



# BT Super

## Employee Insurance Guide

Issued 1 March 2022

**This Insurance Guide is only for members who have joined BT Super through an Employer plan. Refer to the 'Who this Guide is for' section on page 3 for exceptions.**

The information in this Insurance Guide forms part of the BT Super Product Disclosure Statement (PDS) issued 1 February 2022.

The information in this Insurance Guide may change at any time. Please make sure you read the latest version of this Insurance Guide, together with the PDS, before making a decision to invest in BT Super. The updated information, if it is not materially adverse, can be obtained at any time by going to [bt.com.au/btsuper](https://bt.com.au/btsuper) or in paper form, on request, free of charge by calling our Customer Relations team on 132 135 or email us at [bt.com.au/contact-us](mailto:bt.com.au/contact-us).

The information provided in this Insurance Guide is general information only and has been prepared without taking account of your personal objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. You should consider the information in the PDS, and the Guides, including this Insurance Guide, before deciding whether to acquire, continue to hold or dispose of interests in BT Super, and obtain financial advice tailored to your personal circumstances.

If you have any questions about BT Super, or would like a copy of the PDS, or the Guides, please visit our website at [bt.com.au/btsuper](https://bt.com.au/btsuper) or call BT Customer Relations on 132 135 between 8.30am and 5.30pm (Sydney time) Monday to Friday or email us at [bt.com.au/contact-us](mailto:bt.com.au/contact-us).

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# Insurance in your super

## About the Insurer

In order to offer you competitive insurance rates and terms and conditions, we provide insurance through group life insurance policies with an insurer.

The cover under these group life insurance policies is provided under insurance policies (called Master Policies) issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (the Insurer) to the Trustee. A copy of the relevant Master insurance policy is available upon request by contacting 132 135 between 8.30am and 5.30pm (Sydney time), Monday to Friday or email us at [bt.com.au/contact-us](mailto:bt.com.au/contact-us).

The Insurer may, with our agreement, vary the terms and conditions of the Master Policies. You will be notified if any change impacts you. If there is any inconsistency between the information in the PDS, this Guide and the Master Policies issued by the Insurer to the Trustee, the terms and conditions of the Master Policies will prevail.

Importantly, any benefits paid by the Insurer under the Master Policies will be paid to the Trustee. The Trustee will only pay a benefit to you in accordance with superannuation law and the governing rules. The Trustee will not make a payment greater than the amount received by the Trustee from the Insurer.

Many capitalised terms used throughout this Guide have a defined meaning that is described in the 'Insurance definitions' section.

## Who this Guide is for

This Insurance Guide is only for members who have joined BT Super through an Employer plan. Exceptions to this are outlined below:

- BT Super members who were formerly a member of BT Lifetime Super - Personal Plan, BT Retirement Selection - Personal Super Plan, BT Classic Lifetime - Personal Super, BT Superannuation Investment Fund, Westpac Lifetime Super Service, BT Personal Portfolio Service, Westpac Simple Super, Westpac Personal Superannuation Plan, Westpac Personal Superannuation Investment Plan or Westpac Personal Superannuation Bond should refer to the BT Super Lifetime Insurance Guide available at [bt.com.au](http://bt.com.au)
- BT Super members who joined through either:
  - Genworth Financial Mortgage Insurance Pty Ltd and Genworth Financial Australia Holdings LLC plan, or
  - Ernst & Young Service Pty Ltd and Ernst & Young Partners Asgard Superannuation should refer to their appropriate Insurance Guides.

# What insurance is available through your BT Super account?

The types of insurance cover offered through BT Super include the following:

<b>Death</b>	A lump sum benefit paid to your estate or beneficiaries on your death – or if you become terminally ill.
<b>Total and Permanent Disablement (TPD)</b>	A lump sum benefit paid to you if you become 'Totally and Permanently Disabled'. TPD cover cannot be held without Death cover.
<b>Salary Continuance Insurance (SCI)</b>	A monthly benefit paid to you if you become 'Totally Disabled' or 'Partially Disabled'.

## How do you know what level and type of cover you have?

Your insurance cover is based on the design selected by your Employer, or the cover you apply for. Through your BT Super account you may have:

- **Essential Cover** or **Tailored Cover**, and
- **SCI Cover**.

You can apply for a different level or type of insurance, or change or cancel it at any time. This is covered in the section 'How you can increase or change your insurance cover'.

If you have insurance it will be shown on documents sent to you when your insurance starts, confirming any changes to your insurance, and on your Annual Super Statement. You will be advised of your sum insured and the cost of your cover in these communications.

You can also view your insurance details by logging in to your BT Super account online.

Death Only cover may be provided if you're not eligible for TPD cover as a result of your occupation or age.

## Essential Cover

Essential Cover is designed to provide unit based Death Only or Death and TPD cover that increases or decreases depending upon your age.

You can choose to increase or decrease your Death Only or Death and TPD cover between 1 and 10 units. Please refer to the Appendix 1 or Appendix 2 for the Essential Cover table that describes the age-based amount of cover and cost.

## Tailored Cover

Tailored Cover provides other ways to calculate Death Only or Death and TPD insurance cover, and includes:

- a fixed insurance amount (for example, \$250,000 of Death and TPD cover)
- a design that is based on your Income such as a multiple of your Income, or a percentage of your Income capped by your age to retirement, or
- a fixed dollar per week amount (for example, \$2.50 per week).

## Salary Continuance Insurance (SCI) Cover

In addition to Death and TPD Cover, SCI Cover is also available within BT Super. SCI Cover provides a regular monthly payment for a proportion of your income if you suffer Total Disability or Partial Disability, for the required Waiting Period (these terms are defined in the 'Insurance definitions' section).

If your Employer plan doesn't offer SCI Cover, you can apply for this cover. See the section 'You want to increase your insurance cover, or apply for new cover' for more details.

## What insurance is available through your BT Super account?

### Important information about your insurance options

The type and amount of cover you can apply for may be dependent on medical assessment and acceptance by the Insurer, and disclosure by you to us of relevant circumstances (such as whether you have left active employment). It's important that you assess and review the information in this Guide to understand the terms, conditions and exclusions applicable to you.

#### Eligibility rules for insurance cover

	Death cover	TPD cover	Salary Continuance Insurance
<b>Employment Type</b>	Permanent employees Casual employees and Contractors Sole traders and business partners Not working	Permanent employees Casual employees and Contractors Sole traders and business partners Not working. If you are not working, cover is restricted to non-working definitions, unless you are on Approved Leave. See 'Approved Leave' and the definition of 'Total and Permanent Disablement' for more details.	Permanent employees Casual employees and Contractors (2 year benefit period only) Sole traders and business partners. If you are not working cover is restricted, unless you are on Approved Leave. See 'Approved Leave', and the definition for 'Total Disability' for more details.
<b>Hours worked</b>	Not applicable	Not applicable	Gainfully Employed for 15 hours or more per week.
<b>Occupation Type</b>	You must be in an eligible occupation category for each insurance benefit for which you are nominated. You can refer to the Occupation Guide if you want to check your Occupation classification that is described in your Welcome Pack and online. If you are in a Special Risk occupation, cover may be restricted. See the heading 'Special Risk Occupations' in the next section for more details.		
<b>Age you can get Automatic Cover – or to apply for, or increase cover</b>	14 to 69	14 to 66	14 to 64
<b>Minimum cover</b>	This is determined by your age, and described below: 20–34 = \$50,000 35–39 = \$35,000 40–44 = \$20,000	45–49 = \$14,000 50–55 = \$7,000	There is no minimum amount of SCI cover.
<b>Maximum Cover (subject to approval by the Insurer)</b>	Essential Cover – 10 Units Tailored Cover – No set limit (subject to approval by the Insurer).	Essential Cover – 10 Units Tailored Cover – Working Members: the lesser of \$5 million <sup>1</sup> and the amount of Death cover, Non-working Members: the lesser of \$1.5 million and the amount of Death cover.	The maximum monthly SCI benefit you can apply for is the lesser of: – 75% of your Income plus up to 15% of Income if the Superannuation Contributions Benefit is selected, and – \$30,000.
<b>Maximum Automatic Cover</b>	Automatic insurance is capped to the Employer plan Automatic Acceptance Limit (AAL)		
<b>Age insurance cover ends</b>	Midnight on 30th June after you turn 75	Midnight on 30th June after you turn 70	Midnight on 30th June after you turn 65

## What insurance is available through your BT Super account?

	Death cover	TPD cover	Salary Continuance Insurance
	Refer to the section 'Duration of cover' for other terms that may end your cover before the maximum age.		
<b>Non-Australian Residents</b>	Cover for non-Australian residents is only provided when you hold a Visa and permanently reside in Australia. See the headings 'Worldwide cover' and 'Non-Australian Residents' in this Guide for more information.		

<sup>1</sup> This is \$3 million if the member is age 60-64 at the date of application, or \$1.5 million if the member is age 65 or over.

### Special Risk Occupations

If you are an employee in a Special Risk Occupation different rules may apply if you make a claim.

If you have SCI cover, you will be assessed for Total Disability claims against Part B of the Total Disability definition.

Please refer to the 'Insurance definitions' section for the definitions of Total Disability.

### When does your insurance cover start?

If you're a new employee member and eligible for insurance, your insurance cover will commence from the earlier of the date:

- we receive an election from you for insurance cover to start<sup>1</sup>, or
- the Automatic Cover Date.

You may not be eligible for automatic insurance if we do not receive the mandatory information required to commence your cover. We will contact you if information we need is not received.

If your employer pays for all of your insurance cover then your insurance cover will commence the date you join BT Super. If you apply to change or add cover, your insurance cover will generally commence on the date the Insurer accepts your application.

If your Employer has nominated insurance cover in excess of the AAL or Forward Underwriting Limit (in respect of the excess amount only), the commencement of your insurance cover is subject to the receipt and assessment of requested medical evidence and other particulars by the Insurer, and you accepting any special terms determined by the Insurer.

<sup>1</sup> We will provide details for you in your Welcome Pack on how you can make an election to start your insurance cover if you are eligible.

## What insurance is available through your BT Super account?

### New Events Cover

In certain circumstances, employee Members will be provided with a limited form of insurance cover called New Events Cover, described in the 'Insurance definitions' section. New Events Cover provides cover for claims arising from a sickness which first becomes apparent, or an injury which first occurs on or after the date your insurance cover is due to commence.

The circumstances when New Events Cover will apply to you are set out in the following table.

When New Events Cover applies	When New Events Cover ends
You're not At Work on the day your Essential Cover, Tailored Cover or SCI Cover first commences <sup>1</sup> .	Once you have been At Work for 30 consecutive days (provided that you do not have New Events Cover for any other reason).
You're not At Work on the date an increase in cover commences under the Essential Cover, or Tailored Cover, Opt-Up.	
Where the AAL of your Employer's plan increases, and you are not At Work for 30 consecutive days immediately prior to the date the increase in cover commences.	
You join BT Super more than 120 days after commencing employment with your Employer.	12 months after your cover started, provided you are At Work for 30 consecutive days immediately following the end of the 12 month period. Otherwise, New Events Cover will continue to apply until such time as you are At Work for 30 consecutive days.
You join BT Super more than 120 days after the date your employer starts a BT Super plan (if you commenced employment prior to the BT Super plan starting).	
You make an election to start insurance cover more than 30 days after we send you a Welcome Pack or more than 30 days after we notify you once your employer tells us you have left their employment	
In respect of Essential Cover and Tailored Cover only, if you received, or were eligible to receive, a Terminal Illness or TPD Benefit (under any superannuation fund or insurance policy), and subsequently get automatic insurance cover through your Employer plan.	New Events Cover does not end. It applies for the life of your membership within the Plan.

<sup>1</sup> Unless you make an election to start your cover more than 30 days after we send your Welcome Pack or more than 30 days after notifying you once you leave your employer, then the 12 month rule later in the table will apply.

Unless the New Events Cover does not end for the life of your membership within the Plan, you may apply for the New Events Cover restriction to be removed at any time, subject to underwriting and acceptance by the Insurer by completing the Life Insurance Application form.

### Automatic cover

Insurers normally require medical and other evidence to assess the risk of insuring you. However, as part of an Employer plan, groups of employees can access automatic insurance cover without the need for you to supply evidence of health or other information, provided you meet the eligibility rules described in the 'Eligibility rules for insurance cover' table in this Guide. These rules include a maximum amount of insurance cover that can be offered to your Employer group, called an Automatic Acceptance Limit (AAL).

You can apply for additional cover. The Insurer will consider your application and can accept or decline the application.

Note: If you have previously received, or are eligible to receive a Terminal Illness or TPD benefit under BT Super or any other superannuation fund or insurance policy of any kind, you may still be eligible for insurance subject to you meeting the relevant eligibility criteria, however, the New Events Cover restriction will apply to this cover for the life of your membership of BT Super.

You cannot hold more than one automatic Death Only or Death and TPD cover, or more than one SCI Cover in respect of the same period of employment with the same Employer.

### Worldwide cover

Your insurance provides worldwide cover, 24 hours a day, 7 days a week, subject to any terms and conditions of the relevant Master Policy, however, the Insurer may require you to return to Australia at your own expense for assessment in the event of a claim.

# How you can increase or change your insurance cover

When you are provided with automatic insurance cover you don't need to provide medical evidence. There are other scenarios where you can apply to increase your insurance cover without providing medical evidence, described in this section.

The ways you can increase or change your cover depends on the type of cover you hold and the timing.

Scenario	Essential Cover	Tailored Cover (fixed)	SCI Cover
Within 60 days of your insurance cover starting (Insurance Opt-Up)	✓	✓	✗
Changes to your Income	✗	✓	✓
You want to increase your insurance cover, or apply for new cover	✓	✓	✓
Insurance Consolidation	✓	✓	✓
Life Stage Increase	✗	✓	✗
Indexation	✗	✓	✓

## Insurance Opt-Up

Depending on the type of cover you have, different rules apply. The advantage of Opt-Up is that you won't need to provide medical evidence to increase your insurance cover.

	If your circumstances are	Then within 60 days
<b>Essential Cover</b>	<ul style="list-style-type: none"> <li>– you are under the age of 70, and</li> <li>– you join BT Super within 120 days of commencing employment with your Employer or on the same date your Employer establishes their Employer plan, and</li> <li>– you are in an Employer plan with 5 or more members and</li> <li>– you have received automatic cover as part of your Employer plan.</li> </ul>	you may elect to apply for additional units of Essential Cover, provided your total cover amount does not exceed 10 times your Income (see definition below).
<b>Tailored Cover</b>	<ul style="list-style-type: none"> <li>– you are under the age of 35, and</li> <li>– you have Tailored Death cover, and</li> <li>– you join BT Super within 120 days of commencing employment with your Employer or on the same date your Employer establishes their Employer plan.</li> </ul>	you may elect to remove the Scaling Death Cover design described at 'Scaling Tailored Death Cover' in this Guide.

You can apply for an Opt-Up within 60 days of when we tell you your automatic insurance cover has started. For the purposes of the Essential Cover Opt-Up, Income means:

- for Permanent employees – the annual gross remuneration paid by the Employer to you but excluding mandated superannuation contributions, and
- for Casual employees and Contractors – the annual gross remuneration paid by the Employer to you in the 12 months immediately prior to applying for any increase in cover but excluding mandated superannuation contributions.

An increase in your cover amount under Opt-Up is subject to meeting the eligibility conditions as outlined in the Insurance Opt-Up Application form on [bt.com.au/btsuper](http://bt.com.au/btsuper).



## How you can increase or change your insurance cover

### Adjustment of Tailored Cover and SCI for changes in Income

For Tailored Cover, where you have an insurance design based on your Income, your Employer will provide updated details from time to time, and we remind them to do this annually for 1 July.

If you lodge a claim and your Employer has not provided updated Income information at the last 1 July or within the last 12 months, any benefit payable will be based on the lesser of the Income at the date of death, disablement, Terminal Illness or TPD Date of Disablement (as applicable) and the last Income amount provided by your Employer.

For SCI Cover, if your annual wage or Income has increased by more than 25% since the last 1 July, the Insurer reserves the right to limit the increase to 25%. However, the Insurer will increase the cover in excess of the 25%, subject to the cover being underwritten and accepted by the Insurer.

### You want to increase your insurance cover, or apply for new cover

You can apply at any time to change your cover or add new cover, by completing an Insurance Application form available on our website at [bt.com.au/btsuper](https://bt.com.au/btsuper).

Once we've received the fully completed application and all the required information, the Insurer will assess your application. The Insurer may accept or decline your application. Alternatively, the Insurer may accept your application subject to conditions, that is, the level of cover offered may be different to what you applied for. For example, insurance may be offered at a lower sum insured, at a higher cost (as a result of an occupational or health loading) or with certain exclusions applying for certain types of claims. If this happens, the Insurer will notify you and obtain your agreement before proceeding with the application on these terms.

In some cases, the Insurer won't be able to accept your application for cover at all. We'll tell you if this occurs.

If your application has been approved by the Insurer, you'll be notified of such approval (together with any special conditions that apply) and you'll receive a document which sets out the details of your insurance. This is an important document which should be read carefully and kept in a safe place.

The Insurer may send the relevant notification in relation to your application to you at an address (including an email address) included in your application.

The change to your insurance cover may cause any Essential Cover or Tailored Cover to become a Tailored Cover fixed amount. Changing your insurance cover may impact employer paid insurance arrangements.

### Insurance Consolidation

You can also easily apply to consolidate cover held within another super fund or held outside of super into your BT Super account. Simply access the Individual Insurance Consolidation Application form available on our website at [bt.com.au/btsuper](https://bt.com.au/btsuper) and follow the instructions.

The Insurance Consolidation option can only be exercised prior to your 65th birthday and any loadings or exclusions that apply on the cover being consolidated will apply to the new cover. The maximum amount insured that can be consolidated with your current cover (if any) within BT Super is:

- \$2 million for Death Only, or Death and TPD cover, and
- \$20,000 per month for SCI Cover.

The transfer of your insurance is subject to certain conditions and approval by the Insurer and will cause any Essential Cover or Tailored Cover to become a fixed amount (Essential Cover will be transferred to Tailored Cover). If you are under the age of 35 and your Death cover in Essential Cover is lower than your TPD cover, the Insurer may allow you to increase your Death cover to the same level as your TPD cover and all cover will become a fixed amount in Tailored Cover.

Note: the total amount of Death Only, Death and TPD or SCI Cover you hold within BT Super after transfer must not exceed the maximums for the relevant cover set out in the table 'Eligibility rules for insurance cover'.

## How you can increase or change your insurance cover

### Life Stage Increase

With our Life Stage Increase option available under Tailored Cover, as a result of the occurrence of a specified personal or business event, you can easily apply for increases in Death Only or Death and TPD cover without having to provide any additional evidence of health or insurability. SCI Cover can't be changed under the Life Stage Increase.

The personal and business events covered and conditions applicable are set out in the relevant Master Policy and summarised below.

The Life Stage Increase option can only be exercised prior to your 65th birthday and is subject to the following conditions:

- The original application for Death Only or Death and TPD insurance cover made by you (if any) was accepted by the Insurer on standard terms without any exclusions, restrictions or loadings.
- At the date of the application for a Life Stage Increase, you must not have made and must not be eligible to make a claim under the relevant Master Policy.
- Applications for a Life Stage Increase are limited to two in any 12 month period and 10 in total over the life of your cover.
- Total Life Stage Increases cannot exceed the lesser of the original Death Only or Death and TPD cover and \$1 million over the duration of cover.
- If you die or become TPD within six months after a Life Stage Increase has been provided, the increased amount insured will only be paid if death or TPD is caused directly and independently of any other cause, from an unforeseen and unintended accident happening to you and caused by violent, external and visible means.
- No benefit will be payable on the increased amount insured if the claim is caused by or as a result of an intentional, self-inflicted act, whether sane or insane, within a period of 13 months from the date of any Life Stage Increase.

You must apply within 60 days after the occurrence of a personal event or your receipt of evidence following the occurrence of a business event. The Life Stage Insurance Application form is available on our website at [bt.com.au/btsuper](http://bt.com.au/btsuper).

Increases will be approved under this option upon the Insurer's receipt of proof, satisfactory to the Insurer, of the occurrence and the date of the personal or business event. If you accept a Life Stage Increase, your level of cover will become a fixed amount and will only be altered at your specific request.

As a result, any formula nominated by your Employer within their plan (if applicable) will cease to apply to your cover.

Personal Events	Business Events
<ul style="list-style-type: none"><li>– your marriage</li><li>– your divorce</li><li>– the birth or adoption of your child, or</li><li>– effecting a first mortgage on the purchase of your home, or increasing an existing first mortgage for the purposes of building or renovation works on your home. (The mortgage must be on your principal place of residence with a licensed mortgage provider).</li></ul>	<p>Where you're a key person in a business (eg working partner, director or significant shareholder), and your value or financial interest in the business, averaged over the last three years has increased.</p> <p>For a business event, your Death Only or Death and TPD cover amount may be increased under this option by the lesser of:</p> <ul style="list-style-type: none"><li>– 25% of your current amount of cover, or</li><li>– the increase in the value of your financial interest in the business or of your value to the business, whichever is appropriate, averaged over the last three years, or</li><li>– \$200,000.</li></ul>
<p>If you effect a first mortgage on the purchase of a home or increase the amount of an existing first mortgage, your Death Only or Death and TPD cover amount may be increased under this option by the lesser of:</p> <ul style="list-style-type: none"><li>– 50% of your current amount of cover, or</li><li>– the amount of the mortgage being taken out or amount of increase, or</li><li>– \$200,000.</li></ul>	
<p>For other personal events, your Death Only or Death and TPD cover amount may be increased under this option by the lesser of:</p> <ul style="list-style-type: none"><li>– 25% of your current amount of cover, or</li><li>– \$200,000.</li></ul>	

## How you can increase or change your insurance cover

### Indexation

To protect the value of your insurance cover against erosion by inflation, we automatically index the amount of your insurance on 1 July each year, by the greater of the Consumer Price Index (CPI) and 3%. This happens until you reach age 60. If you make a SCI claim, different terms apply to the payment. See the heading 'SCI Claims Indexation Benefit' for more details.

Indexation will only apply to Fixed Tailored Cover if your Employer has selected this, or we will add it to your Tailored Cover and/or SCI Cover when we are notified you have left your employer and remain a member of BT Super. Indexation will apply to any Underwritten Cover you apply for (not including Essential Cover).

Indexation will apply unless you ask us not to do this. You can opt out of indexation at the time of application when using the BT Super Employee Insurance Application form, or at any time by providing notice to us, but if you do so there is no ability to automatically opt back in.

### Cancelling or changing cover

To cancel or change your insurance, you can call us on 132 135 or complete the relevant form available within your BT Super online account. Members with Essential Cover may only reduce or cancel full units of cover.

If you decide to cancel or reduce your insurance cover, your monthly insurance fees will be adjusted accordingly. If you change your insurance cover, we'll send a notice of the change to you which shows the effective date of the change.

If you subsequently wish to apply for cover you'll need to apply and be underwritten and accepted by the Insurer. The Insurer can decline to accept any application for insurance.

Your cover can also end other than when you ask to cancel it, refer to 'When cover ends' in this Guide.

### Other changes to insurance cover

Our insurance cover is designed to provide an age based amount of Death cover lower than TPD when you are younger, increasing to align the Death and TPD cover in your mid-30s, and to reduce Death and TPD cover as you get older.

Where this is not the case, we will reduce your Death cover when you are younger, and TPD and Death cover as you get older.

### Scaling Tailored Death Cover

For Members under the age of 35 with Tailored Cover (a fixed benefit amount, multiple of salary or percentage of salary to retirement age only - this does not apply to a fixed premium design), your Death cover will be a reduced proportion of the full amount of the Death cover you would be entitled to under the benefit design. The proportion will be recalculated each year on 1 July, or if a change is made to your cover, and is as follows:

Age	Death cover as a % of Death cover Sum Insured
14-25	25%
26-30	33%
31-32	50%
33-34	67%

## How you can increase or change your insurance cover

### Tapering of Tailored Cover (Death and TPD only)

Tapering of Death cover and TPD cover in Tailored Cover is applied when the amount of cover does not automatically reduce with age (a fixed benefit amount or multiple of Income - this does not apply to a percentage of salary to retirement age or fixed premium design).

At age 70, Death cover will reduce each 1 July, or if a change is made to your cover, up to the cover expiry age as follows:

Age	Death cover reduction
70	15%
71	30%
72	45%
73	60%
74	75%
75	100%

At age 60, TPD cover will reduce each 1 July, or if a change is made to your cover, and from age 64 will remain fixed until the cover expiry age, as follows:

Age	TPD cover reduction
60	15%
61	30%
62	45%
63	60%
64	75%
65	75%
66	75%
67	75%
68	75%
69	75%
70	100%

### Interim cover

If you make an application for insurance (for example, applying for new cover or increasing existing cover), the Insurer will provide you with Interim accident and sickness cover once the Insurer has received a fully completed application and while the Insurer is assessing the application. You don't have to pay extra for Interim cover.

#### Commencement of Interim cover

If applicable, Interim cover commences on the date your fully completed application has been received by the Insurer.

A benefit is payable only once under this cover and only if the Insurer would have accepted the application.

#### Period of Interim cover

Your cover will automatically end on the earliest of:

- 180 days from the date the application was signed
- the date the Insurer accepts your application on standard or special terms or declines your application
- the date your application is cancelled or withdrawn
- the date cover would otherwise have ceased under the plan
- for Interim cover in respect of an SCI cover application, the date on which a benefit is payable under the relevant Master Policy

The circumstances in which the Insurer will pay a benefit under Interim cover and the amount of the benefit varies according to the benefits you applied for in your application, as set out below.

#### Types of Interim cover

##### Death cover

If you applied for Death cover, the Insurer will pay a benefit if you die.

The benefit payable is the lesser of \$5,000,000 and the amount of Death cover you applied for.

##### Total and Permanent Disablement (TPD) cover

If you applied for any TPD cover, the Insurer will pay a benefit if you become TPD. The benefit payable is the lesser of \$3,000,000 (\$1,500,000 for Members aged 65 and over and nonworking Members) and the amount of TPD cover you applied for.

## How you can increase or change your insurance cover

For the purposes of Interim accident and sickness cover: Sickness means a sickness or disease, which first becomes apparent after a fully completed application form has been received by the Insurer.

### Salary Continuance Insurance

If you applied for SCI Cover the Insurer will pay a benefit if you become Totally Disabled for longer than the Waiting Period.

The amount of the benefit is the lesser of \$25,000 per month or the amount applied for.

The benefit will be paid until one of the following events occurs:

- you no longer satisfy the Total Disability definition
- the expiry of the maximum benefit period (which, in the case of an Interim cover for SCI cover is six months)
- your 65th birthday, or
- your death.

### Interim cover exclusions (whilst being underwritten)

A benefit under Interim cover (as applicable) will not be paid if death or disability is caused directly or indirectly by:

- suicide or any attempt at suicide
- intentional self-inflicted injury or infection
- the use of alcohol
- the use of drugs other than those prescribed and administered as intended by a Medical Practitioner
- a condition which you knew about before this Interim cover commenced
- engaging in any sport or pastime that the Insurer would not normally cover on standard rates or terms
- participation in any criminal activity
- an act of war (whether declared or not), or
- for Interim Death cover and Interim Death and TPD cover, any other excluded event applicable to a Death or TPD benefit, as described below.

For the purpose of Interim cover, a benefit under Interim cover is that portion of the total benefit payable for which underwriting was required. If your benefit includes an amount for which

underwriting is not required, these exclusions will not apply to that amount. However, the exclusions applicable to Death, TPD or SCI will apply to that amount (as relevant).

For Death cover under Interim Cover, the Member must die within 90 days of the sickness or injury for the benefit to be paid.

# Cost of your insurance cover

The amount you pay for insurance is called an insurance fee. Insurance fees are based on the type and amount of cover you or your Employer has chosen along with various factors such as your age, gender and occupation.

Your insurance fee and amount of cover, if applicable, are calculated on commencement, on notification of certain changes to your membership details (eg leaving your employer or if you request a change), and at 1 July each year.

You must advise us when you cease active continuous employment or change your employment status so your insurance fees and cover can be reviewed and adjusted as appropriate. At the time of a claim, you will be assessed against the occupation you were working in immediately prior to your date of disablement.

Insurance fees may alter depending on the Insurer's assessment of your circumstances. The Insurer reserves the right to revise insured amounts or fees in certain circumstances such as in the event of war or changes in tax legislation. Any government taxes or charges (including stamp duty) relating to a Master Policy will be passed on with immediate effect. Any stamp duty that is payable for your cover is included in your insurance fee. The stamp duty payable is based on the State or Territory membership mix of BT Super and the type of cover, currently up to a maximum of 11%.

Subject to certain exceptions (eg a change in cost due to a change in government taxes or charges), we will provide you with notice of a change in insurance fees.

If your stated age proves to have been incorrect, then:

- where your stated age means that insufficient insurance fees have been paid, the amount payable and every benefit accruing under the relevant Master Policy will be varied to an amount that the fees paid would have purchased on the basis of the correct age
- where your stated age means that excess insurance fees have been paid, the fees not required in respect of the plan year (ie the 12 month period commencing each 1 July) shall be refunded, and
- any corrections will be treated as part of the normal adjustment.

Where an Employer group includes employees performing Special Risk Occupations (eg underground miner, explosives handler, pilot, etc), special insurance consideration is required (and may be subject to the assessment of medical and other evidence and acceptance of the cover by the Insurer) and may result in restrictions or exclusions on the cover, fee loadings, modified definitions of cover or declining of cover.

For further information about how to estimate the cost of your insurance, including the classification of your occupation and the impact it has on the cost and terms of your cover, please refer to the Appendix 1 or Appendix 2 in this Guide.

Unless you or we cancel your insurance cover, the insurance fees will be deducted from your BT Super account each month.

## How are insurance fees paid?

Insurance fees are deducted monthly from your BT Super account.

Insurance fees are deducted automatically in advance on the first of the month from your super balance so you can protect yourself and your family's future without affecting your take-home pay or everyday cash flow. Insurance fees are generally tax deductible to BT Super. The benefit of this deduction is passed on to you in the form of a reduced fee or cost where applicable.

## Maintenance of cover

To maintain your insurance, insurance fees will be deducted from your account when they are due. If your insurance fees are overdue we'll notify you within the timeframe specified by the Insurer (currently, at least 60 days) prior to your cover ending.

Your insurance will be cancelled if these amounts are not paid within the timeframe specified in our notice to you.

If you're a new member and no insurance fees have been previously deducted, you (and your Employer, if applicable) will be notified and will have a grace period of up to the end of the fifth calendar month from the date insurance cover was due to commence to make a contribution before cover is discontinued. If a sufficient contribution is not received within this period, cover will be cancelled from the date the grace period expires. Once a fee deduction has occurred, a new employee member will be treated as an existing member and will have two months to remit sufficient contributions to maintain cover.

Cover remains in force during the grace period, however, any unpaid fee after the expiry of the grace period will cause the cover to lapse. If you die or are disabled during the grace period and a benefit is payable by the Insurer, the amount insured will be adjusted for any outstanding insurance fees.

## Cost of your insurance cover

### Reinstating your insurance cover

In some circumstances, you can apply to reinstate insurance cover that is cancelled. You may not be able to take advantage of any previously available automatic acceptance of cover, unless we have let you know at the time of cancellation your cover might restart.

If you (or your Employer if applicable) do not make enough contributions to pay for your insurance or cover is cancelled due to government legislation, you can apply to reinstate your cover. Medical evidence may need to be submitted, assessed and accepted by the Insurer before cover is recommenced. The Insurer may decline to recommence or offer cover.

If you decide to cancel your insurance, and want it to start again later, you will need to apply for new cover. For further information refer to 'You want to increase your insurance cover, or apply for new cover' in this Guide.

# When cover ends

## Duration of cover

Your cover ceases at midnight on the earliest of:

- the date you die
- the date you cease to be a member of BT Super
- the date we notify you we have processed your request to cancel your insurance cover
- in respect of the Terminal Illness Benefit, when a Terminal Illness Benefit is paid in respect of you
- in respect of the TPD Benefit, when a TPD benefit is paid in respect of you
- the date your Death or Death and TPD benefit is reduced to zero because a Terminal Illness benefit or a TPD benefit equal to your Death or Death and TPD cover amount has been paid
- you reaching the maximum age, being immediately prior to the Annual Review Date following you reaching:
  - 70 for TPD cover
  - 75 for Death (including Terminal Illness) cover
  - 65 for SCI Cover, or reaching your normal retirement date (generally age 65) if earlier, or earlier if specified by the benefit design chosen by your Employer (or former Employer)
- the date the Master Policy is terminated
- for Essential Cover only – the date your cover transfers to Tailored Cover
- for Tailored Cover only – the date your Employer elects to transfer your cover to Essential Cover
- when your insurance is no longer paid by your employer, you have not met the Automatic Cover Date and have not provided an election to keep your cover
- the date your cover is cancelled because your account balance is insufficient to meet the insurance fees owed
- 16 months since the last contribution or rollover was received unless you have elected to retain your insurance cover.

## Cover during approved (paid and unpaid) leave

Once your insurance cover has started, if you are on Approved Leave for up to 24 months, your cover will continue on the same terms as applied immediately prior to commencing Approved Leave, provided the insurance fees are paid. If your Approved Leave is for more than 24 months,

you may apply to the Insurer for cover to continue on the same terms beyond the 24 months, otherwise a different definition of TPD or Total Disability will apply (see the Insurance definitions section of this Guide).

If you suffer disablement during your period of Approved Leave of up to 24 months (or, where an extension of cover beyond 24 months is approved by the Insurer, during the extended period of leave approved by the Insurer), your Pre-Disability Income will be determined as the average monthly income you earned in the 12 months immediately prior to commencing Approved Leave.

If you suffer disablement after being on Approved Leave for 24 months (or, where an extension of cover beyond 24 months is approved by the Insurer, after the extended period of leave approved by the Insurer), your Pre-Disability Income will be determined as the average monthly income you earned in the 12 months immediately before the date of Total Disability.

For SCI Cover, any Total Disability or Partial Disability benefit will commence on the later of the date immediately after the expiry of the Waiting Period and your documented return to work date.

## Election to maintain insurance cover

You will need to make an election to keep your insurance cover to ensure your cover is not automatically cancelled under the following scenarios:

- you leave an employer paid insurance arrangement
- you haven't reached the Automatic Cover Date, or
- your account has not received a contribution or rollover within a 16 month period.



# When you leave your Employer

## What happens when you leave your Employer?

When we are told that you have left your Employer, you will be removed from your Employer's plan, but retain your account with BT Super and your insurance cover may continue. Your insurance fees may change. Any member specific exclusions or insurance fee loadings will continue to apply.

In some circumstances we may be required to cancel insurance that was employer funded. For more information refer to 'Cover that you need to make an election to maintain' in this Guide. If we cancel this cover, it can restart if you make an election or when you reach your Automatic Cover Date. When it restarts you will be provided with 5 units of Essential Cover.

The occupation class recorded in your former Employer's plan will also continue to apply unless you advise us of your new occupation. However, at the time of a TPD or SCI claim, you will be assessed against the occupation you are working in immediately prior to the date of disablement (including the restrictions for Special Risk Occupations described previously, if applicable).

Any Automatic Acceptance Limits and Forward Underwriting Limits will cease. If your cover was New Events Cover, any conditions attaching to New Events Cover will continue to apply to you until such time as those conditions expire according to their terms.

You can request to increase your existing amount of cover even if you aren't part of your Employer's plan, as described in the 'How you can increase or change your insurance cover' section of this Guide.

Other product terms described in this Guide will continue to apply (unless stated otherwise), for example Exclusions, Scaling of Tailored Death Cover and Tapering of Tailored Cover.

If your Employer did not notify us you ceased employment, and you claim, your insurance cover will be calculated as the level of cover you were entitled to if they had notified us you ceased employment at that time.

The rules for each type of cover are described below:

### Essential Cover

If you have Essential Cover, your insurance will continue on the age based scale.

### Tailored Cover

If you have Tailored Cover, your insurance will automatically continue as a fixed amount of cover. Your Tailored Cover will increase on 1 July each year (subject to the maximum amount of cover under the Master Policy) to protect against inflation under Indexation. If you had a fixed premium arrangement this will change. You will pay a different amount each year for the cover you have.

### SCI Cover

Your existing SCI cover will automatically continue as a fixed amount of cover, and will increase each 1 July under Indexation (subject to the maximum amount of cover under the Master Policy). Provided you continue working in the future this cover can continue. If you are not intending to continue working you should review the need for this insurance cover as benefits paid for SCI are based on what you were earning before you claim.

If you leave employment as a result of Sickness or Injury and are in the process of lodging a TPD, Terminal Illness or SCI claim the entitlement to claim will be assessed against your benefits in the former Employer plan. You can't continue your SCI cover if you lodge a claim against your Employer plan insurance cover.

In the event of an SCI claim, the Monthly Benefit will be calculated based on the lesser of the following:

- 75% (plus up to 15% of your super contributions, if you are insured for this) of your Pre-Disability Income, or
- the insured Monthly Benefit that applies to you, up to the maximum benefit of \$30,000.

For SCI, your Pre-Disability Income will be determined as the average monthly income earned by you over the 12 months immediately before the date of Total Disability.

## What if your insurance hasn't started and you leave your employer?

If you are eligible for insurance cover through your employer plan, but you leave the employer before it starts, your insurance cover will start when you reach your Automatic Cover Date or you make an election for your cover to start.

Once eligible for insurance to start, if you have left your employer you will be provided with 5 units of Essential Cover. Any restrictions (for example, New Events Cover) or special terms will apply. The occupation class recorded in your former Employer's plan will continue to apply, but you can ask us to change it.

You can request to increase, decrease or cancel your insurance at any time as described in the "How to increase or change your insurance cover" section of this Guide.

## Non-Australian Residents

Cover for non-Australian Residents will only be provided to a Member who holds a Visa and permanently resides in Australia. All cover provided to non-Australian Residents will cease immediately upon you becoming ineligible for gainful employment.

## When you leave your Employer

For the purposes of this Guide, 'Visa' means a current and valid visa issued in accordance with the *Migration Act 1958* (Cth) or any amending or replacing Act and includes temporary skills work visa for a minimum of 2 years.

# Exclusions

## Death Only and Death and TPD Cover (including Terminal Illness)

No benefit will be payable if a claim is caused by or as a result of:

- Active Service
- an intentional, self-inflicted act, whether sane or insane, within a period of 13 months from the date of any Life Stage Increase
- for Members who have left their Employer – death as a result of suicide or Terminal Illness or TPD as a result of a self-inflicted act within 13 months from the date cover commences or increased cover commences under the Master Policy, or
- any other underwriting exclusion imposed by the Insurer.

No benefit will be paid whilst you have New Events Cover during the 12 month period from the date cover commences if your death occurs as a result of suicide or TPD or Terminal Illness occurs as a result of a self-inflicted act. This exclusion only applies to new Members joining BT Super more than 120 days after commencing employment with their Employer or after the date their Employer establishes an Employer plan.

The exclusion only applies during the 12 months New Events Cover period.

## Salary Continuance Insurance

The Insurer won't cover any Sickness or Injury caused by or resulting from:

- war or an act of war (whether declared or not)
- Active Service
- any intentional self-inflicted act or attempted suicide or self-destruction while sane or insane
- uncomplicated pregnancy, childbirth or miscarriage, or
- an exclusion which is specifically notified to you.

## Multiple insurance covers

If you have a BT Super for Life or BT Super account already, we will add any new BT Super Employee insurance to that account. That account will be used to determine if your account balance has reached \$6,000 (when we can start your insurance cover, unless you make an election for it to start insurance cover earlier). We will write to you and remind you if you have multiple insurance covers to see if you want to maintain that cover.

You can hold multiple Death and TPD covers, including multiple Employer records if you have several Employers or become re-employed with an Employer with whom your employment was previously terminated, but for SCI cover you generally can't claim against two separate covers with the same benefit period. If we identify you hold duplicate SCI cover we will write to you and seek your instructions on which account to keep. If you do not respond in the nominated time period we may cancel the older cover.

Duplicate claims will not be paid where the cause of the duplicated cover is due to administration errors by your Employer or us, whether fraudulent or not. Where an error is identified the duplicate cover will be cancelled from inception and any insurance fees paid for the duplicated cover will be refunded to your account.

# Claims

We must be notified as soon as possible of the occurrence of an event giving rise to a claim.

For a claim to be assessed, information may be requested from you or your Legal Personal Representative, your attending doctor(s) and, if applicable, from your Employer. You, or they, must provide all assistance, information and documentation reasonably requested by the Insurer in relation to the claim.

If you wish to make a claim, contact us on 132 135 or email us at [bt.com.au/contact-us](mailto:bt.com.au/contact-us) and request a claim form.

You (or your Legal Personal Representative, if applicable) must co-operate with any reasonable request the Insurer makes in relation to the Insurer's assessment of the claim and, in the case of SCI, your continuing disability. The Insurer may also ask you to be examined or tested by a Medical Practitioner or other specialist of the Insurer's choosing. You must allow yourself to be medically examined at any reasonable time requested. Subject to the separate costs arrangements in relation to Terminal Illness and Interim cover, the Insurer will pay the reasonable costs of obtaining such further information requested by the Insurer.

## How and when is an insurance claim paid?

The payment of any insurance benefit is conditional on the Insurer accepting the claim and paying the benefit to us as the Trustee. If you are eligible under Policy terms, both Death and TPD benefits are first paid to the Trustee. The Trustee will pay the benefit to you (for Terminal Illness, TPD or SCI benefits), or your dependant(s) or to your Legal Personal Representative (for Death benefits), provided the conditions of the Trust Deed and Australian superannuation law are met.

The benefit is payable in addition to the value of your investment in BT Super. For further information refer to the 'When can you access your super?' section in the Super Guide. Your investment choices will continue to apply until your death benefit payment is processed after the Trustee has made its decision regarding to whom benefits are to be paid. Any insurance benefit paid to us by the Insurer will be held in an interest-bearing account and will be paid as part of your final benefit. Any interest earned in the holding account is paid into the Fund for the benefit of members.

## Claiming a Death benefit

The payment of any claim will be subject to the assessment of evidence required by the Insurer. In the event of death, the Insurer will (within a reasonable timeframe after your death) need copies certified by a legal practitioner, attorney or Justice of the Peace of the relevant:

- birth certificate, and
- death certificate.

If the name on the birth certificate is different from the name on the death certificate, a document such as a marriage certificate or deed poll confirming the name change is also required.

## Claiming a Terminal Illness benefit

If you have Death cover and are Terminally Ill, the Insurer will pay a Terminal Illness benefit. This Terminal Illness benefit is a pre-payment of the insured benefit you would ordinarily receive upon death.

If you receive a Terminal Illness benefit, any Death benefit paid to your beneficiaries will be reduced by the amount paid to you as a Terminal Illness benefit.

## Claiming a TPD benefit

The Trustee should be notified as soon as reasonably practical, or within two years of the Date of Disablement, of the occurrence or awareness of an event giving rise to a claim.

### TPD cover higher than Death cover

Where:

- you have lodged a TPD claim which has not yet been paid, and
- you have provided all information and documentation reasonably requested by the Insurer, and
- you have higher TPD cover than Death cover, and
- you subsequently die or are certified as being Terminally Ill,

the Insurer may pay a lump sum of an amount equal to your TPD cover provided the Insurer is satisfied that you would have satisfied the TPD definition prior to your death or being determined as being Terminally Ill.

If you have not lodged a TPD claim prior to your death, then you will not be entitled to a higher TPD benefit in the event of your death.

In addition, for any posthumous TPD claims, you must satisfy the following before a higher TPD benefit may be considered:

## Claims

- for Part C of the TPD definition – you are unable to perform at least two of the activities of daily living as described in the definition for a period of six months, and
- for Part A of the TPD definition – you survived for a period of 14 days after you suffered one of the six irrecoverable losses as described in the definition.

### Claiming a SCI benefit

SCI claims that are accepted by the Insurer will be paid to you monthly. To claim a SCI benefit, you must have suffered Total Disability or Partial Disability. You must notify us of your Total Disability as soon as is reasonably possible. Continued payment of SCI benefits is subject to you providing updated proof of continued disability at your own cost, as reasonably requested by the Insurer, which may be on a monthly basis.

When assessing your claim for a SCI benefit, the Insurer may determine that you're entitled to a TPD benefit (if you have TPD cover).

No benefits will be payable by the Insurer until the SCI waiting period has expired and the Insurer has determined that you're entitled to the benefit.

SCI benefits of up to 75% of Pre-Disability Income will be paid directly to you, with any insured amount in excess of 75% paid into your BT Super account, up to a maximum of 15% of Pre-Disability Income, if applicable. Your SCI benefit may not exceed the maximum Monthly Benefit of \$30,000.

#### SCI Total Disability Benefit

Generally, if you are eligible under Master Policy terms, the Trustee will pay the benefit to you (for temporary incapacity), provided the conditions of the Trust Deed and Australian superannuation law are met.

If you're Totally Disabled through Injury or Sickness, the Insurer will pay the monthly benefit after the selected Waiting Period has ended. No benefit is paid during the Waiting Period, which may be either 30, 60 or 90 days, from the date that you're Totally Disabled. This benefit will be paid to you monthly in arrears for up to your Maximum Benefit Period, commencing from the end of the Waiting Period.

For example, a Member who lodged a valid claim and had a 30 day Waiting Period would receive their first payment approximately 60 days after becoming totally or partially disabled.

The Total Disability benefit paid will be based on the lower of the amount you are insured for (based on your monthly Income as reported by your Employer or you) and 75% of your Pre-Disability Income, as well as any Superannuation Contributions Benefit, if you are insured

for this. In calculating a Total Disability benefit, if, at the date of the disability, your Income is lower than the amount you are insured for, your benefit will be adjusted to reflect your Pre-Disability Income immediately before the disability.

The amount insured will be paid at the end of each month in which you are entitled to be paid. For a part month, the Insurer will pay one-thirtieth of the benefit for each day of disability.

You may return to work for a total of five consecutive days or less during the 30 day Waiting Period (or 10 consecutive days or less if the Waiting Period is greater than 30 days) without the Waiting Period beginning again. Any days you work will be added to the length of the selected Waiting Period. If you return to work for more than the allowed number of days the full Waiting Period will recommence.

#### SCI Partial Disability Benefit

If you are Partially Disabled after the Waiting Period has ended, the Insurer will pay you a proportion of your monthly benefit based on the reduction in your Pre-Disability Income determined according to the following formula:

$$\frac{(A - B)}{A} \times C$$

where:

**A** is your Pre-Disability Income.

**B** is the greater of your Income during the month of Partial Disability or the Income you are capable of earning during the month of Partial Disability.

**C** is the monthly benefit (subject to Claims Indexation being applied as described below).

This benefit will be paid to you monthly in arrears for up to the Maximum Benefit Period, commencing from the end of the Waiting Period.

#### SCI Concurrent Disablement

Where you are Totally Disabled because of more than one Injury or Sickness, whether related or not, benefits are payable in respect of only one Injury or Sickness, as the Insurer shall determine, based on medical evidence.

#### SCI Recurrent Disability Benefit

If a further SCI claim is made by you arising from the same or related cause as the first claim, the further claim:

## Claims

- will be treated as a separate claim if it occurred after you returned to work for at least six consecutive months, or
- will be deemed to be a continuation of the original claim if made within six months from the ceasing of payments from the earlier claim. A further Waiting Period will not apply in this case, however, the maximum claim period will be adjusted to take into account prior claim payments made in relation to the first claim.

### Waiver of insurance fees

For periods where SCI benefits are payable, you don't have to pay any insurance fees in respect of your SCI cover while receiving a Total or Partial Disability benefit. SCI fees will recommence from the date you cease to be disabled.

### SCI Claims Indexation Benefit

Where you make a claim for SCI benefits with a Maximum Benefit Period more than 2 years, in the event of a successful claim the monthly benefit will be indexed annually each year by the CPI.

### SCI Superannuation Contribution Benefit

For an additional cost your Employer or you may choose to add the Superannuation Contribution Benefit. The Superannuation Contribution Benefit enables you to maintain your super contributions during periods of disability.

If selected, the benefit is the lower of the monthly equivalent of:

- the amount of the total superannuation contributions made by you or your Employer on your behalf in the 12 months immediately prior to Total Disability or Partial Disability, and
- the design chosen by your Employer or you, between 9% and 15% of your Pre-Disability Income.

The benefit will be paid directly to your BT Super account. This benefit will only be paid in circumstances permitted by the relevant laws relating to superannuation and taxation.

### SCI Rehabilitation Expenses

Where you attend a rehabilitation program which incorporates a return to work plan approved by the Insurer, the cost of that program will be paid by the Insurer to the program provider.

Rehabilitation expenses relate to rehabilitation programs approved by the Insurer designed to rehabilitate you to return to your pre-disablement occupation or retrain you into another occupation.

### Benefit reductions

The benefit payable will not be reduced by any amounts received by you in the form of superannuation entitlements, or social security benefits.

If at time of claim, your benefit is offset to the extent that no benefit is to be paid to you because he or she has been paid under another income protection policy, we will refund any premiums paid for the duration of the overlap of covers, up to a maximum period of 6 years.

The refund will only apply where the benefit offsets are another income protection policy held within superannuation and will not apply where the benefits offset are received from an individual income protection policy.

### When does the monthly payment of Salary Continuance Insurance cease?

SCI monthly benefits are payable until the earliest of:

- you no longer satisfy the Total Disability or Partial Disability definition
- the expiry of your applicable Maximum Benefit Period
- you meet any other condition under When Your Cover Ends which causes your SCI cover to cease.

### For all claims

If you were ineligible when cover commenced and cover was provided in error, no benefits will be payable and overpaid fees will be refunded to you, unless otherwise agreed between us and the Insurer.

The Insurer reserves the right to require that you return to Australia (at your expense) for claim assessment and examination prior to payment of any Terminal Illness benefit, TPD benefit or continued payment of any SCI benefits. The Insurer may not pay benefits or may cease to pay SCI benefits where you don't return to Australia.

The Insurer also reserves the right to arrange for you to be examined by a Medical Practitioner at the Insurer's expense to determine your insurance entitlement.

If you wish to make a claim, contact us on 132 135 and request a claim form.

## Claims

### Duty to Take Reasonable Care

#### About this application

When you apply for life insurance, the insurer will conduct a process called underwriting. It's how the insurer will decide whether they can provide you with cover, and if so, on what terms and at what cost.

The Insurer will ask questions that they will need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give the Insurer in response to the questions are vital to their decision.

#### The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

#### If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). These are intended to put the Insurer in the position the Insurer would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where the Insurer will later investigate whether the information given to them was true. For example, the Insurer may do this when a claim is made.

Before the Insurer exercise any of these remedies, the Insurer will explain their reasons and what you can do if you disagree.

#### Guidance for answering our questions

You are responsible for the information provided to the Insurer. When answering the Insurer's questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us or the Insurer before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

#### Changes before your cover starts

Before your cover starts, the Insurer may ask about any changes that mean you would now answer the Insurer's questions differently. As any changes might require further assessment or investigation, it could save time if you let the Insurer know about any changes when they happen.

#### If you need help

It's important that you understand this information and the questions the Insurer ask. Ask us, the Insurer or a person you trust, such as your adviser for help if you have difficulty understanding the process of buying insurance or answering our questions.

If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

#### Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact the Insurer immediately and they'll let you know whether it has any impact on the cover.

#### Your privacy

Your privacy is important to AIA Australia. The AIA Australia Group Privacy Policy (AIA Australia Privacy Policy) sets out how your personal and sensitive information is collected, used, handled and disclosed by AIA Australia, and the purposes that your information is used for (including the administering, assessing or processing your insurance or any application or claim, to send communications that may be of interest to you, the provision of products and services and other purposes set out in AIA Australia's Privacy Policy). The AIA Australia Privacy Policy is available at [www.aia.com.au](http://www.aia.com.au) or by calling 1800 333 613. By becoming a member, or otherwise interacting or continuing your relationship with AIA Australia directly or via a representative or intermediary, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal and sensitive information in the manner described in AIA Australia's Privacy Policy on AIA Australia's website as updated from time to time, and to the

## Claims

disclosure of your personal and sensitive information to third parties who may be located in Australia, South Africa, the US, the United Kingdom, Europe, Asia and other countries. The most recent version of the AIA Australia Privacy Policy at [www.aia.com.au](http://www.aia.com.au) applies to and supersedes all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access.



# Insurance definitions

The following terms have these meanings unless the contrary intention appears:

**Active Service** means direct participation in military operations as a member of the armed forces. In the case of when you are enrolled in the Australian Defence Force Reserves, this means operational deployment and does not apply to training activities.

**Aids and Adaptations** means equipment or fixtures which assist you to carry out the 'Activities' as specified in Part B of the TPD definition.

**Annual Review Date** means 1 July, unless another date is agreed for an Employer plan.

**Approved Leave** means Employer approved leave which includes:

- a. paid leave including sick leave, annual leave, long service leave, paid maternity leave, paid paternity leave, or
- b. unpaid leave including unpaid maternity leave, unpaid paternity leave, or other unpaid leave which is either approved by the Employer or an applicable award entitlement of 24 months or less.

**At Work** means in the opinion of the Insurer, the Member is:

- a. engaged in his or her normal duties without limitation or restriction due to sickness or injury and is working normal hours on the applicable date;
- b. not restricted by sickness or injury from being capable of performing their full and normal duties on a full-time basis (for at least 30 hours per week) even though their actual employment may be on a full-time, part-time, contract or casual basis, and
- c. not in receipt of and/or entitled to claim income support benefits from any source including but not limited to Workers' Compensation benefits, statutory transport accident benefits and disability income benefits.

The Member will also be considered to be At Work if on the applicable date, he or she is on Approved Leave for reasons other than Injury or Sickness, and but for the leave, he or she would be able to meet the At Work definition.

For a Member who is not Gainfully Employed for reasons other than sickness or injury, At Work means, in the opinion of the Insurer, the Member is not restricted by sickness or injury from being capable of performing their full and normal duties on a full-time basis (for at least 30 hours per week) even though they are not then working on a full-time basis and not receiving (or entitled to receive) income support benefits (for sickness or injury) from any source.

For the purposes of SCl cover, references to 'sickness' and 'injury' in this 'At Work' definition have the meaning given to the terms 'Sickness' and 'Injury' in this section.

**Australian Resident** means an Australian citizen, New Zealand citizen or Australian Permanent Resident who holds a Visa to live and work in Australia.

**Automatic Cover Date** means the later of when your account balance reaches \$6,000 or you reach age 25.

**Casual employee** means a person who is engaged by a Participating Employer to perform identifiable duties and who is not entitled to be paid annual leave or sick leave.

**Consumer Price Index** or **CPI** means the percentage increase in the Consumer Price Index (weighted average of eight capital cities combined) as published by the Australian Bureau of Statistics or its successor over the 12 month period ending 31 March each year. This Consumer Price Index rate will be used for indexation on the Annual Review Date in the subsequent year (ie 15 months later). If the Consumer Price Index is not published, or is considered by us to be inappropriate, the percentage increase will be calculated by reference to such other retail price index as, in our opinion, most nearly replaces it or we consider to be most appropriate in all the circumstances. If the Consumer Price Index rate is negative, we will consider it to be zero.

**Contractor** means a person who has been provided a written contract of employment for a specified period by a Participating Employer to perform identifiable duties and who may be entitled to be paid annual leave or sick leave as per their written contract of employment.

## Date of Disablement

- a. For Part A of the TPD definition the earlier of:
  - i. the date with effect from which you were first certified by a Medical Practitioner as unfit for work, or as incapacitated, due to sickness or injury ('certification effective date'), provided you consulted a Medical Practitioner within 7 days after the certification effective date;
  - ii. the date you first consulted a Medical Practitioner for the claimed condition, if you had already been off work, or incapacitated, due to sickness or injury for more than 7 days;
- b. For Part B of the TPD definition, the date you were first certified by a Medical Practitioner as unable to perform at least 2 out of the 5 'Activities' specified in that Part without assistance from another adult (with Aids and Adaptations) due to sickness or injury.
- c. For Part C of the TPD definition, the date you were first certified by a Medical Practitioner as unable to perform all Domestic Duties.

## Insurance definitions

**Date of Lodgement** means the date you lodge a claim for a TPD benefit with the Fund and provides all mandatory documentation required by the Insurer in relation to the claim to commence assessment.

**Default Plan** means the superannuation fund, elected by the Employer, into which superannuation contributions will be paid.

**Domestic Duties** means the household duties normally performed by you remains at home completing unpaid full-time domestic duties. It does not include a person working in a regular occupation including part-time and/or paid voluntary work that provides an income or a person studying or at home due to unemployment.

This specifically includes:

- a. cooking and preparing meals – meaning to prepare meals using kitchen appliances;
- b. cleaning the home – meaning to carry out the basic internal household chores using domestic equipment such as a vacuum and mop;
- c. washing clothes – meaning to do the household’s laundry to a basic standard;
- d. shopping for groceries – meaning to leave the home to purchase general household grocery items; and
- e. (if applicable) caring for:
  - i. children – meaning to care for and supervise dependent children under 16 years of age or in full-time secondary education; or
  - ii. a disabled person of the household

If you are able to perform any one of these tasks, they will be considered able to carry out all Domestic Duties.

**Eligible contributions** for measuring contributions inactivity consist of:

- Superannuation Guarantee contributions
- additional employer contributions, or
- personal contributions (including a rollover, contributions made by a spouse and government contributions).

**Employee** means a person in the service of an Employer.

**Employer** means the company that provides gainful employment from which the Members of a plan derive remuneration.

**Forward Underwriting Limit** or **FUL** means you have been underwritten for additional cover (based on a formula nominated by their Participating Employer) where it has been restricted under Automatic Acceptance Limits. This includes future increases (based on the nominated formula) at each 1 July without the need to provide further evidence up to the Forward Underwriting Limit.

**Gainfully Employed/Gainful Employment** means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

**Income** means:

- a. where you are either self-employed, a working director or partner in a partnership, the income generated by the business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses, for the last 12 months, or
- b. where you are remunerated purely or substantially on the basis of commission, the average of the previous three years of commission or the average of the previous three years of base salary plus commission, or
- c. where you are remunerated other than that described in paragraphs a. or b. above, then Income can include the total value of remuneration paid by your Employer, including salary, fees, superannuation guarantee contributions, regular commission, Regular Bonuses, regular overtime, and fringe benefits (but excluding irregular bonuses, irregular overtime and unearned income such as investment or interest earnings) earned over the last 12 months.

Note: An Employer may advise Income to be some or all of the above components. This definition does not apply for the purposes of Essential Cover Opt-Up (see ‘Insurance Opt-Up’ in this Guide for the applicable definition).

**Inactive** and **inactivity** means you have an account that is inactive within the meaning of the *Superannuation Industry (Supervision) Act 1993*.

**Injury** for SCI cover only, means injury to you, while you are insured under the Master Policy.

**Insured Member/You** means a member who has been accepted for insurance cover, or remains covered, under the Policy and whose cover has neither been terminated nor ceased.

**Maximum Benefit Period** means the maximum period for which SCI benefits will be paid in respect to you for any one period of Total Disability, or if applicable, any one period of Total and Partial Disability.

## Insurance definitions

The Maximum Benefit Period available is two years (no benefit payable after age 65). Some Employers plans may offer different periods such as five years or age 65 (no benefit payable after age 65).

**Medical Practitioner** means a legally qualified and registered medical practitioner. It does not include the Participating Employer you are, an Employee of the Participating Employer, a member of your immediate family, or your business partner.

We may, in Our absolute discretion, accept a similarly qualified person who is registered and practising as a medical practitioner in another country with a similar standard of medical care as that in Australia, and who has a formal qualification that is generally equivalent to that required to practise in Australia. We may, in Our absolute discretion, seek an independent opinion from a qualified registered medical practitioner in Australia to review such overseas medical evidence.

**Member** means a person who has become a member of BT Super.

**New Events Cover** means you are only covered for claims arising from a sickness which first became apparent, or an injury which first occurred on or after the date your cover commenced.

For the purposes of SCI, references to 'sickness' and 'injury' in this 'New Events Cover' definition have the meaning given to the terms 'Sickness' and 'Injury' in this section.

**Partial Disability** or **Partially Disabled** means immediately following the Total Disability of you for at least seven out of 12 consecutive days and because of the Injury or Sickness which directly caused the Total Disability, you are:

- a. under the regular care, in attendance or following the advice of a Medical Practitioner in relation to that Sickness or Injury, and
- b. able to perform one or more important duties of his or her occupation or another occupation, but is unable to perform all the duties of his or her occupation or another occupation, and
- c. capable of, or is, earning an Income from his or her occupation or another occupation at a monthly rate of less than 75% (plus up to 15% super contributions, if applicable) of his or her Pre-Disability Income.

An important duty is defined as involving 20% or more of your overall tasks responsible for generating at least 20% or more of your Pre-Disability Income.

**Participating Employer** means any Employer admitted to participate in BT Super in accordance with the terms of the trust deed for the Plan and in relation to a Member, the Member's Employer or an associate of the Member's Employer who participates to the Plan for the Member.

**Permanent employee** means a person who is employed by the Employer on a permanent basis, where leave (including paid sick and paid holiday leave) is included as a condition of employment.

**Pre-Disability Income** means for:

*Members not in an Employer plan*

The average monthly income earned by you over the 12 months immediately before the date of Total Disability.

*Other Members*

- a. Where you are either self-employed, a working director or partner in a partnership, the average monthly income generated by the business or practice due to his/her personal exertion or activities, less his or her share of necessarily incurred business expenses, over the 12 months immediately before your date of Total Disability.
- b. Where you are remunerated purely or substantially on the basis of commission, the monthly equivalent of the average of the previous three years of commission or the monthly equivalent of the average of the previous three years of base salary plus commission earned immediately before your date of Total Disability.
- c. Where you are remunerated other than as described in paragraphs a. and b. above then the income can include:
  - the monthly equivalent of the annual wage or salary paid by the Employer immediately before your date of Total Disability, plus
  - some or all of the monthly equivalent of (at your Employer's discretion) any regular fees, regular commission, Regular Bonuses, regular overtime and fringe benefits (but excluding irregular bonuses, irregular overtime, superannuation guarantee contributions and unearned income such as investment or interest earnings) earned over the 12 months immediately before your date of Total Disability.

In the event of a claim, your annual wage or salary has increased and caused their Salary Continuance Insurance amount insured to increase by more than 25% since the last 1 July, then the Insurer reserves the right to limit the increase in the amount insured to 25% above your Salary Continuance Insurance amount insured at the last 1 July. However, the Insurer will increase cover in excess of the 25% subject to the cover being underwritten and accepted by the Insurer.

**Regular Bonuses** means the bonuses must be payable based on a formula, or targets, and must be paid annually or more frequently and that one-off, discretionary bonuses are excluded.

## Insurance definitions

**Sickness** for SCI cover only, means a sickness or disease suffered by you, which manifests itself while you are covered under the Master Policy.

**Special Risk Occupation** means Employees classified as 'Special Risk' in the BT Occupational Rating Guide.

**Superannuation Guarantee** means the compulsory superannuation contributions made by employers on behalf of their employees.

**Terminal Illness** or **Terminally Ill** means where:

- a. two registered Medical Practitioners have certified, jointly or separately, that:
  - i. you have a sickness or injury that is likely to result in death within a period (the certification period) that ends no more than 24 months after the date of certification, and
  - ii. the death is likely to occur within the certification period even if you were to receive reasonable medical treatment, and
- b. the certification must be evidenced by a medical report from the treating registered Medical Practitioner and, where required by the Insurer, confirmed by a registered Medical Practitioner of their choice.

**Total and Permanent Disablement** or **TPD** means, where at the Date of Disablement:

Part A of the definition will apply to those:

Aged less than 67 and:

- working on a permanent, casual or contract basis (or on employer approved leave);
- unemployed for less than 2 years; or
- self-employed and has completed paid work in the previous 2 years.

Part B of the definition will apply to those:

- aged 67 and over;
- unemployed for 2 years or more; or
- self-employed and has not completed paid work for 2 years or more

Part C of the definition will apply to those:

Aged less than 67 and;

- performing unpaid-full time Domestic Duties; or
- has never been in Gainful Employment.

### *Part A*

You are Totally and Permanently Disabled if:

(a) solely as a result of an Injury or Sickness you have been continuously not working in any occupation for a period of three (3) consecutive months since the Date of Disablement; and

(b) is under the care of, and following the advice and treatment of a Medical Practitioner and has undergone all reasonable and usual treatment, including rehabilitation for the Injury or Sickness; and

(c) solely as a result of the same Injury or Sickness, in the Insurer's opinion, you are unlikely ever again to engage in any occupation for which you are reasonably suited by education, training or experience.

OR

### *Part B*

You will be considered to be Totally and Permanently Disabled if:

(a) solely as a result of Injury or Sickness you are continuously unable for a period of three (3) consecutive months to do at least 2 out of 5 Activities as listed below as certified by a Medical Practitioner and in the Insurer's opinion on the basis of the medical evidence, you are permanently unable to perform these Activities without assistance from another adult (with Aids and Adaptations); and

(b) solely as a result of the same Injury or Sickness, in the Insurer's opinion you are unlikely ever again to engage in any occupation for which you are reasonably suited by education, training or experience.

Activities

Mobility: To:

- Bend, kneel or squat to pick something up from the floor and straighten up again, and get into and out of a standard sedan; or
- walk more than two hundred (200) metres at a normal pace on a level surface without stopping due to breathlessness as a result of a medical condition or angina;

## Insurance definitions

Seeing: To read ordinary newsprint and pass the standard eye test for a car licence (even with glasses or contact lenses) and your vision is better than legal blindness. Legal blindness as certified by an ophthalmologist;

Lifting: To lift (from bench height) and carry a five (5) kg weight a distance of ten (10) metres and place the item back down at bench height;

Communicating: To speak with sufficient clarity such that you can hold a conversation with another person in a quiet room in their first language. This involves understanding a simple message and relaying that message to another person; and

Manual dexterity: To use:

- at least one hand to pick up or manipulate small objects precisely with their hand or fingers (such as picking up a coin from desk height, using cutlery, tying shoelaces or fastening buttons); or
- a pen, pencil or keyboard to write a short note that can be understood by another person in your first language

Where you are unable to perform one or more of the above Activities upon the date cover commences, that activity will not be taken into consideration by the Insurer as part of the TPD assessment.

OR

### *Part C*

You will be considered to be Totally and Permanently disabled if:

(a) solely as a result of Injury and Sickness you are unable to perform all Domestic Duties for a period of three (3) consecutive months after your Date of Disablement; and

(b) solely as a result of Injury or Sickness you are under the care of, and following the advice and treatment of a Medical Practitioner and has undergone all reasonable and usual treatment, including rehabilitation for the Injury or Sickness; and

(c) solely as a result of the same Injury or Sickness you are unlikely ever again to engage in unpaid full-time Domestic Duties or in any occupation for which you are reasonably suited by education, training or experience.

**Total Disability** or **Totally Disabled** for SCI purposes, means where at the date of disablement:

Part A of the definition will apply to those:

- working for 15 hours or more per week, over the 3 months immediately prior to disablement (other than working in Special Risk Occupation), or
- on Approved Leave for up to 24 months (or, where an extension of cover beyond 24 months was approved by the Insurer, on Approved Leave for up to such period as approved by the Insurer).

Part B of the definition will apply to those:

- working less than 15 hours per week over the 3 months immediately prior to disablement, or
- working in a Special Risk Occupation, or
- on Approved Leave for more than 24 months (or, where an extension of cover beyond 24 months was approved by the Insurer, on Approved Leave for more than the period approved by the Insurer).

### *Part A*

Means disablement resulting from Injury or Sickness as a result of which you are:

- i. unable to perform at least one important duty of his or her usual occupation necessary to produce Income, and
- ii. under the regular care, in attendance or following the advice of a Medical Practitioner in relation to the Injury or Sickness, and
- iii. not engaged in any occupation, whether paid or unpaid.

An important duty is defined as involving 20% or more of your overall occupational tasks.

In addition, the Injury or Sickness must have caused you to temporarily cease to be Gainfully Employed or to temporarily cease receiving gain or reward under a continuing arrangement to be Gainfully Employed.

### *Part B*

Means disablement resulting from Injury or Sickness as a result of which you are:

- i. unable to perform any occupation for which you are reasonably suited by education, training or experience; and
- ii. under the regular care, in attendance or following the advice of a Medical Practitioner in relation to the Sickness or Injury; and
- iii. not engaged in any work whether paid or unpaid.

## Insurance definitions

**Waiting Period** for SCI purposes, means the time that you must be continuously Totally or Partially Disabled due to the Sickness or Injury before payments commence.

The Waiting Period commences from the date you first cease work due to a Sickness or Injury giving rise to the claim, or where you are unemployed, from the later of the date you first became incapable of working due to a Sickness or Injury giving rise to the claim and you are first examined and certified by a Medical Practitioner as being Totally Disabled due to the condition that causes the disability, as supported by reasonable medical evidence.

# Appendix 1

**Please Note:** Your Welcome Pack lets you know if the insurance information in this Appendix applies to you.

If your Welcome pack does not say the information in Appendix 1 applies to you, you should refer to Appendix 2 instead.

**Need Assistance:** Your Welcome Pack is available in the Document Library of your online account. You can also call us on 132 135 or by contact us anytime at [bt.com.au/contact-us](http://bt.com.au/contact-us).

## How to estimate the cost of your insurance

The following section outlines the tables which are used to calculate your insurance fees. Some Employer plans may have negotiated different insurance fees.

**Please note:** Fees are payable monthly in advance, are non-participating and inclusive of stamp duty.

### Occupation classifications

Your occupation is one of the factors that determines the cost of your cover. To find out how your occupation is classified, refer to the descriptions in the following table or to the full occupation listing online at [bt.com.au/btsuper](http://bt.com.au/btsuper).

Your occupation classification that your Employer has advised to us is recorded in your Welcome Pack and can be viewed by logging in to your BT Super account online.

If you change occupations, you should let us know as this affects the cost of your cover.

Occupation category	Description
<b>Professionals</b>	University degree qualified white collar professional occupations specified in the BT Super Occupation Guide. University degree qualified white collar professionals, with no manual duties and earning an average of at least \$100,000 pa over the last three years. White collar office professionals with no degree, no manual duties and earning an average of at least \$125,000 pa over the last three years. Excludes medical, dental and legal professionals.
<b>White Collar</b>	Managers, Office Workers & Sales Executives Occupations that are predominantly office based with no manual work. It also includes doctors and lawyers.

Occupation category	Description
<b>Light Blue Collar</b>	Retail Sales – Indoor Sales related occupations which are performed in the office/indoors for at least 90% of the time. Examples includes shop assistant, waiter and hairdresser.
	Sales – Outdoors Occupations where more than 10% of the time is spent on the road or out of the office. Example: sales representative.
	Supervising manual workers Supervisors who spend more than 10% of their work time outside of the office. Examples include foreman, geologist and engineer.
<b>Blue Collar</b>	Trade Qualified – Light to moderate level of manual work Occupations which are trade qualified and include light manual duties. Examples include carpenter, electrician, mechanic, bookbinder, spray painter, panel beater, plumber and local bus driver.
<b>Heavy Blue Collar</b>	Qualified Manual Work Manual occupations which require qualifications. Examples include painter, zookeeper and metalworker.
	Operators & Drivers – Plant & Machinery Mainly factory-based workers. Examples include forklift driver, machine operator and plant operator.
	Unqualified Trades & Heavy Manual Workers Mainly heavy manual, as well as some uncertified occupations. Examples include builder's labourer, vehicle detailer, storeman and blacksmith.
<b>Special Risk</b>	Special Risk Occupations Occupations exposed to high risk accidents, are specialist licensed, or are hazardous in nature. Examples include pilot, actor, miner, seafarer and process worker.

## Appendix 1

### How do you estimate your insurance fees?

The rate tables in this Guide give an indication of the fees that may be payable in respect of each applicable type of cover. You should note, however, that these rates are indicative only. The precise rate payable in your particular case may vary depending on some or all of the following:

- your gender
- your age
- your occupation
- number of days in the month
- any underwriting requirements (which may take into account the state of your present health, and any other relevant factors), and
- any discounts or loadings that may apply to your Employer plan.

### Essential Cover Death and TPD tables

To estimate the monthly cost of your Essential Cover:

- find your age and gender in Table 1, and
- if you are not a White Collar worker, find the occupational factor applicable to you from Table 2.

#### Table 1: Essential Cover

The table shows the monthly insurance fee for white collar workers with 5 units of Essential Cover. If you want to understand the amount of cover and monthly premium that would apply for a different number of units, divide the amount of cover and monthly premium shown in the table for your age by 5, and then multiply this value by the number of units you wish to hold. You can hold between 1 and 10 units.

All cover is subject to a minimum amount offered under superannuation law, as described in the table 'Eligibility Rules for insurance cover'. This may apply to you if you select between 1-3 units of Essential Cover.

Monthly insurance fees are non-participating and are inclusive of stamp duty and the insurance administration fee of 15% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Age	Death Cover Sum Insured (\$)	TPD Cover Sum Insured (\$)	Death Only Cover		Death and TPD Cover	
			Male	Female	Male	Female
14-28	70,000	300,000	4.08	2.07	9.47	4.76
29-30	100,000	300,000	8.08	4.31	15.62	10.51
31-32	150,000	300,000	8.08	4.31	15.62	10.51
33-34	200,000	300,000	8.08	4.31	15.62	10.51
35-39	300,000	300,000	19.13	14.55	29.64	26.13
40	285,000	285,000	21.75	16.13	37.88	34.55
41	280,000	280,000	21.87	16.09	37.97	34.45
42	245,000	245,000	21.78	16.06	37.85	34.54
43	220,000	220,000	21.73	16.20	37.93	34.58
44	195,000	195,000	21.89	16.11	38.00	34.49
45	170,000	170,000	17.86	11.45	35.73	29.77
46	145,000	145,000	17.84	11.46	35.68	29.82
47	135,000	135,000	17.82	11.52	35.65	29.82
48	115,000	115,000	17.77	11.46	35.53	29.85
49	110,000	110,000	17.78	11.46	35.57	29.84
50	95,000	95,000	14.33	9.81	33.27	28.75
51	80,000	80,000	14.37	9.78	33.26	28.67
52	75,000	75,000	14.34	9.76	33.27	28.69
53	65,000	65,000	14.37	9.75	33.27	28.66
54	60,000	60,000	14.33	9.75	33.25	28.67
55	60,000	60,000	13.20	8.62	33.25	26.94
56	50,000	50,000	13.20	8.62	33.27	26.94
57	45,000	45,000	13.18	8.61	33.22	26.95
58	40,000	40,000	13.19	8.62	33.22	26.94
59	35,000	35,000	13.17	8.61	33.22	26.94
60	30,000	30,000	10.32	6.87	28.07	21.77



Appendix 1

Age	Death Cover Sum Insured (\$)	TPD Cover Sum Insured (\$)	Death Only Cover		Death and TPD Cover	
			Male	Female	Male	Female
61-62	25,000	25,000	10.33	6.87	28.06	21.78
63-64	20,000	20,000	10.33	6.88	28.07	21.79
65-69	20,000	20,000	12.01	9.75	37.78	30.94
70-74	20,000	-	21.19	18.89	N/A	N/A

**Table 2: Occupation factors**

Occupation Factors		
Occupation Description	Death Only	Death and TPD
Professional	0.90	0.90
White	1.00	1.00
Light Blue	1.21	1.33
Blue	1.46	1.70
Heavy Blue	1.94	2.43
Special Risk	3.64	4.61

**How to calculate the cost**

The monthly cost is the amount shown in Table 1 for your age and gender, multiplied by the occupation factor (if relevant).

**Male professional worker aged 39 with five units of Death and TPD Essential Cover**

Amount = \$300,000 of Death and TPD cover  
 Monthly cost = \$29.64 x 0.9 (the occupational factor for professionals)  
 = \$26.68

**Female Blue Collar worker aged 27 with seven units of Death and TPD Essential Cover**

Amount (5 units) = Death \$70,000 and TPD \$300,000  
 (7 units) = Death \$70,000 x 1.4 (7 ÷ 5) and TPD \$300,000 x 1.4  
 = Death \$98,000 and TPD \$420,000 for 7 units of cover  
 Monthly cost = \$4.76 x 1.4 (7 ÷ 5) x 1.7 (the occupational factor for Blue Collar workers)  
 = \$11.33

## Appendix 1

### Tailored Cover Death and TPD tables

Unless you pay a fixed weekly amount, to estimate the monthly cost of your Tailored Cover:

- find the rate based on your age and gender from Table 1, and
- if you are not a white collar worker, find the occupational factor applicable to you from Table 2, and
- divide this amount by 12 to get the monthly cost. Table 3 has some sample sum insured calculations that may apply to a fixed weekly amount.

**Table 1: Premium rates**

Annual insurance fees for every \$1,000 sum insured. Rates are non-participating and are inclusive of stamp duty and the insurance administration fee of 15% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Different fees may apply where agreed between your Employer and us. Please contact us if you would like a quote.

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
14	0.87	0.04	0.39	0.04
15	0.87	0.04	0.39	0.04
16	1.04	0.07	0.45	0.05
17	1.16	0.12	0.49	0.05
18	1.18	0.14	0.49	0.06
19	1.12	0.16	0.46	0.09
20	1.05	0.16	0.45	0.07
21	0.99	0.18	0.39	0.11
22	0.93	0.19	0.39	0.11
23	0.87	0.20	0.36	0.11
24	0.82	0.21	0.33	0.11
25	0.78	0.22	0.32	0.11
26	0.73	0.22	0.28	0.13
27	0.71	0.25	0.32	0.14

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
28	0.71	0.27	0.32	0.15
29	0.68	0.27	0.33	0.18
30	0.68	0.28	0.35	0.18
31	0.66	0.32	0.36	0.22
32	0.68	0.35	0.39	0.27
33	0.71	0.38	0.42	0.32
34	0.72	0.40	0.46	0.36
35	0.73	0.44	0.52	0.40
36	0.78	0.49	0.56	0.49
37	0.82	0.53	0.62	0.56
38	0.87	0.62	0.66	0.68
39	0.93	0.72	0.73	0.79
40	1.01	0.79	0.79	0.89
41	1.06	0.92	0.86	1.04
42	1.15	1.04	0.89	1.14
43	1.26	1.18	0.89	1.27
44	1.35	1.35	0.93	1.36
45	1.48	1.54	0.96	1.55
46	1.59	1.74	1.04	1.72
47	1.72	2.01	1.09	1.98
48	1.86	2.27	1.16	2.26
49	2.02	2.56	1.27	2.62
50	2.18	2.92	1.40	3.00
51	2.34	3.32	1.54	3.39
52	2.54	3.72	1.67	3.79
53	2.71	4.22	1.81	4.21
54	2.92	4.66	1.98	4.56
55	3.14	5.12	2.16	4.98

Appendix 1

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
56	3.40	5.69	2.33	5.38
57	3.68	6.35	2.51	5.80
58	4.02	7.11	2.69	6.22
59	4.38	7.94	2.91	6.69
60	4.76	8.87	3.14	7.26
61	5.15	9.87	3.42	7.95
62	5.54	10.96	3.80	8.80
63	5.96	12.15	4.24	9.80
64	6.41	13.48	4.71	10.89
65	6.85	14.95	5.21	12.13
66	7.34	16.53	5.75	13.47
67	7.82	18.27	6.32	14.93
68	8.33	20.13	6.93	16.51
69	8.85	22.13	7.58	18.19
70	9.89	N/A	8.62	N/A
71	11.09	N/A	9.82	N/A
72	12.44	N/A	11.20	N/A
73	13.91	N/A	12.77	N/A
74	15.58	N/A	14.57	N/A

Table 2: Occupation factors

Occupation Factors		
Occupation Description	Death Only	Death and TPD
Professional	0.90	0.90
White	1.00	1.00
Light Blue	1.21	1.33
Blue	1.46	1.70
Heavy Blue	1.94	2.43
Special Risk	3.64	4.61

**How to calculate the cost**

The annual cost is the amount of cover, divided by 1,000, multiplied by the rate factor and any occupation factor (if relevant). To get a monthly amount, divide by 12.

**Male office manager (White Collar), age 34, with \$200,000 Death and TPD cover<sup>1</sup>**

Amount = \$200,000 of Death and TPD cover

Monthly cost = Death ( $\$134,000 \div 1,000$ ) x  $\$0.72 \div 12 = \$8.04$   
 = TPD ( $\$200,000^1 \div 1,000$ ) x  $\$0.40 \div 12 = \$6.67$   
 =  $(\$8.04 + \$6.67)$  Death and TPD monthly cost of \$14.71

**Female hairdresser (Light Blue collar), age 45, with \$300,000 Death and TPD cover**

Amount = \$300,000 of Death and TPD cover

Monthly cost = Death ( $\$300,000 \div 1,000$ ) x  $\$0.96 \times 1.33 \div 12 = \$31.92$   
 = TPD ( $\$300,000 \div 1,000$ ) x  $\$1.55 \times 1.33 \div 12 = \$51.54$   
 =  $(\$31.92 + \$51.54)$  Death and TPD monthly cost of \$83.46

<sup>1</sup> As this member is under the age of 35 his Death cover is reduced to 67% of formula cover by the Scaling Tailored Death Cover design.

Appendix 1

**Table 3: Fixed Weekly Amount**

The table below shows an example of the amount of cover for a premium of \$2.70 per week, including any insurance administration fees.

Different fees may apply where agreed between your Employer and us. If you are paying a different \$ per week amount to \$2.70, please contact us if you want an estimate of the sum insured.

For other occupation types the sum insured is the amount from the table divided by the occupation factor loading in Table 2.

Age	Male, White collar		Female, White collar	
	Death Only	Death & TPD	Death Only	Death & TPD
14	\$161,157	\$155,468	\$357,190	\$330,390
15	\$161,157	\$155,468	\$357,190	\$330,390
16	\$136,245	\$127,062	\$314,624	\$287,282
17	\$120,142	\$109,223	\$287,282	\$264,254
18	\$119,063	\$106,570	\$287,282	\$254,125
19	\$125,856	\$109,223	\$307,332	\$254,125
20	\$133,487	\$114,924	\$314,624	\$269,749
21	\$142,102	\$120,130	\$357,190	\$281,190
22	\$150,185	\$124,673	\$357,190	\$281,190
23	\$161,157	\$130,852	\$388,720	\$300,294
24	\$171,634	\$136,229	\$426,356	\$322,358
25	\$181,033	\$140,595	\$440,521	\$330,390
26	\$191,521	\$146,822	\$489,487	\$338,833
27	\$200,230	\$148,503	\$440,521	\$307,411
28	\$200,230	\$145,214	\$440,521	\$300,294
29	\$206,501	\$146,822	\$426,356	\$275,351

Age	Male, White collar		Female, White collar	
	Death Only	Death & TPD	Death Only	Death & TPD
30	\$206,501	\$145,214	\$400,460	\$264,254
31	\$213,140	\$143,641	\$388,720	\$240,308
32	\$206,501	\$136,229	\$357,190	\$213,178
33	\$200,230	\$130,852	\$330,390	\$188,765
34	\$194,360	\$124,673	\$307,332	\$171,609
35	\$191,521	\$120,130	\$269,688	\$151,906
36	\$181,033	\$111,053	\$249,346	\$132,156
37	\$171,634	\$104,061	\$223,981	\$117,992
38	\$161,157	\$93,730	\$213,140	\$104,884
39	\$150,185	\$84,720	\$191,521	\$92,423
40	\$139,104	\$78,203	\$178,595	\$83,640
41	\$132,156	\$71,051	\$163,162	\$74,242
42	\$121,240	\$64,153	\$157,333	\$69,189
43	\$112,001	\$57,712	\$157,333	\$64,780
44	\$104,061	\$52,030	\$150,185	\$60,899
45	\$95,074	\$46,532	\$145,232	\$55,760
46	\$88,693	\$42,222	\$136,245	\$51,025
47	\$81,576	\$37,650	\$128,306	\$45,730
48	\$75,515	\$33,974	\$120,142	\$40,916
49	\$69,193	\$30,591	\$110,130	\$36,010
50	\$64,465	\$27,533	\$100,115	\$31,922
51	\$60,071	\$24,841	\$91,139	\$28,481

Appendix 1

Age	Male, White collar		Female, White collar	
	Death Only	Death & TPD	Death Only	Death & TPD
52	\$55,295	\$22,438	\$84,176	\$25,711
53	\$51,825	\$20,238	\$77,286	\$23,308
54	\$48,056	\$18,509	\$71,051	\$21,454
55	\$44,647	\$16,987	\$64,783	\$19,666
56	\$41,299	\$15,439	\$60,344	\$18,228
57	\$38,085	\$13,985	\$55,998	\$16,900
58	\$34,869	\$12,610	\$52,030	\$15,733
59	\$32,076	\$11,393	\$48,233	\$14,619
60	\$29,499	\$10,301	\$44,647	\$13,499
61	\$27,248	\$9,346	\$41,042	\$12,339
62	\$25,317	\$8,504	\$36,916	\$11,143
63	\$23,515	\$7,747	\$33,122	\$10,004
64	\$21,880	\$7,056	\$29,832	\$9,002
65	\$20,489	\$6,440	\$26,916	\$8,093
66	\$19,125	\$5,881	\$24,428	\$7,306
67	\$17,956	\$5,381	\$22,211	\$6,608
68	\$16,857	\$4,933	\$20,269	\$5,991
69	\$15,865	\$4,532	\$18,535	\$5,450
70	\$14,195	\$0	\$16,275	\$0
71	\$12,659	\$0	\$14,287	\$0
72	\$11,295	\$0	\$12,539	\$0
73	\$10,096	\$0	\$10,995	\$0

Age	Male, White collar		Female, White collar	
	Death Only	Death & TPD	Death Only	Death & TPD
74	\$9,015	\$0	\$9,639	\$0

## Appendix 1

### Salary Continuance Insurance (SCI) tables

To estimate the monthly cost of your SCI Cover:

- find the rate based on your current age and gender from Table 1, and
- if you are not a White Collar worker, find the occupation factor applicable to you from Table 2, and
- find the number that applies to you from Table 3.

**Table 1: Premium rates**

Annual fees per every \$1,000 sum insured. Rates are non-participating and are inclusive of stamp duty and the insurance administration fee of 10% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Different fees may apply where agreed between your Employer and us. Please contact us if you would like a quote.

Age	2 Year Benefit Period		5 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female	Male	Female
14	30.03	45.05	54.82	87.41	54.27	84.17
15	30.03	45.05	54.82	87.41	54.27	84.17
16	30.03	45.05	54.82	87.41	54.27	84.17
17	30.03	45.05	54.82	87.41	54.28	84.19
18	30.03	45.05	54.82	87.41	54.29	84.20
19	30.03	45.05	54.82	87.41	54.30	84.22
20	31.04	45.05	56.30	87.41	54.31	84.24
21	31.04	45.05	56.30	90.38	50.44	79.08
22	32.04	46.05	56.30	91.87	49.16	75.21
23	32.04	47.05	59.27	93.34	47.88	73.93
24	32.04	47.05	60.74	94.82	45.30	71.34
25	32.04	46.05	56.30	91.87	45.31	70.07
26	31.04	45.05	56.30	91.87	45.32	70.09
27	31.04	45.05	56.30	90.38	45.33	70.11
28	31.04	45.05	56.30	91.87	47.94	71.42

Age	2 Year Benefit Period		5 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female	Male	Female
29	32.04	46.05	59.27	93.34	47.96	74.04
30	32.04	47.05	62.23	97.79	49.26	77.98
31	33.04	48.05	63.71	99.27	54.46	81.90
32	34.04	50.06	66.67	103.71	55.77	85.83
33	36.04	52.06	68.15	109.63	59.68	91.07
34	37.05	54.06	72.60	115.55	63.60	96.30
35	39.05	57.06	78.52	122.97	68.82	104.15
36	41.05	60.06	82.97	131.85	74.04	114.63
37	43.05	63.07	87.41	139.27	79.28	123.81
38	46.05	67.08	94.82	149.63	87.11	136.91
39	48.05	71.08	99.27	160.00	96.27	150.03
40	52.06	76.08	108.15	173.33	105.42	165.79
41	55.06	80.09	117.04	186.68	118.51	181.56
42	58.06	86.09	125.92	201.49	130.32	203.92
43	63.07	92.11	136.31	217.78	146.05	228.93
44	67.08	98.11	148.15	234.08	165.73	255.31
45	71.08	104.11	158.52	254.82	184.15	285.69
46	76.08	112.12	173.33	275.56	206.54	320.06
47	81.09	120.13	186.68	297.77	231.62	361.13
48	87.09	129.14	202.96	325.93	260.70	406.28
49	94.11	138.15	220.74	352.59	293.81	454.23
50	101.11	148.16	240.01	383.71	328.37	510.31
51	109.12	160.18	262.22	416.30	368.35	574.59
52	117.13	172.19	282.96	453.34	412.48	641.89
53	127.14	186.20	309.63	493.33	460.84	716.28
54	136.15	200.22	337.77	537.77	512.18	797.93
55	148.16	217.24	365.93	586.67	567.98	885.71
56	160.18	235.25	400.00	638.52	630.36	978.05

## Appendix 1

Age	2 Year Benefit Period		5 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female	Male	Female
57	174.19	255.28	437.03	697.77	690.15	1075.18
58	189.21	277.30	477.03	761.47	749.06	1166.95
59	205.22	301.32	521.47	834.07	802.46	1250.43
60	223.24	327.35	575.88	923.75	844.56	1317.66
61	243.27	357.38	566.58	908.82	869.32	1349.75
62	218.24	320.34	441.61	707.83	853.07	1326.38
63	167.18	246.27	321.97	516.93	733.54	1138.22
64	117.13	172.19	262.01	422.23	323.74	502.29

**Table 2: Occupation factors**

Occupation description	SCI Occupation factor
Professional	0.90
White Collar	1.00
Light Blue Collar	1.31
Blue Collar	1.70
Heavy Blue Collar	2.43
Special Risk	4.85

**Table 3: Waiting period factors**

	2 year benefit period	5 year benefit period	To age 65 benefit period - male	To age 65 benefit period - female
30 days	1.00	1.00	1.926	2.687
60 days	0.70	0.698	1.439	1.751
90 days	0.385	0.604	1.00	1.00

### How to calculate the cost

The annual cost is the amount of cover, multiplied by the rate factor and any occupation or waiting period factor. To get a monthly amount, divide by 12.

#### Male electrician (Blue Collar), age 40, earning \$85,000 per year 2 year SCI with a 30 day waiting period

Monthly insured amount =  $(\$85,000 \times 75\%) \div 12 = \$5,312.50$  per month

Monthly cost =  $(\$5,312.50 \div 1,000) \times \$52.06 \times 1.7 \times 1.00 \div 12$   
= SCI monthly cost of \$39.18

#### Female accountant (Professional), age 50, earning \$250,000 per year 2 year SCI with a 60 day waiting period

Monthly insured amount =  $(\$250,000 \times 75\%) \div 12 = \$15,625$  per month<sup>1</sup>, reduced to \$12,000 per month

Monthly cost =  $(\$12,000 \div 1,000) \times \$148.16 \times 0.9 \times 0.7 \div 12$   
= SCI monthly cost of \$93.34

<sup>1</sup> In this example she works for a plan with an automatic acceptance limit of \$12,000 for SCI, so her monthly insured amount is restricted to \$12,000. She can apply to increase this to cover 75% of her salary by completing and sending an application form.

## Appendix 2

**Please Note:** Your Welcome Pack lets you know if the insurance information in this Appendix applies to you.

If your Welcome pack does not say the information in Appendix 2 applies to you, you should refer to Appendix 1 instead.

**Need Assistance:** Your Welcome Pack is available in the Document Library of your online account. You can also call us on 132 135 or contact us anytime at [bt.com.au/contact-us](http://bt.com.au/contact-us).

### How to estimate the cost of your insurance

The following section outlines the tables which are used to calculate your insurance fees. Some Employer plans may have negotiated different insurance fees.

**Please note:** Fees are payable monthly in advance, are non-participating and inclusive of stamp duty.

#### Occupation classifications

Your occupation is one of the factors that determines the cost of your cover. To find out how your occupation is classified, refer to the descriptions in the following table or to the full occupation listing online at [bt.com.au/btsuper](http://bt.com.au/btsuper).

Your occupation classification that your Employer has advised to us is recorded in your Welcome Pack and can be viewed by logging in to your BT Super account online.

If you change occupations, you should let us know as this affects the cost of your cover.

Occupation category	Description
<b>Professionals</b>	University degree qualified white collar professional occupations specified in the BT Super Occupation Guide. University degree qualified white collar professionals, with no manual duties and earning an average of at least \$100,000 pa over the last three years. White collar office professionals with no degree, no manual duties and earning an average of at least \$125,000 pa over the last three years. Excludes medical, dental and legal professionals.
<b>White Collar</b>	Managers, Office Workers & Sales Executives Occupations that are predominantly office based with no manual work. It also includes doctors and lawyers.

Occupation category	Description
<b>Light Blue Collar</b>	Retail Sales – Indoor Sales related occupations which are performed in the office/indoors for at least 90% of the time. Examples includes shop assistant, waiter and hairdresser.
	Sales – Outdoors Occupations where more than 10% of the time is spent on the road or out of the office. Example: sales representative.
	Supervising manual workers Supervisors who spend more than 10% of their work time outside of the office. Examples include foreman, geologist and engineer.
<b>Blue Collar</b>	Trade Qualified – Light to moderate level of manual work Occupations which are trade qualified and include light manual duties. Examples include carpenter, electrician, mechanic, bookbinder, spray painter, panel beater, plumber and local bus driver.
<b>Heavy Blue Collar</b>	Qualified Manual Work Manual occupations which require qualifications. Examples include painter, zookeeper and metalworker.
	Operators & Drivers – Plant & Machinery Mainly factory-based workers. Examples include forklift driver, machine operator and plant operator.
	Unqualified Trades & Heavy Manual Workers Mainly heavy manual, as well as some uncertified occupations. Examples include builder's labourer, vehicle detailer, storeman and blacksmith.
<b>Special Risk</b>	Special Risk Occupations Occupations exposed to high risk accidents, are specialist licensed, or are hazardous in nature. Examples include pilot, actor, miner, seafarer and process worker.



## Appendix 2

### How do you estimate your insurance fees?

The rate tables in this Guide give an indication of the fees that may be payable in respect of each applicable type of cover. You should note, however, that these rates are indicative only. The precise rate payable in your particular case may vary depending on some or all of the following:

- your gender
- your age
- your occupation
- number of days in the month
- any underwriting requirements (which may take into account the state of your present health, and any other relevant factors), and
- any discounts or loadings that may apply to your Employer plan.

### Essential Cover Death and TPD tables

To estimate the monthly cost of your Essential Cover:

- find your age and gender in Table 1, and
- if you are not a White Collar worker, find the occupational factor applicable to you from Table 2.

#### Table 1: Essential Cover

The table shows the monthly insurance fee for white collar workers with 5 units of Essential Cover. If you want to understand the amount of cover and monthly premium that would apply for a different number of units, divide the amount of cover and monthly premium shown in the table for your age by 5, and then multiply this value by the number of units you wish to hold. You can hold between 1 and 10 units.

All cover is subject to a minimum amount offered under superannuation law, as described in the table 'Eligibility Rules for insurance cover'. This may apply to you if you select between 1-3 units of Essential Cover.

The monthly insurance fee are non-participating and are inclusive of stamp duty and the insurance administration fee of 15% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Age	Death Cover Sum Insured (\$)	TPD Cover Sum Insured (\$)	Death Only Cover		Death and TPD Cover	
			Male	Female	Male	Female
14-28	70,000	300,000	4.08	2.07	9.47	4.76
29-30	100,000	300,000	8.08	4.31	15.62	10.51
31-32	150,000	300,000	8.08	4.31	15.62	10.51
33-34	200,000	300,000	8.08	4.31	15.62	10.51
35-39	300,000	300,000	19.13	14.55	29.64	26.13
40	285,000	285,000	21.75	16.13	37.88	34.55
41	280,000	280,000	21.87	16.09	37.97	34.45
42	245,000	245,000	21.78	16.06	37.85	34.54
43	220,000	220,000	21.73	16.20	37.93	34.58
44	195,000	195,000	21.89	16.11	38.00	34.49
45	170,000	170,000	17.86	11.45	35.73	29.77
46	145,000	145,000	17.84	11.46	35.68	29.82
47	135,000	135,000	17.82	11.52	35.65	29.82
48	115,000	115,000	17.77	11.46	35.53	29.85
49	110,000	110,000	17.78	11.46	35.57	29.84
50	95,000	95,000	14.33	9.81	33.27	28.75
51	80,000	80,000	14.37	9.78	33.26	28.67
52	75,000	75,000	14.34	9.76	33.27	28.69
53	65,000	65,000	14.37	9.75	33.27	28.66
54	60,000	60,000	14.33	9.75	33.25	28.67
55	60,000	60,000	13.20	8.62	33.25	26.94
56	50,000	50,000	13.20	8.62	33.27	26.94
57	45,000	45,000	13.18	8.61	33.22	26.95
58	40,000	40,000	13.19	8.62	33.22	26.94
59	35,000	35,000	13.17	8.61	33.22	26.94
60	30,000	30,000	10.32	6.87	28.07	21.77

Appendix 2

Age	Death Cover Sum Insured (\$)	TPD Cover Sum Insured (\$)	Death Only Cover		Death and TPD Cover	
			Male	Female	Male	Female
61-62	25,000	25,000	10.33	6.87	28.06	21.78
63-64	20,000	20,000	10.33	6.88	28.07	21.79
65-69	20,000	20,000	12.01	9.75	37.78	30.94
70-74	20,000	-	21.19	18.89	N/A	N/A

**Table 2: Occupation factors**

Occupation Factors		
Occupation Description	Death Only	Death and TPD
Professional	0.90	0.90
White	1.00	1.00
Light Blue	1.21	1.33
Blue	1.46	1.70
Heavy Blue	1.94	2.43
Special Risk	3.64	4.61

**How to calculate the cost**

The monthly cost is the amount shown in Table 1 for your age and gender, multiplied by the occupation factor (if relevant).

**Male professional worker aged 39 with five units of Death and TPD Essential Cover**

Amount = \$300,000 of Death and TPD cover  
 Monthly cost = \$29.64 x 0.9 (the occupational factor for professionals)  
 = \$26.68

**Female Blue Collar worker aged 27 with seven units of Death and TPD Essential Cover**

Amount (5 units) = Death \$70,000 and TPD \$300,000  
 (7 units) = Death \$70,000 x 1.4 (7 ÷ 5) and TPD \$300,000 x 1.4  
 = Death \$98,000 and TPD \$420,000 for 7 units of cover  
 Monthly cost = \$4.76 x 1.4 (7 ÷ 5) x 1.7 (the occupational factor for Blue Collar workers)  
 = \$11.33

## Appendix 2

### Tailored Cover Death and TPD tables

Unless you pay a fixed weekly amount, to estimate the monthly cost of your Tailored Cover:

- find the rate based on your age and gender from Table 1, and
- if you are not a white collar worker, find the occupational factor applicable to you from Table 2, and
- divide this amount by 12 to get the monthly cost.

**Table 1: Premium rates**

Annual insurance fees for every \$1,000 sum insured. Rates are non-participating and are inclusive of stamp duty and the insurance administration fee of 15% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Different fees may apply where agreed between your Employer and us. Please contact us if you would like a quote.

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
14	1.48	0.06	0.66	0.06
15	1.48	0.06	0.66	0.06
16	1.76	0.12	0.76	0.08
17	1.98	0.20	0.84	0.08
18	2.00	0.24	0.84	0.10
19	1.90	0.28	0.78	0.16
20	1.78	0.28	0.76	0.12
21	1.68	0.30	0.66	0.18
22	1.58	0.32	0.66	0.18
23	1.48	0.34	0.62	0.18
24	1.40	0.36	0.56	0.18
25	1.32	0.38	0.54	0.18
26	1.24	0.38	0.48	0.22
27	1.20	0.42	0.54	0.24
28	1.20	0.46	0.54	0.26

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
29	1.16	0.46	0.56	0.30
30	1.16	0.48	0.60	0.30
31	1.12	0.54	0.62	0.38
32	1.16	0.60	0.66	0.46
33	1.20	0.64	0.72	0.54
34	1.22	0.68	0.78	0.62
35	1.24	0.74	0.88	0.68
36	1.32	0.84	0.96	0.84
37	1.40	0.90	1.06	0.96
38	1.48	1.06	1.12	1.16
39	1.58	1.22	1.24	1.34
40	1.72	1.34	1.34	1.52
41	1.80	1.56	1.46	1.76
42	1.96	1.76	1.52	1.94
43	2.14	2.00	1.52	2.16
44	2.30	2.30	1.58	2.32
45	2.52	2.62	1.64	2.64
46	2.70	2.96	1.76	2.92
47	2.92	3.42	1.86	3.36
48	3.16	3.86	1.98	3.84
49	3.44	4.36	2.16	4.46
50	3.70	4.96	2.38	5.10
51	3.98	5.64	2.62	5.76
52	4.32	6.32	2.84	6.44
53	4.60	7.18	3.08	7.16
54	4.96	7.92	3.36	7.76
55	5.34	8.70	3.68	8.46
56	5.78	9.67	3.96	9.13

## Appendix 2

Age	Male, White Collar		Female, White Collar	
	Death	TPD	Death	TPD
57	6.26	10.79	4.26	9.85
58	6.84	12.07	4.58	10.57
59	7.44	13.49	4.94	11.37
60	8.10	15.07	5.34	12.33
61	8.76	16.77	5.82	13.51
62	9.41	18.63	6.46	14.95
63	10.13	20.65	7.20	16.65
64	10.89	22.91	8.00	18.51
65	11.63	25.41	8.86	20.61
66	12.47	28.08	9.77	22.89
67	13.29	31.04	10.73	25.37
68	14.15	34.20	11.77	28.04
69	15.03	37.60	12.87	30.90
70	16.81	N/A	14.65	N/A
71	18.85	N/A	16.69	N/A
72	21.13	N/A	19.03	N/A
73	23.63	N/A	21.69	N/A
74	26.47	N/A	24.75	N/A

**Table 2: Occupation factors**

Occupation Factors		
Occupation Description	Death Only	Death and TPD
Professional	0.90	0.90
White	1.00	1.00
Light Blue	1.21	1.33
Blue	1.46	1.70
Heavy Blue	1.94	2.43
Special Risk	3.64	4.61

### How to calculate the cost

The annual cost is the amount of cover, divided by 1,000, multiplied by the rate factor and any occupation factor (if relevant). To get a monthly amount, divide by 12.

#### Male office manager (White Collar), age 34, with \$200,000 Death and TPD cover<sup>1</sup>

Amount = \$200,000 of Death and TPD cover  
 Monthly cost = Death (\$134,000 ÷ 1,000) x \$1.22 ÷ 12 = \$13.62  
 = TPD (\$200,000<sup>1</sup> ÷ 1,000) x \$0.68 ÷ 12 = \$11.33  
 = (\$13.62+ \$11.33) Death and TPD monthly cost of \$24.95

#### Female hairdresser (Light Blue collar), age 45, with \$300,000 Death and TPD cover

Amount = \$300,000 of Death and TPD cover  
 Monthly cost = Death (\$300,000 ÷ 1,000) x \$1.64 x 1.33 ÷ 12 = \$54.53  
 = TPD (\$300,000 ÷ 1,000) x \$2.64 x 1.33 ÷ 12 = \$87.78  
 = (\$54.53 + \$87.78) Death and TPD monthly cost of \$142.31.

<sup>1</sup> As this member is under the age of 35 his Death cover is reduced to 67% of formula cover by the Scaling Tailored Death Cover design.

## Appendix 2

### How to calculate the sum insured

The sum insured is the annual premium divided by the premium rate multiplied by 1,000 and then divided by the relevant occupation factor.

#### Female office manager (White Collar), age 40, paying \$40 per month for Death and TPD cover

$$\text{Annual Premium} = 12 * \$40 = \$480$$

$$\text{Premium Rate for Death and TPD Cover} = \$1.34 + \$1.52 = \$2.86$$

$$\begin{aligned} \text{Sum Insured} &= \$480 / \$2.86 * 1000 / 1 \\ &= \$167,832 \end{aligned}$$

#### Male hairdresser (Light Blue collar), age 37, paying \$30 per month for Death only cover

$$\text{Annual Premium} = 12 * \$30 = 360$$

$$\text{Premium Rate for Death Only Cover} = \$1.40$$

$$\begin{aligned} \text{Sum Insured} &= \$360 / \$1.40 * 1000 / 1.21 \\ &= \$212,515 \end{aligned}$$

## Appendix 2

### Salary Continuance Insurance (SCI) tables

To estimate the monthly cost of your SCI Cover:

- find the rate based on your current age and gender from Table 1, and
- if you are not a White Collar worker, find the occupation factor applicable to you from Table 2, and
- find the number that applies to you from Table 3.

**Table 1: Premium rates**

Annual fees per every \$1,000 sum insured. Rates are non-participating and inclusive of the insurance administration fee of 10% inclusive of GST. Please refer to the BT Super Guide for additional information on the fees and cost that apply to your insurance cover.

Different fees may apply where agreed between your employer and us. Please contact us if you want a quote.

Age	2 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female
14	26.43	39.65	89.65	139.04
15	26.43	39.65	89.65	139.04
16	26.43	39.65	89.65	139.04
17	26.43	39.65	89.67	139.08
18	26.43	39.65	89.68	139.10
19	26.43	39.65	89.70	139.13
20	27.32	39.65	89.72	139.17
21	27.32	39.65	83.33	130.64
22	28.20	40.53	81.20	124.25
23	28.20	41.41	79.09	122.14
24	28.20	41.41	74.83	117.86
25	28.20	40.53	74.85	115.75

Age	2 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female
26	27.32	39.65	74.87	115.79
27	27.32	39.65	74.89	115.82
28	27.32	39.65	79.20	117.99
29	28.20	40.53	79.22	122.32
30	28.20	41.41	81.37	128.82
31	29.08	42.29	89.96	135.30
32	29.96	44.05	92.13	141.80
33	31.72	45.81	98.59	150.44
34	32.60	47.57	105.07	159.09
35	34.36	50.21	113.69	172.06
36	36.12	52.86	122.32	189.37
37	37.88	55.51	130.97	204.53
38	40.53	59.03	143.91	226.17
39	42.29	62.55	159.03	247.85
40	45.81	66.95	174.16	273.88
41	48.45	70.48	195.78	299.95
42	51.09	75.76	215.29	336.88
43	55.51	81.05	241.28	378.19
44	59.03	86.34	273.79	421.77
45	62.55	91.62	304.22	471.95
46	66.95	98.67	341.21	528.74
47	71.36	105.71	382.64	596.59

Appendix 2

Age	2 Year Benefit Period		To Age 65 Benefit Period	
	Male	Female	Male	Female
48	76.64	113.65	430.67	671.18
49	82.81	121.57	485.37	750.39
50	88.98	130.38	542.47	843.03
51	96.02	140.95	608.52	949.23
52	103.07	151.52	681.42	1060.41
53	111.88	163.86	761.31	1183.30
54	119.81	176.19	846.13	1318.17
55	130.38	191.17	938.31	1463.20
56	140.95	207.02	1041.36	1615.73
57	153.28	224.64	1140.13	1776.19
58	166.50	244.03	1237.45	1927.81
59	180.59	265.16	1325.66	2065.71
60	196.45	288.07	1395.21	2176.78
61	214.07	314.50	1436.12	2229.79
62	192.05	281.90	1409.27	2191.17
63	147.12	216.72	1211.80	1880.34
64	103.07	151.52	534.82	829.79

**Table 2: Occupation factors**

Occupation description	SCI Occupation factor
Professional	0.90
White Collar	1.00
Light Blue Collar	1.31
Blue Collar	1.70

Occupation description	SCI Occupation factor
Heavy Blue Collar	2.43
Special Risk	4.85

**Table 3: Waiting period factors**

	2 year benefit period	To age 65 benefit period - male	To age 65 benefit period - female
30 days	1.00	1.926	2.687
60 days	0.70	1.439	1.751
90 days	0.385	1.00	1.00

**How to calculate the cost**

The annual cost is the amount of cover, multiplied by the rate factor and any occupation or waiting period factor. To get a monthly amount, divide by 12.

**Male electrician (Blue Collar), age 40, earning \$85,000 per year  
2 year SCI with a 30 day waiting period**

Monthly insured amount =  $(\$85,000 \times 75\%) \div 12 = \$5,312.50$  per month  
 Monthly cost =  $(\$5,312.50 \div 1,000) \times \$45.81 \times 1.7 \times 1.00 \div 12$   
 = SCI monthly cost of \$34.48

**Female accountant (Professional), age 50, earning \$250,000 per year  
2 year SCI with a 60 day waiting period**

Monthly insured amount =  $(\$250,000 \times 75\%) \div 12 = \$15,625$  per month<sup>1</sup>, reduced to \$12,000 per month  
 Monthly cost =  $(\$12,000 \div 1,000) \times \$130.38 \times 0.9 \times 0.7 \div 12$   
 = SCI monthly cost of \$82.14

<sup>1</sup> In this example she works for a plan with an automatic acceptance limit of \$12,000 for SCI, so her monthly insured amount is restricted to \$12,000. She can apply to increase this to cover 75% of her salary by completing and sending an application form.



For more information

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