



**Statement  
on Modern  
Slavery** 2025



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.

Artwork by:  
**Rhys Paddick**  
Budimia/Yamatji/Nyungar  
Australian Digital Artist

# A not for profit, here-for-you health fund

For 70 years, HIF has been here for one reason, to help our members live healthy lives.

The HIF story began as the Western Australian Government Railways Employees Hospital and Medical Benefits Fund Inc in 1954, before becoming the Health Insurance Fund of WA 24 years later, and then Health Insurance Fund of Australia in 2010.

Today, HIF is an ethical, member-focussed health fund. That's why more and more people are turning away from other Australian health insurers in favour of our great value health and travel cover and our philosophy of doing the right thing by our members.

## **But health insurance is only part of our story.**

We believe in backing causes that matter to the health of all Australians. From sleep health to anti-vaping reforms to mental health - we are here to advocate, educate and support personalised care with choice and access to better health outcomes.

Building a workplace and community that champions our members' best interests provides true purpose for the HIF team.

We celebrate diversity and inclusion at HIF. As the first health fund in Australia to introduce a third gender option across all contact points, the HIF experience is more welcoming for trans and non-binary members. Our Reconciliation Action Plan (RAP) with Reconciliation WA continues to embed cultural awareness across everything we do.

We've earned and maintained 'Inclusive Employer' status from the Diversity Council of Australia and we continue to focus on reducing our gender pay gap, which is significantly smaller than the Australian average.

When it comes down to it - our people take care of our members, so we make sure to take care of them. We know that protecting the environment is important to our members, so it's important to us. We will continue to do our bit for the planet, this year and always.

We care about the environment our building has been designed and built to the National Australian Built Environment Rating System (NABERS) 4-star standard, meaning it's been designed thoughtfully with reducing energy, water and waste offsets. Our office is centrally located in Perth with shower and bicycle parking facilities to encourage staff to ride to work or use public transport. We actively encourage environmentally friendly practices in the office, such as reducing paper use and recycling through our Containers for Change stations.

HIF is a small not-for-profit that cares about our ethical and social responsibility and understands that every organisation plays a role in eradicating modern slavery. We are committed to developing a framework that takes action on human rights risks across our organisation and suppliers in accordance with the Modern Slavery Act 2018 (Commonwealth) (the Act).

This modern slavery statement outlines the steps we take to address modern slavery risks in our operations and supply chains and forms the foundation of how we will address these risks.

**Glenn Oellermann**  
Chief Executive Officer

The HIF Board of Directors approved this statement at its meeting on 10 December 2025.



**Paul Hersey**  
Chairman

# About HIF

## Our structure, operations and supply chain

For this reporting period, Health Insurance Fund of Australia Ltd (HIF) ABN 84 607 276 950 has focused on the modern slavery risks in our operations and supply chain. This statement covers the reporting period of 1 July 2024 to 30 June 2025.

### HIF's Operations

A not-for-profit insurer that employs approximately 120 team members and covers 95,855 members under 48,033 health insurance policies. We also provide travel insurance under agency arrangements.

HIF's operations are located in Whadjuk Country, at 100 Stirling Street, Perth.

### Investments

HIF's direct term deposit investments are with National Australia Bank (NAB) and Westpac. NAB and Westpac both have their own modern slavery statement.

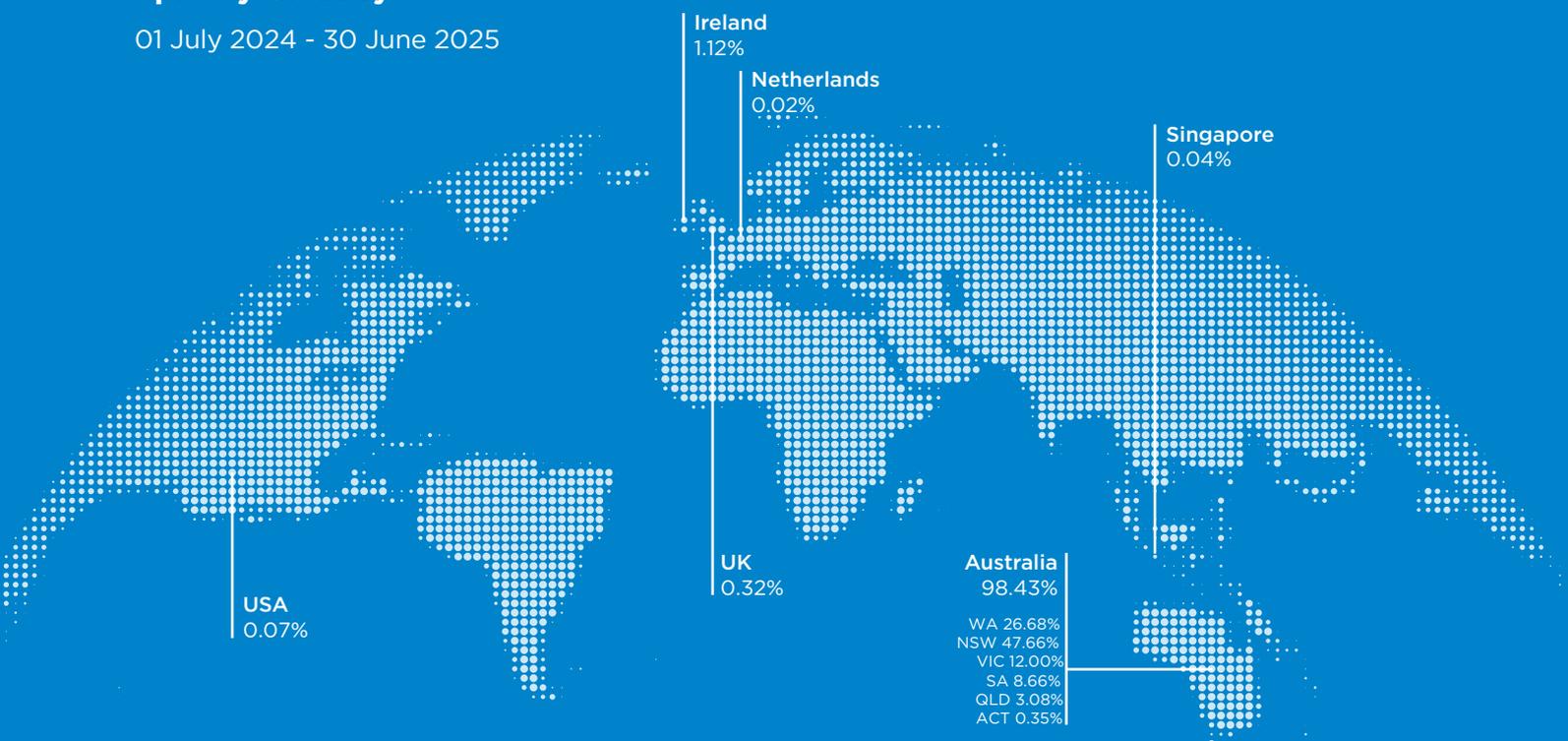
Other investments excluding direct holdings in commercial properties located in WA, are managed through Mercer, who also has its own modern slavery statement.

### Supply Chain

HIF's supply chain is currently made up of 187 suppliers and service providers, down from 194 in the prior reporting period. 47 of these suppliers and service providers were new to HIF in the current reporting period. HIF's suppliers and service providers were based in the below locations split by country (and Australian state/territory) based on total spend with suppliers for the financial year to 30 June 2025.

### Split by Country

01 July 2024 - 30 June 2025



# Modern Slavery Risks

The provision of health insurance itself may be considered a low-risk sector/industry because of the nature of its products and services delivered from an office environment, but there are some areas of our supply chain and operations where there is an increased risk that modern slavery practices may exist:

## Cleaning Services

HIF spent (through our property agent) \$155k in the year to 30 June 2025 on cleaning services for Whadjuk Country, 100 Stirling Street Perth, the majority of which was with a 100% WA owned and operated commercial cleaning company.

## Electronics and Information, Communication and Technology (ICT) Suppliers

HIF spends approximately \$3.7m on electronic and ICT suppliers, the majority of which is on software licensing and technical support rather than higher-risk area of hardware manufacturing. HIF requests modern slavery statements from its electronic and ICT suppliers where applicable.

## Branded Clothing

HIF's supplier of branded clothing is a WA owned and operated business. HIF spent \$7k with this supplier during the year to 30 June 2025. The supplier's website references its ethical and sustainable supply chain.

## Stationery Suppliers

HIF has one main supplier of office stationery. During the year to 30 June 2025 HIF spent \$3k on stationery supplies. The main supplier has

an ethical sourcing and modern slavery statement in place.

Other suppliers predominately consist of suppliers to Whadjuk Country, 100 Stirling Street. This includes utilities such as electricity and water which are supplied by WA government enterprises.

Suppliers for lift maintenance, security and security monitoring are all Australian based and not from high-risk locations.

We are also conscious that modern slavery practices may exist within the supply chains of the hospitals we contract with, e.g. procuring surgical equipment.

HIF is proud to resource and run our member experience centre in Perth, Western Australia and our recruitment policies and practices are clear on our commitment to acting ethically and in line with the Act.

## Overview of HIF's Risk Governance Structure

HIF has a Board governed, well-resourced and competent Risk, Compliance and Conduct team who take a structured and systematic approach to identifying, evaluating and managing risk within HIF, including the risk of modern slavery.

HIF engaged  
**187**  
suppliers during the  
year to 30 June 2025



# Modern Slavery Actions

HIF has made progress in building a framework to identify and address modern slavery within our operations.

In 2025, we:

- Revised our procurement policy to enshrine our commitment to reducing modern slavery risks in our supply chain
- Obtained modern slavery statements from contracted suppliers (with a minimum consolidated revenue of \$100m)
- Where applicable, requested modern slavery statements and information from all tenderers
- Worked with internal auditors to assess the effectiveness of our actions

## Priorities for 2026 and Measuring HIF's effectiveness

HIF is committed to taking ongoing action to address the risk of modern slavery in its operations.

In 2026, we will:

- Continue to obtain modern slavery statements from contracted suppliers (with a minimum consolidated revenue of \$100m)
- Work with suppliers and providers to identify and address modern slavery risks in their operations
- Where applicable, request modern slavery statements and information from all tenderers
- Work with internal auditors to assess the effectiveness of our actions

# Freedom to choose

Call, email or visit us online.



[hif.com.au](https://hif.com.au)



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