



REFLECT Reconciliation Action Plan

2024-25

hbf



Since the launch of our first RAP in 2020, HBF executed a national growth strategy which resulted in an increased presence across Australia, and significant changes to our business. This was primarily driven by the acquisition of two Eastern-states based health funds, CUA Health and Queensland Country Health Fund, in addition to the acquisition of an adjacency business Life Ready (Physiotherapy). Furthermore, challenges faced during the COVID pandemic saw internal obstacles, and momentum slow around RAP-related activities.

At HBF we want to make a tangible difference towards reconciliation and create a culture of understanding and respect for Aboriginal and Torres Strait Islander peoples. We want to ensure that we have the right foundations in place with the right cultural practices embedded into all aspects of our organisation. After consultation with Jason Timor from Stone Crab, our Executive Leaders, Senior Leaders, and our existing RAP Governance Group, agreed to undertake a second Reflect RAP to enable us to build on these foundations and further educate our people across all our locations.



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About the artist

Artist: Kevin Bynder
Tribes: Whadjuk-Yuet Noongar and Widi Badimia – Amangu Yamatji

Kevin Bynder was born in Perth in 1975 to a Whadjuk-Yuet Nyungar mother and a Widi-Badimia Yamatji father.

At the age of 23, Kevin began his career as an artist, moving from Fitzroy Crossing to Broome where he established his first art studio. Since those humble beginnings, Kevin has sold his art locally, nationally, and internationally.

Kevin's studio is based in Perth's Yagan Square where he can be found working on his latest piece of art or speaking about the Noongar culture to locals and tourists.

Kevin has also worked in schools, teaching Aboriginal and Torres Strait Islander students from remote communities.

As well as his work on canvas, Kevin has designed the uniforms of a number of professional sporting clubs in Australia such as the Fremantle Dockers, West Coast Eagles, Perth Wildcats, and the Port Adelaide Football Club.



About the art

Kevin Bynder created bespoke artwork for HBF to tell HBF's story. The artwork speaks to our strong community values, and deep appreciation for our members and our people. The seven circles featured in the artwork are the values and policies of HBF, without them and the songlines the company wouldn't be successful.

The six circles to the left of HBF are the songlines. Songlines are the knowledge that has been founded by the original owners and passed down from generation to generation.

The right side of the artwork is the Derbal Yerrigan (The Swan River) where HBF is situated, and the home of the Boorloo Whadjuk Noongar tribe. The Swan River also plays a big part in setting the scene for HBF Run for a Reason.

Next to the Swan River is the Kaata Morda (Darling Range). Kaata Morda is said to be the Waagyl (Rainbow Serpent), after creating the land she lays dormant and resting looking over the Noongar tribes.

The 'U'shapes are HBF's members and people, the reason HBF exists.



Message from the CEO of HBF

It is with great pride and a deep sense of responsibility that I share with you our second Reflect Reconciliation Action Plan (RAP), a testament to our ongoing commitment to positive change and reconciliation.

Since the launch of our first RAP in 2020, our organisation and the world around us have experienced significant changes and challenges. The lessons we have learned have contributed to a more informed and determined view on the need for meaningful reconciliation.

Notwithstanding the outcome of the recent The Voice referendum, it led each of us and our entire community to consider difficult topics, themes and the current realities that face Aboriginal and Torres Strait Islander peoples throughout Australia. Now, as we all look to find a strong, shared future, the importance of reconciliation, respect for diversity, and a need for genuine collaboration has become increasingly paramount.

As we reflect on the past and recognise these changing dynamics, our commitment to reconciliation must continue to evolve and address both new challenges and opportunities with a focus on areas where we as an organisation and as individuals, can meaningfully contribute and make a practical difference.

This RAP is not just a document; it represents HBF's sincere commitment to creating a workplace and a community that genuinely celebrates diversity, equity, and inclusion. The actions, initiatives, and partnerships we have committed to are a direct response to the evolving needs of our organisation and the communities we serve.

We recognise that reconciliation is not a one-off activity but an ongoing process requiring education, adaptability and a willingness to embrace change. Our second RAP reflects our deepened understanding of reconciliation as a dynamic force that propels us forward.

I look forward to progressing our RAP and leveraging our unique organisational capabilities to make a meaningful and tangible difference to the communities we serve.

Dr Lachlan Henderson
Chief Executive Officer
HBF Health Limited



Message from the CEO of Reconciliation Australia

Second Reflect RAP

Reconciliation Australia congratulates HBF Health Limited on continuing its reconciliation journey by formally endorsing HBF Health Limited's second Reflect Reconciliation Action Plan (RAP).

Through this plan, HBF Health Limited continues to play an important role in a network of more than 3,000 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP continues the journey and primes the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also to increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables HBF Health Limited to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations HBF Health Limited on your second Reflect RAP, and I look forward to following your continuing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia



Acknowledgement of Country

HBF, is headquartered in Boorloo (Perth). We acknowledge the Whajuk Noongar people of the South West region of Western Australia as the Traditional Owners and Custodians of the land on which we live and work. We extend this acknowledgment to all Traditional Owners across the country and in particular Yamatji (Mid-West WA).

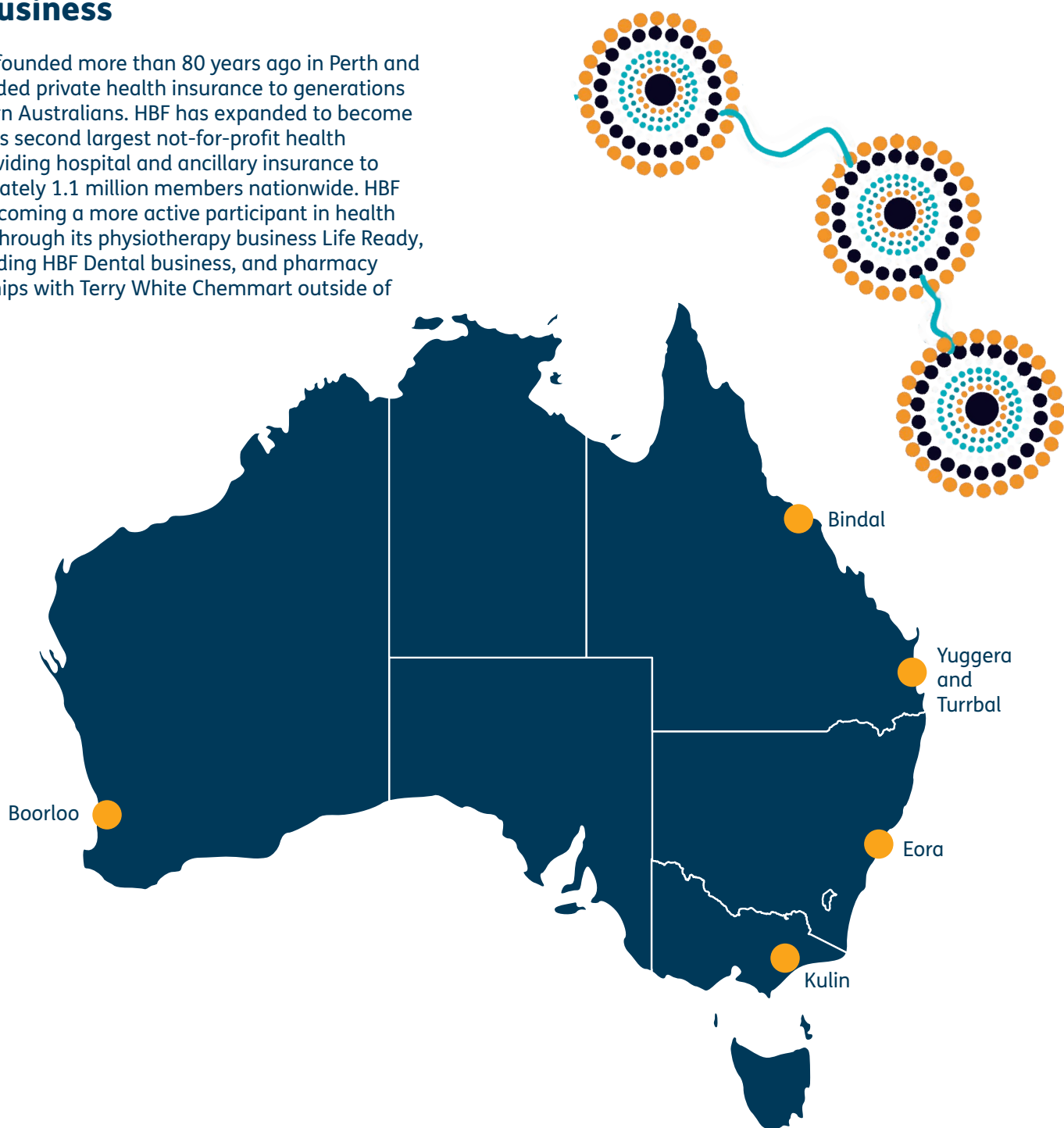
We are grateful to be here and acknowledge and honour the Traditional Owners of these various lands and their ongoing custodianship of this land and community.

Our business

HBF was founded more than 80 years ago in Perth and has provided private health insurance to generations of Western Australians. HBF has expanded to become Australia's second largest not-for-profit health fund, providing hospital and ancillary insurance to approximately 1.1 million members nationwide. HBF is also becoming a more active participant in health services through its physiotherapy business Life Ready, its expanding HBF Dental business, and pharmacy partnerships with Terry White Chemmart outside of

WA and Pharmacy 777 within WA. HBF is committed to actively connecting with and supporting the communities in which it operates as a trusted member-based organisation.

HBF is a national business, headquartered in Perth, with an office location in Brisbane and workspace in Melbourne. In 2023 we took another step in expanding our national presence with the acquisition of Queensland Country Health Fund, based in Townsville. As of 1 February 2024, HBF employs 1274 employees across Australia. In the absence of a formalised mechanism for employees to record their ethnicity, we note that HBF currently employs three (3) individuals who have proactively identified as Aboriginal peoples.



Our vision for reconciliation

HBF was created to bring the best healthcare within reach of ordinary Western Australians. Since then, generations of lives have been transformed, and even saved, thanks to the care they have received as HBF members. We recognise that as Australians we have for too long turned away from the truth of our history. We must acknowledge that the unacceptable health outcomes of many Aboriginal and Torres Strait Islander peoples have been allowed to persist without sufficient challenge.

Despite the disparities that exist across our nation and significant gaps in health, education, and life expectancy outcomes still experienced by Aboriginal and Torres Strait Islander peoples, we firmly believe that progress can and will continue towards reconciliation and closing the gap.

As part of our journey walking alongside Aboriginal and Torres Strait Islander peoples, we will:

- Continue to provide educational resources and opportunities for our employees to learn more about the histories, cultures, and challenges faced by Aboriginal and Torres Strait Islander communities in Australia.
- Continue to support Aboriginal and Torres Strait Islander businesses, including enhancing our procurement practices and partnerships.
- Work with Aboriginal and Torres Strait Islander communities to see where HBF could partner on specific health initiatives.

- Remain dedicated to supporting Aboriginal and Torres Strait Islander communities through our community engagement initiatives, volunteering, and other activities that contribute meaningfully to these communities.
- Maintain an inclusive and respectful workplace environment, where all employees are treated with dignity and equality, regardless of their background or ethnicity.
- HBF is committed to reconciliation with all Aboriginal and Torres Strait Islander peoples and to playing our part in true reconciliation that enriches us all.

Our vision for reconciliation will be achieved by integrating reconciliation outcomes into our organisation. We will leverage our unique strengths and the dedication of our people to contribute toward positive change while fostering a culturally aware, responsive and engaged environment.

We must leverage our competitive advantage to have a greater impact on the areas we can focus to make a difference. This means that we need to invest in building partnerships, creating innovative solutions, and providing quality services that meet the diverse needs of our members and the community, especially for Aboriginal and Torres Strait Islander peoples.

The success of HBF's RAP is reliant on all our people. Their contributions, no matter how big or small are what will make our vision a reality – everyone has a role to play. By working together and staying committed to our core values, we can play our part in contributing to a healthier future for all Australians.



HBF Employees, dancing with Midn Marr Dreaming during National Reconciliation Week, 2024.

Journey to date

In 2020 during National Reconciliation Week, HBF formally signed and committed to our first Reflect Reconciliation Action Plan (RAP). Since then, we have undertaken a number of projects and initiatives as we worked through the commitments made in our first Reflect RAP.

Some highlights include:

- Establishing our RAP Governance Group and Working Groups.
- Piloting a First Nations employment program.
- Renaming our head office building Walburniny – the Noongar word for ‘bringing good health’.
- Routinely recognising Reconciliation Week with our people participating in the Reconciliation WA Walk for Reconciliation.
- Celebrating NAIDOC week with our people, sharing history and culture through smoking ceremonies, dancers and guest speakers including the Hon. Ken Wyatt.
- Designed the 2024 HBF Run for Reason t-shirt in collaboration with Kevin Bynder featuring his bespoke HBF artwork.

While we are proud of the foundational steps we have taken, we recognise that since starting this journey HBF has changed significantly, as has the world around us. Our organisation is now more complex offering private health insurance as well as clinical services including physiotherapy and dental. We now also have members and employees located right across Australia. It is appropriate that we continue to look inwards, ensuring we reinforce the foundations we have set in place before embarking on more ambitious undertakings.

The HBF RAP Working Group is dedicated to ensuring that reconciliation efforts are genuine and impactful, with a commitment to building respectful relationships with Aboriginal and Torres Strait Islander peoples. At HBF, we are taking a significant step towards creating meaningful change and fostering respect and reconciliation with the Aboriginal and Torres Strait Islander peoples and their communities.

Our governance structure for our Reflect RAP consists of the HBF RAP Working Group, which will meet at least four times a year, comprise of representatives from each area of our business. The purpose of these Working Groups is to ensure that the outcomes of the RAP are carried through at the operational and local level. They will also meet at least four times a year. Each member of the business unit reconciliation working group and Group RAP Steering Committee will serve as our organisational RAP champions.



HBF Employees, WA Walk for Reconciliation, 2024.





Mida Marr
Dreaming

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Relationships			
Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Continue to identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	July 2024	Manager Environmental, Social, Governance and Community
	Research best practices and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	August 2024	Manager Environmental, Social, Governance and Community
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our employees.	May 2025	Head of Corporate Affairs
	RAP Working Group members to participate in an external NRW event.	May 2025	Advisor Diversity, Equity Inclusion and Employee Experience
	Encourage and support employees and senior leaders to participate in at least one external event to recognise and celebrate NRW.	May 2025	CEO
3. Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all employees.	May 2025	CEO
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	June 2024	Manager Environmental, Social, Governance and Community
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	June 2024	Manager Environmental, Social, Governance and Community
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination	August 2024	Head of HR Operations
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	September 2024	Head of HR Operations





Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights within our organisation.	September 2024	Manager Environmental, Social, Governance and Community
	Conduct a review of cultural learning needs within our organisation.	September 2024	Head of Succession and Leader Capability
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	June 2024	Manager Environmental, Social, Governance and Community
	Increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	June 2024	Advisor Diversity, Equity Inclusion and Employee Experience
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our employees about the meaning of NAIDOC Week.	June 2024	Manager Culture, Employee Value Proposition and Workplace Design
	Introduce our employees to NAIDOC Week by promoting external events in our local area.	June 2024	Advisor Diversity, Equity Inclusion and Employee Experience
	RAP Working Group to participate in an external NAIDOC Week event.	June 2024	Advisor Diversity, Equity Inclusion and Employee Experience







Opportunities

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	January 2025	General Manager People Strategy and Culture
	Build understanding of current Aboriginal and Torres Strait Islander employees to inform future employment and professional development opportunities.	January 2025	Head of Succession & Leadership Capability
	Review HBF's employee value proposition to consider messaging for Aboriginal and Torres Strait Islander job seekers and employees.(*)	August 2024	Manager Culture, Employee Value Proposition and Workplace Design
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	December 2024	Head of Procurement
	Maintain Supply Nation membership.	June 2024	Head of Procurement
	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	December 2024	Head of Procurement
	Create a HBF Aboriginal and Torres Strait Islander vendor directory (*)	October 2024	Head of Procurement
	Review HBF's selection criteria process for our significant vendors/suppliers to outline their commitment to Aboriginal and Torres Strait Islander engagement (*)	December 2024	Head of Procurement





Governance			
Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain a RWG to govern RAP implementation.	June 2024	Manager Environmental, Social, Governance and Community
	Draft a Terms of Reference for the RWG.	June 2024	Manager Environmental, Social, Governance and Community
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	June 2024	Manager Environmental, Social, Governance and Community
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	June 2024	Manager Environmental, Social, Governance and Community
	Engage senior leaders in the delivery of RAP commitments.	June 2024	RAP Working Group Executive Sponsor
	Appoint a senior leader to champion our RAP internally.	June 2024	CEO
	Define appropriate systems and capability to track, measure and report on RAP commitments.	June 2024	Manager Environmental, Social, Governance and Community
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Advisor Diversity, Equity, Inclusion and Employee Experience
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey	1 August annually	Advisor Diversity, Equity, Inclusion and Employee Experience
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September annually	Advisor Diversity, Equity, Inclusion and Employee Experience
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	March 2025	Advisor Diversity, Equity, Inclusion and Employee Experience



Creative Native, Aboriginal and Torres Strait Islander Art Exhibition, NAIDOC Week 2023



Creative Native, Aboriginal and Torres Strait Islander Art Exhibition, NAIDOC Week 2023



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Artwork by Kevin Bynder

