

Insurance changes from 1 July 2016 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 scheme. The premiums for any insurance you have through your scheme are deducted directly from your GESB Super or West State Super account.

We recently completed a tender for the provision of insurance for GESB Super and West State Super members. As a result of this tender, there will be changes to the premiums and other policy terms and conditions for the Death, TPD and SCI insurance offered through GESB Super and West State Super from 1 July 2016.

It's important you read and consider the information in this notification. It will help you to make informed decisions about your insurance, 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 you are eligible.

Changes to insurance premiums

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

To view the current insurance premiums effective until 30 June 2016, please refer to the '**Insurance and your super - GESB Super and West State Super**' brochure available at www.gesb.com.au/brochures. From 1 July 2016, an updated version of this document detailing the new insurance premiums and terms and conditions applicable, will be available.

Please refer to Table 2 (Death and TPD) and Table 5 (SCI) in Appendix A on pages 5 and 7 for the insurance premiums that are effective from 1 July 2016.

Your SCI insurance cover may increase automatically at 1 July 2016, if you don't choose to opt-out of the increase. For details about the increase and opt-out process, see the 'Changes to SCI monthly sum insured' section below.

An example of the combined impact on premiums of this change to SCI cover together with the changes to premium rates is on page 7.

Changes to SCI monthly sum insured

Your SCI monthly sum insured may increase from 1 July 2016 in line with the new default monthly sum insured applicable to members whose insurance commences on or after 1 July 2016.

During May and June 2016, we will send a letter to each member directly affected with details of the increased SCI monthly sum insured. This will include the option to reduce or decline the increase. Members who choose to reduce or decline the increase will need to complete the form enclosed with their letter and return it to us before 30 June 2016.

Members with existing SCI cover at 30 June 2016 with a monthly sum insured shown in Table 1, column A below will be provided with the increased SCI monthly sum insured shown in Table 1, column B below (or a reduced amount if chosen), effective 1 July 2016, except as explained on page 2.

Table 1: Changes to existing SCI monthly sum insured

SCI level of cover per month at 30 June 2016 Column A	SCI cover per month from 1 July 2016 Column B
\$3,000	\$4,200
\$2,400	\$3,200
\$1,800	\$2,400
\$1,200	\$2,000
\$1,000	\$2,000
\$600	\$1,600

Members will not be provided with the higher cover shown in Table 1, column B if:

- They have an SCI monthly sum insured which includes (in whole or in part) voluntary cover, or
- Their SCI monthly sum insured as at 30 June 2016 is not listed in Table 1, column A, or
- They have any special conditions or restrictions (pre-existing conditions, loadings or exclusions) on their SCI, Death and/or TPD cover as a member of GESB Super or West State Super, or
- They have previously either been paid a claim as a member of GESB Super or West State Super, or made a claim for SCI or terminal illness and/or TPD as a member of GESB Super or West State Super which is being assessed at 30 June 2016, or
- They have elected to decline the increase to their SCI cover as described on page 1.

If the member is not *At Work* for 30 consecutive days immediately prior to 1 July 2016, the extra cover is *Limited Cover* until the member is *At Work* for 30 consecutive days, after which time the cover will no longer be *Limited Cover*.

The changes to SCI cover are not relevant to claims where the *Waiting Period* starts before 1 July 2016.

Where can I find my current insurance details?

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

You can also find your insurance details in:

- The '**Insurance**' section of your December 2015 Member Statement, if you joined us before 1 January 2016
- The letter we send you after joining us, if you joined on or after 1 January 2016,

if you have not subsequently made changes to your insurance.

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.

How can I calculate my new insurance rates?

Calculating Death, TPD and SCI insurance rates effective 1 July 2016

Use our Insurer's calculator at www.gesb.com.au/calculators or the examples in Table 1 (Death and TPD) and/or Table 4 (SCI) of Appendix A on pages 5 and 7 to calculate insurance premiums from 1 July 2016.

How will the increase affect my premiums?

The cost of insurance varies according to your age, gender, occupation category, type and amount of cover (and for SCI, the *Waiting Period*). Below are two examples showing the combined impact of changes to premium rates and the increase in SCI cover described on page 1, which will apply to certain members.

	Monthly premium ² prior to 1 July 2016	Monthly premium ³ from 1 July 2016 ⁴
	Default \$200,000 sum insured (Death and TPD) Default \$3,000 per month SCI benefit	Default \$200,000 sum insured (Death and TPD) Default \$4,200 per month SCI benefit
Example 1: 41 year old, female, registered nurse (Blue/heavy blue collar ⁵) with Death & TPD and SCI insurance	\$48.18	\$58.23
Example 2: 44 year old, male, secondary school teacher (White collar ⁶) with Death & TPD and SCI insurance	\$44.27	\$47.10

Note: for a definition of *italicised* terms, please refer to the glossary on page 10.

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 www.gesb.com.au/brochures for more information.

2 Assumes default \$200,000 sum insured for Death and TPD, default \$3,000 per month sum insured and a 90-day *Waiting Period* for SCI, and the member has not applied for additional cover and is not subject to a premium loading.

3 Assumes default \$200,000 sum insured for Death and TPD, increased default \$4,200 per month sum insured and a 90-day *Waiting Period* for SCI, and the member has not applied for additional cover and is not subject to a premium loading.

4 The new monthly premium figures assume that the member is eligible for and has not declined or reduced the increase from \$3,000 to \$4,200 per month to the SCI sum insured.

5 Blue/heavy blue collar occupations (e.g. electricians, commercial cleaners, registered nurses).

6 White collar occupations (e.g. accounting clerks, office managers, physiotherapists, counsellors, secondary school teachers).

Other changes effective 1 July 2016

A summary of other changes to terms and conditions, effective 1 July 2016, is below.

Please note the changes to SCI cover are not relevant to claims where the *Waiting Period* starts before 1 July 2016. Likewise, the changes to TPD cover are not relevant to claims where the *Incident Date* occurs before 1 July 2016.

If you have questions about the changes to insurance premiums or terms and conditions, please read our '**Frequently Asked Questions (FAQs)**' available at www.gesb.com.au/insurancefaqs or call your Member Services Centre on 13 43 72.

Death insurance change - effective 1 July 2016

1. Amendment of terminal illness definition from 12 months to 24 months life expectancy

From 1 July 2016, if you are expected to have less than 24 months to live, you may be able to claim your full Death benefit as a one-off lump-sum payment. The claims process includes providing two medical opinions, including one from a relevant specialist. For more information see the '**Understanding the insurance claims process**' fact sheet available at www.gesb.com.au/factsheets

Total and Permanent Disablement (TPD) changes - effective 1 July 2016

1. Casual Employees working the Minimum FTE or more will be subject to the Standard Definition of Total and Permanent Disablement

Prior to 1 July 2016, members with TPD insurance who are defined as *Casual Employees* at the *Incident Date* for a TPD insurance claim can only be assessed against the Activities of Daily Living *Total and Permanent Disablement* definition. From 1 July 2016, subject to certain conditions⁷, members working as *Casual Employees* at the *Incident Date* for a TPD insurance claim and working at least the *Minimum FTE* level⁸ will be assessed against the Standard Definition of *Total and Permanent Disablement*.

2. Expansion of TPD definition to include loss of cognitive function

From 1 July 2016, the TPD definition will include the 'total and irrecoverable loss of cognitive function'. The 'total and irrecoverable loss of cognitive function' is defined as the total and irrecoverable loss of intellectual capacity that requires the insured member to be under continuous care and supervision by another adult person for at least three consecutive months, and at the end of the three consecutive month period, the insured member is likely to require permanent ongoing continuous care and supervision by another adult person, both according to the determination of the Insurer.

Death and TPD insurance changes – effective 1 July 2016

1. Discontinue option to increase Death and/or TPD cover without underwriting within 90 days of GESB receiving first Superannuation Guarantee (SG) payment

Prior to 1 July 2016, permanent employees, sessional employees and contractors can increase their basic Death and/or TPD cover to certain levels without assessment by the Insurer, if they elect to do so within 90 days of us receiving the first SG payment from their employer. Please refer to Tables 8 and 9 in Appendix A on pages 8 and 9 for more details.

Note: we will accept such elections for increased Death and/or TPD cover without assessment by the Insurer, if the first SG payment from the member's employer is received by us before 1 July 2016 and we receive the election within 90 days, even if the election is received on or after 1 July 2016.

For insurance created from 1 July 2016, this option will no longer be available. However, members will still be able to apply for additional cover subject to assessment by the Insurer.

Salary Continuance Insurance (SCI) changes – effective 1 July 2016

1. Members with existing SCI cover at 30 June 2016

Members with existing SCI cover at 30 June 2016 may receive increased SCI cover effective 1 July 2016, as described on page 1.

2. Change to the default SCI monthly sum insured for members whose cover does not commence before 1 July 2016

Table 2: Default SCI amount insured per month

Employment status: Full-Time Equivalent (FTE) Column A	Default amount insured per month prior to 1 July 2016 Column B	Default amount insured per month from 1 July 2016 Column C
Full-time	\$3,000	\$4,200
0.8 to 0.99 FTE (inclusive)	\$2,400	\$3,200
0.6 to 0.79 FTE (inclusive)	\$1,800	\$2,400
0.4 to 0.59 FTE (inclusive)	\$1,200	\$2,000
Less than 0.4 FTE	\$600	\$1,600

Note: for a definition of *italicised* terms, please refer to the glossary on page 10.

⁷ For details of these conditions, see *Eligibility Condition 1(e)* in the Death and TPD section of the glossary on page 10.

⁸ Calculated as the average Full-Time Equivalent (FTE) level worked per week over the 13 weeks immediately prior to the *Incident Date*. 3

Permanent employees, sessional employees and contractors

Members whose cover starts prior to 1 July 2016 will receive a default amount insured as shown in Table 2, column B, but may be eligible for an uplift as described on page 1.

Members whose cover does not commence prior to 1 July 2016 (other than because they have opted-out of cover), who are permanent employees, sessional employees or contractors, will receive a default amount insured shown in Table 2, column C on page 3, in line with their FTE level at the time of obtaining insurance. If an insured member has an income which supports a higher default amount insured than their equivalent FTE level, the insured member may increase their default amount insured up to the lesser of \$4,200 (previously \$3,000) and 85% of their income (75% income plus a superannuation component of up to 10% of their income) without the need for assessment by the Insurer. This is subject to the insured member's application occurring within 90 days of their first Superannuation Guarantee (SG) contribution being received by GESB Super or West State Super and the insured member satisfying the *At Work* requirement on the date the application is submitted.

Casual employees

From 1 July 2016, where a new member who is an eligible *Casual Employee* completes the opt-in form within 90 days of the first SG contribution being received by us from the *Participating Employer* and this is accepted by the Insurer, the insured member can select a default amount insured of up to \$2,000 (previously \$1,200) if they are working at least 0.4 FTE, or up to \$1,600 (previously \$600) per month if they are working less than 0.4 FTE.

3. Members may be able to reinstate SCI cover that ceased during a period of leave without pay

From 1 July 2016, where a member's SCI cover has ceased due to us not receiving employer contributions for the member during a period of leave without pay, the member will be able to apply to reinstate their SCI cover without assessment by the Insurer subject to the:

- Application being made prior to their approved return to work date from approved leave without pay
- Payment of premiums during the period of approved leave
- Provision of written evidence of the approved leave without pay when applying
- Agreed return to work date being within 24 months of going on leave without pay (or, where an extension was approved beyond the 24 months by the Insurer, within the extended period approved)

4. Change to maximum SCI cover for Hazardous occupations

From 1 July 2016, for the Hazardous occupation category (e.g. police officers, fire fighters, prison officers), the previous maximum SCI cover available of \$3,000 per month will change to \$4,200 per month.

Death, TPD and SCI changes – effective 1 July 2016

1. Discontinue option to increase cover as part of Professional and Executive insurance applications

Prior to 1 July 2016, members can increase their Death and/or TPD and SCI cover as part of an application for the Professional and Executive occupation category (subject to meeting eligibility criteria). From 1 July 2016, members will still be able to apply for the Professional and Executive occupation category for the benefit of lower premiums, but any application for additional cover will need to be applied for separately and be subject to assessment by the Insurer. Please refer to Tables 8, 9 and 10 in Appendix A on pages 8 and 9 for more details.

2. Discontinue option to increase cover by Age or Life Events

Prior to 1 July 2016, within 90 days of certain Age or Life Events, members can apply to increase their Death and/or TPD and SCI cover without assessment by the Insurer if they meet certain criteria. From 1 July 2016, this option will no longer be available. However, members will still be able to apply for additional cover subject to assessment by the Insurer.

Note: we will accept applications for Age or Life Event increases, if the Age or Life Event occurs before 1 July 2016 and we receive the application within 90 days, even if it is received on or after 1 July 2016.

3. Discontinue option to increase cover by transferring cover from another superannuation fund or life insurer

Prior to 1 July 2016, members can request to transfer the Death and/or TPD and SCI cover they hold with another superannuation fund or life insurer to GESB Super or West State Super without assessment by the Insurer, if they meet certain criteria. From 1 July 2016, this option will no longer be available. However, members can apply for additional cover subject to assessment by the Insurer.

Note: applications for transferring cover in progress or under review prior to 1 July 2016, will continue to be assessed and processed subject to the transfer policy terms and conditions prior to 1 July 2016.

4. Reduction of insurance administration fee to 0%

Prior to 1 July 2016, the Death and/or TPD premiums include an insurance administration fee of 4.4% (including GST), and SCI premiums include an insurance administration fee of 7.7% (including GST). From 1 July 2016, the Death and/or TPD and SCI insurance administration fee will be zero⁹.

5. Definition of *Registered Medical Practitioner*

See the glossary on pages 11 and 12 for the new definition of *Registered Medical Practitioner*.

If you have questions about the changes to insurance premiums or terms and conditions, please read our 'FAQs' available at www.gesb.com.au/insurancefaqs or call your Member Services Centre on 13 43 72.

Note: for a definition of *italicised* terms, please refer to the glossary on page 10.

⁹ We reserve the right to review insurance premiums to ensure that the structure and level of premiums are appropriate.

Calculating Death, TPD and SCI insurance rates effective 1 July 2016

Calculating Death and TPD rates effective 1 July 2016

Example:

Carly is a dental assistant¹⁰ and is 31 years old with \$200,000 Death and TPD cover. Her insurance premium for combined Death and TPD cover is calculated as follows:

Table 1: Calculating Death and TPD insurance rates effective 1 July 2016

	How many \$1,000s of cover	Age and gender-based premium rate	Occupation category factor	Annual premium ¹¹
Reference	Cover amount divided by \$1,000	Annual premium rate from Table 2 below	From Table 3, page 6	
Carly's Death and TPD cover premium based on her current age	\$200,000 /\$1,000 = 200	x \$0.90	x 1.050 =	\$189 (or \$15.75 per month)
Fill in your details here	\$ /\$1,000 =	x \$	x =	\$

Table 2: Age and gender-based annual premium rates per \$1,000 amount insured effective 1 July 2016¹²

The rate used for Carly's example above has been highlighted in this table.

Your current age	Death only		Death & TPD		TPD only	
	Male	Female	Male	Female	Male	Female
	Column A	Column B	Column C	Column D	Column E	Column F
15	0.28	0.25	0.33	0.29	0.05	0.04
16	0.46	0.32	0.53	0.40	0.07	0.08
17	0.62	0.38	0.75	0.48	0.13	0.10
18	0.72	0.43	0.85	0.51	0.13	0.08
19	0.78	0.48	0.95	0.58	0.17	0.10
20	0.84	0.48	0.99	0.59	0.15	0.11
21	0.85	0.48	1.03	0.58	0.18	0.10
22	0.85	0.46	1.03	0.54	0.18	0.08
23	0.85	0.44	1.07	0.58	0.22	0.14
24	0.85	0.41	1.09	0.54	0.24	0.13
25	0.76	0.41	1.00	0.58	0.24	0.17
26	0.75	0.43	1.01	0.64	0.26	0.21
27	0.72	0.46	1.01	0.70	0.29	0.24
28	0.72	0.47	1.01	0.73	0.29	0.26
29	0.69	0.47	1.04	0.83	0.35	0.36
30	0.68	0.48	1.04	0.86	0.36	0.38
31	0.66	0.48	1.05	0.90	0.39	0.42
32	0.65	0.49	1.08	1.02	0.43	0.53
33	0.65	0.53	1.10	1.11	0.45	0.58
34	0.66	0.54	1.17	1.13	0.51	0.59
35	0.68	0.59	1.24	1.22	0.56	0.63
36	0.71	0.63	1.34	1.32	0.63	0.69
37	0.70	0.66	1.44	1.37	0.74	0.71
38	0.76	0.71	1.57	1.49	0.81	0.78

¹⁰ Dental assistants are classified as Category 2 – Light blue collar occupation. See Table 3 on page 6 for occupation category factors.

¹¹ If you have additional insurance cover subject to a loading, the premium is calculated separately for the cover that is, and the cover that is not, subject to the loading. For cover that is subject to a loading, the result needs to be multiplied by the loading.

¹² The premium rates in this table are inclusive of stamp duty. (The previous administration fee of 4.4% including GST has been reduced to 0% effective 1 July 2016.)

Table 2 (continued)

Your current age	Death only		Death & TPD		TPD only	
	Male	Female	Male	Female	Male	Female
	Column A	Column B	Column C	Column D	Column E	Column F
39	0.84	0.72	1.71	1.57	0.87	0.85
40	0.84	0.78	1.74	1.72	0.90	0.94
41	0.90	0.78	1.89	1.79	0.99	1.01
42	0.96	0.81	2.06	1.90	1.10	1.09
43	1.07	0.80	2.30	1.96	1.23	1.16
44	1.21	0.85	2.59	2.19	1.38	1.34
45	1.34	0.92	2.89	2.49	1.55	1.57
46	1.49	0.97	3.25	2.80	1.76	1.83
47	1.65	1.04	3.66	3.17	2.01	2.13
48	1.78	1.12	4.07	3.50	2.29	2.38
49	1.91	1.21	4.53	3.88	2.62	2.67
50	2.06	1.29	5.08	4.28	3.02	2.99
51	2.21	1.40	5.63	4.75	3.42	3.35
52	2.38	1.51	6.31	5.27	3.93	3.76
53	2.57	1.75	7.04	6.21	4.47	4.46
54	2.75	1.87	7.81	6.79	5.06	4.92
55	2.95	2.00	8.70	7.42	5.75	5.42
56	3.16	2.16	9.69	8.12	6.53	5.96
57	3.39	2.31	10.80	8.88	7.41	6.57
58	3.76	2.47	11.80	9.49	8.04	7.02
59	4.15	2.64	12.88	10.16	8.73	7.52
60	5.10	2.76	15.67	10.63	10.57	7.87
61	5.64	2.96	17.13	11.36	11.49	8.40
62	6.25	3.16	18.75	12.11	12.50	8.95
63	6.81	3.39	20.71	13.17	13.90	9.78
64	7.41	3.63	22.92	14.27	15.51	10.64
65	8.07	3.90	8.07	3.90	0.00	0.00
66	8.81	4.18	8.81	4.18	0.00	0.00
67	9.60	4.47	9.60	4.47	0.00	0.00
68	10.64	4.84	10.64	4.84	0.00	0.00
69	11.79	5.25	11.79	5.25	0.00	0.00

Other limits and conditions apply to Death and TPD insurance. For more information please refer to the **'Insurance and your super – GESB Super and West State Super'** brochure available at www.gesb.com.au/brochures

Table 3: Occupation category factors for Death only/TPD only/Death and TPD combined effective 1 July 2016

The factor used for Carly's example on page 5 has been highlighted in this table.

Occupation categories	Death only / TPD only / Death and TPD combined
Category 1 – White collar occupations e.g. accounting clerks, office managers, physiotherapists, counsellors, secondary school teachers	0.830
Category 2 – Light blue collar occupations e.g. dental assistants, child care workers, cooks	1.050
Category 3 – Blue and heavy blue collar occupations e.g. electricians, commercial cleaners, registered nurses	1.075
Category 4 – Hazardous occupations e.g. police officers, fire fighters, prison officers	1.100
Category 5 – Professional and Executive Subject to meeting the eligibility criteria. For more information, please refer to the 'Insurance and your super – GESB Super and West State Super' brochure available at www.gesb.com.au/brochures	0.664

Calculating SCI rates effective 1 July 2016

Use our Insurer's calculator available at www.gesb.com.au/calculators or the example below¹³ to calculate insurance premiums effective 1 July 2016.

Example:

Ben is 38 and earns \$80,000 a year as a registered nurse¹⁴. Ben has the default level of cover of \$4,200 per month¹⁵ and the default *Waiting Period* of 90 days, his SCI premium would be calculated as follows:

Table 4: Calculating SCI rates effective 1 July 2016

	How many \$1,000s of cover	Age and gender-based premium rate for SCI	Occupation category factor for SCI	Waiting period factor	Annual premium
	Divide \$ SCI cover amount per month by \$1,000	Annual premium rate from Table 5, column A, below	From Table 6, page 8	From Table 7, page 8	
Calculation for Ben's SCI cover	\$4,200 / \$1,000 = 4.2 per month	x \$17.83	x 2.10	x 1.00	\$157.26 (or \$13.11 per month)
Fill in your details here	\$ / \$1,000 = per month	x \$	x	x =	\$

Table 5: Age and gender-based annual premium rate for SCI (per \$1,000 monthly benefit) effective 1 July 2016

The rate used for Ben's example has been highlighted in this table.

Your current age	Annual premium rates effective 1 July 2016 ¹⁶		Your current age	Annual premium rates effective 1 July 2016 ¹⁶	
	Male Column A	Female Column B		Male Column A	Female Column B
15	11.04	16.56	40	21.48	32.21
16	11.04	16.56	41	23.75	35.59
17	11.04	16.56	42	26.14	39.22
18	11.04	16.56	43	29.01	43.53
19	11.04	16.56	44	32.21	48.29
20	11.04	16.56	45	35.97	53.96
21	11.04	16.56	46	40.36	60.54
22	11.04	16.56	47	45.20	67.78
23	11.04	16.56	48	50.80	76.18
24	11.04	16.56	49	57.13	85.70
25	10.73	16.10	50	64.24	96.37
26	10.57	15.87	51	72.24	108.38
27	10.57	15.87	52	81.32	121.97
28	10.57	15.87	53	91.59	137.39
29	10.89	16.32	54	102.49	153.71
30	11.04	16.56	55	115.18	172.77
31	11.48	17.23	56	129.38	194.09
32	11.93	17.92	57	145.10	217.66
33	12.56	18.82	58	162.79	244.19
34	13.31	19.94	59	182.44	273.66
35	14.21	21.30	60	204.05	306.09
36	15.26	22.89	61	227.93	341.91
37	16.48	24.71	62	252.58	378.87
38	17.83	26.76	63	277.82	416.73
39	19.51	29.25	64	152.79	229.20

Note: for a definition of *italicised* terms, please refer to the glossary on page 10.

¹³ If you have additional insurance cover subject to a loading, the premium is calculated separately for the cover that is, and the cover that is not, subject to the loading. For cover that is subject to a loading, the result needs to be multiplied by the loading.

¹⁴ Registered nurses are classified as Category 3 - Blue/heavy collar occupation. See Table 6 on page 8 for occupation category factors.

¹⁵ Not every member will have a monthly sum insured of \$4,200 effective 1 July 2016. Please refer to the 'Changes to SCI monthly sum insured' section on page 1.

¹⁶ The premium rates in this table are inclusive of stamp duty. (The previous additional administration fee of 7.7% including GST has been reduced to 0% effective 1 July 2016.)

Table 6: Occupation category factors for SCI effective 1 July 2016

The factor used for Ben's example on page 7 has been highlighted in this table.

Occupation categories	Salary Continuance Insurance
Category 1 – White collar occupations e.g. accounting clerks, office managers, physiotherapists, counsellors, secondary school teachers	1.00
Category 2 – Light blue collar occupations e.g. dental assistants, child care workers, cooks	1.50
Category 3 – Blue and heavy blue collar occupations e.g. electricians, commercial cleaners, registered nurses	2.10
Category 4 – Hazardous occupations e.g. police officers, fire fighters, prison officers	2.60
Category 5 – Professional and Executive Subject to meeting the eligibility criteria. For more information, please refer to the 'Insurance and your super – GESB Super and West State Super' brochure available at www.gesb.com.au/brochures	0.90

Table 7: Waiting Period factors for SCI

The factor used for Ben's example on page 7 has been highlighted in this table.

Waiting Period (in days)	Waiting Period factor
30	3.20
60	1.85
90	1.00
120	0.90
180	0.80

Table 8: The level of automatic cover for Death is based on your current age**Death cover pre-1 July 2016**

Current age	Basic cover Column A	Maximum basic cover Column B	Professional and Executive maximum basic cover Column C
15-45	\$200,000	\$400,000	\$700,000
46	\$190,000	\$240,000	\$480,000
47	\$180,000	\$230,000	\$460,000
48	\$170,000	\$210,000	\$420,000
49	\$160,000	\$200,000	\$400,000
50	\$150,000	\$190,000	\$380,000
51	\$140,000	\$180,000	\$360,000
52	\$130,000	\$160,000	\$320,000
53	\$120,000	\$150,000	\$300,000
54	\$110,000	\$140,000	\$280,000
55	\$100,000	\$130,000	\$260,000
56	\$90,000	\$110,000	\$220,000
57	\$80,000	\$100,000	\$200,000
58	\$70,000	\$90,000	\$180,000
59	\$60,000	\$80,000	\$160,000
60	\$50,000	\$60,000	\$120,000
61	\$50,000	\$60,000	\$120,000
62	\$50,000	\$60,000	\$120,000
63	\$50,000	\$60,000	\$120,000
64	\$50,000	\$60,000	\$120,000

Death cover from 1 July 2016

Current age	Basic cover Column A
15-45	\$200,000
46	\$190,000
47	\$180,000
48	\$170,000
49	\$160,000
50	\$150,000
51	\$140,000
52	\$130,000
53	\$120,000
54	\$110,000
55	\$100,000
56	\$90,000
57	\$80,000
58	\$70,000
59	\$60,000
60	\$50,000
61	\$50,000
62	\$50,000
63	\$50,000
64	\$50,000

Table 9: The level of automatic cover for TPD is based on your current age

TPD cover pre-1 July 2016

Current age	Basic cover	Maximum basic cover	Professional and Executive maximum basic cover
			Column C
	Column A	Column B	Column C
15-45	\$200,000	\$400,000	\$700,000
46	\$190,000	\$240,000	\$480,000
47	\$180,000	\$230,000	\$460,000
48	\$170,000	\$210,000	\$420,000
49	\$160,000	\$200,000	\$400,000
50	\$150,000	\$190,000	\$380,000
51	\$140,000	\$180,000	\$360,000
52	\$130,000	\$160,000	\$320,000
53	\$120,000	\$150,000	\$300,000
54	\$110,000	\$140,000	\$280,000
55	\$100,000	\$130,000	\$260,000
56	\$90,000	\$110,000	\$220,000
57	\$80,000	\$100,000	\$200,000
58	\$70,000	\$90,000	\$180,000
59	\$60,000	\$80,000	\$160,000
60	\$50,000	\$60,000	\$120,000
61	\$40,000	\$50,000	\$100,000
62	\$30,000	\$40,000	\$80,000
63	\$20,000	\$30,000	\$60,000
64	\$10,000	\$10,000	\$20,000

TPD cover from 1 July 2016

Current age	Basic cover
	Column A
15-45	\$200,000
46	\$190,000
47	\$180,000
48	\$170,000
49	\$160,000
50	\$150,000
51	\$140,000
52	\$130,000
53	\$120,000
54	\$110,000
55	\$100,000
56	\$90,000
57	\$80,000
58	\$70,000
59	\$60,000
60	\$50,000
61	\$40,000
62	\$30,000
63	\$20,000
64	\$10,000

Table 10: Professional and Executive cover, SCI

Employment status: Full-Time Equivalent (FTE)	Maximum basic SCI cover (per month) Pre-1 July 2016	Maximum default SCI cover (per month) From 1 July 2016 ¹⁷
Full-time	\$6,000	\$4,200
Between 0.8 and 0.99 FTE	\$4,800	\$3,200
Between 0.6 and 0.79 FTE	\$3,600	\$2,400
Between 0.4 and 0.59 FTE	N/A	\$2,000
Less than 0.4 FTE	N/A	\$1,600

¹⁷ In line with maximum default cover for members that are not Professionals or Executives. Please see the 'Change to the default SCI monthly sum insured for members whose cover does not commence before 1 July 2016' section on page 3 for information about default levels of cover for all members (whether or not Professional or Executive) from 1 July 2016.

A definition of the terms appearing in *italics* in this notification is provided below.

For Total and Permanent Disablement / Death (including terminal illness)

At Work

- a) Permanent employees, contractors and sessional employees: means the insured member is actively performing or capable of performing (if currently unemployed) all the duties of his or her usual occupation with the *Participating Employer* and 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) *Casual Employees*: means that on the day of signing the relevant form, the insured member is:
- (i) engaged in their full and normal duties and is working normal hours without limitation or restriction due to sickness or injury, or
 - (ii) capable of performing their full and normal duties on a full-time basis (for at least 30 hours per week) even though their actual employment may not be on a full-time basis, and
 - (iii) is not in receipt of and/or entitled to claim income support benefits from any source including 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'.

Casual Employee means a person who is engaged by a *Participating Employer* who is paid at an hourly rate and who is not entitled to be paid annual leave and sick leave in his or her employment, or any other person not defined as a contractor, permanent employee or sessional employee under the Policy.

Eligibility Condition 1(e) means for an insured member with Death or TPD cover immediately prior to 1 July 2016 who:

- (i) is a *Casual Employee* and working at least the *Minimum FTE* level (calculated as the average Full-Time Equivalent (FTE) level worked per week over 13 weeks immediately prior to the *Incident Date*) at the *Incident Date*, and
- (ii) was a *Casual Employee* with TPD cover greater than nil immediately prior to 1 July 2016,

Parts A or C of the TPD definition will apply to any TPD claim as a result of:

- a *Pre-Existing Condition*, where the *Incident Date* is on or after 1 July 2016, or
- a self-inflicted injury,

for 12 consecutive months from 1 July 2016 and until that existing insured member is *At Work* for 30 consecutive days immediately following the 12 month period.

For the avoidance of doubt, for any TPD claim with an *Incident Date* on or after 1 July 2016 with respect to that insured member, Parts A or B of the TPD definition will apply if the TPD claim is not for a *Pre-Existing Condition* or a self-inflicted injury, except to the extent that the General Condition in the policy regarding Continuation of Cover (when a person ceases paid employment) or the General Condition in the policy regarding Leave From Employment Without Pay provides otherwise.

Incident Date means:

- a) for Death benefits - the date the insured member dies
- b) for Terminal Illness benefits - the date the insured member is certified as being Terminally Ill. The date of certification is the later of the dates that two *Registered Medical Practitioners* certify in writing that the insured member is Terminally Ill
- c) for TPD benefits:
 - (i) the date the insured member suffers the total and irrecoverable loss as described in Part A(i) to (iii) of the TPD definition, or
 - (ii) the first day of the three consecutive month period as described in Parts A(iv), B or C of the TPD definition

Minimum FTE is 0.4 Full-Time Equivalent (FTE), which is equivalent to at least 15 hours per week.

Participating Employer means an employer that is eligible to make contributions to GESB Super or West State Super (as applicable).

Pre-Existing Condition means an event or condition which first became apparent before 1 July 2016 with respect to an insured member.

Registered Medical Practitioner means a legally qualified and properly registered medical practitioner. It does not include the insured member's employer, the insured member, or an employee of the insured member's employer or the insured member's immediate family or business partner.

Total and Permanent Disablement means:

Where at the *Incident Date*, the insured member is a:

Permanent employee, contractor or <i>Casual Employee</i> and working at least the <i>Minimum FTE</i> hours	Parts A or B of the TPD definition ('Standard definition') will apply
Permanent employee, contractor or <i>Casual Employee</i> and working less than the <i>Minimum FTE</i> hours	Parts A or C of the TPD definition ('Activities of daily living') will apply
Sessional employee	Parts A or C of the TPD definition ('Activities of daily living') will apply

The reference to *Minimum FTE* hours in the above table will be calculated as the average Full-Time Equivalent (FTE) level worked per week over the 13 weeks immediately prior to the *Incident Date*.

However an exception to the table above may apply:

- (a) if the General Condition in the policy regarding Continuation of Cover (when a person ceases paid employment) or the General Condition in the policy regarding Leave From Employment Without Pay applies to the insured member, in which case the applicable parts of the TPD definition will be in accordance with the terms as outlined in that General Condition, or
- (b) if *Eligibility Condition 1(e)* applies to the insured member, in which case the applicable parts of the TPD definition will be in accordance with the terms as outlined in *Eligibility Condition 1(e)*,
to the extent that they are contrary to the table above.

Part A:

The insured member, while insured under the Policy, has suffered the total and irrecoverable loss of:

- (i) the sight of both eyes, or
- (ii) the use of two limbs, or
- (iii) the sight of one eye and use of one limb, or
- (iv) cognitive function.

where:

- 'limb' is defined as the whole hand or whole foot, and
- the total and irrecoverable loss of 'cognitive function' is defined as a total and irrecoverable loss of intellectual capacity that requires the insured member to be under continuous care and supervision by another adult person for at least three consecutive months, and at the end of the three consecutive month period, the insured member is likely to require permanent ongoing continuous care and supervision by another adult person, both according to the determination of the Company.

Part B:

The insured member, while insured under the Policy, as a result of injury, sickness or disease:

- (i) has not performed any work for an uninterrupted period of at least three consecutive months solely due to the same injury, sickness or disease, and
- (ii) is attending a *Registered Medical Practitioner* and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease, and
- (iii) after consideration of all medical and such other evidence as the Company may require, has become in the Company's opinion, incapacitated to such an extent as to render the insured member unlikely ever to be able to engage in his or her own occupation and any occupation for which he or she is reasonably suited by education, training or experience.

Part C:

The insured member, while insured under the Policy, is continuously, totally and permanently unable to perform at least two of the activities of daily living (listed below) as certified by a *Registered Medical Practitioner* (appointed by the Company), for a period of three consecutive months after the occurrence of the illness, accident or injury, provided such continued inability is irreversible as certified by that *Registered Medical Practitioner*:

- (i) Bathing: the ability to wash themselves either in the bath, or shower or by sponge bath without the standby assistance of another person,
- (ii) Dressing: the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten the same without standby assistance of another person,
- (iii) Eating: the ability to feed themselves once food has been prepared and made available, without the standby assistance of another person,
- (iv) Toileting: the ability to get to and from and on and off the toilet without the standby assistance of another person and the ability to manage bowel and bladder functions through use of protective undergarments or surgical appliances – if appropriate,
- (v) Transferring: the ability to move in and out of a chair without the standby assistance of another person.

For Salary Continuance Insurance

At Work

- a) Permanent employees, contractors and sessional employees: means the insured member is actively performing all the duties of his or her usual occupation with the *Participating Employer* and 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) *Casual Employees*: means that on the day of signing the relevant form, the insured member is:
 - (i) engaged in their full and normal duties and is working normal hours without limitation or restriction due to sickness or injury, or
 - (ii) capable of performing their full and normal duties on a full-time basis (for at least 30 hours per week) even though their actual employment may not be on a full-time basis, and
 - (iii) is not in receipt of and/or entitled to claim income support benefits from any source including 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'.

Casual Employee means a person who is engaged by a *Participating Employer* who is paid at an hourly rate and who is not entitled to be paid annual leave and sick leave in his or her employment, or any other person not defined as a contractor, permanent employee or sessional employee under the Policy.

Limited Cover means insurance cover which applies only in respect of events or conditions which arise entirely after the date that cover commences with respect to an insured member.

Participating Employer means an employer that is eligible to make contributions to GESB Super or West State Super.

Registered Medical Practitioner means a legally qualified and properly registered medical practitioner. It does not include the insured member's employer, the insured member, or an employee of the insured member's employer or the insured member's immediate family or business partner.

Waiting Period means (subject to the General Condition in the Policy that permits an insured member to work for a specified maximum number of days without the *Waiting Period* recommencing), the number of continuous days which must elapse before benefits begin to accrue. The *Waiting Period* commences from the date the insured member is first examined and certified by a *Registered Medical Practitioner* as totally disabled in relation to a condition that gave rise to a claim and the insured member ceased work, due to that condition.

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