

MUTUAL
BENEFITS
PROGRAM

Annual
Report

FY
24

Welcome from the Employers Mutual Board

Employers Mutual Limited is a valued member of the EML Group. For over 114 years, Employers Mutual Ltd has been committed to helping people get their lives back after a workplace injury or illness.

The Mutual Benefits Program, funded solely by Employers Mutual Ltd, serves its members, as well as the customers and stakeholders of the EML Group. The Program is overseen by the Employers Mutual Ltd Board of Directors, ensuring accountability for all funded initiatives and activities.

The Program enables the EML Group to exceed expectations in claims management services, support long-term sustainability and employer risk management through innovative technological and operational strategies. Being owned by a Mutual, the Program uniquely invests in initiatives that make a meaningful impact and return value to our members, customers, and communities.

Since 2012, Employers Mutual Ltd has invested over \$142 million into the Program, fostering innovation and providing resources such as tools, training, projects, and research. These investments push the boundaries of best practice, and the benchmark across the personal injury industry in supporting workers, employers and schemes from injury prevention through to recovery from injury.



Nicole Britt, B.App.Sc(O.T), MBA, GAICD

Ms Britt was appointed as a director in June 2021 and is a well-respected and passionate health professional who has spent more than three decades assisting people with an injury, illness or disease to recover by returning them to work. A recognised industry thought leader. She leads Navigate Work providing premium services to employers and industry associations to assist them to attract and retain high quality employees through the design and execution of strong employee value propositions.



Patrick J. Gurr GAICD

Mr Gurr was appointed as a director in May 2019 and is a career publican, with over 40 years' experience in the hospitality industry. As an active member of the Australian Hotels Association (AHA), Patrick brings a wealth of knowledge, extensive experience in dealing with government and has immersed himself in numerous communities throughout New South Wales and Queensland developing industry education and promoting regional tourism through innovation and awareness.



The Hon Lisa M Neville BA LLB

The Honourable Ms Neville was appointed as a director in July 2023. Lisa has had a long and distinguished career in public policy and public administration. She has served as a Member of the Victorian Parliament for 20 years and during that time spent 12 years as a Minister in a range of complex and demanding roles. This spanned the key social policy areas of mental health, community services and aged care through to the front-line issues of environment, water, police and emergency services.



Scott M. Whiddett B. Com, FCA

Mr Whiddett was appointed as a director in January 2024 and is a Chartered Accountant with over 30 years of experience, practicing principally in the areas of due diligence advisory, independent accountant reporting on public company transactions for takeovers, initial public offerings and audit.



"Investing in Mutual Benefits is investing in our members' futures and our community's well-being, embodying our commitment to help people reclaim their lives and thrive."

Paul R. Baker LLB GAICD
Chairman, Employers Mutual Ltd

Mr Baker was appointed as a director in September 2014 and appointed Chair in May 2021. Paul has experience in the areas of insurance, reinsurance, commercial and administrative law, risk management, strategy and business management and corporate governance. He is a practising lawyer of more than 35 years and has been Managing Director of Meridian Lawyers since 2004.

Year in Review

As we conclude another dynamic and transformative year, I am incredibly proud to reflect on the extraordinary accomplishments achieved through Mutual Benefits Program (the Program), our impactful partnerships, and investment into projects, products, and services throughout FY24.

Despite navigating through a rapidly changing landscape, the Mutual Benefits team have continuously demonstrated resilience, adaptability, and commitment to excellence. Their passion for innovation, coupled with their genuine care for the wellbeing of our members and customers, has been the driving force behind our achievements.

This year, we continued to deliver on our commitment to our core purpose - to provide support, services and solutions that drive innovation and positive change at an individual, team, customer, and scheme level.

The Program has consistently demonstrated a forward-thinking approach, embracing new technologies, projects, and initiatives to expand our reach and our impact. This year we held our inaugural **Provider Innovation Network** – a platform to collaborate with our extensive provider network on new initiatives. We have also maintained our focus on innovation, commencing an operational pilot project utilising **Exoskeletons** to support with recovery at work; funding numerous **wearable technology** pilots; commencing research into reporting delays and the impacts of perception; and supporting the development and launch of RecoveryMate - EML Group's first mobile application to support Injured Workers during their recovery.

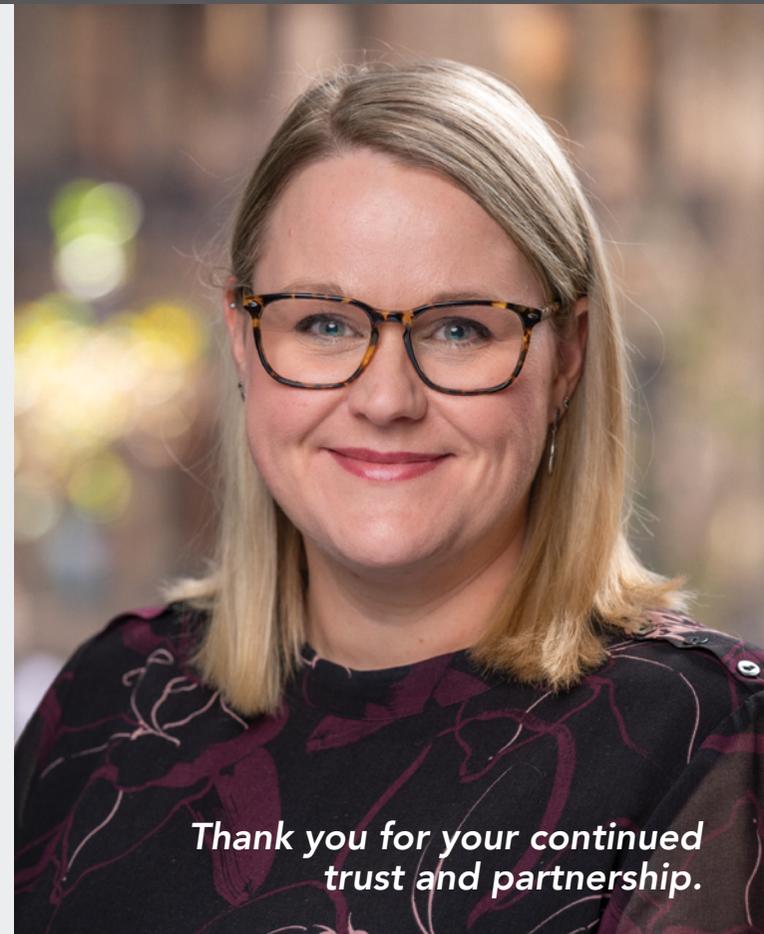
We recognise the continued critical importance of mental health and psychosocial risks, and have made significant strides in addressing these areas within the Program, through initiatives such as the PTSD Guidelines, 78 courses and training events freely available, and through the funding of operational pilot projects **on early psychological intervention** programs, and pre-claim **workplace facilitated discussions**.

This year we released a record number of groundbreaking products, including our transition to a bigger and better **Learning Management System for EMlearning**, the launch of two self-assessment **Health Checks** for employers on Work, Health & Safety (WHS) and Occupational Violence & Aggression (OVA), new **educational videos** to support RTW Coordinators navigate all things RTW, and many more tools to support safer workplaces.

A focus this year has also been to strengthen our partnerships with community organisations, associations, subsidiaries, and employers. We are incredibly proud to continue to support extraordinary programs like **Steering Healthy Minds** and **Mind Your Head**, and commence new collaborations with organisations aligned in their drive to make a positive difference, such as **MATES in Construction**.

As we look towards the future, we will continue to explore new avenues for growth and innovation, ensuring that our Program remains at the forefront of industry standards. We are committed to enhancing our offerings, expanding our reach, and deepening our impact within the communities we serve.

In closing, I would like to extend my heartfelt gratitude to our team, partners, and stakeholders for their unwavering support and collaboration. Together, we have made a profound difference in the lives of many, and I am excited for the possibilities that lie ahead.



Thank you for your continued trust and partnership.

Simone Witschge

General Manager, Mutual Benefits



MUTUAL
BENEFITS
PROGRAM

Click or Scan QR to view
our Mutual Benefits
introductory video



Program Highlights FY24

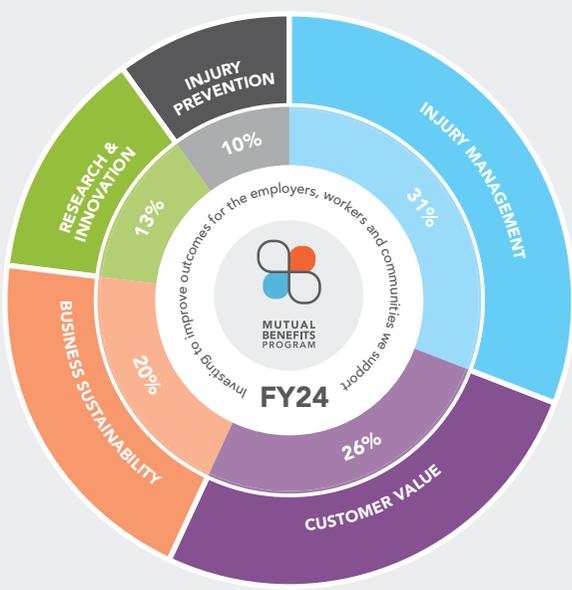
During FY24, the Program spent **\$21 million** on innovative initiatives, research, tools, and training, reaching a total investment of **\$142 million** since 2012.

Our strategic objectives have guided Program investment, with a strong focus on **Injury Management** initiatives (31%) in FY24, followed closely by our dedication to providing **value to customers and members** (26%).

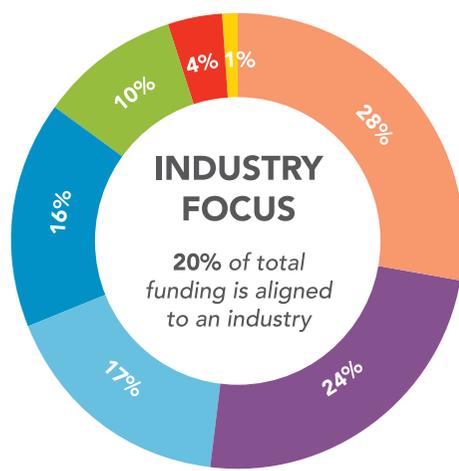
Significant investment has been made in innovation and initiatives within the **Emergency Services** (28%) and **Health & Aged Care** (24%) industries, including injury management programs, guidelines, risk management support, education, and aligned partnerships.

Feedback from our clients and internal stakeholders has emphasised the importance of enhancing **Capability & Confidence** (30%), as expectations on employers rise with new laws and regulations.

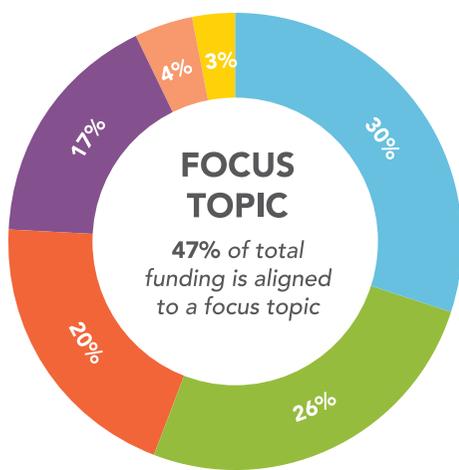
To support strengthen Capability and Confidence across our industry, we have invested in training & education, projects & pilots, resources & tools, consulting services and partnerships.



We are also committed to improving claims outcomes for workers and employers, with considerable investment in **Recovery & RTW** (26%) and **Mental Health** (20%) initiatives. Nearly \$1 million has been allocated to these two key areas in FY24, supporting training, toolkits, guidelines, videos, pilot projects, and technology to enhance case management practices and trial new approaches that promote **continuous improvement and best practice**.



- 28% Emergency services
- 24% Health and aged care
- 17% Construction
- 16% Retail
- 10% Hospitality
- 4% Education
- 1% Manufacturing



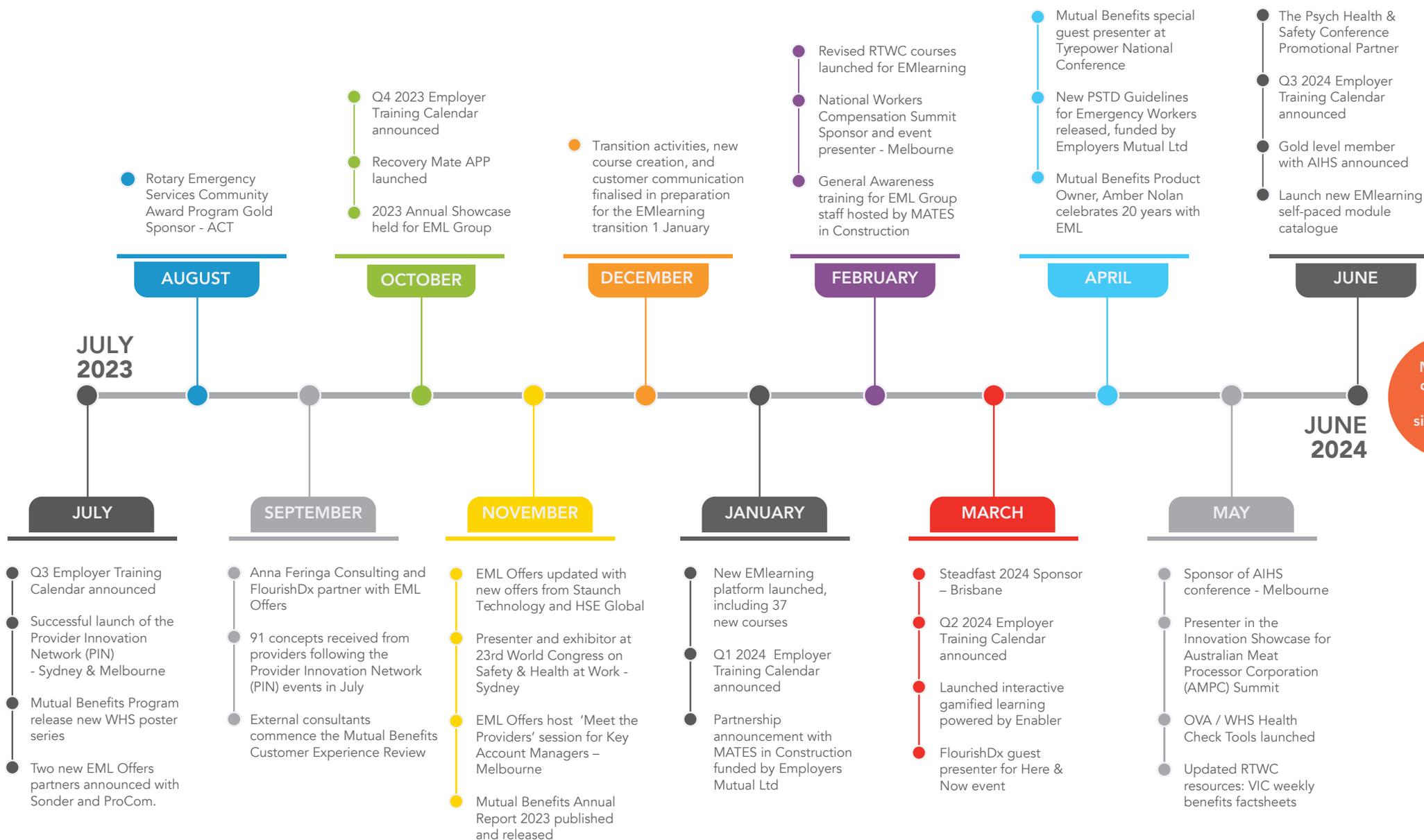
- 30% Capability & Confidence
- 26% Recovery & RTW
- 20% Mental health
- 17% Physical & Psychosocial WHS
- 4% Musculoskeletal
- 3% Technology & Tools

\$21M
funded in FY24

\$142M
invested by Mutual Benefits since 2012

>321
initiatives supported by Mutual Benefits in FY24

Program Highlights Timeline



Training & Support

It is vital for every employer in Australia to provide education to employees to ensure they are safe at work, which is why we provide free access to support with workplace education and safety.

EMlearning now bigger & better in 2024

Recognising the need for enhanced learning, Mutual Benefits upgraded to an award-winning Learning Management System (LMS) in January 2024. This upgrade centralises and enriches workplace safety education with a variety of e-learning courses, downloadable resources, webinars and in-person training options to create a 'one-stop shop' for EML Group customers.

The new LMS offers an improved user experience with all training in one online location. Learners can self-enrol in e-learning courses, register for instructor-led training, and access additional resources. Administrators benefit from free access to our LMS built-in management functions, advanced reporting tools, streamlined onboarding, and extra resources for successful EMlearning implementation. The intuitive design and user-friendly dashboard help boost employee engagement, reduce risks, ensure compliance, and promote a safer workplace culture.

During FY24, our customers have received free access to:



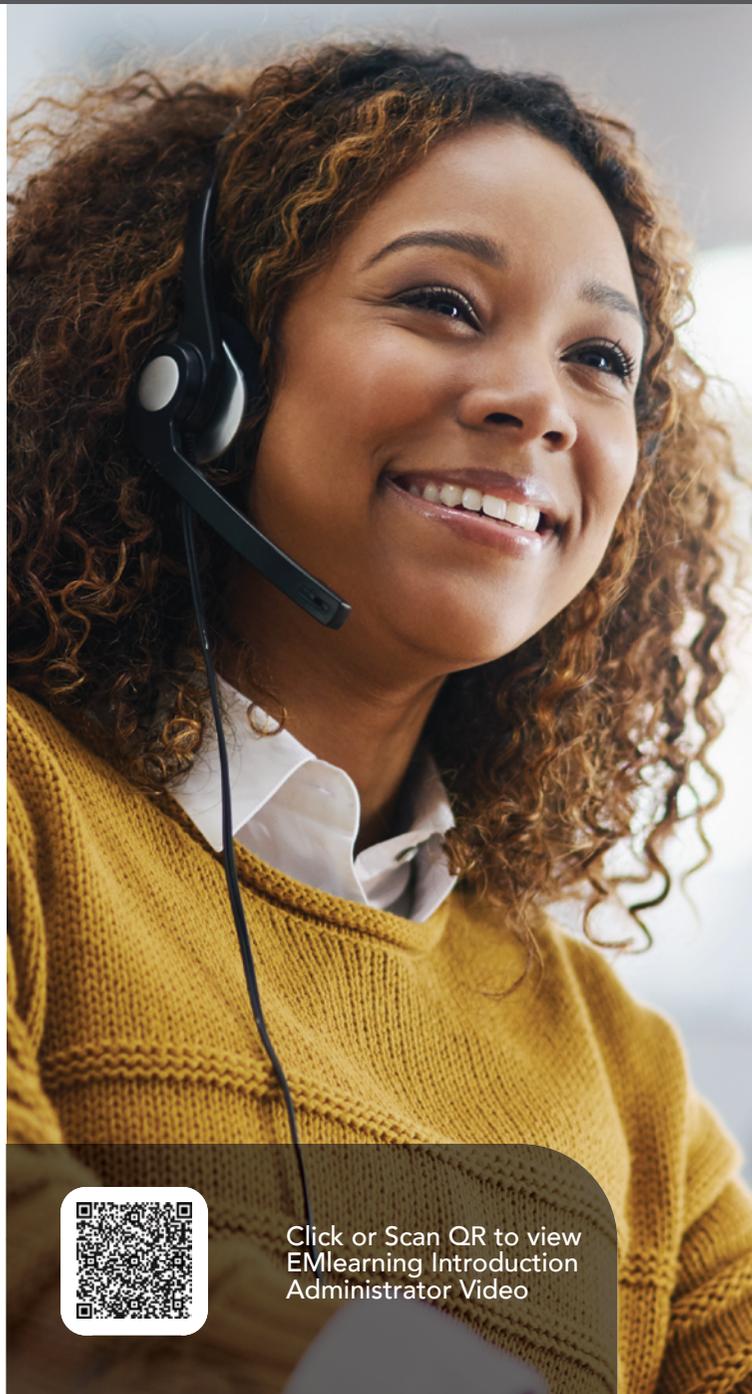
37 workplace e-learning courses



over 80 facilitated training events



15 industry specialists facilitating employer training



Click or Scan QR to view EMlearning Introduction Administrator Video

EMlearning

Our EMlearning platform now provides customers and their employees with complimentary access to 37 engaging and topical workplace risk and compliance e-learning courses to support reduce risks and promote compliance with workplace health and safety requirements.

Snapshot since January 2024



30,481 customers completed course in FY24, saving over \$1.1M on courses.

The average RRP of most online courses is \$38.50 per course – which our customers received free through EMlearning.



Intuitive design and user-friendly dashboard



Advanced user functionality and data insights



Four annual quarterly Employer Training releases, responding to industry trends



Curated courses suited to diverse industry needs

Training & Support

Employer Training Program

Both face-to-face and virtual events aim to enhance understanding of workers compensation, minimise health and safety risks, and support excellent return-to-work outcomes.

Since launching our new EMlearning platform, our Employer Training Program has grown by 133%, driven by new events and guest facilitators from leading organisations like FlourishDx, IPAR, Workplace Interventions, Work Rehab, Procure, HSE Global, PHSA, Recovre, Anna Feringa, Staunch Technology, WeCare365, Longitude6, ProCom Consulting, It Pays to Care and Black Dog Institute.

Snapshot since January 2024



1,173 customers attended our facilitated training events, saving employers over \$184,000 in FY24 (with an average \$157 RRP per session).



Click or Scan QR to learn more about our Employer Training Program

Our Most Popular Courses & Training in FY24

Online Courses

- Bullying and Harassment in the Workplace
- Managing Manual Tasks
- Introduction to Health & Safety in the Workplace

Facilitated Training

- Understanding and Preventing Secondary Psychological Injuries
- Supporting Workers Subject to Vicarious Trauma
- Role of the Return to Work Coordinator (VIC Accredited session)



Trending

Customers prioritise training for managing workplace risks, with 15 out of 37 courses ranking in the top 20, comprising 75% completed courses. Mental Health remains a top priority, accounting for over 50% of event attendance.

Enriched Learner Experience

EMlearning now incorporates an enriched learner experience using gamified learning, animation, videos, and quizzes, in addition to acknowledgment certificates and accreditations for your business.

New Courses Launching in 2024

In addition to the 37 self paced courses available on launch of EMlearning, we are releasing 4 new animated modules that provide essential information on managing key risks that can lead to injury, illness, worker absenteeism, and production downtime.

- COVID-19 Safety at work
- General Hygiene and Infection Control
- Fatigue Management
- Psychological Resilience in the Workplace

EMlearning has revolutionised our approach to workplace education by providing an enhanced user experience, with all training conveniently accessible in one online location and easy administrative control. It's made critical learning readily available, increased engagement, reduced risks, and effortlessly cultivated a culture of safety for our customers.

Amber Procter,
Head of Projects,
during launch of EMlearning.

EML Offers

We've secured exclusive deals, that allow our customers to save on essential workplace risk-related training, technology, and consulting services in areas including:

- Psychosocial Risk & Mental Health
- Manual Handling
- Health, Safety & Wellbeing
- Injury Management & Return to Work

In FY24, EML Group customers accessed exclusive deals and discounts from industry-leading providers on their workplace safety and injury management solutions through EML Offers, representing savings of **\$65,387** for our customers.

Customers saved between **10-25%** on standard pricing



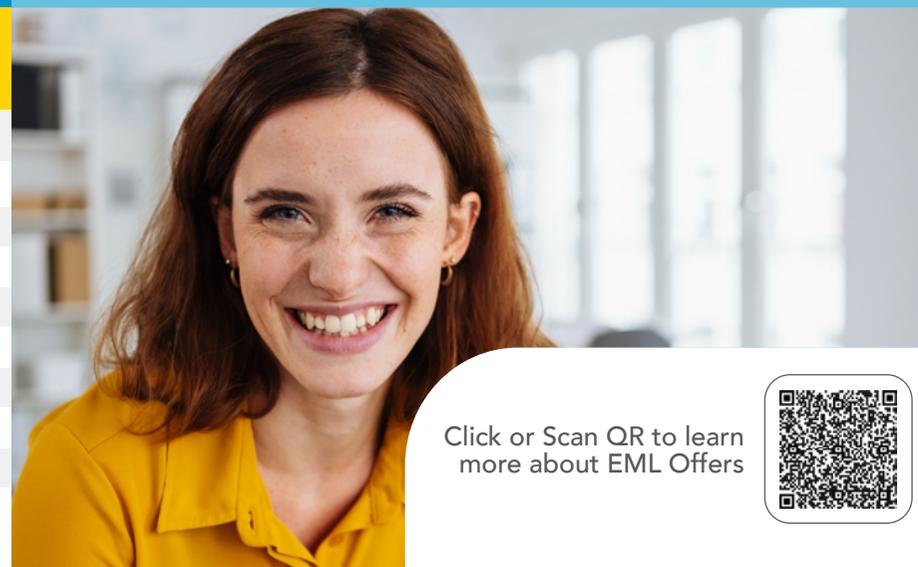
Our providers also gave their time and expertise facilitating Employer Training events and FlourishDx guest presented for our Here + Now webinar to a record **400 registrations**.

Valued customer Story House Early Learning achieved significant savings by combining Mutual Benefits opportunities with EML Offers provider, HSE Global.

- The customer proactively reached out to EML Group for support to understand an increase in injuries and how best to manage risk within their organisation.
- EML Group connected EML Offers provider, HSE Global, with the customer, to help them understand the key risks in their workplace, as well as identify and implement effective strategies to address these risks.
- Through EML Offers, the customer saved 20% off the advertised rates for HSE Global's services.
- The customer also successfully applied for Victorian Risk Management Funding (RMF) for HSE Global's services.
- When combined, this resulted in significant savings for the customer.
- The customer gained data insights into key workplace risks, implementing strategies that reduced injuries, improved early intervention, proactive coaching and peer networking and provided ongoing mental health first aid training.

HOW OUR PROVIDERS CAN SUPPORT YOU

Providers	Psychosocial Risk & Mental Health	Manual Handling	Health, Safety & Wellbeing	Injury Management & RTW
Longitude6		✓	✓	
Staunch Technology		✓	✓	✓
Sonder	✓		✓	
FlourishDx	✓		✓	
Anna Feringa Consulting	✓		✓	
Pro-Com Consulting			✓	
HSE Global	✓		✓	✓
nth degree				✓
Kineo	✓	✓	✓	✓



Click or Scan QR to learn more about EML Offers



Research & Innovation

The Mutual Benefits Program is committed to investing in research and innovation that can make a real difference for our stakeholders and the communities we support.

Our dedication to creating safer workplaces motivates us to pursue innovative and effective strategies for workplace safety and injury management. We achieve this by investing in research, addressing complex workplace challenges, and driving various projects and pilots aimed at improving outcomes for Injured Workers and enhancing the customer experience.

Through collaboration with leading experts, we ensure our customers benefit from cutting-edge research and innovative solutions that refine internal processes, improve customer outcomes, address key challenges, and support targeted workplace improvements.

As an EML Group customer, you gain access to valuable insights and lessons from our groundbreaking pilot program outputs and projects.



Click or Scan QR to learn more about RecoveryMate



Virtual Reality Pain Management

Virtual Reality (VR) and web-based immersive tools for chronic pain education and management are now a reality.

Chronic pain can often significantly impact recovery and return to work and can be difficult and costly to address through traditional pain management programs.

Through Mutual Benefit funding, our EML NSW team have been piloting the use of this innovative technology to deliver engaging pain education to an Injured Worker via VR technology.

The technology aids treatment providers in explaining pain to their patients while enhancing their existing treatment programs. Injured Workers can use these tools to better understand pain, retrain their mind and bodies, to enable them to manage pain more effectively.

RecoveryMate

In October 2023, EML Group launched RecoveryMate, our first mobile app designed to better support Injured Workers and give them more control over their recovery journey. Traditionally, Injured Workers rely on Case Managers and employers for updates on payments, reimbursements, and appointment schedules, which can be complicated.

RecoveryMate simplifies this by offering easier access to essential information and greater independence. We focused heavily on security during the app's design and development to protect personal and medical data. The app integrates with various claims systems and, with recent updates, now allows users to complete, sign, and submit forms directly through the app. Since its launch, RecoveryMate has garnered over 1,280 users, and we are excited about its continued growth and the positive difference it is making for Injured Workers.



Research & Innovation

Provider Innovation Network (PIN)

The Provider Innovation Network was established in July 2023, providing a valuable platform to collaborate with our extensive provider network. This initiative was designed to foster an environment of collaboration and shared expertise, to help identify scheme-wide solutions, address opportunities across the EML Group portfolio, and foster a pipeline of innovative research, projects, products, and initiatives.

The Mutual Benefits team hosted two sessions (Sydney and Melbourne), drawing participation from 78 providers across allied health, medical, technological, research, return to work, and training sectors. As a result, Mutual Benefits received 91 concept submissions to review which were valued at \$5.4 million.

So far, four initiatives have been approved to commence, valued at over \$450,000, with two further projects in final scoping stage.

PIN Project Topic Areas for 2024

Approved and in progress

- Wellbeing Conversation Toolkit
- Research on Perceived Injustice
- Early Intervention Musculoskeletal Tool
- Modjoul Haptic Wearable Pilot

Final project scoping

- Virtual Targeted Prehabilitation
- Cogent 24/7 Triage Line



Participant feedback:

"Thank you so much for a wonderful morning, the session had an air of collegiality and collaboration around it"

"Absolutely market leading and creating the right environment for innovation and partnerships"

"So great to hear from each of the business units and where they most need help, exciting opportunities to collaborate even further"

Research & Innovation



Click or Scan QR
to view our Health
Check Tools

Deploying exoskeletons to support injury recovery

Exoskeletons are designed to improve the health and safety of workers, allowing them to perform their tasks more efficiently and effectively by reducing the physical load on the worker's body. Many organisations are already using exoskeletons in their workplace to mitigate manual handling risks.

In the pilot, we are using exoskeletons to assist workers post injury, to help them move and perform tasks they might not otherwise be able to do due to their injury. The aim of this pilot is to improve return to work options for workers by increasing their capacity earlier and by using exoskeletons to assist employers, rehabilitation consultants and doctors to build suitable duties plans.

EML is collaborating with JBS, BioSymm and Recovre to trial the pilot across NSW, thanks to funding from the Mutual Benefits Program. The goal is to establish a positive outcome and open the pilot to more employers nationally.

Employer Health Check Tools

By delivering injury management initiatives to help employers better understand risks related to worker health and safety, we aim to create safer workplaces and help Injured Workers get their lives back sooner.

Developed with industry experts, these self-assessment health check tools are designed to assist workplace health and safety leaders to identify and understand risks related to Occupational Violence and Aggression (OVA) and Workplace Health and Safety (WHS).

After completing the self-assessments, customers receive a report summarising their results, an indication of the business's maturity in minimising workplace risk, and links to our aligned free tools and resources to support their workplace needs.

Building on the success of these tools and understanding the continued challenges workplaces face in this area, a new self-assessment tool is currently in development to help employers understand and manage the risk of bullying and harassment in their workplaces.



"JBS Australia are excited to work in collaboration with EML, Recovre and Biosym to trial the use of exoskeletons as a tool for recovery of our injured workers at our NSW plants.

JBS Australia regularly work in partnership with EML to ensure our workers are provided the highest level of care and support whilst they are recovering and returning to the workplace after a workplace injury/illness has occurred."

Karli Edgerton

Group Workers Compensation Manager
JBS Australia

Research & Innovation

Preventing Workplace Injuries Through Wearable Technology

Rheem is leveraging wearable technology to enhance safety in their manufacturing and logistics processes, focusing on tasks that involve physical movement, holding components, and using tools. This strategic project helps identify specific injury risks and prevent them by capturing data from body-worn sensors. The data, analysed by an EML Work Health & Safety Specialist (a role being trialled through funding by Mutual Benefits), assists to pinpoint areas with sustained or awkward postures, repetitive or high-force movements, and other manual tasks and make recommendations for improved risk control. This allows Rheem to prioritise which tasks need improvements and to target specific aspects of these tasks for corrective actions. Rheem's project teams, are now working on redesigning equipment, modifying layouts, and changing work systems.



This data-driven approach, in collaboration with EML, is a significant advancement in preventing musculoskeletal injuries and reinforces our commitment to keeping employees safe and well everyday.

Phil Southall,
Rheem Safety and Wellbeing Manager

Healthscope Early Intervention and Incident Response Program



Following the successful implementation of the Cogent Thinking's Early Intervention Program in VIC, TAS, NT and WA, Healthscope has extended this program in partnership with EML Group as a pilot with three key hospitals in NSW: Norwest, Newcastle and Nepean Private Hospitals. This program provides workers with immediate access to qualified health professionals, allowing incidents to be addressed swiftly and effectively. The aim is to reduce the severity of injuries and minimise lost work time, ultimately improving health outcomes for staff.

The Early Intervention Program offers a range of services, including 24/7 incident reporting, early injury triage for both workers and support to managers including stay-at-work options that prioritise quick recovery. It also connects workers to a medical network of providers for early treatment options, ensuring comprehensive support throughout the process.

With the support of the Mutual Benefits Program, funding has been provided for an initial 133 (projected) cases across the three NSW pilot sites. Healthscope is now exploring plans to broaden the early intervention across all of NSW, QLD and ACT private hospitals (in 2025), embedding early intervention as a core part of their health and safety strategy.



Research & Innovation

Job Dictionary and Job Rotation Project

RM Williams (SA), with the support of Mutual Benefits funding, initiated the Job Dictionaries and Job Rotation Project to strengthen workplace safety and injury management practices across various sectors of their business.

The project began by classifying tasks based on musculoskeletal risks, laying the groundwork for effective return to work strategies and reducing the incidence of repetitive overuse injuries. Central to the initiative were comprehensive resources, including the Summit platform, which offered detailed task analyses, visual documentation, and role-specific assessments. These tools empowered RM Williams to implement key strategies such as enhanced pre-employment medical assessments, systematic task rotation policies, and providing GPs with access to detailed job information to assist with return to work planning.

As a result, RM Williams observed significant improvements in workplace safety, including a 53% reduction in injuries related to body stressing and a 13% decrease in claims requiring income support[^]. These outcomes underscore the initiative's success in fostering a safer work environment and reducing injury-related costs.

[^] Source: internal monitoring by R.M. Williams



Project Zero: Reducing Serious Mental Health Injuries

Faced with rising workers' compensation costs, a recent survey revealed that certain Aruma teams were at heightened risk from psychosocial hazards. To help address this, the Mutual Benefits Program cofounded Aruma's partnership with HSE Global, to strengthen its psychosocial safety climate and better manage mental health injuries.

The "Mental Fitness for Leaders/Teams" workshop was a 1.5-hour virtual, interactive session designed to enhance participants' understanding of the mental fitness roadmap. It equipped them with three key actions to support colleagues at various stages, clarified their roles in providing support, helped build confidence in using internal and external resources, and honed mental fitness conversation skills.

The initiative has trained 79 leaders and 78 supervisors, to help reduce mental health claims, shorten claim durations, and lower associated costs. Aruma reported a 36% increase in RTW for Mental Stress claims from May 2023 to December 2023 following this training[^].

[^] Source: internal monitoring by Aruma



Project Progress Reporting



We are pleased to showcase some of the progress and new variations of our projects and pilots, that focus on improving outcomes for Injured Workers and enhancing the customer experience.

PTSD Guidelines Updated for Emergency Services

We were proud to support the update and launch of Expert PTSD Guidelines, to aid the diagnosis and treatment of PTSD for emergency service workers. First funded and released in 2015, the updated guidelines provide emergency services workers diagnosed with PTSD, their families, and carers with a clearer pathway to access specific and required support. These guidelines not only serve as a roadmap for clinicians and emergency services but also reflect our collective commitment to ensuring that every injured first responder receives the best possible care and support.

Mobile Case Managers Growth in NSW

Since 2021 our dedicated team of NSW Mobile Case Managers (MCM) have made over 17,658 face to face and teleconference visits with workers, employers and health practitioners. Supported by Mutual Benefits funding, the NSW team boasts 28 MCM who provide a unique service, collaborating with case managers and stakeholders. They are temporarily engaged to attend face-to-face meetings when additional support is needed with recovery or return to work. Their personalised approach helps build trust among all parties, clarifying the workers compensation process, streamlining approvals, and confirming next steps. Watch the MCM video series to hear Newcastle Anglican representatives share their experience with the Mobile Case Managers.



Click or Scan QR to watch the MCM video series

Transition Case Management (TCM)

The Program continues to support the trial of Career Coaching/Transition and Care Coordination roles across various EML Group business units. These specialists work closely with Case Managers and workers, providing education and coaching to assist detached or at-risk workers in returning to employment while providing supports beyond the workers' compensation system. Using a person-centred coaching model, the program aims to secure sustainable employment, get their lives back and reduce costs tied to prolonged return to work outcomes. The newest addition to the trial is the Career Coach who commenced with the Specialised Insurance Group in June 2023. So far they have achieved a 52% placement rate and a +82 NPS score, demonstrating the significant benefits these specialists bring to the workers and teams they support.

Valliant Pilot Expanded

Valliant started as a specialist pilot to enhance the management of complex psychological claims, emphasising early intervention with the support of dedicated Clinical Specialists. These specialists, available to both workers and employers, help identify causative factors, explore potential resolutions, and mediate challenging conversations. The initiative aims to improve claims management practices for psychological health and wellbeing, leading to long-term benefits such as reduced claims costs and durations, and improved worker perceptions of the scheme and their employer. With its success, variants of this approach are also being trialled across the EML Group, Specialised Industry Insurance, and Nominal Insurer NSW (Recovery Pathways).

Partnerships

Partnerships are integral to the success of our Mutual Benefits Program. We are proud of the strong and impactful partnerships we have developed with industry leaders, community groups, and subject matter experts. These partnerships enable us to support programs, projects, and provide access to opportunities and solutions for our customers and the communities we serve.



Click or Scan QR to learn more about Mutual Benefits Partners & Sponsorship



Partnerships

MATES in Construction

EML Group has teamed up with MATES in Construction, a leading suicide prevention charity for tradies and construction workers. EML's support through the Mutual Benefits Program funds the addition of two new Field Officers in New South Wales, enhancing MATES' on-site support and training. This expansion is expected to benefit around 2,300 construction workers annually, providing essential resources and support for a better quality of life on and off the job. This collaboration represents a significant move towards fostering a more resilient and supportive industry by emphasising mental health and proactive measures.



Mind Your Head

Mind Your Head (MYH) is a collaboration with the Australian Council of Trade Unions (ACTU) which the Mutual Benefits Program has financially supported since 2021. MYH aims to raise awareness of mental health issues arising from workplace stressors and their significant impact on individuals and businesses. MYH provides tools to identify and manage workplace mental health hazards, preventing injuries.

The Mind Your Head 6-step plan involved 6 Victorian workplaces, including 15 experts and program partners, engaged 64 leaders, and benefited 6,481 employees. More than 70% of workers said the program was beneficial. Outcomes included decreased absenteeism, increased retention, and reduced compensation claims.



Click or Scan QR to view our video with MATES Ambassador Lindsay Collins

Steering Healthy Minds

Steering Healthy Minds (SHM) is a not-for-profit initiative uniting key organisations within the transport industry to enhance mental health outcomes for clients. SHM aims to normalise discussions about mental health issues (just as we do with physical injuries), provide on-the-ground support for workers facing mental health challenges, and help organisations create peer-to-peer mental health programs.

Since 2022, the Mutual Benefits Program has supported SHM by providing funding and personnel support from the EML Group to expand the program's reach to 38 organisations nationwide. Funding for a further three years has been allocated to continuing to deliver industry-leading preventative mental health solutions and resources to the transport sector.



Partnerships



Australian Council of Trade Unions (ACTU)

Mutual Benefits has supported educating and empowering employers and workers to prevent workplace mental health injuries, since 2021.



Victorian Trades Hall Council (VTHC)

Supporting and advocating for young workers in Victoria, providing information, education and resources to ultimately create safer workplaces for young people, since 2016.



Victorian Chamber of Commerce and Industry (VCCI)

The Program has delivered solutions to enhance employment sustainability and the workplace health and safety of young workers particularly in regional and rural Victoria, since 2021.



The Australian Workers Union (AWU)

Supporting AWU to provide education and training in support of prevention of workplace injuries, since 2020.



Unions ACT

Providing assistance and independent advice to workers assisting them to navigate the claims process, since 2022.



Master Builders SA

Since 2020, this partnership has enhanced apprentice safety in South Australia's building industry through a safety investment program, achieving milestones like reduced injuries and a healthier workplace mindset.



Tools



The EML Group are committed to ensuring our customers are equipped with the necessary tools to help manage and monitor workplace health and safety.

Our Mutual Benefits Program offers EML Group customers free access to innovative online tools like EMlearning, EMSafe, EMhealth and various Health Check Tools which address high priority or at-risk areas such as OVA.

Employer Videos

Managing workers' insurance and personal injury claims can be complex, so during the year we worked with industry experts to create four educational videos that help to clarify the role the Return to Work Coordinator (RTWC) has in implementing an organisation's Return to Work Plan and supporting a worker's recovery.

These videos are designed to enhance employer capability by offering accessible, bite-sized, and timely learning options using engaging animation. These are now available free online via our Management Tool Resources for RTW Coordinators on our EMlearning platform.

Employer Videos include:

- Identifying Suitable Duties in the Workplace
- How to Complete a Return to Work Plan
- How to Support an Injured Worker for Improved Outcomes
- Common Return to Work Barriers



Click or Scan QR to view our RTWC videos

EMsafe/ EMhealth

Available free to EML Group customers, EMSafe is an online tool designed to simplify the monitoring and management of workplace health and safety. The EMhealth online resource offers helpful tools, templates, and links to assist employers in developing and measuring internal health and wellbeing programs.

Gamified and Interactive Learning

Gamified and interactive Occupational Violence & Aggression and Mental Health courses are now available through an app powered by Enabler. Tailored for workers in the disability and aged care sectors, Enabler's bite-sized training modules empower employees to learn safely without compromising client well-being.

OVA & WHS Health Checks

These new self-assessment health check tools are designed to help health and safety leaders evaluate risks related to Occupational Violence and Aggression, as well as Workplace Health and Safety. After completing the assessment, users receive a comprehensive report with detailed results and tailored recommendations.

Program Strategy FY25

In FY25, our focus will remain on supporting initiatives aligned to our Strategic Objectives of Injury Prevention, Injury Management, Customer Value, Business Sustainability, and Research & Innovation. Through operational, customer and industry insights, we have also identified the priority topics and industries that will be in focus for the Program in FY25.

FOCUS TOPICS

-  Capability & Confidence
-  Mental Health
-  Musculoskeletal
-  Physical & Psychosocial WHS
-  Recovery & RTW
-  Technology & tools



- Construction 
- Education 
- Emergency Services 
- Health & Aged care 
- Hospitality 
- Retail 
- Transport 

FOCUS INDUSTRIES

The Mutual Benefits Team

Program Management

Simone Witschge
General Manager,
Mutual Benefits

The program stream provides the governance and strategic direction to ensure funding is judiciously invested in the very best products, services, research, and workplace initiatives to provide value to our relationships and deliver on our promise of helping people to get their lives back after a workplace injury or illness.

Duranga Gnanawickrama
Program Co-Ordinator

Jess Parker
Team Administrative Assistant

Projects & Products

Carmen Fay
Head of Projects
and Products

The projects and products area delivers market leading initiatives, products and services designed to both support employers to create safer workplaces and to deliver injury management initiatives to help Injured Workers get their lives back sooner.

Amber Nolan
Mutual Benefits
Product Owner

Alicia Romeo
Project Manager

Libby Macintosh
Project Manager

Avni Sharma
Project Manager

Rebekah Liersch
Training Program
Manager

Stephanie Powell
Project Manager

Brooke Wilson
Project Manager

Stakeholder Engagement

Sue Brown
Head of Stakeholder
Engagement

The engagement team works closely with internal and external stakeholders to ensure the desired uptake, advocacy and appreciation of the Program, products and projects is achieved.

Merryn Courtney
Partnership Manager

Shaniece Skaf
Marketing and Products
Coordinator

Cheilo Leonardo
Senior Graphic Designer



Amber Nolan
Mutual Benefits, Product Owner

Mutual Benefits were incredibly honoured to acknowledge 20 years of service to EML Group of an incredible human and seasoned professional, Amber Nolan.

Amber has had an inspiring career and achieved significant accomplishments.

Over the years Amber has witnessed the business grow to over 4,000 employees and significant changes in the industry. Her time at EML has earned her a reputation for professionalism, knowledge and dedication to delivering on our promise to customers and the communities we support.

Amber exemplifies the EML Way through her caring and kind nature toward her team and colleagues as well as her collaborative and engaging approach with her stakeholders.

We extend our gratitude to Amber for her support and service, and wish her continued success in the Program and here with the EML Group.

A Year in Pictures



MATES launch at Shape Australia



EML PTSD Guidelines Update Launch



Partnering with AIHS



Psych Health and Safety Conference 24



Motion sensor demonstration



Mental Health First Aid Facilitated Live Training

A Year in Pictures



Employer Training with Workplace Interventions & participants



Workers Compensation Summit



Provider Innovation Network Launch



Preparing for AIHS National Conference



World Congress Speaker Spotlight



Psych Health and Safety Conference 24



Innovation Showcase with AMPC

Contacts

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eml.com.au/mutualbenefits

The EML Group is made up of a group of companies owned and operated by a partnership between Employers Mutual Limited ABN 67 000 006 486 and ASWIG Management Pty Limited ABN 52 002 617 012, providing personal injury claims management and administrative services to government and non-government entities across the workers compensation, life insurance and accident industries.

Employers Mutual Limited (ABN 67 000 006 486) is a mutual company owned by its members. The Mutual Benefits Program is governed by our Board of Directors and is accountable to them for all initiatives and activities funded through the program.

This Annual Report presents information about the [Mutual Benefits] Program. All metrics included in this document have undergone rigorous internal verification procedures. Footnotes provide additional context and disclosures as needed.

While we strive for accuracy, please note that this report is a snapshot of a specific point in time. Information may change, and the report may not reflect the full scope of our operations. For more information, please contact us at mutualbenefits@eml.com.au.