

Corporate Profile



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Love a good story

Peoplecare is a not-for-profit health insurer that exists purely to benefit its members. Growing for more than 64 years, Peoplecare now covers more than 80,000 people on more than 35,000 memberships. We also play an active part in several industry associations and joint ventures, aiming to get the best for our members. These associations combine the strength of smaller membership health funds to give us a greater voice in a competitive market.

Peoplecare was established in 1952 as the health fund for John Lysaght Australia Ltd and later expanded to BHP in the late 1970s. From 2000, the fund offered health insurance to the employees of BlueScope Steel, One Steel, BHP Billiton and a range of more than 40 affiliated companies. In 2006, the fund became an open fund, no longer restricting its membership to employees of these companies, and has since changed its name to Peoplecare. Peoplecare has been open to for the general public since then.

We are governed by a Board of Directors, which includes those elected from and by the membership, as well as a number of appointed Directors. This ensures that the Board has the right skills and experience to effectively manage the fund in a complex industry.

Peoplecare is a leader in both industry and technology initiatives, and we believe that this greatly helps us in our goal of giving our members the best health care possible, both now and into the future.

1952

Established as the health fund for John Lysaght Australia Ltd

1978

Expanded as the health fund for BHP.

Expanded as the health fund for BlueScope Steel, OneSteel, BHP Billiton and more than 40 affiliated companies.

2000

2006

Name changes to Peoplecare and becomes an open fund for the general public to join

Today

Covering more than
80,000 people



Our vision

To be the benchmark service company facilitating better health for members.

Our purpose

Peoplecare facilitates access to affordable health care that positively impacts member's lives.



Our true loves

Love taking it personally

- **We're all about the personal touch**
- **It's about people, not policy**
- **Our staff are our heroes**
- **We give members an exceptional service experience**
- **We deliver the 'WOW! Factor'**

"I feel like I'm treated like a human being when I contact Peoplecare. Peoplecare staff really care about my wellbeing and take my individual circumstances into consideration."

"I know that when I'm dealing with Peoplecare, the staff member ensures things are done right for me. I particularly like how they follow up and keep me informed."

Love making it easy

- **We understand that health insurance is complicated**
- **We're the experts & our job is to make things crystal clear for members**

"The staff at Peoplecare are always patient & they have the time to explain things so that I can understand them. I never feel like I'm asking silly questions and they treat me like I'm a VIP."

"Even when I don't understand what I'm supposed to do, I know that if I contact Peoplecare they'll help me through."

Love giving it 100%

- **We give it our best shot every single time**
- **We go out of our way to find other ways to help members**

“Peoplecare staff always go the extra mile and take the time to listen to me and provide me with all the information I need... and sometimes extra information I didn't know I needed!”

Love finding solutions

- **We're determined and results-oriented**
- **We help members identify their options**
- **We have a 'can do' approach**
- **Always looking for solutions & ways to make things even better**

“Peoplecare staff work with me and my health providers to come to the best arrangements for my circumstances. Peoplecare are happy to consult with other parties on my behalf.”

“When I deal with Peoplecare, nothing is too much of a hassle for them and they make it all easy for me by coming up with solutions for my individual needs.”

Love being on your side

- **We're on our members' side**
- **Peoplecare exists for our members**
- **Everything we do is in the members' best interests**

“Peoplecare is a company who'll do the right thing by me. I can trust them to look after my health insurance needs.”

“The staff at Peoplecare really look after me. They are great at pointing me in the right direction and will liaise with other parties on my behalf if I need them to.”

“When I call Peoplecare, they make it easy for me in a positive and friendly way. I tell all of my friends that Peoplecare is the best fund.”

Love a good game plan

To achieve our objective, we will adopt a range of strategic initiatives categorised under our key pillars:

1. A workforce doing great things

- Creating a flexible, high performing, enthusiastic and innovative workforce to meet the challenges of the future;
- Fostering the diversity and development of our people to deliver outstanding service to our customers and to provide a challenging and rewarding workplace where they can excel and thrive; and
- Our people make a great contribution to our community.

2. A more engaged customer

- Recognising the emerging needs of our customers, provide the products and services that they want and deserve;
- Empower our customers to take good care of their health and reward them for achieving their goals;
- Establish health networks to improve access to more affordable care for the long term and continue to move along the integrated care path; and
- Embrace and champion the benefits of the not for profit health care and financing model.

3. A better health care experience

- Developing a better health care experience for members by providing access to relevant and appropriate health care services as part of a national private health insurance product;
- Strategically evaluate building a regional presence in Southern NSW; and
- Position Peoplecare as a trusted health partner and capable service provider for the future.

4. A strong, sustainable business

- Ensuring that key business risks are well understood and embedded throughout Peoplecare;
 - Leveraging our data and business intelligence to identify key profitable markets and market segments that deliver sound financial results that grow capital strength; and
 - A key focus on investment in new technologies that drive customer engagement and the development of strong collaborative partnerships and relationships with the industry regulators.
-



Our products & services

We understand that everyone's lives are different so we've designed our products to suit a range of life stages. Our aim is to make it easy for members to choose the right cover for their personal circumstances.

We have a range of Hospital, Extras and Combination products targeted to the needs of young singles, couples without children, couples planning a family, families, mid-aged singles and seniors.

We have also developed tailored Health Programs to assist members manage complex & chronic medical conditions.

At Peoplecare, we regularly benchmark our products to ensure their competitiveness in the market. Our aim is to deliver products with the highest benefits at competitive premiums.

Independent assessments are testimony to the achievement of this objective. For more information about Peoplecare's product performance, Choice Magazine, AFR Smart Investor and Canster Cannex have all published comprehensive reports.

Peoplecare is a multi award-winning company. In 2016, Peoplecare was recognised as an industry leader at the IMB Bank Illawarra Business Awards, being awarded Employer of Choice, Excellence in Business Ethics and Excellence in Business, as well as the IMB Bank Illawarra Business of the Year.

Peoplecare was listed as one of 16 leading Australian and New Zealand organisations on the 2017 and 2018 Aon Best Employer list. Peoplecare is the only health insurance provider to be listed in the history of the annual Aon Best Employer list and confirms the success of our unique approach and commitment to engaging and motivating employees, guided by their philosophy 'personal is best'.



Member engagement

At Peoplecare, we love people and we know that personal is best.

The key to Peoplecare's ongoing success is to uphold our purpose and to lead the health insurance industry in the provision of exceptional customer service and satisfaction. Because we're not-for-profit, we're all about our members. Peoplecare believe that our members deserve personalised service from a real person, which is why we have friendly and reliable staff available to promptly answer all enquiries.

Peoplecare's service standards are high and we measure our performance against these benchmarks on a regular basis to ensure we provide the best possible service to members. A culturally aligned staff and a fully digital work environment provide the capacity to deliver exceptional service standards.

Member Satisfaction surveys

Peoplecare conducts an annual Member Satisfaction Survey to ensure we keep abreast of members' views and align our products and services to our members' needs. Our members have high rates of satisfaction with the fund and our business objective is to have an average satisfaction score of at least 95%.

Once we have the results of our annual Member Satisfaction Survey, we develop strategies for dealing with the issues that have been raised to ensure that we are continually improving our products and services. We also feedback the results and action plans to our members, so that they are aware of how important their feedback is and how it is used to make improvements.

A staggering 96% of our members told us they are satisfied with the fund in our 2019 Member Satisfaction Survey and we're delighted by that!

Industry Satisfaction Rating - Net Promoter Score

One of the world's leading survey-based marketing research firms, IPSOS, conduct a Health Care and Insurance survey bi-annually. In 2011 it highlighted Peoplecare as achieving the highest customer service rating ever recorded in the survey's history.

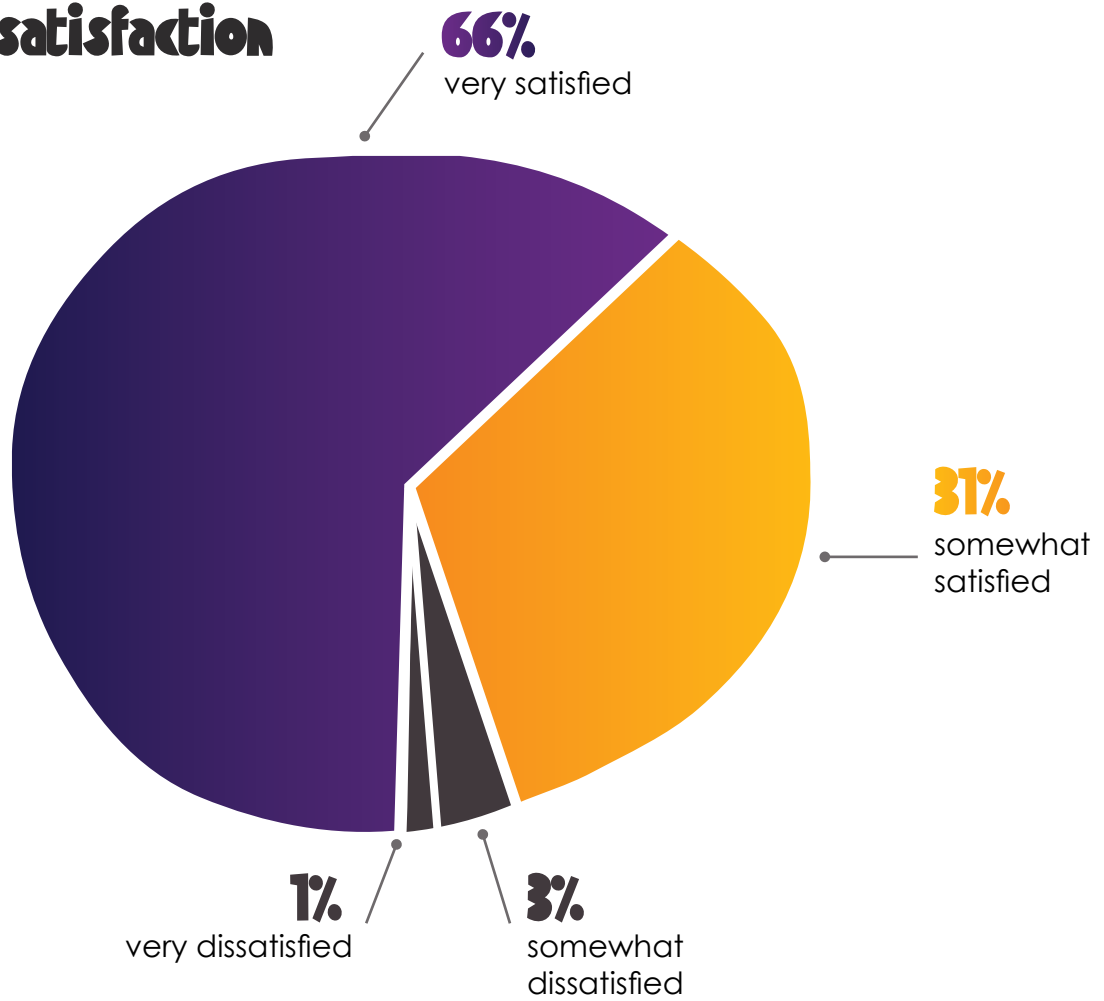
In the 2013 survey, Peoplecare once again demonstrated its high level of customer service by taking out the open health funds #1 rank not just for Customer Service, but also for Call Centre Service, Online Member Engagement, and Net Promoter Score.

In 2015, Peoplecare was awarded #1 Net Promoter Score again, achieving a result of 84, almost double the industry average of 43!



#1 Net Promoter Score

Level of satisfaction



Customer service

Love making it easy

We do everything we can to make your health cover as simple as possible. One of our key service principles is making it easy because we know how confusing health insurance can be. Here are just some of our services:

Telephone – whenever we get a call, a real person answers the phone. No automatic voice response machines, no long wait times, no fancy systems to return calls. You'll speak to a real person every single time. We can take all types of membership enquiries over the phone.

Mobile – our mobile claiming app was launched in 2014 and allows members to make claims quickly and easily, without filling in a form!

The app has been so popular since its launch that members are claiming through the app nearly three times more than our Online Member Services on our website. In the words of a member, "claiming literally couldn't be easier".

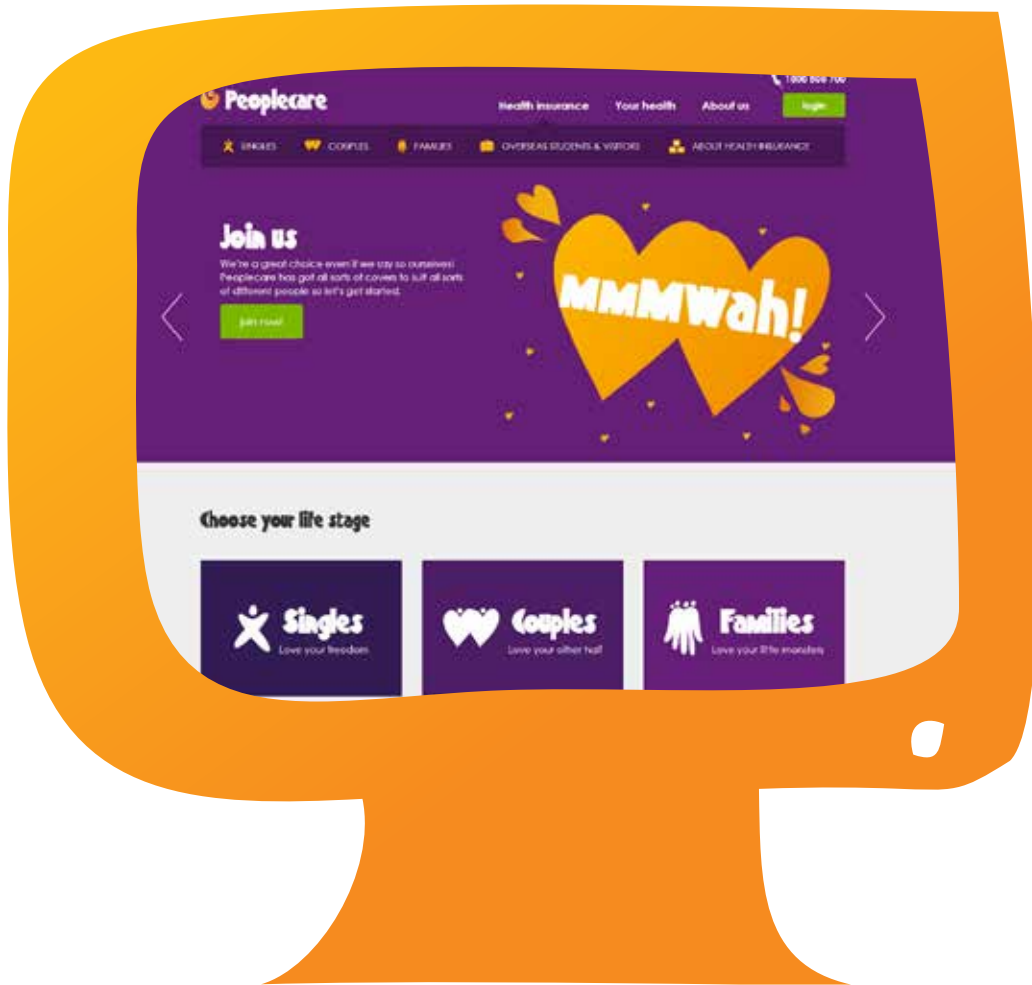
Our new website and mobile app called *Larry* was launched in 2017, ensuring we continue to deliver an exceptional customer experience and giving our customers even more choices on how and when they deal with us.

Electronic – we use technology wherever possible to make the processing easier, more efficient and to keep our offices paperless.

Our HICAPS electronic claiming means that members can simply swipe their membership card at participating providers to claim on the spot for general treatment services. We also have an extensive range of online service and email facilities.

Our arrangements with ECLIPSE allows us to automatically process medical and hospital claims from participating providers electronically, which means that members won't even see a claim in most instances.

Fax/mail – members can also choose to fax or mail their claims and other enquiries. These are all digitally entered into our systems and allocated to the appropriate people. This helps us sustain our paperless office initiative.



Online services

- Join Peoplecare
- Make a claim
- View or change membership details
- Make credit card payments
- View your claims history
- Find a healthcare provider
- Check your limits
- Print annual tax statements
- Download newsletters & fact sheets
- Download forms & brochures
- Order a membership card
- Purchase travel insurance
- Get a free Health Risk Assessment
- Get a benefit quote

Financial acumen

Financial summary

The financial strength of Peoplecare has increased steadily over recent years. As a not-for-profit, member owned fund we try to return as much contribution revenue as is financially sustainable to our members through benefits and services. Peoplecare maintains sufficient capital reserves to meet regulatory solvency and capital adequacy requirements, therefore protecting member interest and benefits.

The cost of administering the fund is kept to a minimum. Peoplecare continues to maximise other revenue streams to reduce management expenditure and take the pressure off increasing member premiums.

Analytical capabilities

While Peoplecare has an external Appointed Actuary, the finance team provides the foundation for the actuarial capabilities within the company. We have extensive modelling capability which allows us to analyse performance at the product, benefits and demographic level; information which is used to drive business improvement and drive success.

Business intelligence tools

Peoplecare utilises a range of market leading business intelligence tools to analyse our rich data and to conduct our financial reporting. The output from these tools delivers analytical insights to drive improved member value and business performance.

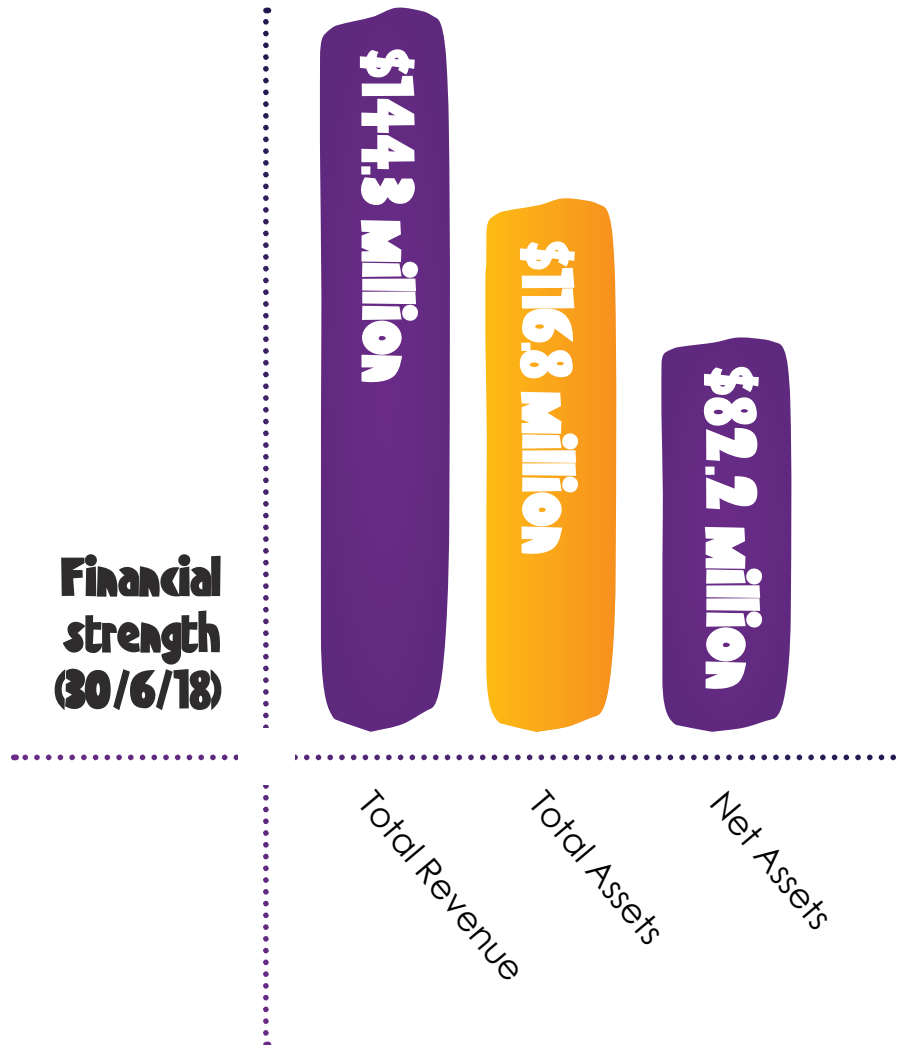
By utilising these tools, our small but dedicated data and analytics team, provide valuable data driven insights into future product development and identify unusual trends in claiming behaviour that can be followed up by our claims management team.

In addition to this, we also have a well-developed suite of key performance indicators (KPIs) which drives overall business results, with each business unit report against a specific set of benchmarks thus enabling us to stay focussed on our core objectives and what is important.

Finance team qualifications

The Finance team at Peoplecare are well credentialed with a blend of experience and skills to grow and monitor the company capabilities and financial performance.

All members of the Finance team are professionally qualified and/or have a number of years' experience in the private health insurance industry. They are drawn from a diverse range of environments and the collective experience gained from this diversity contributes to the success of the company.



Business Technology & Innovation

One of our strategies is to leverage technology to:

- Ensure that technology is available to deliver our unique customer experience
- Deliver cost-effective service enhancements
- Deliver efficiencies and improved processes
- Be an early adopter of new technologies to support our business strategies

Technology partners

We foster strong relationships with our technology partners to ensure mutually beneficial solutions.

We have strategic partnerships in place with the following companies to deliver on our technology and innovation platforms.

E-commerce is one of the keys to our success that makes it easy for members to perform their fund transactions electronically.



HAMBS

HAMBS (Hospital and Medical Benefits System) provide us with a quality health insurance software and information technology solution for the processing of all health insurance transactions, including web-based member services. HAMBS is a not-for-profit cooperative company formed by a number of private health insurers to meet the present and future technology needs of our members. Peoplecare is a co-owner of HAMBS Systems Ltd.



e5

e5 workflow manages, integrates, automates, measures and monitors business processes. e5 incorporates imaging, document management, fax management, email archiving, workflow, statistical reporting and business activity monitoring. Peoplecare has achieved a highly efficient paperless office through the use of e5.



HICAPS - point of sale extras claim

HICAPS is an electronic, real time, claiming and payment system, which offers members the convenience of automatic Extras claims processing on the spot. Members swipe their membership card at participating general treatment providers and simply pay the gap between the charge and the benefit, if any. There's no need to submit a separate claim.



CSC's Healthcare Group – electronic extras & hospital claims

iSOFT Billing's electronic Extras and Hospital claiming applications replace cumbersome manual processes making healthcare management easier, more cost efficient and better for members.



Centaur Software - Dental4Windows

The Dental4Windows application is designed specifically to assist medium to large enterprises in the management and delivery of dental services. Data captured as part of normal clinical practice becomes the patient's electronic dental record. This software is used to manage Peoplecare's dental clinic.



Monkey Software - Optomate Premier Series

The Optomate Premier Series is the current incarnation of Australia's favourite Practice Management System. The system is used by more optometrists and optical dispensers in Australia than any other system. It includes the latest database systems and interface design techniques and provides an effective and easy to use system. This software is used to manage the Peoplecare optometry practice.



Eclipse – Medicare online claiming

Electronic Claims Lodgement and Information Processing System Environment (ECLIPSE) is an extension of Medicare Online claiming. It offers a secure connection between practices, public & private hospitals, billing agents, Human Services, health care providers, private health insurers and the Department of Veterans' Affairs (DVA). It includes direct communication for providers with Human Services and private health insurers in the one transaction. ECLIPSE can be used for both paid and unpaid in-patient medical claims and in-hospital claims – which can be lodged directly to Human Services through practice management software.

Business capabilities

Management services

We have a proven track record in the delivery of management services. We successfully established, registered and managed the Transition Benefits Fund for BHP in the mid '90s, achieving significant financial and operational efficiencies for the 8 year life of the fund. Peoplecare managed the transfer of cover and cessation requirements of the fund at the end of its term to meet the strategic objectives of BHP.

We provide management services to National Health Benefits Australia Pty Ltd having secured registration for them as a private health insurer in 2007. This was followed by the successful establishment and ongoing operation of the fund (*onemedifund*) as a viable and effective health insurer.

Peoplecare was also successful in a tender for the outsourced management of the Reserve Bank Health Society since May 2011.

Peoplecare provides the full range of services for *onemedifund* and Reserve Bank Health Society, including Customer Service, Claims, Finance, Information Technology, Marketing and Company Secretarial.

Peoplecare Eyes & Teeth

Another big success for Peoplecare has been our venture into the provision of dental and optical services for members based in the Illawarra. Peoplecare Eyes & Teeth was opened in December 2012 to provide access and price advantages for our members. We introduced dental facilities and highly qualified practitioners and co-located these with our newly refurbished optical outlet in Market Street Wollongong.

Licensed arrangements

Peoplecare is one of only four license holders to provide Overseas Student Health Cover in Australia. We operate this business activity through a Marketing & Management Agreement with our partner, Allianz Global Assistance (trading as OSHC Worldcare), who has been taking care of travellers since 1983 and international students in Australia since 2000.

Management of back office services

Peoplecare provides back office management services on behalf of Allianz Global Assistance for the Overseas Students and Overseas Visitors markets.

Complementary products

Peoplecare provides travel insurance through our partnership with QBE Travel Insurance as a complementary product for our members and the public.



Strategic partners

We play an active role in several industry associations through which we represent our members' interests and the interests of smaller health insurers in general.



Members Own Health Funds

Members Own Health Funds is a group of not-for-profit and mutual health funds who have joined forces to communicate the advantages they provide over funds driven by the needs of shareholders and overseas owners.

The fundamental message is that Australians have a choice when it comes to their health insurance: you can be with a fund that is driven by profit-seeking investors or overseas owners, or you can be with a not-for-profit or mutual health fund that puts its members first.

Dr. Melinda Williams, Peoplecare CEO, is currently a Director of Members Own Health Funds.



Members Health Funds Alliance

Members Health Funds Alliance was established in 1978 and exists to represent the interests of restricted membership and regionally focussed private health insurers and to assist these organisations to provide their contributors with quality and affordable health insurance and health care services.

**AHSA**

The Australian Health Service Alliance (AHSA) is a company that represents most of the registered private health funds across Australia. AHSA has its head office in Melbourne and branch offices in Sydney. The AHSA is responsible for facilitating arrangements between hospitals, doctors and health service providers on behalf of its member funds.

The AHSA has contracted arrangements with over 560 private hospitals and 36,000 doctors nationally.

Peoplecare is a co-owner of the AHSA.

**HAMBS**

HAMB Systems Limited supplies and supports the HAMBS (Hospital and Medical Benefits System) application – a quality health insurance software and information technology solution dedicated to the private health insurance industry in Australia.

HAMBS is a not-for-profit co-operative company formed by a number of private health insurers to meet the present and future computing needs of its member funds.

HAMBS provides the following services to its members: the HAMBS Application Software, applications hosting through HAMBS Application Services Network (HASnet), network management, technical and support services, consulting services and security services.

Peoplecare is a co-owner of HAMBS.



Coordinare

Coordinare is a not-for-profit organisation commenced by Peoplecare, Grand Pacific Health, the University of Wollongong and IRT that holds the tender for the new South Eastern NSW Primary Health Network (PHN).

Together, the founding members aim to transform the health system in the region by building synergies, streamlining approaches and creating momentum for population health improvement. They are responsible for rebuilding the primary health care system in the region through efficient and innovative models of funding and delivery of health and medical services to improve the coordination of patient care.

smile.com.au

Smile.com.au has an established network of over 1,600 Smile dentists throughout Australia. Peoplecare have engaged smile.com.au to provide and manage a national dental provider network to eligible Peoplecare members.

The agreement ensures that quality dental healthcare is made more affordable for members.

The logo for smile.com.au features the word "smile.com.au" in a red, lowercase, sans-serif font. The "i" in "smile" has a small red dot above it.

Governance

Love a big tick

Peoplecare has adopted a process of excellence in governance practices and has proactively pursued ongoing improvement, including robust processes for the appointment and development of the Board of Directors.

Peoplecare complies in all respects with the governance standards of the Australian Prudential Regulation Authority (APRA) and the Corporations Act.

Private Health Insurance Code of Conduct

The Private Health Insurance Code of Conduct is a voluntary industry code. It sets standards for health funds to make sure they do the right thing by consumers in having great staff training, clear policy documentation, watertight privacy and easy dispute resolution.

Peoplecare is proud to meet or beat 100% of the standards in the Code of Conduct. This means we can display the Code of Conduct tick on our materials to show you that we're doing the right thing.





Social & Community Engagement

Social responsibility

Peplecare has consistently ensured it is an ethical corporate citizen that makes a significant contribution to the community. The flexible work environment at Peplecare facilitates the community involvement of staff members who support and participate in community activities.

Wherever possible, Peplecare uses local suppliers and has established a number of strategic partnerships with other businesses.

Leadership in our industry/communities

Peplecare staff also participate in our industry and communities through their contribution to the governance of community and industry groups:

Industry Groups		
Members Health Fund Alliance, Marketing Group	Anita Mulrooney	Chair (2006 – present)
Private Health Insurance Ombudsman's Consumer Website Reference Group	Anita Mulrooney	Reference Group Member (2007 – present)

Love a bit of community spirit

Peplecare has always held a strong relationship and interaction with the communities in which we operate. We support many initiatives in those communities, including:

Illawarra Community

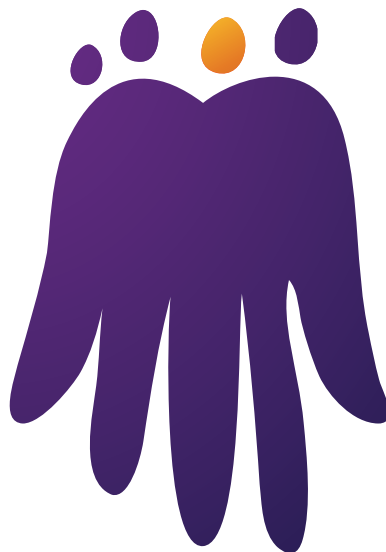
- Illawarra Hawks
- TritheGong
- Kerry McCann 10
- Merrigong Theatre Company
- M2M
- Football South Coast
- Illawarra Business Chamber
- Illawarra Roller Hawks
- Illawarra Hockey Association
- Rotary NSW Emergency Services Community Awards
- South Coast Leadership Forum
- UOW in2Uni Program
- Bulli Burn
- Illawarra Triathlon Club
- Ryan Gregson
- Kiama Rotary Car Show
- Wollongong Relay for Life
- Wollongong Amazing Race

Mornington Peninsula Community

- Western Port Children's Xmas Tree
- Staff volunteering for Country Fire Authority
- Staff volunteering for L2P - Learner Driver Mentor Program

Community Groups

IRT	Anita Mulrooney	Director (2015 - present)
UOW Pulse	Anita Mulrooney	Director (2017 - present)
Cram Foundation	Dr Melinda Williams	Director (2014 - present)
Cram Foundation	Dale Cairney	Director (2015 - present)
Australian Red Cross Blood Service	Peoplecare staff	Club Red – Corporate blood donations (2007 - present)
Catholic Development Fund	Chris Stolk	Committee Member
Cancer Council's Relay for Life Illawarra	Bronwyn Wood	Committee Member (2010 - present)
Auscontact Association	Tory Macri	Volunteer (2006 - present)
Country Fire Authority	David Hartigan	Previous Firefighter of the Year, Crew Leader, Life Member, Volunteer (1985 - present)
Scout Association of Australia	Megan Maddigan	Leader and Volunteer (2002 – present)
Hush Foundation	Amanda Iannella	Volunteer (2017 - present)
Frankston City L2P - Learner Driver Mentor Program	David Hartigan	Volunteer (2010 - present)
Illawarra Cruise Ambassador - Destination Wollongong	Danica Vujic	Volunteer (2016 - present)
Cure Brain Cancer	Danica Vujic	Volunteer (2013 - present)
Illawarra Assistants Network	Danica Vujic, Laura Price & Samantha Donovan	Co-founders (2017 - present)



Meet our Leadership Team

At Peoplecare, our Leadership Team has a wide range of complementary skills and a wealth of industry experience.

Chief Executive Officer

Dr Melinda Williams BNurs, MPH, PhD,
GAICD

Melinda joined Peoplecare in 2009 and successfully headed the Hospital & Health Services department before becoming CEO.

Melinda has extensive experience in the highly specialised hospital–medical side of health funds, the design and evaluation of health management programs, as well as clinical nursing experience in both hospital and community sectors.

Melinda completed her PhD with the University of Wollongong in population health management.

Melinda is a Director of the Cram Foundation and Members Health Fund Alliance.



Dr Mel, our CEO, loves those little packages of aeroplane food, sleeping in, doing the quiz in Saturday's paper and kicking goals for our members

Chief Risk Officer & Deputy CEO

Dale Cairney BCom CPA GAICD

Dale is responsible for governance, risk management, and compliance for Peoplecare and its customer insurers. Dale also undertakes the role of Chief Risk Officer as part of APRA requirements.

Dale has a wealth of senior management experience across a range of industries, including private health insurance, dental and eye care practice management, finance, manufacturing, mining, and transport industries over the past 35 years.

Dale's particular strengths are in general management, corporate governance, risk management, and finance.

Dale is a regular volunteer & participant in charitable events.

His current volunteer appointments include:

- Cram Foundation (disability services) – Director & Chair of the Board's Audit & Risk Committee



Dale, our deputy CEO, loves fishing in the Bay, running by the seaside, riding his Harley on weekends, and helping Peoplecare make great decisions for our members

Chief Financial Officer
Head of Finance & Administration
Chris Stolk BCom CPA GAICD

Chris joined our Executive Team in September 2007. Chris is responsible for the provision of all financial management functions of the organisation and has more than 20 years' experience in the accounting and finance field, most of which time was spent working with organisations in the financial services industry.

His specialist skills include management reporting, statutory reporting, taxation and business planning and compliance. He also has a keen interest in treasury operations.

Chris is also Company secretary for Peoplecare.

Chris is a Director at Big Fat Smile Group Limited as well as member of the Audit, Risk and Compliance Committee. He is a member of the Catholic Development Fund (CDF) Advisory Council and a representative on the Finance, Insurance & Audit Committee.



Chris, our finance guru, loves his home brew, taking the kids to the footy, Thai curries, and making sure our finances track according to plan

Head of Customer Service & Marketing
Anita Mulrooney BA GDipIM GDipCom
 GAICD

Anita has over two decades of experience in the not-for-profit, insurance, and health sectors in Australia and South-East Asia across key business functions including operations, customer service, sales & marketing and human resources.

She is responsible for the company's brand, marketing & communications, corporate sponsorship, community relations, operations and customer service delivery.

Anita's other appointments include:

- HIRMAA Marketing Committee - Chair
- Private Health Insurance Ombudsman's Website Reference Group - Member
- IRT - Director
- Destination Wollongong - Director & Chair of the Board's Performance & Remuneration Committee
- UOW Pulse - Director



Anita, our service & marketing guru, loves her coffee with a double shot, Friday's kickboxing class, playing online poker, and wowing our customers with everything we do

Head of People & Culture

Maree Morgan-Monk BA (Psych, Soc)

Maree joined Peoplecare in 2011 and is our Head of People & Culture. She has 20 years of HR Management experience across various industries, including education, hospitality and general insurance.

As Head of People & Culture, Maree is responsible for ensuring that our people processes and practices retain Peoplecare's status as a true employer of choice with an exceptional level of staff satisfaction. Maree supports our managers and staff in the areas of recruitment, training & development, WH&S, Human Resource policy, and cultural development.

Maree was awarded Australia's HR Manager of the Year for 2013 at the Australian HR Awards. Her particular areas of expertise are leadership development and training.



Maree, our people & culture star, loves getting her tennis game on, entertaining, cheering on her three sons at sport, and helping Peoplecarers develop their skills and knowledge

Acting Head of Hospital and Health Services

Melissa Jones

Melissa is Peoplecare's Acting Head of Hospital and Health Services. She is responsible for the successful delivery of services at Peoplecare Eyes & Teeth (our dental and optical clinic in Wollongong), as well as the management of our Hospital and Medical team in their delivery of Broader Health Cover services and hospital claims processing.

Melissa joined Peoplecare in 2013, successfully managing Peoplecare Eyes & Teeth. Melissa has 12 years' experience in Management and Optical Dispensing, and is focussed on ensuring our members receive value and quality services for all of their healthcare needs.



Melissa, our health head, loves absorbing live theatre, connecting with nature one campsite at a time, an Aussie BBQ and ensuring our members get quality services

Chief Information & Digital Officer

James Robins BComm, BSc, MInfsc

James has over 25 years' experience in information technology, specialising in digital transformation and strategy.

He brings a broad range of experience in IT leadership and consulting across a variety of industries including insurance, manufacturing and the public sector.

He is a Senior Member of the Australian Computer Science Society and has completed a Bachelor of Science (Computer Science), a Bachelor of Commerce (Management), a Master of Information Science and a Certificate of Executive Leadership.

James is responsible for Peoplecare's information technology and digital solutions.



James, our head of all things IT & digital, loves photographing landscapes at dawn, his pack of mostly domesticated dogs, testing the depths of his SCUBA skills and building awesome experiences for members

Meet our Board

The Peoplecare Board of Directors is made up of 6 directors from a diverse range of backgrounds and experience.

Glenn Lennell (Chairman)
GAICD

Glenn was appointed as a Director in 2014 and Chair of the Board in 2016.

Glenn has over 35 years' experience in the IT industry in both technical and management positions. As a self-taught software developer, Glenn gained experience in a number of IT disciplines moving into business administration and management in the late 1980s.

Between 1997 and 2013, Glenn was Chief Executive Officer of HAMBS which provides application software and technical services to 23 of Australia's private health insurers, including Peoplecare. In this role, Glenn has worked with a number of government agencies in the development of regulatory change to the private health insurance industry.

Glenn is a Graduate of the Australian Institute of Company Directors.



Peter Fitzgerald

BComm FCA GAICD

Peter was elected as a Director in 2015 and is the Chair of the Nomination, Remuneration and Development Committee in 2016.

Peter retired in 2015 after 27 years as a Partner of KPMG, including over twenty years as managing partner of the Wollongong practice. For more than ten years he was Chair of the Regional (non-metropolitan) practices of KPMG. He has provided a variety of professional services over this period, including external audit, internal audit, corporate taxation, business & strategic planning, and broad business advisory to an extensive array of clients.

He has been a Council Member of the University of Wollongong since 2006, and has served as Chair of its Risk, Audit & Compliance Committee for most of that time. Peter is also a Director of IRT Ltd and IMB Bank.

Peter has a Bachelor of Commerce (majoring in Accounting) from the University of Wollongong. He is a Fellow of the Institute of Chartered Accountants in Australia, a Member of the Australian Institute of Company Directors, a Registered Tax Agent & Registered Company Auditor.



Andrew Gregory

MAppFin, BCom (IB,HRM), GAICD

Andrew was elected as a Director in 2012.

Andrew is an experienced Finance Executive and Company Director, holding senior roles in financial services and private wealth management.

Andrew is currently employed by NAB Ltd where he is the General Manager, Retail Bank for regional Victoria and Tasmania. Andrew was formally General Manager of NAB Financial Planning in Victoria and Tasmania and a former senior leader of AMP Ltd. Andrew brings expertise in financial services, private wealth management, corporate finance, corporate governance and private health insurance. Andrew is a non-executive Director & Treasurer of the Youth Insearch Foundation and a former non-executive Director of Quay Credit Union. Andrew is well qualified with a Masters in Applied Finance from Macquarie University, a Bachelor of Commerce from UOW, a Diploma of Financial Services & Mortgage Broking and is a Graduate of the Australian Institute of Company Directors.

Andrew is well qualified with a Master in Applied finance from Macquarie University, a Bachelor of Commerce, Diploma in Financial Services and Mortgage Broking and is a Graduate of the Australian Institute of Company Directors.



Stephannie Jonovska

BComm CPA GAICD

Stephannie was appointed as a Director in 2016, after being appointed as an Associate Director in 2015.

Stephannie is a commercial management professional with over 20 years' experience in the steel manufacturing and solutions industry. Her diverse functional experience spans financial management, governance, shared services, procurement and strategic business improvements.

Stephannie is currently the Manager Finance Transformation for BlueScope Australia and New Zealand. She is also the Chair of the WEA Illawarra Board, a not-for-profit registered training organisation and is a committee member on the St Mary Star of the Sea College Governance and Nominations Committee.

Stephannie's professional qualifications include a Bachelor of Commerce. She is also a Graduate of the Australian Institute of Company Directors and a Certified Practising Accountant.



Louise Leaver

LLB (Hons), BSc (Psyc), AGIA

Louise was appointed as Director in 2016, after being appointed as an Associate Director six months prior.

Louise is an experienced in-house corporate lawyer and management professional with a diverse background in not-for-profit and commercial enterprises spanning private health insurance, education and steel manufacturing. Louise has particular expertise in corporate and commercial law, as well as corporate governance and risk management. As a former Senior Legal Counsel for a health fund, Louise has an in depth understanding of private health insurance operations and regulation.

Louise is currently the Head of Strategic Risk for IRT, a not-for-profit provider of seniors' lifestyle and care solutions.

Louise's professional qualifications include a Bachelor of Laws (Hons), Bachelor of Science (Psyc), Graduate Diploma in Legal Practice and Graduate Diploma in Applied Corporate Governance. Louise is also a Graduate of the Australian Institute of Company Directors.





Michael Oertel
Bec FCPA GAICD

Michael was appointed as an Associate Director in 2017.

Michael has over 37 years' experience in the private health insurance industry engaging with boards, management and regulators.

He has been the Chief Executive Officer of a registered private health insurer for 22 years and served as a Director on two of Peoplecare's Strategic Partners Boards, HAMBS and hirmaa.

Michael is a passionate and committed strategic leader with highly developed governance, financial and risk acumen.

Michael's professional qualifications include a Bachelor of Economics majoring in Accounting, Fellow of CPA Australia and Graduate of the Australian Institute of Company Directors.

<Note: no picture yet available>

Sue Baker-Finch
BSc (Hons), MBA, MBC, FAICD

Sue Baker-Finch was appointed as an Associate Director in May 2018.

Sue is a seasoned management professional who transitioned, in 2016, from full-time executive roles to a portfolio career as a non-executive director, management consultant and business coach/mentor. She has over 20 years of senior executive leadership experience in commercial, government and NFP businesses across a range of industry sectors. Sue has substantial background in the health sector, having held leadership roles in a national general practice organisation, a medical research institute and as a Board member in the NSW public hospital system.

Sue currently operates her own business, SBF Consulting, providing strategic and operational review and business mentoring services primarily to regionally-based businesses seeking to innovate and expand.

Sue's professional qualifications include a Bachelor of Science (Hons), Masters of Business Administration and Masters of Business Coaching. She is a Fellow of the Australian Institute of Company Directors.



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