapies including diet, exercise, work rehabilitation and family education/therapy.

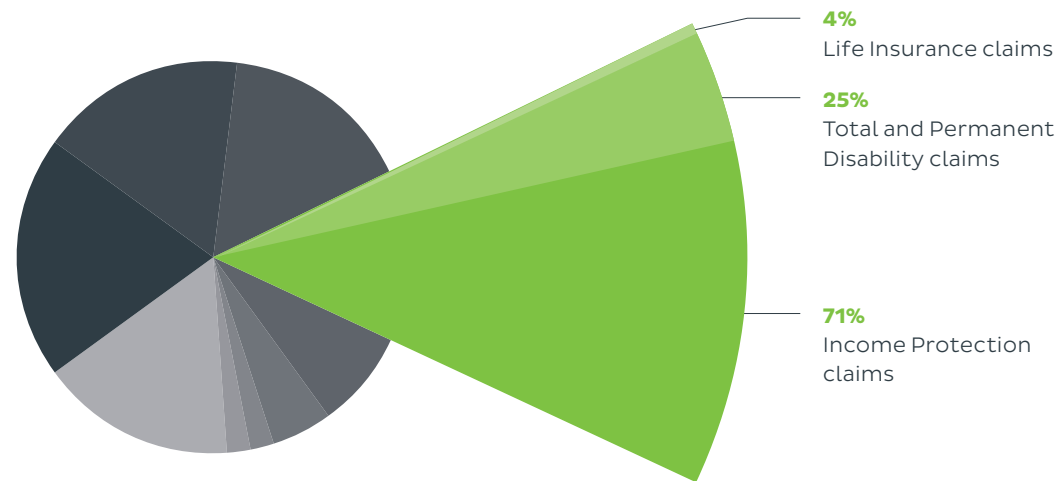
The prognosis for anxiety disorders, major depression and psychosis can also be improved by early detection and intervention. Many people who receive appropriate treatment recover well or even completely.



## Claims paid for mental health conditions

In 2021/22, TAL paid  
**\$2.7 billion**  
 in claims to Australians<sup>5</sup>.

Of those claims,  
**18%**  
 were for mental health conditions.



DEPRESSION AND POST TRAUMATIC STRESS DISORDER WERE AMONG THE MOST PREVALENT CLAIMED CONDITIONS WITHIN TAL'S MENTAL ILLNESS CLAIMS

People often think life insurance is about payments to families when a loved one passes away. But

**71%**

of the total volume of claims we paid helped our customers continue living their lives while recovering from an illness or injury<sup>5</sup>.

## Underwriting mental health conditions

Applying for life insurance requires a risk assessment process called underwriting. This process requires careful consideration to make sure we are able to fully assess your situation, and provide you with the right cover at the right price.

Underwriting mental health conditions can be challenging due to their complexity, particularly when applying for disability benefits such as Total and Permanent Disability (TPD) and Income Protection (IP). There are many factors we need to consider, including the impact of an individual's occupation on a mental health condition, and whether the occupation itself is likely to affect an individual's prognosis.

The insurance application will include questions that ask you about your personal medical history including mental health conditions. We may seek further information from you over the telephone or via a written questionnaire. With your consent, we may also write to your treating doctor for more detailed information.

At TAL we understand the privacy of your information is important to you and we respect the confidentiality of the information you provide to us. Read more about why we collect information and how we use it at [tal.com.au/privacy-policy](https://tal.com.au/privacy-policy)

Once we have agreed to provide you with cover and set your premium, and provided you have disclosed all relevant information at the time of your application, we cannot cancel or increase your premiums because of deterioration of your health or circumstances.

**IF YOU HAVE HAD, OR ARE CURRENTLY SUFFERING FROM A MENTAL HEALTH CONDITION, THE FACTORS THAT WILL BE TAKEN INTO CONSIDERATION DURING THE UNDERWRITING PROCESS INCLUDE:**

- Diagnosis
- Number and duration of episodes
- Combination of the condition with other health or lifestyle factors
- Symptoms and the cause of the symptoms
- Time since last symptoms
- Time off work or usual activities
- Treatment, including any hospital admissions
- Any suicidal thoughts or attempts.

## Underwriting outcomes

If your application for cover presents a higher risk, we may set a higher premium for cover (usually Life cover) or exclude certain risks (usually TPD and IP cover). Occasionally, we may decline to provide you with cover, but we'll always explain why.

Mental health exclusions may be applied to TPD and IP benefits even where you may have completely recovered from mental illness.

If your ability to work is currently impacted due to an illness or injury, TPD and IP insurance will be unavailable. We require a recovery period where you are symptom free, whether on treatment or not, for you to be considered for TPD and IP benefits.

Where your mental health history is more extensive, includes a history of severe mental illness or Post Traumatic Stress Disorder, it may be difficult for you to obtain additional TPD or IP insurance outside of any default cover you may have within your superannuation fund.

### WHAT IS A MENTAL HEALTH EXCLUSION?

An exclusion is a condition on your insurance cover that precludes you from making a claim on your cover for certain events or circumstances. By offering an exclusion, we can still provide you with valuable insurance cover by removing the ability to claim for that particular reason.

The wording of our exclusions includes language that describes symptoms, as well as diagnosed conditions. They are based on significant amounts of research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

At TAL, we have a firm commitment to never using any exclusion clause unfairly and we assess each claim on its own merits and on the evidence available at the time.

We also understand that circumstances change over time. Where improvement occurs and your condition resolves, you can apply to be underwritten again and we can consider the removal of any loading or exclusion.



### UNDERWRITING FACT

*We require a recovery period where you are symptom free, whether on treatment or not, for you to be considered for TPD and IP benefits.*

## Where to find more information and support

If you or anyone you know is currently experiencing any symptoms of a mental health condition talk to your GP or health professional. You can also contact the following services for free and confidential help.

### Health Direct

Health Direct is a free service supported by the governments of Australia that provides safe, practical health information and advice.

→ [healthdirect.gov.au](http://healthdirect.gov.au)

### Australian Government, Department of Health

An Australian government website providing information and resources for consumers on health promotion and disease prevention, including Australia's Physical Activity and Sedentary Behaviour Guidelines.

→ [health.gov.au](http://health.gov.au)

### Australian Psychology Society

The APS strongly advocates for the discipline and profession of psychology, supports high standards for the profession, promotes psychological knowledge to enhance community wellbeing, and is dedicated to providing benefits to support members' professional lives.

→ [psychology.org.au](http://psychology.org.au)

### SANE Australia

SANE Australia is a national Australian charity that provides a help centre and information service to help all Australians affected by mental illness, by improving their lives and reducing the risk of suicide.

→ 1800 18 SANE (7263)

→ [sane.org](http://sane.org)

### Eat for Health

An Australian government website providing information, resources and tools about the Australian Dietary Guidelines and advice about the amount and kinds of foods that we need to eat for health and wellbeing.

→ [eatforhealth.gov.au](http://eatforhealth.gov.au)

## About TAL

For more than 150 years, TAL has been providing Australians and their families with financial security, enabling them to keep living the life they planned – no matter what happens. 4.5 million Australians are protected by TAL and our partners and in the 2021/22 financial year, we paid \$2.7 billion in claims to over 39,000 Australians and their families<sup>5</sup>.

At the heart of the claims experience is you. Our goal is to help you lead as healthy and full a life as possible and help you get back to health as quickly as possible, taking into account all of your circumstances.

## Our focus on your health

We care about the health of every Australian and we're always looking for new ways to help you live as healthy and full a life as possible.

When we look at health, we take a holistic approach that considers the balance of three elements that let you live your best life: physical, mental and financial health.

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### References

**1** Australian Bureau of Statistics (ABS) (2022). National Survey of Mental Health and Wellbeing: Summary of Results, Australia, 2020–21 **2** <https://www.healthdirect.gov.au/causes-of-mental-illness> **3** Social Media and Mental Health: Benefits, Risks and Opportunities for Research and Practice, 2020, Journal of Technology in Behavioral Science **4** <https://www.sleephealthfoundation.org.au/technology-sleep.html> **5** Claims statistics based on total claims paid under TAL Life Limited insurance products (excluding funeral insurance) between 1 April 2021 and 31 March 2022 **6** Australian Bureau of Statistics (2007) **7** [www.racgp.org.au/afp/2012/june/the-pet-effect/](http://www.racgp.org.au/afp/2012/june/the-pet-effect/) **8** Australian Institute of Health and Welfare (2022), Mental health services in Australia

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The TAL logo consists of the letters 'TAL' in a bold, sans-serif font. The 'T' and 'A' are a dark blue color, while the 'L' is a bright green color.