



Innovate Reconciliation Action Plan

January 2026 – January 2028



Artwork Acknowledgment

Rhys Paddick, Acknowledge This!

This art was created by Rhys Paddick who is a Budimia / Yamatji / Nyungar Australian digital artist whose passion lies in connecting people to stories. Everyone has a story, and Rhys believes this can be represented cross culturally through art. Traditionally working in Aboriginal education, Rhys has found a natural passion in drawing and expressing stories as a teaching tool to help educate people on Aboriginal culture.

Acknowledgement of Country

We honour the Whadjuk people of the Nyungar Nation, the Traditional Custodians of this boodja, where we stand today and their continued connection to culture and community, now and as it has been over many thousands of years.

We pay respect to Elders past and present and to all Aboriginal and Torres Strait Islander peoples and recognise that sovereignty was never ceded.

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Our Vision for Reconciliation

Our Purpose

To help members live better lives

Our vision for reconciliation in Australia is to live in a country that provides equal and equitable opportunities and treatment towards Aboriginal and Torres Strait Islander peoples and other Australians. We accept the history of Australia and want to work towards making this country one that everyone can live harmoniously.

In the context of our organisation as a health insurance fund, we commit to cultural respect, ensuring our services are culturally competent and accessible to Aboriginal and Torres Strait Islander peoples to create a more inclusive Australia.

Our Values

Member for Life

Community

Value and Affordability

Integrity

Accountability

Our Business

HIF is a not-for-profit health fund, proudly based in Boorloo on Wadjuk Nyungar Boodjar. Our story began back in 1954 as the Western Australian Government Railways Employees Hospital and Medical Benefits Fund Inc. Not the catchiest of names, we admit.

We sought to fix that 24 years later when we became the Health Insurance Fund of WA before, in June 2010, settling on Health Insurance Fund of Australia to reflect our growing nationwide membership. Some 70 years on, we stand tall amongst our competitors as an ethical, member-focused health fund offering great value health and travel cover. Unlike many Australian health funds, we do not have shareholders. Moreover, cash dividends are not paid directly to our fund members. Instead, we return any surpluses to our members in the form of lower premiums, increased benefits and new services. That's just our way of rewarding our loyal members.

Our philosophy is to give members the freedom to choose when it comes to their healthcare providers. It's why everything we do is centred on providing choice and access to help our members and their dependents lead healthy and happy lives.

Choice, access and ethics are three fundamental drivers that have become the cornerstones of our strategy.

We also support causes that matter to our members. HIF has covered same-sex couples for decades and was the first Australian health insurer to support Australian Marriage Equality. We welcome members who are trans or non-binary and have specific policies in place to ensure the experience of our trans, non-binary and gender diverse members is welcoming, safe and seamless.



Our growth is sustained by a dedicated workforce of 125 employees, predominantly local to Boorloo, with a few team members based across other states. We currently have no known Aboriginal and Torres Strait Islander employees.

Recognising the importance of diversity within our team, we are actively exploring strategies to better capture and celebrate the diverse backgrounds of our employees. This endeavor is not only a reflection of our core value of Community but also a crucial step towards achieving our vision of a reconciled, inclusive, and healthy Australia where every individual has the support to lead a fulfilling life.





Our RAP

As an organisation and as individuals, we made a commitment to educate ourselves and do better in acknowledging, respecting and learning from First Nations Peoples, which included listening to confronting story telling of how our country was first settled and stolen from the Traditional Custodians. We need to build meaningful relationships with Aboriginal and Torres Strait Islander stakeholders, encourage cultural awareness and show respect to the Traditional Custodians of the land.

Our RAP Working Group was formed in 2022 and has evolved and strengthened over the years.

The group meet monthly, we also share updates at our monthly all company Community Halls and share regular updates in our monthly all company newsletter. The group is chaired by our company's RAP Champion who sits on our Executive team (Jennifer O'Brien, Chief Member and People Leader) and includes team members from across all areas of the business who are responsible for developing and implementing our RAP activities.

Our RAP Working Group Members:

Jennifer O'Brien – RAP Chairperson
Chief Member and People Leader

Hannah Swainston
People Experience Advisor

Kirsten McManus
Office Coordinator

Teresa Harding
Information Security Manager

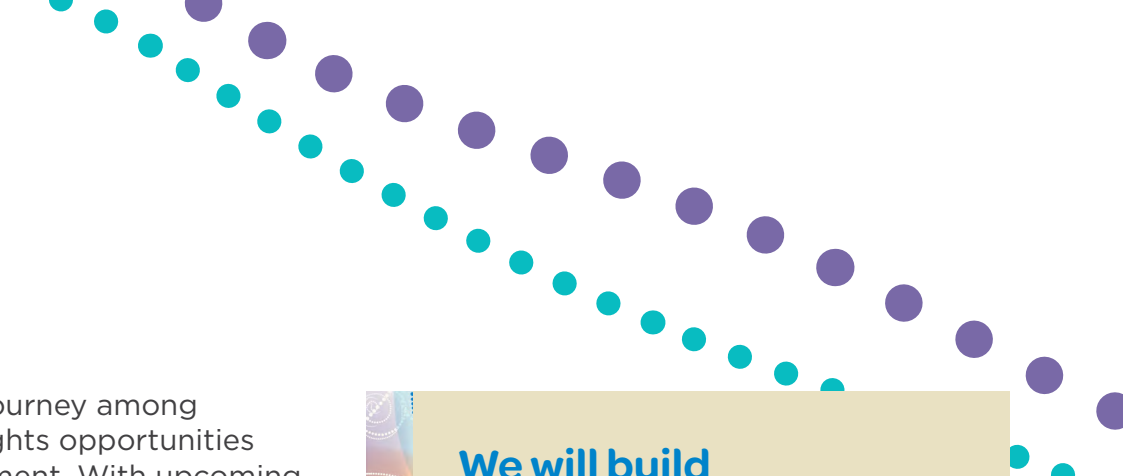
Marc Smith
Product Specialist

Madeleine Logan
Sponsorship Specialist

Waalitj Foundation Representative

Throughout 2022/23, we placed great emphasis on strengthening and enhancing our Reflect RAP journey, focusing on initiatives that make a difference and participating in important national events such as National Reconciliation Week and NAIDOC Week. Our commitment to fostering meaningful relationships with First Nations communities and driving cultural awareness initiatives among our employees has driven positive outcomes for our organisation, including:

- Our RAP Working Group: Our commitment to reconciliation is reinforced through the continued dedication of our RAP Working Group. The group comprises a diverse mix of employees from across HIF to ensure actions are both inclusive and meaningful and meets regularly to drive progress, share insights and develop strategies to achieve the targets outlined in our RAP.



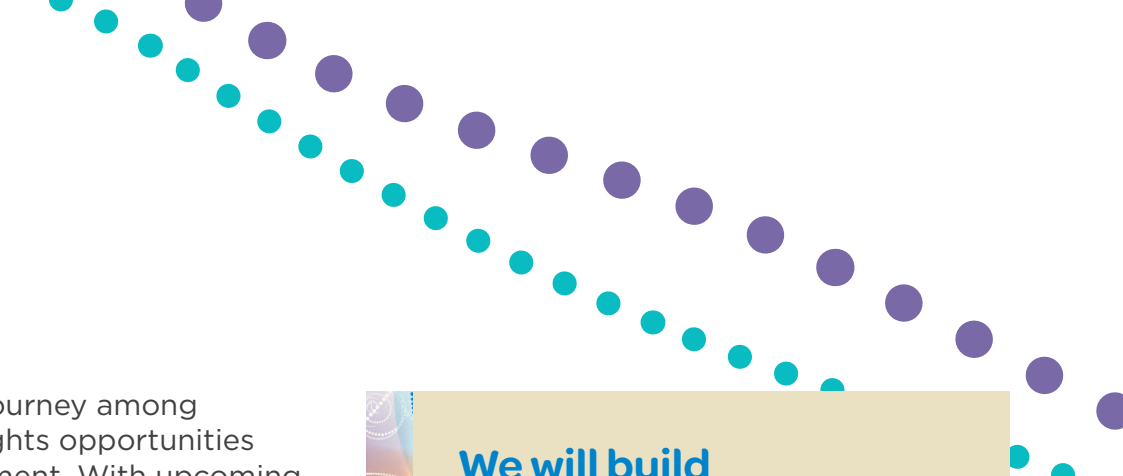
One challenge we have had on our RAP Working Group is not having a First Nations representative from within our company which has prompted us to reach out to external contacts for our Innovate RAP.

- Ongoing cultural awareness for employees through monthly in person Community Hall updates and our RAP Working Group. Our Monthly People Experience Newsletter also shares important reconciliation topics such as cultural awareness, significant dates and initiatives. By utilising these channels, we aim to deepen understanding and encourage active engagement and support for reconciliation within our organisation.
- In 2023 we implemented an online Learning Program for all employees through our friends at Acknowledge This! The course is available to all employees and is assigned to new joiners as part of their onboarding journey.

We recognise the value of data in guiding our reconciliation efforts. In 2024, HIF surveyed employees to assess their engagement with our RAP. This data indicated good awareness

of our reconciliation journey among employees and highlights opportunities for increased engagement. With upcoming events and initiatives in our Innovate RAP, we aim to create more opportunities for our team to get involved and learn.

With all of the great engagement we have had within our company throughout our Reflect RAP, we have also faced some challenges which will we take into consideration while implementing our Innovate RAP. One of these challenges involves the lack of availability from our frontline staff. As we operate a contact centre, we need to have a minimum number of employees on the phone to answer any queries from our members with as little wait time as possible. This means that we can't have too many people from these teams off the phones to engage in the reconciliation activities that we are running. To try and improve engagement with these events from these staff members, we will look at running multiple activities so that there is larger opportunity for attendance and will share any key points and resources after the sessions.



We will build relationships with Aboriginal and Torres Strait Islander stakeholders, encourage cultural awareness and show respect to the Traditional Custodians of the Land.

Using the learnings from our Reflect RAP, we've taken a thoughtful approach to our reconciliation journey, focusing on genuine progress and realistic planning in developing this, our Innovate RAP. This next step reflects our ongoing commitment to positive change within our organisation and the wider community.

Our Journey and Achievements

When I joined the RAP Working Group in 2022, it was clear that HIF had already taken meaningful steps toward a strong, genuine vision for reconciliation.

Diversity and inclusion have long been part of our culture, and each year we see that reflected more deeply – from stronger team participation in National Reconciliation Week and NAIDOC Week to the way people across the business show up with curiosity, respect, and a willingness to learn.

Since 2022, we've proudly registered our first and second Reflect RAPs. The foundations we've built together, along with the authentic relationships we've formed with community, have prepared us well for the next stage of our journey – our Innovate RAP.

What has always stood out to me is the breadth of representation across our Working Group. People from all corners of the organisation have volunteered their time, their insights and their heart. With every new member, our passion, understanding, and drive have only grown stronger.

One of my favourite moments during our Reflect phase was the Walk for Reconciliation. It was a profound opportunity for our team to learn about Noongar history and culture in a setting many of us thought we knew well. Time seemed to slow. Stories were shared. And by the end, Kings Park felt like a completely different place – more layered, more understood, more deeply connected.

As we move forward, I'm passing the baton of RAP Working Group Chair to another true ally. Hannah Swainston is the perfect person to guide HIF through the Innovate phase, and I am genuinely excited to see where she and the Working Group take us next.

Jennifer O'Brien
Chief Member and People Leader
HIF

**“People from all corners
of the organisation
have volunteered their
time, their insights
and their heart.”**

Relationships

As we continue our Innovate Reconciliation Action Plan (RAP) journey, we are dedicated to deepening our existing relationships and partnerships. These collaborations are vital in guiding and enhancing our reconciliation initiatives. Additionally, we aim to grow new partnerships with other First Nations organisations to broaden our network and amplify our impact. We are also committed to supporting First Nations businesses through our procurement efforts, seeking opportunities to engage and collaborate with them wherever possible. By doing so, we not only strengthen our commitment to reconciliation but also contribute to the economic empowerment and growth of First Nations communities.

Focus Area: Participation and engagement in cultural events and activities.

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Strengthen existing relationships and build new relationships with Aboriginal and Torres Strait Islander organisations to guide our reconciliation journey.	January 2026, 2027	RAP Chairperson
	Promote employees to use their volunteer leave to volunteer at an Aboriginal and Torres Strait Islander organisation.	January 2026, 2027	People Experience (PX) Advisor
	Strengthen partnership with Reconciliation WA by actively participating in their programs, including yarns, webinars, and cultural events.	January 2026, 2027	PX Advisor
	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	January 2026, 2027	RAP Chairperson
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	January 2026, 2027	RAP Chairperson
	Review current sponsorships with Aboriginal and Torres Strait Islander businesses to ensure that we are continuing to provide appropriate support.	June 2026, 2027	PX Advisor
	Through our relationship with FISH, HIF will donate newborn first aid kits for distribution in Fitzroy Crossing and surrounding areas. HIF will also purchase copies of the book Little Bullock, Ngooloog Ngooloog to gift members who add a newborn to their policy.	October 2026	PX Advisor
	Through our partnership with the Waalitj Foundation, we aim to enhance the well-being of Aboriginal and Torres Strait Islander people.	December 2026	RAP Chairperson
	Attend Waalitj Foundation Foundation NAIDOC Week art exhibition opening night.	July 2026	RAP Chairperson
	Through our partnership with the Waalitj Foundation, HIF will sponsor their Deadly Sista Girlz program to showcase their art at an exhibition.	September 2026	RAP Chairperson

Focus Area: Participation and engagement in cultural events and activities.

Action	Deliverable	Timeline	Responsibility
2. Build relationships through celebrating National Reconciliation Week (NRW).	• Host at least one internal NRW event each year accessible to all HIF Employees in all locations and encourage all employees to participate.	27 May – 3 June 2026, 2027	PX Advisor
	• RAP Working Group members to participate in an external NRW event each year.	27 May – 3 June 2026, 2027	PX Advisor
	• Create a calendar of events and information to share with our employees for NRW.	May 2026, 2027	PX Advisor
	• Organise our own walk for NRW and invite all employees to participate.	27 May – 3 June 2026, 2027	PX Advisor
	• Encourage and support employees and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May – 3 June 2026, 2027	RAP Chairperson
	• Register HIF's NRW event each year on Reconciliation Australia's website.	May 2026, 2027	PX Advisor
	• Share Reconciliation Australia's NRW resources and reconciliation materials with our employees.	May 2026, 2027	PX Advisor
3. Raise internal and external awareness of our RAP and reconciliation across our industry and sector.	• Promote our RAP internally by sharing implementation plan.	January 2026	RAP Chairperson
	• Promote reconciliation throughout the year by hosting and participating in a diverse range of internal events (seminar series, guest speakers, cultural experiences) and encouraging employee participation in external events.	October 2026, 2027	RAP Chairperson
	• Play a lead role in the Members Health Fund Alliance committee in sharing our RAP journey and learnings with the aim of providing them with advice and advocacy to support their RAP journey.	March 2026	RAP Chairperson
	• Continue to communicate our commitment to reconciliation publicly via our social media platforms, website and annual review.	January 2026, 2027	RAP Chairperson
	• The RAP Chairperson or delegate will deliver a quarterly report to HIF's Leadership team on our RAP progress, both reflecting on past efforts and looking forward.	Quarterly	RAP Chairperson
	• RAP Working Group to share updates on RAP activities across all company communication channels, including Community Halls and the monthly internal newsletter.	Monthly	PX Advisor
	• Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	April 2026	RAP Chairperson

Focus Area: Participation and engagement in cultural events and activities.

Action		Deliverable	Timeline	Responsibility
3.	Raise internal and external awareness of our RAP and reconciliation across our industry and sector.	• Review and update HIFs Acknowledgement of Country Procedure and our Acknowledgement of Country statement to ensure it aligns with our RAP journey.	July 2026, 2027	RAP Chairperson
		• Continue to collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	Quarterly	RAP Chairperson
		• Innovate RAP Working Group to attend Reconciliations WA's RAP workshops.	Annually	RAP Chairperson
		• Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	March 2026, 2027	PX Advisor
4.	Promote positive race relations through anti-discrimination strategies.	• Conduct an annual review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	March 2026, 2027	RAP Chairperson
		• Continue to update and promote HIF's anti-discrimination policies and eLearning training modules.	March 2026, 2027	RAP Chairperson
		• Deliver Inclusive Practice Training for all employees.	March 2026	Learning Experience (LX) Lead
		• Continue to educate senior leaders on the effects of racism.	March 2026	PX Advisor
		• Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	March 2026	RAP Chairperson
		• Through our partnership with the Waalitj Foundation, organise RAP Working Group members to attend their Working with Aboriginal People training.	October 2026	PX Advisor

Respect

HIF employees are encouraged to understand and respect Aboriginal and Torres Strait Islander cultures and protocols. HIF also create opportunities for employees to connect with local communities and celebrate important Aboriginal and Torres Strait Islander events such as National Reconciliation Week and NAIDOC Week.

Understanding and appreciating First Nations perspectives enriches our learning and fosters a more inclusive environment. By upholding integrity, accountability, and a lifelong commitment to our members, we ensure that First Nations rights are recognised and respected through our interactions with members and the wider community, contributing to the success and celebration of all communities.

Focus Area: Organisation wide commitment to cultural awareness training.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights through cultural learning.	• Conduct a review of cultural learning needs within our organisation.	March 2026, 2027	RAP Chairperson
	• Develop a Cultural Learning Strategy and consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform this strategy.	July 2026	RAP Chairperson
	• Implement, and communicate a cultural learning strategy document for our staff.	August 2026	RAP Chairperson
	• Provide opportunities for RAP Working Group members, and other key leadership staff to participate in formal and structured cultural learning.	June 2026, 2027	RAP Chairperson and LX Lead
	• Integrate the Acknowledge This! module into the induction program for all new HIF employees to ensure consistent understanding and practice from the start.	January 2026	PX Advisor
	• Develop and maintain an internal online library on SharePoint dedicated to reconciliation resources. This resource hub will provide employees with easy access to a wealth of information, tools, and materials related to reconciliation, fostering continuous learning and engagement within our organisation.	June 2026, 2027	PX Advisor
	• Conduct a review of cultural learning needs within our organisation.	April 2026	PX Advisor
	• Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	June 2026	RAP Chairperson
	• Develop, implement, and communicate a cultural learning strategy document for our staff.	August 2026	RAP Chairperson

Focus Area: Organisation wide commitment to cultural awareness training.

Action	Deliverable	Timeline	Responsibility
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols via the Acknowledge This! Training module and other means.	March 2026, 2027	RAP Chairperson
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	August 2026	RAP Chairperson
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	January 2026	RAP Chairperson
	Promote sharing an Acknowledgement of Country before commencing meetings and events.	January 2026, 2027	PX Advisor
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week and other dates of significance.	RAP Working Group to participate in an external NAIDOC Week event.	5 July 2026 – 12 July 2026, 4 July 2027 – 11 July 2027	PX Advisor
	Develop a calendar of significant Aboriginal and Torres Strait Islander dates and ensure visibility of the calendar by all teams.	January 2026, 2027	PX Advisor
	Ensure significant dates for Aboriginal and Torres Strait Islander Peoples are acknowledged in social media posts.	June 2026, 2027	PX Advisor
	Promote and encourage participation in external NAIDOC events to all employees.	June 2026, 2027	PX Advisor
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	March 2026	RAP Chairperson

Opportunities

HIF is committed to providing a range of social, economic, and well-being opportunities for Aboriginal and Torres Strait Islander peoples. Opportunities enable people to build confidence and resilience, develop social connection, participate in their communities, and create new futures.

Focus Area: We will provide opportunities for employees to develop culturally appropriate advocacy skills.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	• Engage with Aboriginal and Torres Strait Islander Groups to consult on our recruitment, retention and professional development strategy.	February 2026	RAP Chairperson
	• Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	March 2026, 2027	RAP Chairperson
	• Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	July 2026	RAP Chairperson
	• Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	August 2026	PX Advisor
	• Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to assist with creating a culturally appropriate work experience program for Aboriginal and Torres Strait Islander school graduates.	February 2026	RAP Chairperson
	• Develop and implement a work experience program for an Aboriginal and Torres Strait Islander school graduates and participants looking to return to the workforce.	April 2026	RAP Chairperson
	• Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	December 2026	RAP Chairperson
	• Attend Deadly Futures Expo to share job opportunities at HIF with school aged Aboriginal and Torres Strait Islander girls.	June 2026, 2027	PX Advisor
	• Attend Waalitj Foundation Fit4Work pre-employment session to engage Aboriginal and Torres Strait Islander job seekers.	June 2026, June 2027	PX Advisor

Focus Area: We will provide opportunities for employees to develop culturally appropriate advocacy skills.

Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	• Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	January 2026	PX Advisor
	• Investigate Supply Nation membership.	July 2026	PX Advisor
	• Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to employees.	September 2026	RAP Chairperson
	• Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	September 2026	RAP Chairperson
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	• Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform how we can best support young First Nations peoples health and wellbeing.	June 2026	RAP Chairperson
	• Explore partnerships with Aboriginal and/or Torres Strait Islander organisations that can support improving regional communities health outcomes by providing services such as for ear or eye health.	December 2026	RAP Chairperson
	• Engage in annual community donation drives for healthy food and hygiene supplies to provide to Aboriginal and Torres Strait Islander young peoples to assist with their wellbeing.	December 2026, 2027	PX Advisor

Governance

Establish and maintain an effective RAP Working Group within the RAP committee to drive governance of the RAP.

Focus Area: Ensure clear governance and executive accountability for the delivery and oversight of its Innovate Reconciliation Action Plan.

Action	Deliverable	Timeline	Responsibility
11.	Continue to maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Monthly	RAP Chairperson
	• We will maintain Aboriginal and Torres Strait Islander representation on the RWG through our external relationships and invite our Cultural Advisor to participate in RAP meetings.		
	• Review and update the Terms of Reference for the RWG.	December 2026	RAP Chairperson
	• Meet at least 10 times per year to drive and monitor RAP implementation.	Monthly	PX Advisor
12.	Provide appropriate support for effective implementation of RAP commitments.	March 2026, 2027	RAP Chairperson
	• Gather data through an annual survey to gauge employee engagement and understanding of HIFs RAP journey.		
	• Engage our senior leaders and other employees in the delivery of RAP commitments.	July 2026, 2027	RAP Chairperson
	• Define and maintain appropriate systems to track, measure and report on RAP commitments.	December 2026, 2027	PX Advisor
	• Appoint and maintain an internal RAP Champion from HIF Leadership Team.	July 2026, 2027	CEO
	• Define resource needs for RAP implementation.	January 2026	RAP Chairperson

Focus Area: Ensure clear governance and executive accountability for the delivery and oversight of its Innovate Reconciliation Action Plan.

Action	Deliverable	Timeline	Responsibility
13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	• Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	October 2026, 2027	RAP Chairperson
	• Report RAP progress to HIF Leadership Team and all employees quarterly.	Quarterly	RAP Chairperson
	• Publicly report our RAP achievements, challenges and learnings, annually via the annual CEO Report.	June 2026, 2027	RAP Chairperson
	• 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 2026, 2027	PX Advisor
	• Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	August 2026, 2027	PX Advisor
	• Investigate participant in Reconciliation Australia's biennial Workplace RAP Barometer.	April 2026	PX Lead
	• Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	August 2026	RAP Chairperson
14. Continue our reconciliation journey by developing our next RAP.	• Register via Reconciliation Australia's website to begin developing our next RAP.	June 2026	RAP Chairperson

Contact

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