

TelstraSuper Personal Plus

Insurance Guide | 27 February 2024

TelstraSuper

Insurance Best Fund
Chant West
2022 Winner

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This Guide is issued by Telstra Super Pty Ltd ABN 86 007 422 522 AFS Licence 236709, the trustee of the Telstra Superannuation Scheme ABN 85 502 108 833 (TelstraSuper).

This Guide forms part of the TelstraSuper Personal Plus Product Disclosure Statement (PDS) dated 1 October 2023. You should read the information in this Guide before applying for or changing your insurance cover. You should also refer to the relevant target market determination (TMD) for this product, available at telstrasuper.com.au/pds

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About this Guide

This Guide contains important information about the insurance cover available through TelstraSuper. From 1 July 2020, MLC Limited ABN 90 000 000 402 AFS Licence 230694 (MLC Life Insurance) became TelstraSuper's main group life and group Income Protection insurance provider. However, TelstraSuper's former group life and group Income Protection insurer, TAL Life Limited ABN 70 050 109 450 AFS Licence 237848 (TAL) insures members for certain claims where a death or disability occurred before 1 July 2020. Details of insurance arrangements and cover for events that occurred before 1 July 2020 are set out in the TelstraSuper Personal Plus Product Disclosure Statement (PDS) dated 1 December 2019 and TelstraSuper Personal Plus Insurance Guide dated 1 December 2019.

The Guide provides a summary of the main features of the Death, Total & Permanent Disablement (TPD) and Income Protection Cover and the Policy terms and conditions. The complete terms and conditions are set out in the MLC Life Insurance Policies. All insurance cover is subject to the Policies. You can access the Policies on our website.

Please read this Guide carefully to ensure that you understand the terms and conditions of the TelstraSuper insurance cover before deciding whether the insurance cover is appropriate.

Glossary

To help you understand some of the capitalised terms used in this Guide there is a glossary on pages 21 to 27.

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01
TelstraSuper Personal Plus insurance cover

TelstraSuper recognises the importance of adequate levels of insurance and we are committed to providing our members with comprehensive, affordable and convenient cover.

Types of insurance cover available

TelstraSuper offers you the following types of insurance cover:

Death Cover

Losing a loved one is never easy. So it is important to leave behind some financial security for added peace of mind. Death Cover provides your dependants or your Legal Personal Representative with a lump sum insurance payment in the unfortunate event of your death. Death Cover is available on its own, or you can bundle it with Total & Permanent Disablement (TPD) Cover.

Terminal Illness benefit

In the unfortunate circumstance you are diagnosed with a Terminal Illness you can apply to be paid a Terminal Illness benefit. You don't have to stop Working to qualify for this benefit. This is the early payment of your Death benefit.

Total & Permanent Disablement (TPD) Cover

If you became permanently unable to Work or engage in Domestic Duties due to a Sickness or an Accident, you could receive a lump sum payment with TPD Cover. You also have the option to combine Death & TPD Cover.

Income Protection Cover (IP) (permanent full-time and part-time Employees)

Income Protection Cover provides you with a partial replacement income benefit that will help support your return to Work, if you become temporarily Unable to Work due to Sickness or an Accident. The replacement income can be up to 85% of your salary which includes a 10% super payment made to your superannuation account in the Fund.

This could allow you to cover your daily expenses while still contributing to super while you are off Work.

Your insurance needs are covered with TelstraSuper

Comprehensive

We offer Death, TPD and Income Protection insurance. You have the option to apply to transfer any external Death, TPD and Income Protection insurance cover you have or apply for extra cover. Our insurance cover is provided 24 hours a day, seven days a week whether at work or play, offering genuine peace of mind to eligible members.

Affordable

We've negotiated bulk insurance rates to cover our members, potentially saving you hundreds of dollars per year in premium payments compared to insuring yourself individually.

Convenient

Having your insurance and super with the one provider simplifies your financial arrangements, with member paid premiums conveniently deducted from your super account at the end of each quarter in arrears.

Default Cover Conditions

Default Cover is Death and TPD cover that certain eligible members can receive when they join TelstraSuper Personal Plus subject to meeting the following Default Cover Conditions:

- Members who transfer into TelstraSuper Personal Plus from TelstraSuper Corporate Plus or a defined benefit division of the Fund and who are under 25 years of age or with an account balance that is less than $6,000 at the date of transfer, must make an election to opt-in within 120 days of leaving their previous Employer to receive member paid Default Cover.
- For new members who join TelstraSuper Personal Plus via their Non-Associated Employer, their Non-Associated Employer must have made a superannuation guarantee payment to the Fund on their behalf within 120 days of their commencing employment. Further, these new members must be in Active Employment as at the date they join and must opt-in to receive member paid Default Cover.
- All other members who join TelstraSuper Personal Plus must satisfactorily complete relevant insurance declaration questions in order to receive member paid Default Cover.

- For new members joining TelstraSuper Personal Plus via a Non-Associated Employer who don't opt-in to receive member paid Default Cover within 120 days of starting employment, you will automatically receive member paid Default Cover from the date you satisfy both of the following conditions:
- you are at least 25 years of age, and
- your account balance reaches $6,000.

You will have the opportunity to opt-out of this cover within 60 days of the cover commencing and any premiums that may have been deducted will be refunded to your TelstraSuper Personal Plus account.

If you are not At Work or in Active Employment on the cover start date, your cover will be Limited Cover until you are At Work or until you are in Active Employment.

Online member insurance portal

Eligible members‡ can log in to their SuperOnline account to access our dedicated member insurance portal which provides eligible members‡ with the option to conveniently manage their cover and claims online. Through this portal eligible members‡ are able to do a range of things, including:

- apply for insurance cover
- apply to vary or cancel their existing insurance cover
- track the progress of their insurance applications
- submit claims
- track the progress of their claims
- access health, wellness and recovery programs through Vivo by MLC Life Insurance**.

Use our online **Needs calculator** to help determine your insurance needs and our **Premium calculator** to estimate your premiums at **telstrasuper.com.au/calculators**

Default* Death & TPD Cover

Default Cover means Death Only Cover or Default Death & TPD Cover determined by satisfactorily completing the relevant insurance declaration questions. Completion of these questions is not required for existing TelstraSuper members who had a transfer of cover to TelstraSuper Personal Plus or new members who are joining TelstraSuper Personal Plus via a Non-Associated Employer.

For new members joining TelstraSuper Personal Plus via a Non-Associated Employer who don't opt-in to receive member paid Default Cover within 120 days of starting employment, you will automatically receive member paid Default Cover from the date you satisfy both of the following conditions:

- you are at least 25 years of age, and
- your account balance reaches $6,000.

You will have the opportunity to opt out of this cover within 60 days of the cover commencing and any premiums that may have been deducted will be refunded to your TelstraSuper Personal Plus account.

Default Cover is determined by your age next birthday as at the last 1 July†. Table 1 on page 6 shows the amount of Default Death & TPD Cover eligible members can receive for a cost of $2.17 per week. Death Only Cover is $1.13 per week on the same scale.

Example

If you turned 25 years old on 1 December 2022 and today is 1 January 2023, your age next birthday as at the last 1 July is 25 years old, which means you can receive $155,194 of Death Cover and $155,194 of TPD Cover.

If you're not eligible to apply for Default Death Only Cover or Default Death & TPD Cover you may still apply for Voluntary Cover. Eligible members‡ can apply online via our insurance portal through your SuperOnline account, or by completing an **Insurance Telephone Application Request** available at **telstrasuper.com/forms**

Voluntary Death & TPD Cover

You can apply to increase your level of insurance to meet your personal needs. You can apply for any amount of Voluntary Death Cover and up to $5 million total TPD Cover subject to insurance underwriting requirements. Depending on your age and the amount of cover you wish to apply for, our insurer has different requirements that need to be satisfied before cover will be provided. The initial requirements are outlined in Table 4 on page 13. Your Death Cover must be equal to or higher than your TPD Cover. See page 12 'Changing your insurance cover'.

Annual Voluntary Cover^ premium rates for are based on each $1,000 sum insured and are shown in Table 2 on page 6. The example below shows how to calculate premiums for Voluntary Cover. Refer to the 'Insurance premiums' section on page 14 for further information.

* Members with an age next birthday 76 (as at last 1 July) or over are ineligible for Default Death Cover. Members with an age next birthday 66 or over, or who have not satisfactorily completed the relevant questions in the insurance declaration section of the application for membership (where required), are ineligible for Default Death & TPD Cover.

† All references to age are age next birthday as at the last 1 July.

^ For members with Top Up Cover, Voluntary Cover rates apply.

‡ Eligible members are members with an account that allows insurance cover to be applied under a Policy and who are registered users of SuperOnline. Eligible members must also have a valid email address and must reside in Australia.

** Visit vivowellbeing.com.au for more information about Vivo by MLC Life Insurance. Insurance is issued by MLC Limited. MLC Limited uses the MLC brand under licence from the Insignia Financial Group. MLC Limited is part of the Nippon Life Insurance Group and is not a part of the Insignia Financial Group.

Example
How premiums are calculated

Naomi will be turning 35 on her next birthday. When she joined TelstraSuper Personal Plus she received age-based Default Death & TPD Cover providing insurance cover of $134,681. For added peace of mind, Naomi would like to apply for an extra $500,000 of Voluntary Death & TPD Cover. To work out how much this would cost her, Naomi refers to Table 2 and uses the following information:

Age next birthday	35
Voluntary Death & TPD amount	$500,000
Default Death & TPD premium	= $2.17 x 52 (weeks per year) = **$112.84**
Voluntary Death & TPD premium	= Elected amount of cover ÷1,000 x Voluntary Death & TPD premium rate = $500,000 ÷ 1,000 x $0.53 = $265 per year **Total premium payable** = Default Death & TPD premium + Voluntary Death & TPD premium = $112.84 + $265 = $377.84 per year

Naomi receives total insurance cover of $634,681 for Death & TPD Cover at a premium of $377.84 per year.

Premiums

Premiums for Default Cover and Voluntary Cover, including Top-Up Cover, are paid for by you. Member paid premiums are deducted from your super account at the end of each quarter in arrears. Refer to the 'Insurance premiums' section on page 14 for further information.

Table 1: Default Death & TPD Cover

Age next birthday*	Death Cover	TPD Cover	Age next birthday*	Death Cover	TPD Cover
16	155,194	155,194	46	61,511	61,511
17	155,194	155,194	47	56,524	56,524
18	155,194	155,194	48	52,109	52,109
19	155,194	155,194	49	48,413	48,413
20	155,194	155,194	50	44,718	44,718
21	155,194	155,194	51	41,204	41,204
22	155,194	155,194	52	37,868	37,868
23	155,194	155,194	53	34,533	34,533
24	155,194	155,194	54	31,376	31,376
25	155,194	155,194	55	29,095	29,095
26	134,681	134,681	56	25,335	25,335
27	134,681	134,681	57	22,451	22,451
28	134,681	134,681	58	19,980	19,980
29	134,681	134,681	59	18,000	18,000
30	134,681	134,681	60	16,585	16,585
31	134,681	134,681	61	14,760	14,760
32	134,681	134,681	62	13,964	13,964
33	134,681	134,681	63	13,244	13,244
34	134,681	134,681	64	12,794	12,794
35	134,681	134,681	65	12,254	12,254
36	115,560	115,560	66	11,353	0
37	112,500	112,500	67	10,519	0
38	109,260	109,260	68	9,734	0
39	101,520	101,520	69	9,016	0
40	96,415	96,415	70	8,349	0
41	90,686	90,686	71	7,733	0
42	84,484	84,484	72	7,158	0
43	78,696	78,696	73	6,624	0
44	73,898	73,898	74	6,133	0
45	68,134	68,134	75	5,676	0

* As at last 1 July.

Table 2: Voluntary^ Death & TPD rates annual cost per $1,000 sum insured

Age next birthday*	Death Only Cover		Death & TPD Cover	
	Male	Female	Male	Female
16	0.63	0.35	0.64	0.36
17	0.75	0.35	0.76	0.36
18	0.81	0.33	0.86	0.35
19	0.87	0.33	0.95	0.35
20	0.88	0.32	0.96	0.33
21	0.88	0.32	0.98	0.33
22	0.87	0.29	0.98	0.30
23	0.82	0.27	0.95	0.29
24	0.80	0.26	0.95	0.29
25	0.75	0.25	0.91	0.27
26	0.73	0.21	0.87	0.27
27	0.69	0.20	0.84	0.26
28	0.63	0.20	0.79	0.27
29	0.61	0.19	0.76	0.29
30	0.55	0.19	0.75	0.30
31	0.54	0.20	0.73	0.31
32	0.53	0.20	0.71	0.36
33	0.53	0.21	0.71	0.40
34	0.53	0.26	0.73	0.46
35	0.53	0.27	0.75	0.53
36	0.54	0.29	0.79	0.57
37	0.55	0.33	0.83	0.68
38	0.62	0.37	0.95	0.76
39	0.66	0.42	1.01	0.88
40	0.73	0.48	1.15	0.99
41	0.75	0.53	1.29	1.14
42	0.83	0.56	1.44	1.25
43	0.93	0.66	1.63	1.42
44	1.00	0.73	1.82	1.61
45	1.11	0.79	2.07	1.79
46	1.21	0.87	2.32	1.99
47	1.35	0.96	2.62	2.20
48	1.44	1.01	2.92	2.44
49	1.61	1.11	3.26	2.69
50	1.72	1.20	3.62	3.01
51	1.88	1.29	4.04	3.30
52	2.01	1.37	4.43	3.69
53	2.18	1.48	4.89	4.07
54	2.36	1.61	5.42	4.53
55	2.54	1.69	5.92	4.98
56	2.72	1.81	6.50	5.55
57	2.93	1.90	7.08	6.13
58	3.17	2.01	7.77	6.78
59	3.41	2.14	8.47	7.46
60	3.68	2.24	9.22	8.12
61	3.96	2.38	10.05	8.79
62	4.28	2.50	10.91	9.48
63	4.62	2.64	11.83	10.16
64	5.00	2.80	12.85	10.87
65	5.42	2.96	13.92	11.56
66	5.84	3.14		
67	6.30	3.34		
68	6.81	3.54		
69	7.36	3.75		
70	7.94	3.98		
71	8.58	4.22		
72	9.27	4.47		
73	10.02	4.74		
74	10.82	5.02		
75	11.69	5.32		

* As at last 1 July.

^ For members with Top Up Cover, Voluntary Cover rates apply to Top Up Cover.

Interim Accident cover

If you apply for Voluntary Cover, you will receive Interim Accident cover for the period of time whilst your application is being assessed (known as the Interim Accident cover period).

Subject to Exclusions in the Policy if you have an Accident during the Interim Accident cover period which results in your death, TPD or Total Disability, you will be covered for the amount applied (up to the maximum Interim Accident benefit of $1.5 million for Death or TPD and $15,000 per month for Income Protection Cover, subject to a two year benefit payment period and Default Cover Conditions) for the period starting from the date we receive your completed application. Interim Accident cover will end on the earliest of the following dates:

1. your application is withdrawn, accepted or rejected
2. the Policy is terminated
3. our insurer cancels your Interim Accident cover
4. you reach cover cessation age, which is 65 for TPD Cover, 75 for Death Cover, and the date you turn 65 for Income Protection Cover
5. for Interim Accident cover for TPD — the death of the applicant
6. the date any existing cover under the Policy ceases
7. 120 days has passed.

Income Protection Cover – permanent full-time and part-time Employees

If you are under age 65 and currently employed as a full time or part time permanent Employee you can apply for Income Protection Cover. Member paid premiums for this cover will be deducted from your TelstraSuper Personal Plus account at the end of each quarter in arrears on withdrawal if you leave the Fund or when you transfer your super to a different TelstraSuper membership category.

Income Protection covers you in the event that you are temporarily unable to continue performing the regular duties of your regular occupation due to Sickness or Accident. It provides you with a replacement income benefit of up to 85% of your salary which includes a 10% super payment made to your superannuation account in the Fund. Payments are made Monthly in Arrears for the duration of the applicable benefit period (either two or five years), after your chosen Waiting Period (either 30, 60, 90 or 120 days*), provided you continue to meet the definition of Total Disability or Partial Disability in the Policy.

* Members employed in a heavy blue collar occupation are unable to increase their benefit period to five years or reduce their Waiting Period to less than 90 days.

You do not have to be permanently Unable to Work to be eligible for Income Protection payments and you may be eligible for payments while you are waiting for your TPD claim to be assessed.

No Income Protection benefits will be paid to you during the Waiting Period.

Your level of Income Protection Cover is based on your income as notified to us at the time of your most recent application for Income Protection Cover and is calculated as follows:

Income Protection benefit
75%
x Income excluding super
= Annual Income Protection benefit
÷ 12
= Monthly Income Protection benefit

Super contribution
10%
x Income excluding super
= Annual super contribution
÷ 12
= Monthly super contribution

Your annual Income Protection premium is calculated as:

Annual Income Protection benefit
÷ 1,000
x Premium rates per $1,000 sum insured
= Annual Income Protection premium

Depending on your level of Income Protection Cover requiring assessment, our insurer has different medical requirements. The initial requirements are outlined in Table 5 on page 14.

To tailor your insurance to suit your needs you can apply for either a two or five year benefit period and a Waiting Period of either 30, 60, 90 or 120 days*. Refer to Table 3 on page 9 for member paid premium rates applicable to the various benefit and waiting periods.

If you hold Income Protection Cover with other insurance providers, you should consider whether choosing a longer waiting period is right for you.

You can apply to change your existing Waiting Period and/or benefit period at any time. See page 12 ‘Changing your insurance cover’.

Applying for Income Protection Cover

When applying for Income Protection Cover you will need to provide evidence of your current salary in the form of a year to date pay slip. You cannot be underwritten for an amount greater than your current salary.

Should you subsequently receive an increase in salary you will need to apply to be underwritten for this increase. To increase your Income Protection Cover see page 12 ‘Changing your insurance cover’.

If you claim an Income Protection benefit you will also be required to provide evidence of your current salary at the time of claim. For this reason you should review your insurance arrangements on a regular basis to ensure that you have sufficient cover.

You can find out more about the cost of insurance or changing your cover on our website.

Case study
How Income Protection Cover helped Jack get back on his feet

Jack loves the outdoors and regularly goes rock climbing. However, one weekend while climbing, Jack falls and seriously injures his back. After an initial hospital stay of two months, Jack’s doctor informs him he will need four months of in-hospital rehabilitation and a further nine months at home recuperating, before he can safely resume work.

Jack immediately submits an Income Protection claim. After the 90 day Waiting Period, Jack is advised of its acceptance and receives $2,625 per month (before tax) from his Income Protection insurance plus an additional $350 paid into his super account. This covers Jack’s living expenses, allowing him to focus on his recovery.

When Income Protection Cover is not available

Income Protection Cover is not offered as Default Cover and is not available to members who have attained age 65 or who are in casual employment.

* Members employed in a heavy blue collar occupation are unable to increase their benefit period to five years or reduce their Waiting Period to less than 90 days.

Table 3: Annual Income Protection premium rates per $1,000 sum insured*

Benefit period	2 Years								5 Years							
Waiting period	30 days		60 days		90 days		120 days		30 days		60 days		90 days		120 days	
Age next birthday†	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
16	5.21	6.94	3.31	4.13	2.37	2.74	2.03	2.38	6.03	8.78	3.86	5.28	2.78	3.53	2.38	3.11
17	5.29	7.14	3.36	4.25	2.41	2.82	2.05	2.44	6.11	9.04	3.91	5.43	2.82	3.63	2.42	3.19
18	5.53	7.33	3.52	4.36	2.51	2.90	2.15	2.51	6.41	9.29	4.10	5.58	2.94	3.74	2.53	3.28
19	5.62	7.44	3.59	4.41	2.57	2.93	2.18	2.54	6.52	9.41	4.17	5.66	2.99	3.78	2.59	3.31
20	5.64	7.56	3.59	4.50	2.57	2.97	2.18	2.59	6.52	9.59	4.17	5.74	2.99	3.84	2.59	3.37
21	5.72	7.67	3.65	4.55	2.60	3.01	2.21	2.61	6.64	9.71	4.24	5.83	3.05	3.88	2.61	3.41
22	5.33	7.88	3.37	4.67	2.41	3.10	2.05	2.68	6.21	10.07	3.96	6.02	2.85	4.03	2.43	3.53
23	5.09	7.96	3.22	4.74	2.30	3.13	1.95	2.70	5.98	10.25	3.81	6.14	2.73	4.10	2.35	3.59
24	4.86	7.97	3.06	4.74	2.18	3.13	1.87	2.72	5.78	10.34	3.67	6.20	2.62	4.13	2.25	3.65
25	4.60	8.05	2.91	4.78	2.06	3.16	1.75	2.74	5.52	10.55	3.51	6.33	2.49	4.23	2.15	3.74
26	4.42	7.97	2.78	4.79	1.94	3.20	1.66	2.80	5.35	10.55	3.37	6.40	2.38	4.33	2.06	3.82
27	4.22	8.71	2.64	5.18	1.87	3.43	1.60	2.99	5.13	11.63	3.25	6.98	2.31	4.67	1.98	4.14
28	4.21	9.30	2.64	5.47	1.87	3.59	1.60	3.13	5.17	12.54	3.28	7.46	2.34	4.95	2.00	4.37
29	4.23	9.87	2.66	5.76	1.87	3.74	1.61	3.28	5.25	13.44	3.31	7.95	2.35	5.21	2.05	4.64
30	4.27	10.38	2.66	6.03	1.87	3.88	1.61	3.42	5.34	14.28	3.36	8.39	2.38	5.48	2.07	4.87
31	4.48	10.78	2.79	6.26	1.94	4.02	1.67	3.53	5.67	15.00	3.56	8.79	2.50	5.71	2.18	5.09
32	4.59	11.08	2.86	6.43	1.97	4.11	1.70	3.63	5.90	15.57	3.67	9.12	2.59	5.92	2.24	5.29
33	4.84	11.58	2.97	6.72	2.06	4.30	1.79	3.80	6.27	16.42	3.88	9.62	2.70	6.24	2.37	5.59
34	5.19	11.92	3.18	6.94	2.18	4.47	1.90	3.96	6.78	17.05	4.19	10.02	2.90	6.53	2.54	5.86
35	5.39	12.49	3.29	7.29	2.24	4.74	1.95	4.21	7.14	18.08	4.37	10.68	3.01	7.01	2.66	6.29
36	5.80	13.10	3.53	7.71	2.41	5.04	2.11	4.49	7.75	19.23	4.76	11.44	3.26	7.56	2.88	6.80
37	6.17	13.76	3.75	8.15	2.57	5.37	2.24	4.80	8.33	20.49	5.10	12.27	3.51	8.20	3.11	7.40
38	6.54	14.50	4.02	8.66	2.74	5.76	2.41	5.14	8.95	21.90	5.52	13.20	3.79	8.90	3.36	8.06
39	7.03	15.37	4.33	9.25	2.97	6.21	2.63	5.56	9.75	23.53	6.02	14.31	4.17	9.74	3.71	8.84
40	7.52	16.49	4.67	10.01	3.25	6.78	2.88	6.09	10.56	25.61	6.59	15.69	4.60	10.78	4.11	9.82
41	8.06	17.75	5.05	10.85	3.55	7.44	3.15	6.68	11.45	27.94	7.21	17.27	5.10	11.99	4.56	10.92
42	8.60	19.12	5.45	11.80	3.88	8.17	3.46	7.36	12.39	30.49	7.89	19.02	5.66	13.34	5.07	12.19
43	9.27	20.57	5.96	12.81	4.30	8.97	3.83	8.07	13.50	33.20	8.73	20.93	6.35	14.84	5.71	13.57
44	9.89	22.33	6.45	14.05	4.74	9.95	4.23	8.98	14.62	36.48	9.59	23.22	7.07	16.63	6.38	15.24
45	10.76	24.17	7.14	15.36	5.30	10.99	4.75	9.95	16.12	39.96	10.75	25.67	8.06	18.59	7.27	17.08
46	11.57	26.17	7.77	16.81	5.87	12.14	5.27	11.03	17.56	43.71	11.89	28.35	9.07	20.74	8.17	19.08
47	12.52	28.24	8.56	18.31	6.55	13.37	5.90	12.19	19.23	47.71	13.23	31.25	10.24	23.07	9.29	21.27
48	13.74	30.63	9.55	20.04	7.45	14.78	6.69	13.48	21.35	52.25	14.94	34.51	11.75	25.70	10.66	23.73
49	14.96	33.26	10.56	21.96	8.36	16.33	7.52	14.93	23.50	57.30	16.73	38.15	13.35	28.66	12.14	26.50
50	16.30	35.96	11.69	23.94	9.38	17.95	8.47	16.43	25.85	62.55	18.71	41.96	15.12	31.75	13.78	29.44
51	17.86	38.35	13.00	25.72	10.56	19.43	9.57	17.83	28.57	67.29	21.00	45.47	17.18	34.63	15.71	32.15
52	19.64	40.77	14.49	27.52	11.90	20.93	10.80	19.26	31.72	72.10	23.62	49.03	19.54	37.58	17.89	34.97
53	21.71	43.37	16.19	29.48	13.43	22.54	12.23	20.79	35.38	77.28	26.66	52.86	22.26	40.74	20.41	37.97
54	24.05	45.93	18.12	31.41	15.13	24.17	13.78	22.33	39.55	82.43	30.09	56.68	25.31	43.90	23.27	40.98
55	26.84	48.59	20.39	33.40	17.12	25.83	15.63	23.91	44.51	87.77	34.14	60.61	28.90	47.14	26.60	44.07
56	29.96	51.35	22.89	35.45	19.34	27.53	17.70	25.55	50.04	93.25	38.63	64.64	32.87	50.45	30.30	47.24
57	33.39	54.16	25.69	37.55	21.78	29.26	19.95	27.19	56.16	98.89	43.56	68.75	37.20	53.80	34.37	50.45
58	37.38	57.00	28.87	39.63	24.57	30.97	22.57	28.85	63.14	104.60	49.17	72.88	42.09	57.15	38.94	53.66
59	41.78	59.83	32.38	41.68	27.61	32.64	25.44	30.44	70.78	110.25	55.22	76.90	47.34	60.38	43.91	56.76
60	46.84	64.30	36.38	44.85	31.08	35.17	28.72	32.86	79.49	118.90	62.05	82.98	53.24	65.20	49.45	61.36
61	52.62	68.94	40.91	48.15	34.99	37.79	32.40	35.37	88.47	126.35	68.19	87.07	57.96	67.66	53.10	62.60
62	59.03	73.69	45.88	51.50	39.22	40.45	36.43	37.93	86.62	115.47	66.33	79.28	56.13	61.38	51.20	56.46
63	66.45	78.70	51.56	55.03	44.02	43.25	41.00	40.63	81.38	100.21	61.78	68.40	51.90	52.66	47.01	47.96
64	61.30	70.57	45.96	47.69	38.26	36.34	34.14	32.41	61.30	70.57	45.96	47.69	38.26	36.34	34.14	32.41
65	23.14	26.75	16.96	17.60	13.85	13.06	11.83	10.92	23.14	26.75	16.96	17.60	13.85	13.06	11.83	10.92

* Stamp duty is payable in addition to the Income Protection premiums above and varies depending on your state of residence.

† Age next birthday as at last 1 July.

02
Flexible insurance options with TelstraSuper

Life Events cover – keeping pace with life's significant changes

When a significant event occurs in your life, such as getting married, buying a home, milestone birthdays or welcoming a new child to the family, it's an opportune time to consider if your insurance cover is still suitable for your financial obligations.

With TelstraSuper's Life Events cover you can apply to increase your Death Only Cover or Death & TPD Cover upon the occurrence of a specified Life Event, without providing any medical evidence*.

To take advantage of Life Events cover, apply within 90 days* (excluding the day on which the Life Event occurred) of any of the following specified events:

- Birth of a child/children
- Adoption of a child/children
- Marriage
- Commencement of a 'Recognised Relationship'
- Divorce
- Cessation of a 'Recognised Relationship'
- Effecting a new mortgage for the purchase or construction of a primary residence or investment property in Australia (either alone or jointly with another person)
- Financing renovation/improvement to a primary residence or investment property in Australia (minimum cost $30,000)
- Death of a Spouse
- Child starting primary or secondary school
- Buying a business with a business loan greater than $100,000
- 30th, 35th, 40th and 45th birthdays.

You also have a second opportunity to apply for Life Events cover between 1 July and 30 September for a Life Event that occurred in the previous financial year.

Insurance cover provided through Life Events will be subject to the annual Voluntary premium rates set out in Table 2 on page 7. The following table shows the amount by which you can apply to increase your existing Death Only Cover or Death & TPD Cover. The total amount of cover you have after you have been granted Life Events cover must be within the maximum cover limits (unlimited for Death Cover and $5 million for TPD Cover, subject to insurance underwriting requirements).

Existing sum insured (including Default and Voluntary)	**Maximum additional insurance** (Voluntary)
Up to $100,000	$25,000
$100,001 up to $200,000	$75,000
$200,001 up to $300,000	$100,000
$300,001 up to $400,000	$125,000
$400,001 up to $500,000	$150,000
Over $500,000	$250,000

Applying for Life Events cover

For additional Death Only Cover or Death & TPD Cover eligible members† can apply online via our insurance portal in SuperOnline or complete and submit a **Life Event Insurance Application** form available at **telstrasuper.com.au/forms** along with the required certified supporting documentation. You must be under the age of 65 to apply and be in Active Employment.

Upon completion of assessment you will be advised in writing of the acceptance or decline of the application. A Life Event application will generally be accepted where the member satisfies the eligibility criteria and the member is able to provide satisfactory documentation supporting the occurrence of the Life Event.

The Life Events cover will commence on the date the cover is accepted in writing. It may be subject to the same Exclusions and other special conditions which apply to your existing cover. The increased portion of cover will be Limited Cover until you have been in Active Employment for 30 consecutive days following the date cover commences.

After the acceptance of a Life Event application, you cannot submit another application (whether for the same type of Life Event or not) until 12 months have elapsed from the date of commencement of the additional cover.

No claim will be payable on the additional cover if the death or disability is due to intentional self-inflicted injury in the first 13 months.

* You cannot apply to vary your Income Protection Cover through Life Events.

† Eligible members are members with an account that allows insurance cover to be applied under a Policy and who are registered users of SuperOnline. Eligible members must also have a valid email address and must reside in Australia.

Case study
Extra security for an expanding family

David is a TelstraSuper Personal Plus member. He is turning 30 years old on his next birthday. As part of his TelstraSuper membership he currently has $134,681 of Default Death & TPD Cover and $250,000 of Voluntary Cover. David and his partner Julia have two young children and are delighted to find out they are expecting a third child.

David and Julia review their insurance cover and decide that, in light of their expanding family, they would like to increase David's insurance cover. Within 90 days of new baby, Chloe, being born, David submits a Life Events application for $125,000. No medical reports are required enabling the busy new father to submit the application quickly and easily. David's application is successful, giving the family total cover of $509,681.

Transfer your Death, TPD and Income Protection insurance to TelstraSuper

If you currently have Death Only Cover, Death & TPD Cover or Income Protection Cover with another super fund or life insurance company, you can apply to transfer that cover to TelstraSuper*. By consolidating your insurance with TelstraSuper you can take advantage of our competitive bulk insurance rates, potentially saving on premiums, while simplifying your insurance arrangements. To take advantage of this feature*, eligible members^ can apply online via our insurance portal through your SuperOnline account or complete the **Transfer External Insurance Application form** available at **telstrasuper.com.au/forms**

For Death Only Cover or Death & TPD Cover transfers, if your application is successful, you'll be provided with the equivalent amount of Voluntary Cover (in addition to any Voluntary Cover already held in TelstraSuper), as provided by your previous super fund or insurer. A cap of $2,000,000‡ applies on all transfers. The annual Voluntary premium rates in Table 1 on page 6 apply.

For Income Protection Cover transfers, if your application is successful, you'll be provided with the equivalent amount of Voluntary Cover and the same Waiting Period and Benefit Period† in TelstraSuper as provided by your previous super fund or insurer (subject to the maximum amounts and periods permitted in the Policy).

This cover will replace any existing Income Protection Cover you have in TelstraSuper and will be a fixed amount of cover†. A cap of $15,000‡ applies per month. The annual Income Protection premium rates in Table 3 on page 9 apply.

It's important that you don't cancel your existing cover with your current super fund or insurer until you have received written confirmation from us that your insurance application has been accepted.

Case Study
Simplified super and insurance

Mark joined TelstraSuper Personal Plus but didn't apply for any insurance cover because he had an account with another super fund with $1m of Death & TPD insurance cover, and $11,000 per month of Income Protection insurance cover with a 14 day waiting period and a 5 year benefit period. On reviewing his super balances and insurance cover, Mark decided to consolidate his account into TelstraSuper Personal Plus. Before he did so, he successfully transferred his insurance cover by completing our online Transfer External Insurance application.

Because the insurance cover he wanted to transfer was under the maximum caps, Mark was able to bring across the same value of Death, TPD and Income Protection Cover as Voluntary Cover in TelstraSuper Personal Plus and keep his 5 year benefit period, and get the closest available waiting period of 30 days without providing detailed health or other evidence. Mark can now enjoy a simplified super and insurance arrangement having consolidated his account balance and insurance into one super fund, TelstraSuper Personal Plus.

* Certain occupations as determined by the Insurer are not eligible for insurance transfers, and other conditions as set out in the Policy apply.

^ Eligible members are members with an account that allows insurance cover to be applied under a Policy and who are registered users of SuperOnline. Eligible members must also have a valid email address and must reside in Australia.

† Income Protection Cover transfers are a fixed amount of Voluntary Cover and are not based on any Salary for Insurance Purposes reported to TelstraSuper by your Employer. The maximum amount of IP Cover you can transfer is 85% of your current salary or $15,000 per month, whichever is lower. The Waiting Period from the cover you wish to transfer will be matched to the same Waiting Period in TelstraSuper. If the transferred Waiting Period is not available with TelstraSuper, the Waiting Period that will apply will be the next longest Waiting Period. If the Benefit Period you wish to transfer is not available with TelstraSuper, the Benefit Period that will apply will be the next shortest Benefit Period. Members in casual employment and self-employed members (unless you are both a director and employee of a private company) are not eligible to transfer IP cover.

‡ Your cap might be lower in certain circumstances as set out in the Policy.

Case study
Saving on insurance with TelstraSuper

Sarah is a current TelstraSuper Personal Plus member. She is turning 40 years old on her next birthday, a white collar worker and has $96,415 of Default Death & TPD Cover as part of her membership.

Sarah also has $250,000 Death only insurance with another insurer which costs her $20 per month. Sarah decides to see how much her additional Death only insurance would cost if she transferred it to TelstraSuper. She refers to Table 2 on page 7 and uses the following calculation to determine her premiums:

Sarah's age next birthday = 40

Death only insurance amount to be transferred = $250,000

Annual Voluntary Death premium per $1,000 insured = $0.48

Voluntary Death premium payable = $250,000/1000 x $0.48

= $120 per year or $10 per month.

Sarah applies to transfer her Death only insurance to TelstraSuper and her application is accepted. By transferring her insurance to TelstraSuper, Sarah has simplified her arrangements and saves $10 per month or $120 per year.

03

Determining how much insurance you may need

Determining how much cover you may need is as important as having the insurance cover itself. So, how do you determine an adequate level of insurance for your needs?

Generally, your level of insurance cover should be able to replace your projected income over your working life.

This lump sum amount would then need to be invested to provide the required cashflow to maintain you and/or your family's standard of living or to ensure your estate is not left in debt.

Calculate the level of cover you require

Step 1

Check your current level of cover by visiting your SuperOnline account or by calling us.

Step 2

Refer to our **Needs calculator** via your SuperOnline account or at **telstrasuper.com.au/calculators** for an estimate on the level of insurance cover you may need based on the information you enter about your personal circumstances

In determining your appropriate level of cover, you should also factor in your relevant costs which could include:

- ongoing costs to maintain your family's lifestyle and home
- children's education (primary, secondary and tertiary)
- existing debts (mortgage, credit cards, personal loans or car loan)
- other expenses such as hospital/medical costs, rehabilitation, home repairs or upgrades as a result of permanent disability
- funeral expenses.

The above costs can be offset by your existing assets (including your super balance, savings and any investments) to determine the insurance cover you may require.

If you already have insurance cover and there is a difference between your current level of cover and your required level of cover, consider varying your insurance cover.

04

Changing your insurance cover

Apply for or increase cover

Eligible members[‡] can log in to their SuperOnline account to access our dedicated member insurance portal which provides members with the option to conveniently manage their cover online. Alternately, complete the **Insurance Telephone Application Request** form available at telstrasuper.com.au/forms to apply for or increase your cover over the phone with our insurer.

You can choose to:

- apply for Default Death Only Cover or Default Death & TPD Cover (if you have previously cancelled this cover in TelstraSuper Personal Plus)
- apply for or increase Voluntary Death Only Cover or Voluntary Death & TPD Cover

[‡] Eligible members are members with an account that allows insurance cover to be applied under a Policy and who are registered users of SuperOnline. Eligible members must also have a valid email address and must reside in Australia.

- apply for Income Protection Cover
- increase Income Protection Cover
- change your existing Income Protection Waiting Period and/or benefit period.

Depending on the level of cover you apply for, our insurer may have different medical requirements to assess your application. Tables 4 and 5 outline the initial requirements.

You'll be advised when any medical tests or examinations or other information are required. Once all the information is supplied to our insurer and they've assessed your application, we'll advise you of the outcome.

Our insurer may accept cover, place medical Exclusions on cover, charge higher premiums due to factors such as Occupation Categories, health or lifestyle or decline your application. If within 60 days of the commencement of cover you advise in writing that you wish to cancel the cover, you can request a refund of any premium you may have paid.

New Employees who join TelstraSuper Personal Plus via a Non-Associated Employer outside of 120 days of commencing their employment can apply for Default Cover without providing detailed health or other information. To do so, eligible members‡ can complete **Application Default insurance cover** form available at **telstrasuper.com.au/forms**

Cancel or reduce cover

To cancel or reduce your insurance cover you can email **underwriting@telstrasuper.com.au** or complete a **Cancel or Reduce Insurance** form available at **telstrasuper.com.au/forms** You can also cancel your insurance at any time via your SuperOnline account.

If you cancel your cover:

- you will not be able to make a claim for insurance benefits for events or conditions that arise after your cover has cancelled
- we will no longer deduct insurance premiums for the cover you have cancelled
- your ability to restart your cover may be subject to health and other assessment and acceptance by our insurer who may place an Exclusion or Premium Loading on cover or you may not be able to get cover.

If you are replacing your cover with alternative cover, you should not cancel until the replacement cover is in place.

Before you cancel your insurance you may wish to discuss your decision with an adviser from TelstraSuper Financial Planning on **1300 033 166**.

Any cancellations of cover received within 60 days of you joining TelstraSuper Personal Plus will not incur premiums.

Table 4: Initial requirements Death & TPD Cover applications

	Member's total sum insured Death & TPD	Initial requirements#
Up to Age 45 next birthday	Up to $1,000,000	Short form personal statement or full personal statement
	$1,000,001 - $2,500,000	Full personal statement
	$2,500,001 - $5,000,000	Full personal statement, blood tests, paramedical examination, Personal Medical Attendant's Report (PMAR), financial questionnaire
	$5,000,001 – Unlimited (Death Only Cover)	Full personal statement, blood tests, medical or paramedical examination, exercise ECG, full blood count (FBC) including ESR, pulmonary function tests, urine test^, PMAR, financial questionnaire
Age 46* next birthday and over	Up to $1,000,000	Short form personal statement or full personal statement
	$1,000,001 - $2,500,000	Full personal statement, blood tests, paramedical examination, resting ECG
	$2,500,001 - $5,000,000	Full personal statement, blood tests, paramedical examination, resting ECG, PMAR, financial questionnaire
	$5,000,0001 – unlimited (Death Only Cover)	Full personal statement, blood tests, medical or paramedical examination, exercise ECG, FBC including ESR, pulmonary function tests, Prostate Specific Antigen (PSA) (males only) urine test^, PMAR, financial questionnaire

‡ Eligible members are members with an account that allows insurance cover to be applied under a Policy and who are registered users of SuperOnline. Eligible members must also have a valid email address and must reside in Australia.

* Any member aged 55 and over will need to complete a full personal statement.

^ Urine test means a microurinalysis.

† For more information on Occupational Category loadings, please refer to the applicable Policy.

Table 5: Initial requirements for Income Protection Cover applications (permanent full-time and part-time Employees)

	Monthly benefit	Initial requirements[#]
Up to Age 45 next birthday	Up to $10,000	Short form personal statement or full personal statement
	$10,001 - $20,000	Full personal statement, blood tests
	$20,001 - $30,000	Full personal statement, blood tests, Personal Medical Attendant's Report (PMAR)
	$30,001 - $50,000	Full personal statement, blood tests, FBC incl ESR, PMAR, medical or paramedical examination, urine[^] test, financial questionnaire
Age 46* next birthday and over	Up to $10,000	Short form personal statement or full personal statement, and blood tests if applicable
	$10.001 - $20,000	Full personal statement, blood tests
	$20,001 - $30,000	Full personal statement, blood tests, PMAR
	$30,001 - $50,000	Full personal statement, blood tests, FBC incl ESR, PMAR, medical or paramedical examination, urine test[^], financial questionnaire, exercise ECG, PSA (males only)

Occupational Category loadings

An Occupational Category is determined by the duties performed in the occupation, not by the job title. If your occupation is currently categorised as heavy blue collar, medium blue collar or light blue collar and the tasks you perform have changed, you may be eligible to change your Occupation Category. We recommend that you review your Occupation Category to ensure it is current as your categorisation can affect the cost of your insurance cover. If you would like to change your Occupation Category, email **underwriting@telstrasuper.com.au** to request a review. For more information about occupational categories see page 25.

Table 6: Occupational Category loadings[†]

Occupation	Death Only Cover	Death & TPD Cover	Income Protection Cover
White collar	1.00	1.00	1.00
Light blue collar	1.25	1.40	1.40
Medium blue collar	1.50	2.00	2.50
Heavy blue collar	1.75	2.50	2.50

05
Insurance premiums

As outlined in the **TelstraSuper Personal Plus PDS** member paid insurance premiums will be deducted from your TelstraSuper Personal Plus super account at the end of each quarter in arrears and on withdrawal if you leave the Fund or transfer your super to another TelstraSuper account. Premiums for Income Protection Cover obtained through a super arrangement are not tax deductible and are paid directly out of your super account.

Your premiums will vary annually with changes to your age and income. See Table 1 on page 6 for the applicable Default Death & TPD premium rates. See Table 2 on page 7 for the applicable annual Voluntary[^] premium rates for Death Only Cover and Voluntary Death & TPD Cover, based on every $1,000 sum insured. See Table 3 on page 9 for the applicable annual premium rates for Income Protection Cover, based on every $1,000 sum insured.

Voluntary Death & TPD Cover and Income Protection premium rates are applicable to Employees in the white collar Occupational Category and additional occupational and health loadings may apply depending on your occupation and health status. See Table 6 below.

Members given an Exclusion or Premium Loading, which can include an Occupational Loading, at the conclusion of the assessment process will be given an opportunity to cancel their application if they don't wish to proceed.

TelstraSuper does not receive money or other material benefits (other than claims payments for our members and related costs) from our insurer or reinsurer. The premium paid by members is directly for the cost of insurance, and avoids any conflict of interest between our members and our insurer.

If this arrangement ever changes, we will make you aware of this as required.

Member Paid Insurance Premium Rebate

You are eligible for a 15% rebate on the insurance premiums you pay for from your account. The 15% rebate will be credited to your account at the end of each quarter in arrears and on withdrawal when you leave the Fund or transfer your super to another TelstraSuper account.

* Any member aged 55 and over will need to complete a full personal statement.

[^] Urine test means a microurinalysis.

[^] For members with Top Up Cover, Voluntary Cover rates apply.

[#] Refer to telstrasuper.com.au/underwriting-requirements for a detailed explanation of these requirements.

06
When are insurance benefits paid?

Death benefit

Your Default Death Cover, Top Up Death Cover and Voluntary Death Cover means your Dependants or Legal Personal Representative (as applicable[†]) could receive a lump sum insurance benefit in addition to the balance of your super account, in the event of your death.

Terminal Illness Insurance benefit

You will qualify for a Terminal Illness benefit if you suffer from a Sickness or an Accident, which:

- two Medical Practitioners (one of whom specialises in an area related to your illness or injury) believe will lead to your death within 24 months of the date of written certification, despite reasonable medical treatment, and
- the insurer is satisfied, on medical or other evidence, will lead to your death within 24 months of the date of the certifications, despite reasonable medical treatment.

If you have insurance cover, the maximum terminal illness insurance benefit paid by the insurer will be $5 million plus your super account balance. Any insurance cover above $5 million will be payable when you pass away.

Access to super account balance for members with a terminal medical condition

You can apply to TelstraSuper for the release of your account balance if you have a terminal medical condition.

A terminal medical condition exists if:

- two registered Medical Practitioners have certified, jointly or separately, that you are suffering from an illness, or have incurred an injury, that is likely to result in your death within 24 months of the date of certification
- at least one of the registered Medical Practitioners is a specialist practicing in an area related to your illness or injury
- the certification period has not ended for each of the certificates.

The certification period is 24 months from the date of certification. You should consider leaving enough funds in your super account to cover your insurance premiums otherwise your insurance cover may cease.

TPD[^] benefit

To obtain a benefit for TPD you must have TPD Cover and satisfy the requirements of the TelstraSuper Trust Deed and MLC Life Insurance Policy, including meeting the requirements of:

- the Unable to Work TPD Definition, or
- the Day 1 TPD Definition, or
- the Activities of Daily Working TPD Definition, or
- the Domestic Duties TPD Definition, or
- the Severe Mental Disorder TPD Definition.

Please refer to the Glossary in Section 12 for the full meanings of the above TPD definitions.

The applicable TPD definition you must satisfy will depend on whether you were employed at any time in the 16 months prior to your Date of Disablement, are performing a Domestic Duties Occupation at the Date of Disablement or were unemployed and/or in a Domestic Duties Occupation for more than 16 consecutive months at the Date of Disablement and continue to be unemployed or in a Domestic Duties Occupation at the Date of Disablement.

Generally, the Unable to Work TPD Definition or the Day 1 TPD Definition applies if you were employed at any time in the 16 months prior to the Date of Disablement.

Where you were unemployed for more than 16 consecutive months before your Date of Disablement and continue to be unemployed at the Date of Disablement, the Activities of Daily Working Definition of TPD or Severe Mental Disorder TPD Definition applies.

Where you were unemployed and/or in a Domestic Duties Occupation for more than 16 consecutive months before your Date of Disablement and continue to be unemployed at the Date of Disablement, the Activities of Daily Working Definition of TPD or Severe Mental Disorder TPD Definition applies.

You should consider whether your employment status impacts your eligibility to receive an insured TPD benefit, based on the definitions outlined above. You can elect to maintain any member paid insurance cover even if your account is not receiving any contributions or payments.

[†] For more information about payment of Death benefits, refer to the Additional Information About Your Super guide.

[^] If you ceased work due to sickness or injury on or before 1 July 2020, a different TPD definition applies to you. See Making a Total and Permanent Disablement (TPD) claim (TAL) Fact sheet available at telstrasuper.com.au/insurancefaqs

Income Protection – permanent full-time and part-time Employees

When are payments made?

To obtain monthly payments for Income Protection, you must have Income Protection Cover and:

- have been Working as a permanent full-time or part-time Employee and
- have been unable to Work for your Employer (and off work) for the applicable Waiting Period, and
- satisfy the Policy definition of Total Disability for that month.

You may be eligible to receive Partial Disability payments if:

- you are Totally Disabled for no less than seven of the first 12 consecutive days of the applicable Waiting Period, and
- you are either Partially Disabled or Totally Disabled for the rest of the applicable Waiting Period, and
- you are earning less than 80% of the income you earned prior to becoming disabled, and
- you return to Work or are capable of returning to Work on a reduced capacity resulting in a reduction in your income, and
- you are under the ongoing care of a registered Medical Practitioner.

If eligible, Income Protection payments are paid:

- from the end of the applicable Waiting Period after the day you last Worked for your Employer
- Monthly in Arrears
- for a period up to two or five years (as applicable) providing you continue to meet the definition of Total Disability or Partial Disability.

Up to 85% of your salary which includes a 10% super payment made to your superannuation account in the Fund.

Income Protection payments will be reduced by the amount of certain other payments (Other Disability Income) you receive during a payment period (such as sick leave payments, workers' compensation payments or benefits payable under other Income Protection policies). However, social security benefits, Veterans Affairs disability pension payments, annual leave accrued before the end of the applicable Waiting Period, long service leave, redundancy entitlements and motor accident compensation will not reduce Income Protection insurance benefits.

If your Income Protection benefit is fully offset by Other Disability Income, you may still be entitled to be paid the 10% super payment to your superannuation account in the Fund.

Where a member is receiving Income Protection payments over a five year benefit period without a break*, payments are indexed annually by the lesser of 5% or the CPI increase (for the 12 months ending 30 September in each year).

Under current legislation your Income Protection payments are treated as income and will be taxable. Premiums are waived by our insurer while you are receiving Income Protection payments.

When do benefits stop?

Your Income Protection benefits cease upon occurrence of one of the following conditions (whichever occurs first):

- you return to Work‡
- you have received payments for the total benefit period
- you cease to satisfy the definition of Total Disability or Partial Disability
- you reach age 65, or
- you die.

Income Protection payments are subject to the continued approval of your eligibility by our insurer and the Trustee. This process will be explained to you in more detail once your Income Protection benefit is approved.

Claiming an insurance benefit

Refer to our website for the relevant fact sheet for how to make a claim or email **tsclaims@telstrasuper.com.au**

If you make a claim, we will contact you to request the information and documentation we need. So that the Insurer can commence assessment of your claim, you must return the requested information and documentation as soon as reasonably possible.

In relation to TPD claims, if your claim is approved but you do not provide payment instructions within 3 months of our request, your benefit may be retained in a TelstraSuper account.

In relation to death benefit claims, where reasonable attempts to contact potential beneficiaries are unsuccessful, we may transfer the benefit to the Australian Taxation Office (ATO) as unclaimed money.

* Any period in which a benefit was payable but is calculated to be zero does not amount to an interruption to an entitlement to a disability benefit.

‡ Subject to the At Work Requirements and other eligibility criteria and Exclusions contained in the Policy.

07
On leave, overseas or inactive?

On leave

Subject to satisfying the relevant Policy conditions, cover is provided 24 hours a day, seven days a week for eligible insured members while on paid or unpaid leave. Income Protection Cover (if applicable) is provided for insured members for a period of up to two years while on unpaid leave.

If overseas

Subject to satisfying the relevant Policy conditions, Death & TPD Cover and Income Protection Cover are provided 24 hours a day, seven days a week for eligible insured members who are Australian residents while overseas. If you make an insurance claim while overseas, the Insurer may require you to return to Australia at your own expense in order for the claim to be assessed.

'Australian resident' means an Australian or New Zealand citizen or person with the unrestricted right to permanently reside in Australia. This includes persons with the right to reside in Australia on a de facto or work type visa, but only during the period they reside in Australia.

If inactive

If a contribution or transfer has not been made to your account in the previous 16 months, government regulations require us to cancel your member paid insurance cover unless you elect for your cover to be maintained.

We will write to you when your account has been inactive for 9, 12 and 15 months when you'll be reminded about the option to elect for your cover to be maintained, or to make a contribution to your account.

If your cover is cancelled due to inactivity, you will have the opportunity to recommence your cover, by requesting this in writing within 60 days of the date the cover was cancelled and making a payment into your account, if applicable.

If you make or have made an election to maintain your insurance cover across all of your superannuation accounts, that election will permanently apply subject to eligibility conditions (regardless of whether you move from one division of the Fund to another), unless you tell us that you no longer wish to be covered.

If a superannuation guarantee contribution is received into your TelstraSuper Personal Plus account after your cover is cancelled due to inactivity, the member paid cover will recommence from the date the contribution is received. You will have the opportunity to opt-out of this cover within 60 days of the cover recommencing and any premiums that may have been deducted will be refunded to your TelstraSuper Personal Plus account

08
Members transferring to TelstraSuper Personal Plus

This section applies to members who are transferred to TelstraSuper Personal Plus from TelstraSuper Corporate Plus or from Division 2 or Division 5 (the defined benefit divisions) of the Fund.

When we receive notification that you are leaving your TelstraSuper Corporate Plus Employer or your Division 2 or Division 5 Employer, your account balance and any Death Only or Death & TPD insurance cover you have will be transferred^ into TelstraSuper Personal Plus.

As at the date of transfer into TelstraSuper Personal Plus, the amount of Death & TPD insurance cover you held in TelstraSuper Corporate Plus, Division 2 or Division 5 (as applicable) will be transferred to your new TelstraSuper Personal Plus arrangement†, however new premium rates will apply. You will need to pay for this insurance cover and the premium will be based on a weekly unitised rate. It will be deducted from your TelstraSuper Personal Plus account at the end of each quarter in arrears and on withdrawal if you leave the Fund or transfer your super to another TelstraSuper account. This cover will decrease as you get older.

Any portion of your Death & TPD insurance cover that is Voluntary Cover will be transferred to TelstraSuper Personal Plus at the same fixed value and will be based on the applicable TelstraSuper Personal Plus Voluntary Cover rates.

If you are less than 25 years of age or have an account balance that is less than $6,000, you will be required to opt-in in order for your cover to be transferred into the new arrangement. You can opt-in online at **telstrasuper.com.au/election-form** or complete an **Opt-in Member paid default insurance cover** form. If you have previously completed the Opt-in form or otherwise made an election to maintain insurance cover across all of your TelstraSuper accounts, this will not be required.

^ If you had Top Up Cover under a former insurance policy with TelstraSuper, insurance in addition to Default Cover will also be referred to as Top Up Cover. Voluntary cover premium rates apply to Top Up Cover.

† Subject to the 'Active Employment' requirements contained in the Policy

TelstraSuper Corporate Plus and TelstraSuper Division 5 members with existing Income Protection Cover may be able to continue this cover in TelstraSuper Personal Plus. To continue‡ your Income Protection Cover in TelstraSuper Personal Plus you need to have:

- commenced new employment as a permanent Employee within 120 days of you leaving your previous eligible participating employer (120 day offer period) and
- chosen to continue your cover by providing TelstraSuper with the **Continuing Income Protection** form within 120 days of you leaving your previous eligible participating Employer ("120 day offer period") and
- received a Superannuation Guarantee (SG) contribution from your new Employer into your new TelstraSuper Personal Plus account within 180 days of you leaving your previous Employer and
- made an election to opt-in, if applicable.

Details of these requirements are outlined in the TelstraSuper Personal Plus welcome letters.

If you have Income Protection Cover in your TelstraSuper Corporate Plus or Division 5 account and do not meet the eligibility requirements to continue this cover, or you choose not to continue it, when you transfer to TelstraSuper Personal Plus, then your Income Protection Cover will cease when you leave your previous eligible participating employer.

Eligible members transferring from TelstraSuper Division 2 can apply for Income Protection Cover. See page 12 'Changing your insurance cover' for more information.

For more information you should read the **TelstraSuper Personal Plus Product Disclosure Statement** available at **telstrasuper.com.au/pds**

09
Leaving TelstraSuper

If you decide to withdraw your benefit from TelstraSuper Personal Plus and leave the Fund, any Death & TPD Cover you have will continue for a period of 60 days*. If you leave TelstraSuper, any outstanding premiums will be deducted from your account at that time.

* Extended cover excludes Income Protection benefits.

‡ Subject to the At Work Requirements and other eligibility criteria and Exclusions contained in the Policy.

10
Need more information about insurance cover?

Visit **telstrasuper.com.au** Find out everything about your insurance arrangements on our website.

Call us on **1300 033 166**.

Handy hints

- To check your current level of insurance cover online visit our insurance portal which you can access through SuperOnline.
- If you would like to view or renew your beneficiary nomination log into your SuperOnline account. If you would like to nominate, change or revoke your nomination, you'll need to complete a **Nomination of Beneficiary** form available at **telstrasuper.com.au/forms** The most recent nomination you make will override any previous nomination.
- To estimate your insurance cover and how much it will cost, use our **Premium** and **Needs calculators** available at **telstrasuper.com.au/calculators**
- If you have transferred into TelstraSuper Personal Plus and are under 25 years of age or have an account balance that is less than $6,000 on the date of transfer, opt-in to receive member paid Default Cover by visiting **telstrasuper.com.au/election-form** or by completing the **Opt-in Member paid default insurance cover** form that you received with your welcome kit on joining TelstraSuper (if applicable).
- Income Protection in TelstraSuper Personal Plus can only be obtained by application and assessment by the insurer.

11
Definitions of medical conditions

The following words or expressions used in the Day 1 TPD Definition have the meanings set out below.

Blindness (permanent)

Means the permanent loss of sight in both eyes, whether aided or unaided, due to sickness or injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc.

Cardiomyopathy (permanent)

Means the inability of the heart muscle to function properly resulting in permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Chronic lung failure (requiring permanent oxygen therapy)

Means the final stage of lung disease, needing a permanent extra oxygen supply and with lung function tests known as FEV1 consistently showing results of less than one litre.

Dementia including Alzheimer's disease (permanent)

Means the unequivocal diagnosis of Dementia or Alzheimer's disease, by a Doctor, causing permanent failure of brain function. A deterioration in the life insured's Mini-Mental State Examination score to 24 or less is required. Alternatively, we will consider other neuropsychometric tests acceptable to us that conclusively diagnose the condition to at least the same stated level of severity.

Loss of hearing in one ear (permanent)

Means the irreversible loss of hearing in both ears, after which the better ear:

- has an auditory threshold of greater than 90 decibels from the frequencies of 500 hertz to 3,000 hertz, even with amplification, and
- is diagnosed and certified by an appropriate specialist Doctor, using standardised equipment.

Loss of speech (permanent)

Means the total and permanent loss of ability to speak. A claim can only be made once the initial diagnosis is reconfirmed after three months.

Major head trauma

Means physical head injury that results in the life insured suffering either:

- a permanent loss of at least 25% of the brain's mental or physical control function, or
- permanent:
  - loss of the ability to perform one or more Activities of Daily Living (ADL) without physical help from someone else, or
  - severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to a need for continuous supervision to protect the life insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability.

The permanent loss or impairment described above must have existed for at least six months.

For the purpose of this definition, Activities of Daily Living (ADL) means:

- bathing or showering
- dressing
- moving from place to place, in and out of bed and in and out of a chair
- eating and drinking, or
- using the toilet.

Multiple sclerosis (with multiple episodes of neurological deficit and persisting neurological abnormalities)

Means the progressive destruction of the insulating layer of myelin in the brain and / or spinal cord. The unequivocal diagnosis of Multiple Sclerosis must be by a consultant neurologist.

There must be more than one episode of defined neurological deficit with persistent abnormalities. Neurological investigation such as lumbar puncture, MRI (Magnetic Response Imaging), evidence of lesions in the central nervous systems and evoked visual responses are required to confirm diagnosis.

Muscular dystrophy

Means the unequivocal diagnosis of muscular dystrophy by a Medical Practitioner who is a consultant neurologist on the basis of confirmatory neurological investigations.

Paralysis (permanent)

Means the total and permanent loss of the function of two or more limbs caused by damage to the nervous system.

Parkinson's disease (permanent)

Means the unequivocal diagnosis of degenerative idiopathic Parkinson's disease, as characterised by the clinical manifestations of one or more of:

- rigidity
- tremor
- akinesia from degeneration of the nigrostriatal system.

All other types of parkinsonism (including but not limited to parkinsonism secondary to medication, vascular disease, drugs, metabolic conditions and infections) are excluded

Primary pulmonary hypertension

Means a condition associated with right ventricular enlargement established by cardiac catheterisation resulting in permanent physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.

Progressive and Debilitating Motor Neurone Disease

Means the progressive weakening and wasting of the muscles of the body. The unequivocal diagnosis of motor neurone disease must be certain and supported by neurological investigations.

Severe burns

Means full thickness burns to 20% or more of the body surface, or to 50% of the face or 50% of both hands requiring surgical debridement and/or grafting.

Severe rheumatoid arthritis (with significant impairment)

Means the unequivocal diagnosis of severe rheumatoid arthritis by a Rheumatologist.

The diagnosis must be supported by, and evidence, all of the following criteria:

- at least a six-week history of severe rheumatoid arthritis which involves three or more of the following joint areas:
  - proximal interphalangeal joints in the hands
  - metacarpophalangeal joints in the hands
  - metatarsophalangeal joints in the foot wrist, elbow, knee, or ankle
- simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone)
- typical rheumatoid joint deformity, and
- at least two of the following criteria:
  - morning stiffness
  - rheumatoid nodules
  - erosions seen on x-ray imaging
  - the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of severe rheumatoid arthritis.

Or, if the above criteria is not met we will also consider under the following definition:

The diagnosis must be supported and evidenced by all of the following criteria:

a. diagnosis of Rheumatoid Arthritis as specified by the American College of Rheumatology and European League Against Rheumatism: 2010 Rheumatoid Arthritis Classification Criteria, and

b. symptoms and signs of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or 4 large joints (ankles, knees, hips, elbows, shoulders), and

c. the Insured person has failed at least 6 months of intensive treatment with two conventional disease modifying antirheumatic drugs (DMARDS). This excludes corticosteroids and non-steroidal anti-inflammatories, and

d. the disease must be progressive and non-responsive to all conventional therapy.

Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the 'specialised drugs' list for Rheumatoid Arthritis.

Degenerative osteoarthritis and all other arthritides are excluded.

12
Glossary

Accident

The occasioning of any injury caused directly and solely by some violent, external and visible means and which is capable of direct proof.

Active Employment

Active Employment means you are 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, and either:

a) If you Work a minimum of 15 hours per week or perform Domestic Duties for a minimum of 15 hours per week you must be:

   i) performing all duties of your gainful Work or Domestic Duties; and

   ii) in the insurer's opinion, be capable of performing all of the duties of your gainful Work or Domestic Duties on a full time basis (this being at least 30 hours per week) even if you are not currently doing so.

b) If you Work less than 15 hours per week, perform Domestic Duties for less than 15 hours per week or are not Working:

   i) you must not be absent from Work or prevented from engaging in Work or Domestic Duties due to illness or injury; and

   ii) in insurer's opinion, you must be capable of performing the duties of your gainful Work or Domestic Duties on a full time basis (30 hours per week) even if you are not currently in Work or performing Domestic Duties.

Activities of Daily Working TPD definition

a) you are, as a result of Sickness or Accident permanently unable to perform at least two of the five everyday working activities without the physical assistance of another person, despite the use of appropriate assistive aids and that permanent inability has lasted for a continuous period of six months or more following the Date of Disablement; and

b) you are unlikely ever to engage in any gainful Work for which you are reasonably qualified by education, training or experience; where Everyday Working Activities means Mobility, Communicating, Vision, Lifting and Manual Dexterity and:

- unable to perform Mobility means:
  i) you cannot walk more than 200m on a level surface without stopping due to breathlessness or severe discomfort; and/or

  ii) you cannot bend, kneel or squat to pick something up from the floor and straighten up again after bending, kneeling or squatting; nor can you get in and out of a standard sedan car.

- unable to perform Communicating means:
  i) you cannot speak in your first language so that you are understood in a quiet room; nor can you hear (with or without a hearing aid or other aid) an instruction given in a normal voice in your first language in a quiet room; and/or

  ii) you cannot understand a simple message in your first language, and relay that message to another person

- unable to perform Vision means you cannot, with or without glasses or contact lenses read ordinary newsprint, nor can you pass the standard eyesight test for a car licence
- unable to perform Lifting means you cannot lift, carry or move objects weighing up to 5kg using either or both hands; and
- unable to perform Manual Dexterity means you cannot use either or both hands or fingers to manipulate small objects with precision (such as picking up a coin or fastening shoelaces or buttons, using cutlery, or using a pen or keyboard to write a short note).

Associated Employer

Means an employer who has been approved by the Principal Employer to become an Employer who can participate in TelstraSuper Corporate Plus or the defined benefit divisions of TelstraSuper.

At Work

Means you are actively performing all the primary duties of your regular occupation and are 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.

Benefit Period

For Income Protection Cover, means either a 2 or 5 year period for which you can receive an Income Protection payment if you continuously meet the requirements of Total Disability or Partial Disability.

Consumer Price Index (CPI)

The latest Consumer Price Index (weighted average of eight capital cities combined) as last published by the Australian Bureau of Statistics or its successors in respect of the 12 months preceding 30 September in each year.

Date of Disablement

- If you were employed, it means the date you ceased all gainful Work as a result of Sickness or Accident that is the principal cause of the TPD for which a claim is made.
- If you were in a Domestic Duties Occupation, it means the date you became unable to perform Domestic Duties as a result of Sickness or Accident that is the principal cause of the TPD for which a claim is made.
- If you are not employed and not in a Domestic Duties Occupation, it means the date you became unable to perform the gainful Work you were performing prior to becoming unemployed as a result of Sickness or Accident that is the principal cause of the TPD for which a claim is made.

* Excludes suicide in accordance with the requirements of relevant voluntary assisted dying legislation.

Day 1 TPD Definition

If you suffer from one of a range of medical conditions and don't meet the definition of Terminal Illness, you may be eligible for a benefit if your condition is so severe that you are no longer able to Work.

You will be considered Totally and Permanently Disabled following your Date of Disablement, you have been continuously absent from all active Work or, in the case of being unemployed, being continuously unable to accept employment as a result of suffering from any of the following:

- cardiomyopathy, primary pulmonary hypertension, major head trauma, motor neurone disease, multiple sclerosis, muscular dystrophy, paraplegia, quadriplegia, hemiplegia, diplegia, tetraplegia, dementia and Alzheimer's disease, Parkinson's disease, blindness, loss of speech, loss of hearing, chronic lung disease, severe rheumatoid arthritis, or severe burns (as defined in the 'Definitions of medical conditions' on page 19); and
- in the opinion of our insurer, after considering medical and other evidence, you are unlikely ever to be able to engage in any gainful Work for which you are reasonably suited by education, training or experience and that you are likely to be disabled for life.

Eligibility for a benefit payment under this definition may allow for a quicker assessment and payment of a TPD benefit.

Death Cover or Death Only Cover

A lump sum payment in the event of your death.

Default or Default Cover

Default or Default Cover is the base level amount of Death and TPD cover that certain eligible members can receive when they join TelstraSuper Personal Plus.

Default or Default Cover is determined by one or more of:

- the division to which an insured member belongs,
- the insured member's employment status, and
- the insured member's age,

at the time Default Cover commences and is more fully described in the Policy.

Default Cover is subject to the Default Cover Conditions.

Subject to meeting the Default Cover Conditions, you don't need to undergo any health checks to receive Default Cover.

Default Cover Conditions

The conditions set out on page 4 of this Insurance Guide for the obtaining of Default Cover, namely that transferring members who are under 25 years of age or have an account balance that is less than $6,000 as at the date of transfer must make an election to opt-in within 120 days of commencing employment to receive member paid Default Cover.

Dependants

Your Dependants include your Spouse, children of any age (including adopted and stepchildren), and any person totally or partially financially dependent on you at the time of your death or any person with whom you have an Interdependency Relationship. You can only nominate your Dependants or your Legal Personal Representative(s) as your beneficiary in the event of your death.

Domestic Duties

Means you are able to perform all of the following unpaid tasks:

a) cooking meals for yourself or your family

b) cleaning the home

c) shopping for food

d) doing laundry, and

e) taking care of dependent children (where applicable)

but excludes any of the above tasks performed for salary, reward or profit.

Domestic Duties Occupation

Means you:

- are not in paid employment and you are performing domestic duties at the time of commencement of cover, or
- permanently or temporarily ceased Work for the purpose of performing Domestic Duties and not due to Accident, Sickness or unemployment and where you have not resumed paid employment.

Domestic Duties TPD Definition

Means you are:

- as a result of a Sickness or Accident, under the ongoing care of a Medical Practitioner and is unable to perform any Domestic Duties, or be engaged in any active Work for a period of 3 consecutive months; and
- at the end of the period of 3 consecutive months, disabled to such an extent as to render you likely to require ongoing care from a Medical Practitioner and never again be able to perform Domestic Duties or engage in any gainful Work for which you are is reasonably qualified by education, training or experience.

Employee

Is a person engaged under a contract of employment and includes a contractor. You are still an Employee if you are on sick leave or unpaid leave.

Employer

Is the organisation which employs and pays you for your Work. It may be an individual or a company.

Everyday Working Activities

Being unable to perform Everyday Working Activities means you can't do two or more of the everyday working activities listed under Activities of Daily Working TPD Definition on page 22, without physical assistance despite the use of any assistive aids.

Exclusion

A medical exclusion may be placed on your insurance cover as a result of assessment of medical or other information supplied by you to our insurer as part of your application for new or additional insurance. An exclusion means that you cannot claim an insurance benefit in relation to that condition. Common exclusions include knee, back or cardiovascular exclusions.

Other exclusions such as war, and a disability that persists for less than 3 months which has arisen from a pregnancy, suicide*, attempted suicide or self-injury may also apply in the event of a claim. Please refer to the insurance Policy documents for details of applicable exclusions.

Income

Your level of Income Protection Cover is dependent upon your income and Working status at the time of making your application for Income Protection Cover.

Your income will be assessed as the total of a, b and c:

a) for a member who is employed on a permanent basis or works as a contractor:

   i) the total annual remuneration (excluding super contributions) received from your gainful Work, before the deduction of income tax, including:

      - cash salary, and
      - the monetary value of non-cash benefits or fringe benefits provided by your Employer in direct substitution of salary.

Income does not include commissions, bonuses, or overtime unless we agree in writing that it is included.

b) for a member who is employed on a casual basis:

   i) the total remuneration (excluding super contributions) received from your gainful Work, before the deduction of income tax, including:

      - cash salary, and
      - the monetary value of non-cash benefits or fringe benefits provided by your Employer in direct substitution of salary,

averaged over the lesser of:

- the previous 12 months, and
- the period since you commenced employment in this role.

Income does not include commissions, bonuses, or overtime unless we agree in writing that it is included.

c) for a member who directly or indirectly owns all or part of a business from which they earn their regular salary (excluding super contributions) and before the deduction of income tax and they are an Employee of that business:

   i) the regular salary earned from your personal exertion through your gainful Work after the deduction of your share of all business expenses incurred in earning the income averaged over the previous three financial years or lesser period as agreed by us.

Income does not include investment income, profit distributions or similar payments that may continue in the event of disability.

If you make a claim for income protection payments, the amount of the benefit will be assessed against your pre-disability income, which is your Income divided by 12 (up to the amount of existing cover). Payments are subject to maximum cover limits of $50,000 per month for a two year benefit period and $30,000 per month for a five year benefit period.

Income Protection Cover or Income Protection

A monthly benefit payable if you meet the requirements of Total Disability or Partial Disability.

Interdependency Relationship

You have an interdependency relationship with someone when:

- you have a close personal relationship; and
- you live together; and
- one or each of you provides the other with financial support; and
- one or each of you provides the other with domestic support and personal care.

You may also have an Interdependency Relationship with someone when you have a close personal relationship but do not satisfy the other criteria listed above by reason that either or both of you suffer from a physical, intellectual or psychiatric disability.

Legal Personal Representative

Generally, the person nominated by you to be the executor of your will or appointed to distribute your assets according to the laws of the relevant State or Territory (if you do not have a will). You can only nominate your Legal Personal Representative(s) or Dependants as your beneficiary.

Limited Cover

Limited Cover means you are only covered for:

a) Sickness that first becomes apparent, or

b) an Accident that first occurs on or after the date the cover commences, recommences, or increases under the Policy.

If you make a claim, our insurer will consider whether Limited Cover will apply and for how long in accordance with the terms of the Policy.

Medical Practitioner

A Medical Practitioner who is legally qualified and registered to the equivalent Australian standards (and includes an appropriate specialist) who is not the policy owner or the life insured, their Spouse, relative or business associate.

Monthly in Arrears

An Income Protection payment relating to the past month which is generally paid by the end of the following month.

Non-Associated Employer

An Employer who has chosen TelstraSuper as its default superannuation fund who is not:

a) the Principal Employer or

b) an Associated Employer.

Occupation Categories

The following descriptions are for explanatory information only. You Occupation Category will be determined by the insurer's underwriting guide based on your actual occupation when you go through the application process

White collar: Clerical, administration and managerial occupations involving office duties. No manual work undertaken. Includes occupations with tertiary qualifications that may involve very light physical work.

Light blue collar: Certain qualified tradespeople who engage in light manual work only. Includes business owners in non-hazardous industries involved in light manual work and those who may supervise medium blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job.

Medium blue collar: Skilled tradespeople in non-hazardous industries wholly involved in manual duties.

Heavy blue collar: Heavy manual workers in non-hazardous industries performing higher risk occupations.

Other Disability Income

For a particular month in which a monthly Income Protection benefit is payable to you, Other Disability Income means a benefit or entitlement which:

- you received during that month and which was payable for that month, or
- you did not actually receive during that month but which the insurer reasonably apportions to you for that month,

being any income (other than benefits received under the Policy), or commutation of income, paid or payable as a result of the Sickness or Accident that has given rise to the Income Protection claim including:

i) sick leave payments;

ii) workers' compensation payments, or other similar compensation paid under State or Federal legislation excluding social security benefits and motor accident compensation; and

iii) any benefits payable under other income protection insurance policies.

Your Income Protection benefit will not be reduced by any lump sum payments unless a portion of the lump sum relates to income, in which case that income amount will reduce your Income Protection benefit.

Other Disability Income does not include Veterans Affairs disability pension payments, annual leave accrued prior to the end of the applicable Waiting Period, long service leave or redundancy entitlements.

Partial Disability or Partially Disabled

Following a period of Total Disability (of no less than seven of the first 12 consecutive days of the applicable Waiting Period), you may remain partially disabled yet able to return to Work in some capacity. In this instance, reduced Income Protection payments may be paid after the Waiting Period, provided you satisfy the definition of Partial Disability in the Policy, remain under the ongoing care of a registered Medical Practitioner and have an income less than the amount of income prior to the disability.

Policy

Policy means the relevant policy of insurance that provides insurance cover for a member.

Premium Loading

A loading (or increase) may be applied to a member's premium due to factors set out in the Policy, such as their occupation, health or lifestyle. Loadings are applied when certain circumstances place the member at a higher risk of claiming a benefit. Loadings may be issued at our insurer's discretion based on medical evidence and information supplied to our insurer for assessment.

Principal Employer

Means the principal employer of TelstraSuper as defined in TelstraSuper's Trust Deed.

Recognised Relationship

A relationship is 'recognised' if it meets any of the following conditions:

- a significant relationship for which deeds of relationship have been registered under the Relationships Act 2003 (Tas)
- a registered domestic relationship within the meaning of the Relationships Act 2008 (Vic)
- a civil partnership under the Civil Partnerships Act 2008 (ACT)
- a registered relationship within the meaning of the Relationships Register Act 2010 (NSW)
- a registration under any other similar State based registration scheme.

Rehabilitation Program

A rehabilitation or retraining program that your Employer has or participates in for sick, injured or infirm Employees.

Severe Mental Disorder

A disorder that:

- has been diagnosed by a psychiatrist under the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) (or equivalent successor document) issued by the American Psychiatric Association; and
- has been assessed by a psychiatrist appointed by the insurer as having an impairment of 19% or more on the Psychiatric Impairment Rating Scale.

Severe Mental Disorder TPD Definition

Where:

- you suffer a Severe Mental Disorder; and
- you have been regularly attending, and undertaking medical treatment recommended by a Medical Practitioner for that Severe Mental Disorder; and
- as a result of the Severe Mental Disorder, you are unlikely ever to engage in any gainful Work for which you are reasonably qualified by education, training or experience.

Sickness

Sickness means suffering from an illness or disease, diagnosed by an appropriately qualified Medical Practitioner.

Spouse

Spouse includes a person to whom you are legally married, a person whether of the same or a different sex with whom you are in a relationship that is registered under an Australian State or Territory law, and a person whether of the same or a different sex with whom you are not legally married but who lives with you on a genuine domestic basis as a couple.

Terminal Illness

An illness or injury that despite reasonable medical treatment will lead to a person's death within 24 months as certified by two registered Medical Practitioners, one of whom is a specialist practicing in an area related to the illness or injury.

Top Up Cover

Top Up Cover means cover that was classified as Top Up Cover under a former insurance policy with TelstraSuper.

* Our insurer may exercise its discretion and waive any requirement that you be absent from all active Work for at least three consecutive months.

Total and Permanent Disability or Total and Permanent Disablement (TPD)

You will be TPD if you satisfy the definition of TPD that applies to you while you are an insured member. The definition that applies to you is determined by your status at the Date of Disablement in accordance with the relevant Policy, as summarised in the table below:

Status of Insured Member as at the date of disablement	Applicable TPD definition^
Category 1: Employed at any time in the last 16 months at the Date of Disablement and you do not meet the criteria for Category 2	Part 1: Unable to Work Part 2: Day 1
Category 2: In a Domestic Duties Occupation at the Date of Disablement	Part 3: Domestic Duties Part 4: Activities of Daily Work TPD Part 5: Severe mental Disorder
Category 3*: Unemployed and/or in a Domestic Duties Occupation for more than 16 consecutive months at the Date of Disablement, and you continue to be unemployed or in a Domestic Duties Occupation at the Date of Disablement.	Part 4: Activities of Daily Work Part 5: Severe Mental Disorder

* If an insured member satisfies the criteria for Category 3, they cannot also be considered part of Category 2.

^ If you ceased work due to sickness or injury on or before 1 July 2020, a different TPD definition applies to you. See Making a Total and Permanent Disablement (TPD) claim (TAL) Fact sheet available at telstrasuper.com.au/insurancefaqs

Total Disability or Totally Disabled

Total Disability or Totally Disabled means you have been absent from employment with your Employer through Sickness or Accident for the applicable Waiting Period and:

- in our insurer's opinion, have been rendered unable, for the time being, to perform the regular duties of their regular occupation, and
- are not Working in any occupation, and
- are under the ongoing care of a Medical Practitioner.

TPD Cover

A lump sum payment if you meet the requirements of Total and Permanent Disablement in the Policy.

Trust Deed

The Trust Deed means the Telstra Superannuation Scheme Trust Deed, established on 13 June 1990, and as amended from time to time.

Unable to Work TPD Definition

To satisfy the Unable to Work TPD definition, due to Sickness or Accident you must:

- have been continuously absent from all active Work for a period of at least three consecutive months* and been required by your Employer to participate in a rehabilitation program, and
- In the insurer's opinion, be unlikely ever to engage in any gainful Work for which you are, for the time being reasonably qualified by education, training or experience.

Voluntary or Voluntary Cover

Voluntary Cover is cover that is obtained by satisfying our underwriting requirements and which is not Top Up Cover or Default Cover.

Waiting Period

For Income Protection Cover, means a period you have not returned to performing all of the duties of your regular occupation for more than 5 consecutive days. The waiting period commences on the date a Medical Practitioner certifies that you satisfy the definition of Total Disability or Partial Disability and ends either 30, 60, 90 or 120 days after the date of certification plus any days you returned to performing all of the duties of your regular occupation.

If you don't choose a Waiting Period, the default Waiting Period is 90 days.

Work or Working

Means engagement in any business, trade, profession, vocation, calling, occupation or employment.

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