

Insurance changes notification



GESB Super and West State Super October 2022

Insurance changes from 1 October 2022 for GESB Super and West State Super members

If you are a GESB Super or West State Super member, you may have one or more of Death, Total and Permanent Disablement (TPD) and Salary Continuance Insurance (SCI) cover provided through your superannuation (super). The premiums for any insurance you have through your super are deducted directly from your GESB Super or West State Super account.

For GESB Super and West State Super members, there have been changes to the premiums and other policy terms and conditions for Death, TPD and SCI insurance from 1 October 2022.

It's important you read and consider the information in this notification. It will help you to make informed decisions about your insurance in your super, including any changes you may wish to make to ensure it still meets your needs. Even if you do not currently have insurance through GESB Super or West State Super, you should be aware of these changes in case you decide to take out insurance through us in the future, if eligible.

Terms used in this notice have the same meaning as defined in the glossary of the GESB Super and West State Super 'Insurance and your super' brochure, available at gesb.wa.gov.au/brochures.

Reduction in Death and TPD insurance premiums

The cost of insurance varies according to your age, gender, occupation category, the type of insurance and the amount insured (and for SCI, the *Waiting Period*).

Please refer to the rate tables in the Appendix A on page 6 for the new insurance premium rates that were effective from 1 October 2022.

You can find further details about insurance premiums including terms and conditions in the '**Insurance and your super**' brochure at gesb.wa.gov.au/brochures.

Calculating your insurance premiums from 1 October 2022

You can use our Insurer's calculator available at gesb.wa.gov.au/calculators to calculate your insurance premiums from 1 October 2022.

Where can I find my current insurance details?

Your current insurance details are included in the '**Insurance**' tab of our Member Online portal, which you can access at gesb.wa.gov.au.

You can also find your insurance details in the 'Insurance' section of your last member statement.

Alternatively, you can call your Member Services Centre on 13 43 72.

It is important to review your insurance on a regular basis to ensure it remains appropriate for your situation. You can decrease or cancel¹ your Death, TPD or SCI insurance cover in the '**Insurance**' section of your Member Online account at any time, and in certain circumstances you can increase your cover.

Death & TPD and SCI changes

Change to the default occupation category for Special Education Teachers (ANZSCO code 2415/ASCO code 2414)

Prior to 1 October 2022, members who were provided with default insurance cover where their employer indicated the member was employed as a Special Education Teacher (ANZSCO code 2415/ASCO code 2414) were automatically designated as Light Blue Collar for insurance purposes.

On and from 1 October 2022, members who are provided with default insurance cover where their employer has indicated the member is employed as a Special Education Teacher will automatically be designated as White Collar. Where GESB's records indicated an existing member's insurance was created and remains designated as Light Blue Collar due to their employment as a Special Education Teacher, GESB will automatically change their insurance occupation category to White Collar and communicate this to the member.

Impacted members have received a reduction in their insurance premiums.

¹ If you decrease, opt-out of, or cancel your Death, TPD or SCI cover and wish to increase or reinstate your insurance at a later date, this will be subject to certain criteria including acceptance of your application by the Insurer. Please refer to the 'Insurance and your super – GESB Super and West State Super' brochure available at gesb.wa.gov.au/brochures for more information.

Changes from Limited Cover to Special Conditions New Events Cover when a member is not At Work for thirty (30) consecutive days before Special Conditions Cover commences

Changes have been made so that we apply the less restrictive Special Conditions New Events Cover instead of Limited Cover limitation for new members who are not *At Work* for thirty (30) consecutive days before their Special Conditions Cover commences:

Prior to 1 October 2022 – Limited Cover	On and from 1 October 2022 - Special Conditions New Events Cover
Limited Cover means insurance cover which applies only in respect of events or conditions which arise entirely after the date cover commences with respect to an Insured Member and also excludes any death or disablement caused as a result of any self-inflicted injury or suicide.	Special Conditions New Events Cover means Cover other than Cover in relation to the medical condition(s) or any directly or indirectly related condition(s) arising from sickness or injury which has caused the Insured Member to not be At Work in the thirty (30) consecutive days immediately prior to the date Cover commences under the Policy. Special Conditions New Events Cover applies to Insured Members working in a reduced capacity and/or on a reduced salary due to an injury or illness.

Members can apply to transfer Death, TPD and SCI cover from another super fund or insurer

You can apply to transfer your death, TPD or SCI insurance cover under an insurance policy held through another superannuation fund or an individual retail policy (*Previous Policy*) to the policy held through GESB Super or West State Super (**GESB Policy or Policies**). To find out if you're eligible and to apply, refer to the '**Insurance transfer**' form available at gesb.wa.gov.au/forms.

Transferred cover will be provided based on the terms, conditions, premiums and occupation categories provided under the relevant GESB Policy. However, any non-standard terms, loadings, restrictions or exclusions which applied to you under your *Previous Policy*, will apply to your cover held through the GESB Policy.

Transferred death and TPD cover will be fixed voluntary cover, and any existing death or TPD or death and TPD cover you hold through the GESB Policies will also become fixed cover on the Date of Transfer.

Transferred SCI cover will have the same *Waiting Period* and benefit period as applied under your previous SCI policy. Where the *Waiting Period* is not available under the GESB Policies, the *Waiting Period* which applied to the transferred SCI cover will be rounded up to the next longest *Waiting Period* available under the GESB Policies. Where the benefit period that applied under your previous SCI policy is not available under the GESB Policies, the benefit period that applies to transferred SCI cover will be the next shortest benefit period available under the GESB Policies.

There is a limit to the maximum amount of cover that can be transferred, and the combined total of your transferred and existing cover cannot exceed the Maximum Benefit Limit for that type of insurance.

No benefit will be payable with respect to transferred cover if the insurance held under the *Previous Policy* is not cancelled.

Changes to exclusion in relation to war and to the 'Active Service' definition

A change has been made to clarify the exclusion in relation to war, as underlined below:

	Prior to 1 October 2022	On and from 1 October 2022			
Death and TPD	No benefit is payable for death or Total and Permanent Disability which is caused wholly or partly, directly or indirectly as a result of declared or undeclared war, or any act or war.	No benefit is payable for death or Total and Permanent Disability which is caused wholly or partly, directly or indirectly as a result of participation in declared or undeclared war, or participation in any act or war.			
SCI	The policy does not cover any loss, fatal or non-fatal, caused by or resulting from declared or undeclared war or any act of war.	The policy does not cover any loss, fatal or non-fatal, caused by or resulting from participation in declared or undeclared war, or participation in any act of war.			

The definition of 'Active Service' has been changed by inserting "/or" in the definition where it is underlined below.

'Active Service means, whether in Australia or overseas, participation in the armed forces of any country or organisation, war service or engagement in a theatre of war but excludes operations authorised by the Australian Commonwealth Government to provide natural disaster and/or humanitarian relief where these operations are not undertaken while on war service or in a theatre of war.

For the avoidance of doubt, an Insured Member who is enrolled in the Australian Defence Force Reserve is only on "Active Service" where they have been called up for service, and then only if such service otherwise satisfies this definition of "Active Service".'

Changes to the 'Normal Duties and Work Hours' definition

The definition of 'Normal Duties and Work Hours' has been changed as shown underlined below:

Prior to 1 October 2022

Normal Duties and Work Hours are recognised either:

(a) Immediately, where the Insured Member is working in a bona fide position with a Participating Employer and is not being supported by workers' compensation of rehabilitation benefits or other income support benefits and is free from any limitation due to a medical condition; or

- (b) After a period of three (3) calendar months, where the Insured Member had New Events Cover and returns to full normal duties and has not been in receipt of workers' compensation rehabilitation benefits or other income support benefits for the whole of that period; or
- (c) After a period of six (6) calendar months, where the Insured Member had New Events Cover and has been continuously working in a reduced/alternative bona fide position with a Participating Employer due to a medical condition for the whole of the period and has not been in receipt of workers' compensation rehabilitation benefits or other income support benefits for the whole of that period.

Any disability claim subsequent to the recognition of Normal Duties and Work hours will be assessed on the incapacity of the Insured Member to perform those normal duties and work hours.

On and from 1 October 2022

Normal Duties and Work Hours are recognised either:

- (a) Immediately, where the Insured Member is working in a bona fide position with a Participating Employer and is not in receipt of rehabilitation benefits or other income support benefits (including workers' compensation, statutory transport accident benefits and disability income benefits (including government support benefits)) and is free from any limitation due to a medical condition; or
- (b) After a period of three (3) <u>consecutive</u> calendar months, where the Insured Member had New Events Cover and returns to full normal duties and has not been in receipt of rehabilitation benefits or other income support benefits (including workers' compensation, statutory transport accident benefits and disability income benefits (including government support benefits)) for the whole of that period; or
- (c) After a period of six (6) <u>consecutive</u> calendar months, where the Insured Member had New Events Cover and has been continuously working in a reduced/alternative bona fide position with a Participating Employer due to a medical condition for the whole of the period and has not been in receipt of rehabilitation benefits or other income support benefits (including workers' compensation, statutory transport accident benefits and disability income benefits (including government support benefits)) for the whole of that period.

Any disability claim subsequent to the recognition of Normal Duties and Work hours will be assessed on the incapacity of the Insured Member to perform those normal duties and work hours.

Change to the 'New Events Cover' definition

From 1 October 2022, the definition of New Events Cover has been amended (underlined below) to clarify that more than one medical condition can be excluded from cover:

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New Events Cover means cover other than cover in relation to the medical condition or any directly or indirectly related condition arising from sickness or injury which has caused the Insured Member to be not At Work on the date that Cover commences under the Policy.

On and from 1 October 2022

New Events Cover means cover other than cover in relation to the medical condition(s) or any directly or indirectly related condition(s) arising from sickness or injury which has caused the Insured Member to be not At Work on the date that Cover commences under the Policy.

SCI changes

Reduction in the factor for the 30-day wait period for SCI

From 1 October 2022, the factor applied to the 30-day SCI waiting period has been reduced from 3.2 to 2.6.

Impacted members have received a reduction in their insurance premiums from what they would have been otherwise.

Reduction in the factor for the Blue and Heavy Blue insurance occupation category for SCI

From 1 October 2022, the factor applied to the Blue and Heavy Blue occupation category for SCI has been reduced from 2.1 to 1.75.

Impacted members have received a reduction in their insurance premiums from what they would have been otherwise.

SCI Cover to cease automatically after 180 days of no Superannuation Guarantee contributions being received, instead of 120 days

From 1 October 2022, SCI Cover will cease automatically if no Superannuation Guarantee (SG) contributions are received for 180 days, rather than 120 days.

This will provide members with a longer period of insurance before their cover ceases automatically due to this rule (unless members are on Leave Without Pay from their employer and have elected for their cover to continue).

Cover which ceases because no SG contribution was received for 180 days will be re-instated from the date cover was terminated where the Insured Member's Date of Disability is within 180 days of the last SG contribution being received in respect of the Member.

Hazardous category members maximum SCI benefit limit increased from \$10,000 per month to \$15,000 per month and additional loading removed

From 1 October 2022, the maximum benefit limit for Hazardous and listed certain Blue and Heavy Blue occupations² has been increased from \$10,000 per month to \$15,000 per month.

Further, the 1.5 times loading that applied to any Voluntary Cover amounts approved above the default cover per month for this category of members has been removed on and from 1 October 2022.

Change in the time period to increase SCI cover on cover commencement

From 1 October 2022, the time period members have to increase their SCI sum insured up to \$4,200 per month has changed:

Prior to 1 October 2022	On and from 1 October 2022					
For basic SCI cover – you can apply to increase cover within 90 days of GESB receiving the first Superannuation Guarantee contribution from your employer.	For both basic SCI cover and Special Conditions SCI cover – you can apply to increase cover within 120 days of the date cover commenced.					
For Special Conditions SCI cover – you can apply to increase cover within 90 days of the date cover commenced.						

The following occupations, defined under the ASCO and/or ANZSCO occupation standards, which were also limited to the hazardous restriction on the maximum SCI Amount Insured of \$4,200 per month, will be eligible to apply for a maximum SCI benefit of \$15,000 per month although the Insurer provides basic cover for Death, TPD and SCI at category 3 – Blue and Heavy Blue Collar: 'Ambulance Officers and Paramedics', 'Blasting workers', 'Chemical, Gas, Petroleum and Power Generation Plant Operators', 'Chemical, Petroleum and Gas Plant Operators', 'Drillers', 'Drillers, Miners and Shot Firers', 'Forestry and Logging Workers', 'Guards and Security Officers', 'Miners', 'Mining Support Workers and Drillers Assistants',' Power Generation Plant Operators', 'Seafarers and Fishing Hands', 'Timber and Wood Process Workers' and 'Travel Attendants'. 'Mining and Material Engineers' and 'Mining Engineers' are also limited to this hazardous restriction if any part of your role requires you to be in an underground mine at any time.

Changes to the 'At Work' definition

Changes to the definition of 'At Work' have been made to resolve an earlier drafting error. The definition for Category 1 members now has the word 'including' as underlined below.

'At Work' definition from 1 October 2022

- (a) Category 1: means the Insured Member:
 - (i) is actively performing or capable of performing (<u>including</u> if currently unemployed) all the duties of his or her usual occupation with the Participating Employer; and
 - (ii) is not in receipt of, or entitled to claim, any income support benefits from any source including (but not limited to) workers' compensation benefits, statutory transport accident benefits and disability income benefits.

A person who does not meet these requirements is correspondingly described as "not At Work".

- (b) Category 2: means that on the day of signing the relevant form, the Insured Member:
 - (i) is actively performing or capable of performing (including if currently unemployed) all the full and normal duties of his or her usual occupation with the Participating Employer;
 - (ii) is not in receipt of, or entitled to claim, any income support benefits from any source including (but not limited to) workers' compensation benefits, statutory transport accident benefits and disability income benefits; and
 - (iii) in the Insurer's opinion is not restricted by sickness or injury from actively performing or being capable of performing (including if currently unemployed) the full and normal duties of his or her usual occupation with the Participating Employer for at least twenty (20) hours each week (even if not working at least twenty (20) hours each week).

A person who does not meet these requirements is correspondingly described as "not At Work".

Changes to the rehabilitation expenses that the insurer will pay

From 1 October 2022, changes have been made to the rehabilitation expenses that the insurer will pay:

Prior to 1 October 2022	On and from 1 October 2022				
Rehabilitation expenses approved by the insurer will be reimbursed and are limited to six (6) monthly benefit payments. Rehabilitation expenses will relate to rehabilitation programs designed to rehabilitate the disability of an Insured Member or return the Insured Member to work.	Rehabilitation expenses approved by the insurer will be paid and are limited to six (6) monthly benefit payments. Rehabilitation expenses will relate to rehabilitation programs designed to rehabilitate the disability of an Insured Member or return the Insured Member to work. Rehabilitation expense payments will only be paid to the				
	provider(s) of rehabilitation services and not to the Insured Member.				
	The Company will not make any payments in relation to any expense where payment of that expense by a life company (as defined in the <i>Life Insurance Act 1995</i> (Cth)) is prohibited by law.				

Clarification to when SCI benefits will be offset

From 1 October 2022, there has been a clarification in the policy around the description of how any SCI benefit will be offset if you continue to receive income from your employer. These changes are shown underlined below.

Prior to 1 October 2022	On and from 1 October 2022
Where an Insured Member receives continued income from their employer while on claim, any such amounts will also offset benefit entitlements.	Where an Insured Member is Partially Disabled and receives continued income from their employer while on claim, any such amounts will also reduce benefit entitlements in line with the formula used to calculate the Partial Disability Benefit.

Appendix A:

Change to Death and TPD premium tables

If you have questions about the changes to insurance premiums or terms and conditions, please call your Member Services Centre on 13 43 72.

Death and TPD premium tables effective 1 October 2022

Table 1: Death and TPD age and gender-based annual premium rates per \$1,000 amount insured, before 1 October 2022 and from 1 October 2022.

			TPD	only		Death & TPD*						
Your current	Males Column A		Females Column B			les mn C		ales mn D	Males Column E		Females Column F	
age	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22
15	0.30	0.26	0.20	0.17	0.06	0.06	0.04	0.04	0.36	0.32	0.24	0.21
16	0.36	0.31	0.24	0.21	0.08	0.08	0.08	0.08	0.44	0.39	0.32	0.29
17	0.42	0.36	0.28	0.24	0.16	0.15	0.11	0.10	0.58	0.51	0.39	0.34
18	0.50	0.43	0.32	0.28	0.16	0.15	0.08	0.08	0.66	0.58	0.40	0.36
19	0.58	0.50	0.35	0.30	0.21	0.20	0.11	0.10	0.79	0.70	0.46	0.40
20	0.65	0.56	0.35	0.30	0.18	0.17	0.12	0.11	0.83	0.73	0.47	0.41
21	0.66	0.57	0.35	0.30	0.23	0.22	0.11	0.10	0.89	0.79	0.46	0.40
22	0.66	0.57	0.34	0.29	0.23	0.22	0.08	80.0	0.89	0.79	0.42	0.37
23	0.64	0.55	0.32	0.28	0.25	0.24	0.10	0.09	0.89	0.79	0.42	0.37
24	0.62	0.53	0.29	0.25	0.25	0.24	0.13	0.12	0.87	0.77	0.42	0.37
25	0.54	0.47	0.28	0.24	0.23	0.22	0.15	0.14	0.77	0.69	0.43	0.38
26	0.52	0.45	0.28	0.24	0.22	0.21	0.16	0.15	0.74	0.66	0.44	0.39
27	0.48	0.41	0.29	0.25	0.22	0.21	0.16	0.15	0.70	0.62	0.45	0.40
28	0.50	0.43	0.31	0.27	0.22	0.21	0.17	0.16	0.72	0.64	0.48	0.43
29	0.50	0.43	0.33	0.28	0.25	0.24	0.20	0.19	0.75	0.67	0.53	0.47
30	0.52	0.45	0.35	0.30	0.28	0.27	0.22	0.21	0.80	0.72	0.57	0.51
31	0.52	0.45	0.36	0.31	0.30	0.28	0.26	0.25	0.82	0.73	0.62	0.56
32	0.54	0.47	0.38	0.33	0.34	0.32	0.31	0.29	0.88	0.79	0.69	0.62
33	0.54	0.47	0.42	0.36	0.36	0.34	0.37	0.35	0.90	0.81	0.79	0.71
34	0.55	0.47	0.43	0.37	0.42	0.40	0.44	0.42	0.97	0.87	0.87	0.79
35	0.57	0.49	0.47	0.41	0.48	0.46	0.48	0.46	1.05	0.95	0.95	0.87
36	0.60	0.52	0.50	0.43	0.56	0.53	0.54	0.51	1.16	1.05	1.04	0.94
37	0.59	0.51	0.53	0.46	0.67	0.64	0.57	0.54	1.26	1.15	1.10	1.00
38	0.67	0.58	0.60	0.52	0.79	0.75	0.66	0.63	1.46	1.33	1.26	1.15
39	0.77	0.66	0.63	0.54	0.89	0.84	0.77	0.73	1.66	1.50	1.40	1.27
40	0.80	0.69	0.71	0.61	0.98	0.93	0.90	0.85	1.78	1.62	1.61	1.46
41	0.89	0.77	0.74	0.64	1.14	1.08	1.03	0.98	2.03	1.85	1.77	1.62
42	0.99	0.85	0.79	0.68	1.34	1.27	1.17	1.11	2.33	2.12	1.96	1.79
43	1.12	0.97	0.80	0.69	1.53	1.45	1.27	1.20	2.65	2.42	2.07	1.89
44	1.29	1.11	0.86	0.74	1.75	1.66	1.50	1.42	3.04	2.77	2.36	2.16
45	1.45	1.25	0.95	0.82	2.01	1.91	1.75	1.66	3.46	3.16	2.70	2.48
46	1.64	1.41	1.02	0.88	2.32	2.20	2.04	1.93	3.96	3.61	3.06	2.81
47	1.85	1.59	1.11	0.96	2.70	2.56	2.37	2.25	4.55	4.15	3.48	3.21
48	1.97	1.70	1.18	1.02	2.92	2.77	2.64	2.50	4.89	4.47	3.82	3.52

	Death only					TPD only				Death & TPD*			
Your current	Males Column A		Females Column B			Males Column C		Females Column D		Males Column E		Females Column F	
age	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	Before 1/10/22	From 1/10/22	
49	2.08	1.79	1.26	1.09	3.15	2.99	2.83	2.68	5.23	4.78	4.09	3.77	
50	2.21	1.91	1.32	1.14	3.42	3.24	2.98	2.83	5.63	5.15	4.30	3.97	
51	2.33	2.01	1.41	1.22	3.64	3.45	3.20	3.03	5.97	5.46	4.61	4.25	
52	2.47	2.13	1.50	1.29	3.91	3.71	3.62	3.43	6.38	5.84	5.12	4.72	
53	2.67	2.30	1.73	1.49	4.59	4.35	4.15	3.93	7.26	6.65	5.88	5.42	
54	2.87	2.47	1.85	1.59	5.36	5.08	4.82	4.57	8.23	7.55	6.67	6.16	
55	3.08	2.65	1.98	1.71	6.27	5.94	5.21	4.94	9.35	8.59	7.19	6.65	
56	3.32	2.86	2.14	1.84	7.33	6.95	5.89	5.58	10.65	9.81	8.03	7.42	
57	3.63	3.13	2.29	1.97	8.56	8.11	6.68	6.33	12.19	11.24	8.97	8.30	
58	4.04	3.48	2.56	2.21	9.79	9.28	7.17	6.80	13.83	12.76	9.73	9.01	
59	4.56	3.93	2.85	2.46	10.87	10.30	7.70	7.30	15.43	14.23	10.55	9.76	
60	5.24	4.52	3.11	2.68	12.09	11.46	8.09	7.67	17.33	15.98	11.20	10.35	
61	6.03	5.20	3.40	2.93	13.31	12.62	8.66	8.21	19.34	17.82	12.06	11.14	
62	6.70	5.78	3.69	3.18	14.68	13.92	9.26	8.78	21.38	19.70	12.95	11.96	
63	7.46	6.43	3.99	3.44	16.20	15.36	10.04	9.52	23.66	21.79	14.03	12.96	
64	8.29	7.15	4.30	3.71	17.93	17.00	10.84	10.28	26.22	24.15	15.14	13.99	
65*	9.11	7.85	4.65	4.01	19.84	18.81	11.70	11.09	28.95	26.66	16.35	15.10	
66*	9.91	8.54	4.97	4.28	21.96	20.82	12.63	11.97	31.87	29.36	17.60	16.25	
67*	10.77	9.28	5.29	4.56	N/A	N/A	N/A	N/A	10.77 (Death only)*	9.28 (Death only)*	5.29 (Death only)*	4.56 (Death only)*	
68*	11.81	10.18	5.78	4.98	N/A	N/A	N/A	N/A	11.81 (Death only)*	10.18 (Death only)*	5.78 (Death only)*	4.98 (Death only)*	
69*	12.95	11.16	6.27	5.40	N/A	N/A	N/A	N/A	12.95 (Death only)*	11.16 (Death only)*	6.27 (Death only)*	5.40 (Death only)*	

^{*} Death only cover ceases at age 70. TPD cover ceases at age 67. For ages 67 and over, the amounts in the Death and TPD columns are for Death cover only.

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T Member Services Centre 13 43 72

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F 1800 300 067

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• How to contact us

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