

# A healthy back

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Practical tools and  
techniques to help you  
lead a fulfilling life



### Important Information

This information booklet has been compiled by TAL Life Limited ABN 70 050 109 450 (TAL) in consultation with:

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# Introduction

The back is designed to be incredibly strong, yet highly flexible, providing for mobility in many different directions. We can sometimes take this combination of strength and flexibility for granted in our everyday lives – until something goes wrong.

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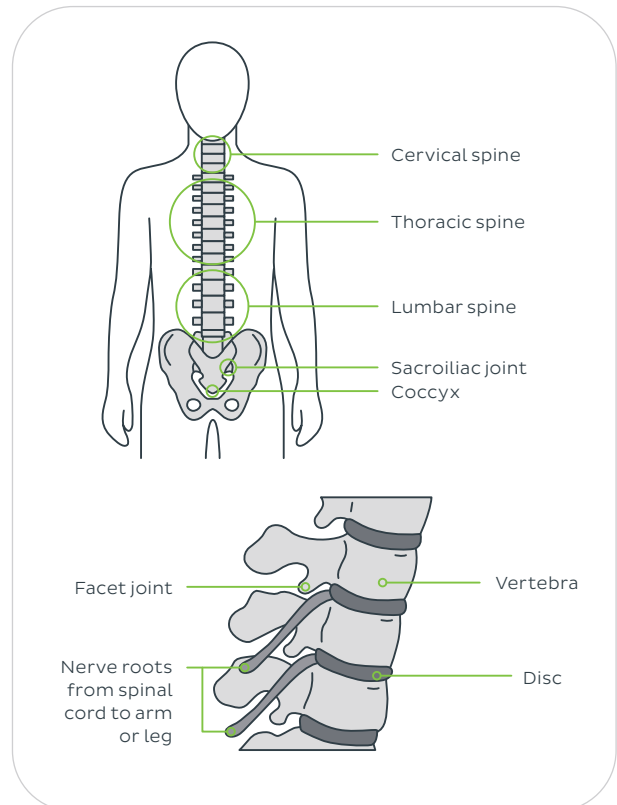
# Understanding back pain

**The spine is a remarkable combination of strong bones, flexible ligaments and tendons, small and large muscles and sensitive nerves.** The back is built around the bones of the spinal column which consists of 33 bones (vertebrae) sitting one on top of another.

The spine sits on the pelvis and is topped by the skull. The bones of the spine are connected by discs at the front, and facet joints at the back. The discs help to absorb loads on the spine and, with the facet joints, give the spinal column its flexibility.

Back pain is very common and in many cases difficult to prevent completely. There are some factors which you cannot change, however there are a number of things you can do to reduce the risks of developing disabling back pain and help keep your spine as healthy as possible:

- 1 **Enjoy the benefits of regular exercise**
- 2 **Practice good ergonomics when sitting**
- 3 **Take care when lifting**
- 4 **Eat well**
- 5 **Manage your emotional health**





BACK PAIN AFFECTS  
**UP TO 16%** OF THE AUSTRALIAN  
POPULATION ON ANY ONE  
DAY AND IS ONE OF THE MOST  
COMMON HEALTH CONDITIONS  
IN AUSTRALIA<sup>1</sup>. IT CAN HAPPEN  
AT ANY AGE AND CAN LAST  
JUST A FEW DAYS OR  
MANY YEARS.

### Signs to look out for

- Severe pain in the back, buttocks, perineum, genitalia, thighs and/or legs
- Loss of sensation, pins and needles or weakness in one or both legs
- Saddle numbness or tingling (change in sensation in the body areas that sit on a saddle: buttocks, anus and genitals, e.g. inability to feel toilet paper when wiping)
- Recent onset of bladder dysfunction (inability to urinate, difficulty initiating urination, loss of sensation when you pass urine, incontinence, loss of the full bladder sensation)
- Recent onset of bowel dysfunction (bowel incontinence, constipation, loss of sensation when passing a bowel motion)
- Recent loss of sexual function (inability to achieve erection or ejaculate, loss of sensation during intercourse).

**If you are experiencing any of these symptoms, seek immediate medical advice.**



### BACK FACT

*Australians with back pain reported an average pain intensity of 62/100, indicating symptoms often persist longer than a few weeks.<sup>2</sup>*

# 1 Enjoy the benefits of regular exercise

**Exercise is one of the best ways** to help prevent and manage most types of back pain<sup>3</sup>.

## Exercise can help:

- ✓ Ease stiffness and pain
- ✓ Build up muscle strength and stamina
- ✓ Improve your flexibility and general fitness

The type of exercise you choose may vary depending upon on your level of fitness, however it is important to choose exercise that feels good and that you enjoy. This way you are more likely to continue the activity and see the benefits. Common exercises that are beneficial for the back include:



**Walking** provides low-impact regular movement for the joints and muscles, and can help ease back pain



**Swimming** takes the strain off joints and muscles while working out the entire body



**Yoga** improves balance and increases flexibility



**Pilates** strengthens core muscles and the spinal column and promotes good posture



**Exercise programs** provide a cardiovascular workout and all over body conditioning, including the back and core muscles

You may experience some mild back pain and/or muscle soreness when you start a new type of exercise regime. This is normal and will improve as you get stronger and fitter. Speak to your doctor or physiotherapist if discomfort persists.

There are many other exercises that you could do which would be helpful. Your doctor or physiotherapist may recommend:

## Resistance Exercise

Resistance exercise can help make you stronger and make normal daily tasks feel easier. Resistance exercise strengthens your muscles using some form of resistance such as your body weight, free-weights, machine weights, or resistance bands.

## Endurance/Cardiovascular Exercise

Endurance exercise helps to “loosen up” your spine joints and muscles and increase your heart rate to improve circulation. Endurance and cardiovascular exercise has been shown to help reduce pain and can improve/maintain function<sup>4</sup>. It also assists in weight-control and stress management, helping you feel generally better.

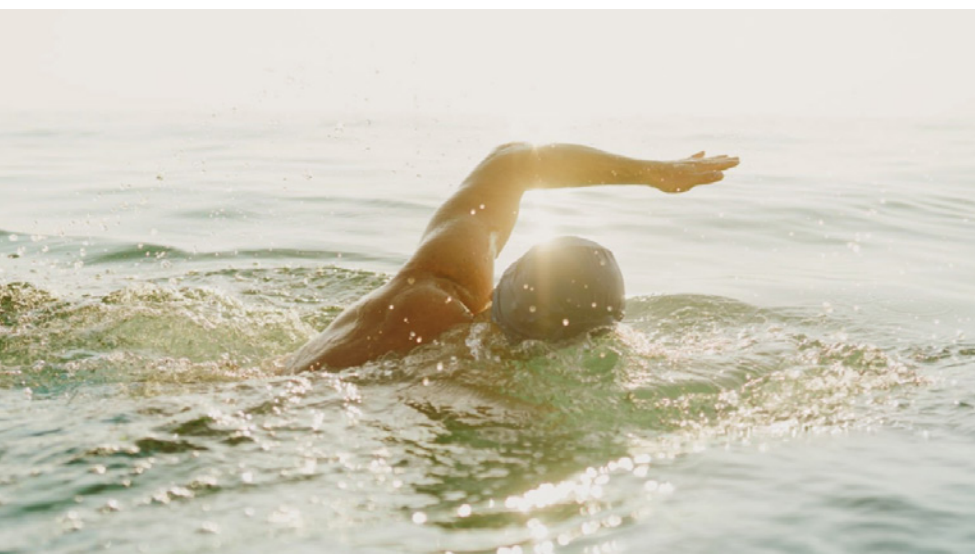
Endurance exercise can be low impact such as swimming and walking, or high impact and more vigorous such as jogging and playing team sports.

## FINDING TIME TO EXERCISE

Many of us struggle to find the time to exercise regularly.

### How about:

- ✓ Walking to the shops instead of taking the car
- ✓ Getting off the train or bus a stop early and walking part of the way home
- ✓ Using the stairs instead of the lift
- ✓ Exercise with a friend to keep each other motivated
- ✓ Use a Fitbit or pedometer to set goals and record your steps



*Consult your doctor or physiotherapist before starting any exercise program.*

## If you experience a bout of back pain it is best to stay active

Your back is designed for movement so the sooner you return to your normal activities the sooner you will recover from a bout of back pain. It is best to keep gently active and continue going to work<sup>5</sup>. Though some things that you do will feel painful, moving gently is very unlikely to damage your back.

Pain can feel worse if your back stiffens up; try to continue moving as normally as you can within the limits of your pain.

You might feel better if you change positions more often and avoid the same position for too long. For example, alternate regularly between walking, sitting and standing. If travelling for long periods, try to plan your journey so that you can change position frequently.

### Early walking program

One type of exercise that is safe and easy to do early on is walking.

With the The Heart Foundation's walking group you can join a local walking group or develop a personal walking plan.

#### Find our more here:

→ [www.heartfoundationwalking.org.au](http://www.heartfoundationwalking.org.au)



## MYTH BUSTERS

### MYTH #1

#### Moving will make my back pain worse

##### FACT

**It is essential to keep moving<sup>5</sup>.** Muscles that are in spasm due to pain, relax when gently moved and stretched. Gradually increase how much you are doing, and stay on the move.

### MYTH #2

#### Pain equals damage

##### FACT

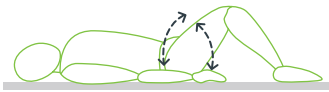
Recent research has changed our thinking of pain<sup>6</sup>. **Level of pain has little relationship with damage to the spine and more to do with your unconscious and conscious interpretation of the level of threat the pain represents.** An increase in pain does not mean your back is being damaged. It's ok to feel a small amount of pain with exercise.



## SIMPLE EXERCISES

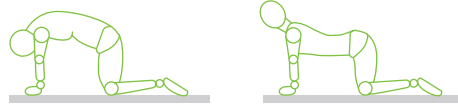
If you experience back pain it is a good idea to start a supervised exercise program to help minimise any discomfort during exercise and receive guidance from a health professional on how hard you should push yourself. Your Physiotherapist can tailor an exercise program to suit your fitness level and give you advice on where to start.

Here are some simple exercises to get you moving. Start with 10 repetitions of each exercise and build up to 20. Consult your doctor or physiotherapist before starting any exercise program.



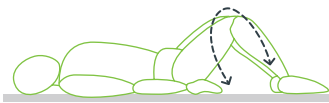
### Pelvic Tilt

Keeping your bottom on the bed or floor, slowly flatten the small of your back, and then arch your back. Keep your feet flat.



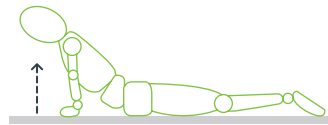
### Cat Stretch

Round your spine upward to curve your back, and then slowly arch your back.



### Knee Roll

Bend your knees keeping your feet flat. Slowly rock your knees from side to side as far as you feel comfortable, keeping your shoulders relaxed and down on the bed or floor.



### Back Extension

Lying face down with both hands under your shoulders. Use your arms to push up, arching your back, keeping your hips on the bed/floor. Don't hold the position, lower and repeat. You may find you can only partially straighten your arms – this is fine.

## RESTING AND SLEEPING

You may find the following positions useful for sleeping or resting.



Lie on a bed or the floor with your knees bent and your feet flat. Try using one or two pillows under your knees for support.



Lie on your side with your hips and knees slightly bent. Place a pillow between your knees for comfort. A small rolled-up towel placed under your waist may also give support.

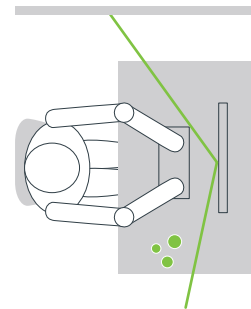
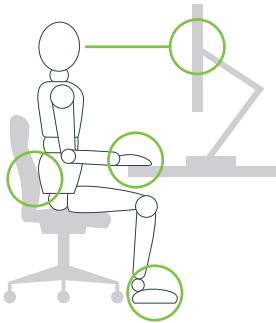
## 2

## Practice good ergonomics while sitting

If you work in an office you probably spend most of your day sitting behind a desk.

**Prolonged sitting is a risk factor** for developing back pain and can make back pain worse.

**'Good ergonomics'** refers to the way your work environment is set up, and the way your work tasks are arranged each day. Your work environment and the way in which you organise your workspace can help prevent and manage back pain at work<sup>7</sup>. Here are some tips on how to adjust your chair and set up your workstation:



### 1 Support your back and rest your feet on the floor

Adjust your chair with the back rest upright so your lower back is properly supported to reduce the strain on your back. The chair height should enable you to use the keyboard with your wrists and forearms straight and level with the floor. This can help prevent overuse injuries. Place your feet flat on the floor. If your feet are not on the floor, request a footrest which lets you rest your feet at a level that's comfortable. Crossing your legs whilst sitting may contribute to posture-related problems.

### 2 Place your screen at eye level

Your screen should be directly in front of you. If the screen is too high or too low, you'll have to bend your neck, which can cause discomfort. If you reach out in front of you, you should be just able to touch your screen with your fingertips. This ensures it is not too close or too far away.

### 3 Place your keyboard in front of you when typing

Leave a gap of about four to six inches (100–150mm) at the front of the desk. This allows you to rest your wrists between bouts of typing. Keep your arms bent in an L-shape and your elbows by your sides. A wrist rest can be used to keep wrists straight and at the same level as the keys. Do not place any papers between you and your keyboard. Use a document holder.

### 4 Avoid screen reflection

Your screen should be as glare-free as possible. Place the screen so that it does not face windows, catch reflections from windows, or have a window directly behind it causing glare. Adjusting the screen's brightness or contrast can make it easier to use.

### 5 Make objects accessible

Position frequently used objects, such as your telephone or stapler, within easy reach. Avoid repeatedly stretching or twisting to reach things. Position and use the mouse as close to you as possible. A mouse mat with a wrist pad may help keep your wrist straight and avoid awkward bending.

### 6 Avoid phone strain

If you spend a lot of time on the phone, try using a headset instead of a handset. Repeatedly cradling the phone between your ear and shoulder can strain your neck muscles.



### DID YOU KNOW?

Poor posture at work can result in back pain, discomfort of the head, neck, shoulder, arm, hand wrist, leg and foot, circulation problems and headaches<sup>8</sup>.

## Arranging work tasks for good ergonomics

- 1 Take regular **1–2 minute breaks** every 30 minutes
- 2 **Have lunch away from your desk** – use the opportunity to get up and move
- 3 **Use a standing desk** for part of the day
- 4 **Arrange your work day** so you are not sitting and doing one task for too long
- 5 **Avoid eye strain** by resting your eyes regularly.

## Posture tips for laptop users

Laptops allow us to be able to work more flexibly, but they have been blamed for causing work-related back, neck and shoulder problems.

Here are some ways you can make your laptop safer and more comfortable to use:

- ✓ Use a separate keyboard and mouse so the laptop can be put on a stand
- ✓ Have the screen opened at eye level
- ✓ Use your laptop on a stable base (not on your lap), where there is support for your arms
- ✓ Take regular breaks
- ✓ Adopt good sitting posture with lower back support
- ✓ Ensure other desk equipment is within reach.



### ERGONOMICS TIP

*If you have a chair with arm rests, check that the arm rests are not too high. High armrests get in the way of good ergonomics by preventing your chair from moving in close to your desk. This leaves your arms outstretched and can lead to neck and shoulder pain. Many chairs with arm rests allow you to remove them.*

## WARNING SIGNS: POSTURE

Any type of prolonged poor posture will, over time, substantially increase the risk of developing musculoskeletal pain.

### TIPS FOR IMPROVING POSTURE



#### Don't slouch

Slouching doesn't necessarily cause discomfort, but over time this position can place strain on muscles and soft tissues. This strain may increase tension in the muscles, which may in turn cause pain.



#### Stand with your weight evenly distributed on both legs

Leaning more on one side whilst standing can place excessive pressure on one side of your lower back and hip that could lead to pain.



#### Prevent 'tech neck'

Hunching over a keyboard or prolonged use of a mobile can contribute to you developing a rounded upper back, which can cause shoulder and upper back stiffness.

# 3 Take care when lifting

Learning and following the **correct method for lifting and handling heavy loads** can help prevent injury and avoid back pain<sup>9</sup>. Here are some tips for safe lifting:



### Plan before you lift

Where is the load going to be placed? Will help be needed with the load? Remove obstructions, such as discarded wrapping materials. For long lifts, such as from floor to shoulder height, consider resting the load mid-way on a table or bench to change your grip. Use appropriate handling aids where possible.



### Know your limits

Don't lift, push or pull anything too heavy. Break the load down into smaller lots. There's a difference between what people can lift and what they can safely lift. If you're in doubt, seek advice or get help.



### Keep the load close to the body

Keep the load close to the body for as long as possible while lifting to reduce the amount of pressure on the back. Keep the heaviest side of the load next to the body.



### Don't twist when you lift

Avoid twisting the back or leaning sideways, especially while the back is bent. Keep your shoulders level and facing the same direction as the hips. Turning by moving your feet is better than twisting and lifting at the same time.



### Move smoothly

Don't jerk or snatch the load as this can make it harder to keep control and increases the risk of injury.



### Look ahead

Keep your head up when handling the load. Look ahead, not down at the load, once it has been held securely.



### Lower down, then adjust

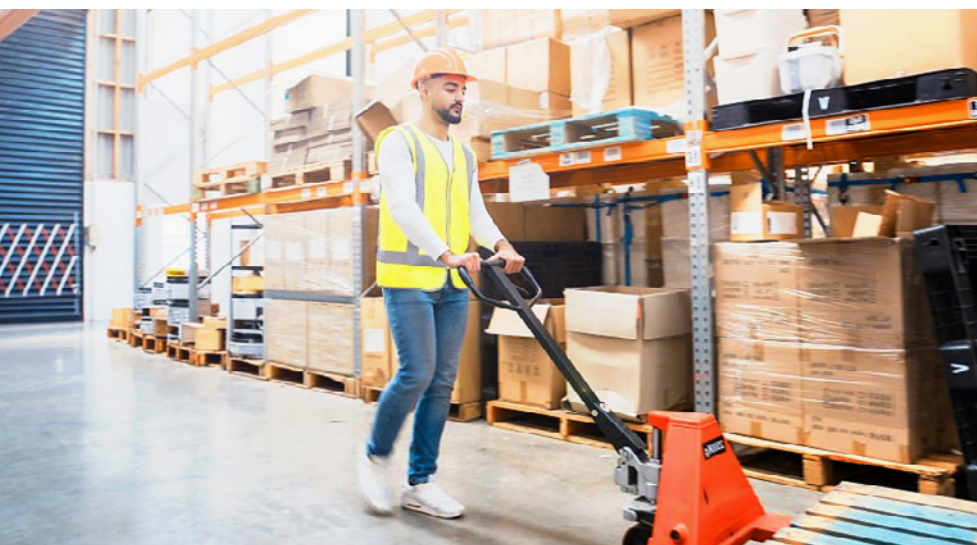
Put the load down and then adjust. If you need to position the load precisely, put it down first, and then slide it into the desired position.

More information on Work Health and Safety can be found at [www.safeworkaustralia.gov.au](http://www.safeworkaustralia.gov.au)

## USING TOOLS

When using tools at work, it is important you:

- ✓ Avoid storing tools in awkward places
- ✓ Try to avoid working on areas of floor that are cluttered, uneven, wet or slippery
- ✓ Wear proper clothing and footwear (personal protective equipment) e.g. gloves, non-slip shoes, apron
- ✓ Use long-handled tools where possible
- ✓ Your posture should be adapted to avoid stress by using your legs and stabilising your back
- ✓ Avoid maintaining any position or activity for prolonged periods of time
- ✓ Change position and move around at frequent intervals
- ✓ Perform a variety of work tasks during the day and alternate between tasks wherever possible.



### TIP

*Use powered mechanical aids or ergonomically designed trolleys to handle large, bulky or awkward items*

## 4 Eating well

Back pain can be **aggravated when you are carrying too much body weight** which can put a lot of pressure on your bones and joints. If you are overweight it can benefit you to lose weight.

The Australian Dietary Guidelines<sup>10</sup> suggest the following tips that can help to achieve a healthy weight and improve overall health:

### Enjoy a wide variety of foods from these five groups every day

- ✔ Vegetables, including different types and colours, and legumes/beans
- ✔ Fruit
- ✔ Grain (cereal) foods, mostly wholegrain and/or high cereal fibre varieties, such as breads, cereals, rice, pasta, noodles, polenta, couscous, oats, quinoa and barley
- ✔ Lean meats and poultry, fish, eggs, tofu, nuts and seeds, and legumes/beans
- ✔ Milk, yoghurt, cheese and/or their alternatives, mostly reduced fat (reduced fat milks are not suitable for children under the age of two years).

**And drink plenty of water.**

### Limit saturated fat

Limit foods high in saturated fat such as biscuits, cakes, pastries, pies, processed meats, burgers, pizza, fried foods, potato chips, crisps and other savoury snacks.

Replace high fat foods which contain predominantly saturated fats such as butter, cream, cooking margarine, coconut and palm oil with foods which contain predominantly polyunsaturated and mono-unsaturated fats such as oils, spreads, nut butters/pastes and avocado.

### Limit added salt

Limit intake of foods and drinks containing added salt.

- ✔ Read labels to choose lower sodium options among similar foods
- ✔ Do not add salt to foods in cooking or at the table.





### **Limit added sugars**

Limit intake of foods and drinks containing added sugars, such as confectionery, sugar sweetened soft drinks and cordials, fruit drinks, vitamin waters, energy and sports drinks.

### **Limit alcohol intake**

If you choose to drink alcohol, limit intake. For women who are pregnant, planning a pregnancy or breast-feeding, not drinking alcohol is the safest option.

Australian guidelines recommend no more than two standard alcoholic drinks per day.

### **Consult your doctor or a dietitian before changing your diet.**

### **Omega 3 oils and fish oil supplements**

There are some food components and substances that may have some impact on relieving inflammation or controlling symptoms that you may experience from back pain.

#### **Omega 3 oils**

Eating foods rich in omega-3 fats (a type of polyunsaturated fat) may reduce inflammation that you experience. While the effects are not as potent as some medications, they do not have serious side effects and provide heart health benefits too.

#### **Fish oil supplements**

Fish oil supplements are widely available in supermarkets and pharmacies in a range of doses. The dose needed to reduce inflammation in conditions such as back pain is about 2.7 grams of omega-3 (EPA plus DHA) daily.

#### **This dose usually requires either:**

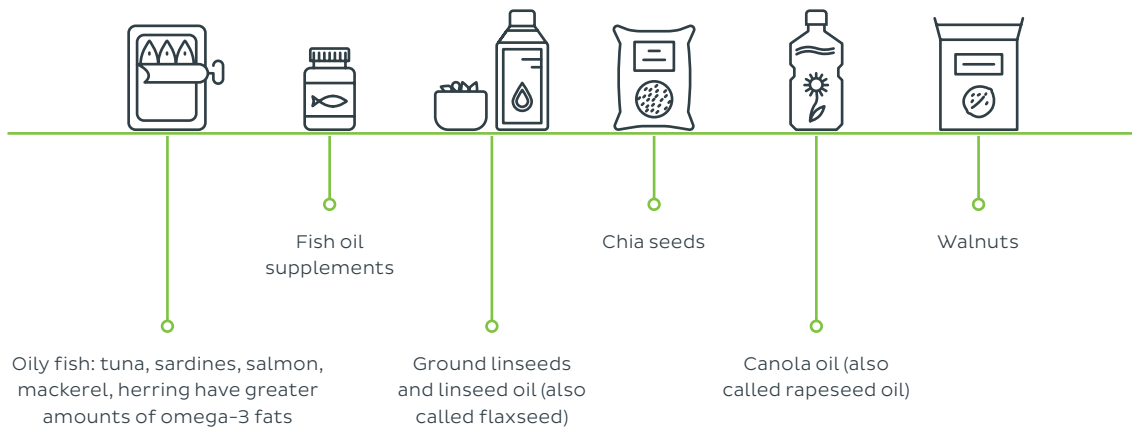
- ✔ 9–14 standard 1000mg fish oil capsules, or
- ✔ 5–7 capsules of a fish oil concentrate per day, or
- ✔ 15mL of bottled fish oil, or
- ✔ 5–7mL of concentrated bottled fish oil per day.

It may take a few months to notice improvements in symptoms after you start taking fish oils regularly. If there is no change; speak with your doctor about other options. Make sure that if you use supplements to take pure fish oil rather than fish liver oils (such as cod liver oil). Fish liver oils contain large amounts of Vitamin A which can cause serious side effects if taken in large doses.



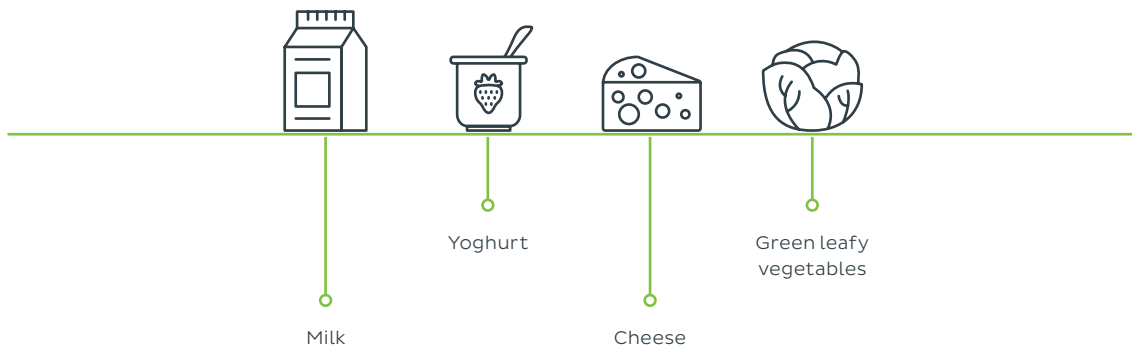
*As with all supplements, you should ask your doctor or pharmacist for advice before taking fish oil, glucosamine or chondroitin and check whether you can take it with any existing medicines.*

## FOODS RICH IN OMEGA-3 FATS

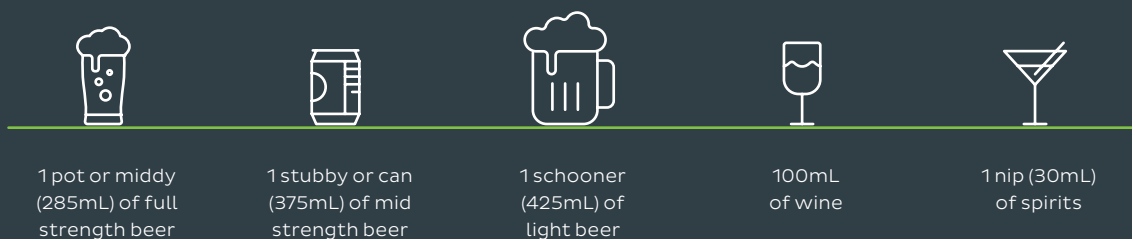


## FOODS HIGH IN CALCIUM AND VITAMIN D

Calcium and Vitamin D are both important to increase bone strength. Vitamin D also helps improve calcium absorption, as well as boost the immune system. Low fat dairy products and green leafy vegetables are the best way to get both of these.



## WHAT IS A STANDARD DRINK?





## 5

# Managing your emotional health

Musculoskeletal pain is interconnected with depression, anxiety, fatigue and sleep disturbance. **Chronic stress increases muscle tension and heightens pain sensitivity, worsening chronic back pain.**<sup>11</sup>

When you are managing back issues, it is common to experience a range of emotions including stress, worry, anger, grief, frustration and sadness.

These are all normal emotions and can motivate you to manage your symptoms and engage in treatment. The emotional distress may change over time as a result of changes in your capacity; your levels of, and ability to cope with pain; changes in your symptoms and perceived effectiveness of your treatment.

It is, however, important to take note of how you are feeling and to address feelings of depression and anxiety that last longer than two weeks. It is also important to pay attention to your use of substances to help manage your symptoms. The good news is that with the right treatment, most people recover from anxiety, depression and substance misuse. This can have a positive impact on your recovery from back pain.

### What is depression?

Depression is more than just sadness or a low mood, which is a common part of the human experience. Instead depression is a serious condition that can have severe effects on both physical and mental health.

Depression causes great distress and can have a significant impact on your capacity to function as you used to. It might even make you less able to follow your treatment plan. The sooner you seek help, the quicker and more effective your recovery can be so if you have any of the following symptoms, you should talk to your doctor.

#### Have you:

- Felt isolated from social supports?
- Lost or gained a lot of weight or had less or more appetite?
- Had sleep disturbance?
- Lacked motivation to engage with others or tasks which you previously enjoyed?
- Felt slowed down, restless or overly busy?
- Felt tired or had no energy?
- Felt worthless or felt excessively guilty?
- Had poor concentration, difficulties thinking or been very indecisive?
- Felt irritable, frustrated and moody?
- Had recurrent thoughts of death or dying?

## What is anxiety?

Anxiety is more than just feeling “stressed” – it’s a serious condition that can make it difficult to cope with day-to-day life. Anxious feelings are a normal reaction to a situation where a person feels stressed and usually pass once the situation has passed, or the ‘stressor’ is removed.

It is normal to be afraid when your health is compromised. Changes in symptoms can often cause feelings of worry and fear. If these feelings become persistent and/or widespread you might consider seeking support. Like depression, the sooner you seek help, the quicker and more effective your recovery can be so if you have any of the following symptoms, talk to your doctor.

### Are you:

- Feeling very worried or anxious most of the time?
- Finding it difficult to calm down?
- Experiencing physical symptoms such as hot or cold flushes, tightening of the chest, difficulty breathing or a racing heart?
- Feeling overwhelmed or frightened by sudden feelings of intense panic/anxiety?
- Experiencing recurring thoughts that cause anxiety, but may seem silly to others?
- Avoiding situations or things, which cause anxiety (e.g. social events or crowded places)?

## Managing stress

Trying to relax is a crucial part of easing the pain caused by muscle tension. Whilst you cannot always avoid stress, you can learn to reduce and manage stress.

The following tips can help you look after your mind and body, and reduce stress and its impact on your health.

- 1 Identify warning signs**  
Learn to notice the signs in your body that indicate when stress is becoming a problem, such as tensing your jaw, experiencing headaches, irritability and short temper.
- 2 Identify your sources of stress**  
These might include late nights, deadlines, relationships, financial worries or changing jobs. By anticipating, managing or even finding ways to remove the source will help reduce stress.
- 3 Establish routines**  
Routines such as regular times for exercise and relaxation, meal times, waking and bedtimes, can be calming and reassuring, and can help you to manage your stress.
- 4 Look after your health**  
Focus on healthy eating and getting regular exercise. Take time to do activities you find calming or uplifting, such as listening to music, walking or dancing. Avoid using alcohol, tobacco or other drugs to cope.
- 5 Connect to others who care**  
Share your thoughts and feelings with others when opportunities arise. Don’t ‘bottle up’ your feelings. When you share your concerns or feelings with another person, it does help relieve stress. But it’s important that the person you talk to is someone that you trust and who you feel can understand and validate your thoughts and feelings.
- 6 Make time for fun and relaxation**  
Nurturing yourself is a necessity, not a luxury. If you regularly make time for fun and relaxation, you’ll be in a better place to handle life’s stressors. Relaxation techniques such as yoga, meditation, and deep breathing can help you manage stress levels.
- 7 Manage your time**  
Poor time management can cause a lot of stress. Try not to over commit yourself. Prioritise or delegate tasks to others if you can.





### DID YOU KNOW...

*A stress journal can help you identify the regular stressors in your life and the way you deal with them. Each time you feel stressed, keep track of it in your journal. You will begin to see patterns and common themes.*

#### Write down:

- ✓ What caused your stress
- ✓ How you felt, both physically and emotionally
- ✓ How you acted in response
- ✓ What you did to make yourself feel better

## Breathing exercises for stress

This calming breathing technique for stress, anxiety and panic takes just a few minutes and can be done anywhere.

- 1 **Let your breath flow** as deep down into your belly as is comfortable, without forcing it
- 2 Try breathing in **through your nose and out through your mouth**
- 3 **Breathe in gently and regularly.** Some people find it helpful to count steadily from one to five. You may not be able to reach five at first
- 4 Then, without pausing or holding your breath, **let it flow out gently, counting from one to five again**, if you find this helpful
- 5 Keep doing this for **three to five minutes**

## Back issues and substance use

Pain associated with back problems is one of the most common reasons for people to seek medical help. When pain medications are properly prescribed and used, the chance for addiction is relatively low, although it can still occur.

When your condition is causing significant pain it can be easy to rely on substances (both prescription and recreational, for example, alcohol) as a 'grab' for relief. The belief that "more is better" becomes problematic and "use" can become "misuse." If you or someone around you is concerned about your use of medication or other substances, it is important to seek professional help.

## Seeking professional help

Minimising your distress and putting on a brave face is not the answer. Actually, this can worsen your condition. Depression, anxiety and substance misuse are just like other health problems. There are treatments available; however there is no one size fits all. There are a range of effective treatments and health professionals, including psychologists, psychiatrists, specialist addiction counsellors and social workers, who can help people on the road to recovery. Your doctor will be able to make the appropriate referral and enable you to claim some of the fee through Medicare.

# Where to find more information and support

## How do I find a health professional?

If you don't have a regular GP, speak to your local practice or medical centre.

You may want to consider approaching a **physiotherapist** directly by contacting the Australian Physiotherapy Association on 1300 306 622 or use the 'Find a Physio' feature on their website:

→ [www.physiotherapy.asn.au](http://www.physiotherapy.asn.au)

To find an **occupational therapist** see the Occupational Therapy Australia website:

→ [www.otaus.com.au](http://www.otaus.com.au)

To find a **psychologist** see the Australian Psychological Society website:

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

## healthdirect

Trusted health information and advice online and over the phone, available 24 hours a day, 7 days a week. Funded by the governments of Australia.

→ 1800 022 222

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

## Arthritis Australia

Arthritis Australia is the peak body and works on behalf of the nearly four million Australian living with arthritis. Learn more about arthritis and how to manage it by contacting Arthritis Australia.

→ 1800 011 041

→ [www.arthritisaustralia.com.au](http://www.arthritisaustralia.com.au)

## Safe Work Australia

An Australian government statutory body established in 2008 to develop national policy relating to WHS and workers' compensation.

→ [www.safeworkaustralia.gov.au](http://www.safeworkaustralia.gov.au)

## About TAL

TAL has been protecting Australians for over 150 years, we are **trusted by 5 million Australians** to be there when they need it most. In our 2024/2025 financial year, we paid \$4.7 billion in claims to over 54,000 Australians and their families.

At the heart of the claims experience is you. Our goal is to help you get back to your best possible state of health as quickly as possible.

## TAL Health for Life

We all approach life a little differently and that's what makes this Australian life so precious and unique. **As a leading life insurer**, we partner with superannuation funds to provide them and their members with evidence-based and holistic health and wellbeing support.

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