



Integra Super

OnePath Life Limited

Insurance Guide

27 February 2012

Integra Super

Entity details in this Insurance Guide

Name of legal entity	Registered numbers	Abbreviated terms used throughout this Guide
OnePath MasterFund	ABN 53 789 980 697 RSE R1001525 SFN 2929 169 44	Fund
OnePath Custodians Pty Limited	ABN 12 008 508 496 AFSL 238346 RSE L0000673	OnePath Custodians, Trustee, us, we, our
OnePath Life Limited	ABN 33 009 657 176 AFSL 238341	OnePath Life, Insurer
Australia and New Zealand Banking Group Limited	ABN 11 005 357 522 AFSL 234527	ANZ

Important information

When an employer joins Integra Super their nominated employees become members of the Fund. OnePath Custodians is the trustee of the Fund and the issuer of this Guide.

The issuer is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the *Banking Act 1959* (Cth). Although the issuer of this product is owned by ANZ, it is not a Bank. Except as described in this Guide, an investment in Integra Super is not a deposit or other liability of ANZ or its related group companies and none of them stands behind or guarantees the issuer or the capital or performance of the investment. An investment in Integra Super is subject to investment risk, including possible repayment delays and loss of income and principal invested.

The information provided in this Guide is of a general nature and has been prepared without taking into account your objectives, financial situation or needs. Before acting on the advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the PDS for Integra Super before making any decision about whether to acquire, or continue to hold, the product. You can obtain a copy of the PDS by contacting Customer Services on 133 665.

The Fund is governed by a trust deed (Trust Deed). Together with superannuation law, the Fund's Trust Deed sets out the rules and procedures under which the Fund operates and the Trustee's duties and obligations. If there is any inconsistency between the Trust Deed and the PDS or this Guide, the terms of the Trust Deed prevail. A copy of the Trust Deed is available from the issuer free of charge.

The Trustee invests all contributions in a master life policy issued by OnePath Life which then invests in selected investment funds. The master life policy is governed by the *Life Insurance Act 1995* and is a contract between the Trustee and OnePath Life. OnePath Life is required to conduct its business in accordance with the law and give priority to the interests of policy holders, invest all of the assets it receives

from the Trustee in statutory funds approved by the Australian Prudential Regulation Authority (APRA) and comply with the prescribed capital and solvency standards.

OnePath Life is also the administrator of the Fund.

Insurance cover within Integra Super is provided by OnePath Life Limited under group policies issued to the Trustee. The Trustee reserves the right to change insurer, or vary the benefits or premium rates from time to time.

Where OnePath Life imposes loadings or exclusions as a result of the member's health, pastimes or other individual circumstances, OnePath Life will write to the Trustee and provide specific details relating to the member's cover. The Trustee will advise the member where this occurs.

The Trustee is responsible for the contents of this Guide.

A reference to "financial adviser" in this Guide means your financial adviser or the Australian financial service licensee which your adviser represents.

Trustee contact details

OnePath Custodians Pty Limited
ABN 12 008 508 496 AFSL 238346 RSE L0000673

347 Kent Street
Sydney NSW 2000

GPO Box 5306
Sydney NSW 2001

Phone 133 665
Fax 02 9234 6668
Website onepath.com.au/member
Email customer@onepath.com.au

The following information in this document forms part of the Product Disclosure Statement (PDS) dated 27 February 2012 for Integra Super. Its purpose is to give you more information and/or specific terms and conditions referred to in the PDS. You should consider all that information before making a decision about Integra Super.

If you invest in Integra Super, you can access a copy of the PDS, this Insurance Guide and any matter that is applied, adopted or incorporated in the PDS from our website at onepath.com.au. Alternatively, you can request a copy of this information free of charge by contacting Customer Services.

The information provided in this Insurance Guide is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

The insurance cover outlined in this Guide is provided by OnePath Life under group policies issued to the Trustee.

Contents

Section	Page
Insurance in Integra Super	4
What cover is available?	4
Which members are eligible for insurance?	4
How is cover provided in Integra Super?	5
How do members get cover?	8
When does cover start?	10
When does cover cease?	10
How to make a claim	11
What does it cost?	12
Other important items	19
Definitions	23

Super fund ratings

Our products are continually highly recognised for their excellence through the highest industry ratings and awards. These include The Heron Partnership 'Heron 5 Quality Star Rating' 2011/12 and Selecting Super Quality Rating of AAA. For more information visit www.heronpartners.com.au and www.selectingsuper.com.au



Insurance in Integra Super

This Guide details the types of insurance that are available for members through Integra Super. This Guide is applicable to all Employer Sponsored, Family and Personal Members in Integra Super.

No matter what stage the member is at, it makes sense to have a safety net in place. Insurance benefits can help pay the member's debts, get kids through school and cover the cost of any unexpected medical treatment the member may need. In the unfortunate event of the member's death or disablement, insurance can also ensure the member's family's financial future is looked after.

There are several advantages in placing the member's insurance with Integra Super, including:

- premiums are calculated using 'group based rates'; this means that premiums will generally be lower than those available under a retail policy
- insurance under super may be tax-effective and premiums may be tax deductible
- since the premiums are deducted from the member's super account, this does not impact the member's day-to-day cash flow.

The Trustee has appointed OnePath Life (Insurer) to provide the insurance for Integra Super. The insurance is provided under policies of insurance issued to the Trustee. The Trustee may change insurers and/or terms of the insurance cover (including premium rates) from time to time.

In all cases, insurance cover is subject to acceptance and to the terms and conditions of the insurance policies issued by OnePath Life. In the event of any inconsistency between the terms and conditions of the insurance policies and this Guide, the relevant policy terms will prevail.

This Insurance Guide sets out the terms of the Integra Super Policy and is not a legally binding contract of insurance with the Insurer.

When reading this Guide, some expressions (shown in capitals) have a special meaning. This meaning is either explained in context or in the Definitions section on pages 23 and 24.

What cover is available?

A range of insurance options are available. The employer may choose to make any of the following types of cover options available to members:

1. Death Only Cover – provides a lump sum upon death or upon diagnosis of a terminal illness.
2. Death (including terminal illness) and Total and Permanent Disablement (TPD) Cover – provides a lump sum upon death, diagnosis of a terminal illness or becoming totally and permanently disabled.
3. Group Salary Continuance (GSC) Cover – provides a monthly benefit on the Total Disability or Partial Disability of the insured member for the Benefit Period. The benefit payable will generally be 2 years or 'to age 65'. A Waiting Period of 30, 60, 90 or 120 days can apply.

You may be provided with Options 1, 2, or 3 or a combination of Options 1 and 3 or 2 and 3.

Notes:

- TPD cover only is not available.
- TPD cover cannot be greater than the Death cover.

Details of any insurance cover will be shown on the member's Welcome Statement and subsequent Annual Statements.

Which members are eligible for insurance?

A member can become covered for insurance either under the default arrangements in the Integra Super Employer Sponsored Division, or where the employer has selected one or more insurance options. A member must be:

- an Employer Sponsored Member, or
- a Personal Member, or
- a Family Member.

In addition, the member must:

- be aged between 15 and 64 years of age
- be a permanent Australian resident (or eligible for Overseas Cover, refer page 19)
- be permanently residing in Australia (refer page 5 for Non-Australian residents)
- be engaged in an occupation for which cover is available under the policies
- meet specified eligibility criteria established by the employer and agreed with the Insurer and Trustee.

Additionally, for GSC Cover, members must work at least 15 hours per week on a permanent basis (including Contractors and excluding casual members).

Non-Australian residents

Non-Australian residents are eligible for cover whilst they reside in Australia if they are eligible to work in Australia and hold a Visa.

For GSC Cover, benefit payments will end where the member (including Contractors and excluding casual members) is in receipt of benefit payments at the date of departure, or expiration or cancellation of their Visa.

How is cover provided in Integra Super?

All cover in Integra Super is classified as Standard or Tailored Cover. A brief explanation of each is provided below.

Standard Cover

Standard Cover provides Death Only or Death and TPD insurance on a fixed premium basis. Cover reduces as age increases. Fixed premiums vary according to the member's individual occupation.

The default is 2 units of Death and TPD Standard Cover.

Tailored Cover

Tailored Cover allows the employer to design insurance cover to provide Death Only, or Death and TPD, or GSC, or Death Only and GSC, or Death and TPD and GSC Cover.

Employers can select a tailored insurance benefit. Some common designs are:

- a fixed amount of Death Only or Death and TPD Cover
- a multiple of Salary for Death Only or Death and TPD Cover
- 75% of Salary for GSC Cover.

Where applicable these designs will be clearly identified on the member's Integra Super Welcome Statement.

Cover available varies by member profile.

Member profile	Cover available
Employees of participating employers	Standard and/or Tailored Cover.
Personal – former employees of participating employers	Upon transfer any cover from the Employer Sponsored Division is fixed and converted to the Tailored Cover*.
Family Member	Tailored Cover*.

* Benefit design of fixed dollar Death Only or Death and TPD Cover only.

Benefits

When joining the Integra Super Employer Sponsored Division the selection of member benefits are made by the employer when the plan was established with Integra Super.

Note: If a benefit is calculated using the member's Salary, the employer must notify us of all Salary changes as they occur. If we are not notified of a change in Salary and no additional premium has been paid, in the event of a claim we may pay a lower benefit based on the member's Salary that was previously advised or the Salary at the last review date.

Additional Standard Cover

A member may apply within the first 60 days of their membership, for an additional 1 unit of Standard Cover by simply answering 3 questions in the Additional Standard Cover Application form found in the Welcome Kit, subject to meeting any eligibility requirements and the member's total cover not exceeding 3 units of Standard Cover.

Maximum cover limits

The maximum cover limits are measured at member level. This means multiple member accounts will be considered as a single sum insured for claim assessment purposes.

The maximum cover limits*:

- Death cover – unlimited
- TPD cover – \$3 million
- Terminal Illness benefit – \$2.5 million or the member's Death Only cover where it is lesser
- GSC Cover – The lesser of \$30,000 per month or 75% of Pre-Disability Salary.

In the event of a GSC claim, the maximum that can be paid through all accounts in Integra Super is 75% of the member's Pre-Disability Salary. This is because the insurance policy provides for indemnity cover, meaning that the member cannot receive as a monthly benefit more than 75% of the member's Pre-Disability Salary.

* The maximum of 3 units apply for Standard Cover.

Standard Cover – Benefit table for Death Only Cover and Death and TPD Cover

Cover varies by age. Standard Cover allows for a fixed premium. Cover levels are shown below. Premiums are shown on page 13.

Age next birthday	1 unit	2 units (Default)	3 units
16–30	\$100,000	\$200,000	\$300,000
31	\$96,600	\$193,200	\$289,800
32	\$94,500	\$189,000	\$283,500
33	\$92,400	\$184,800	\$277,200
34	\$85,100	\$170,200	\$255,300
35	\$76,800	\$153,600	\$230,400
36	\$71,300	\$142,600	\$213,900
37	\$66,400	\$132,800	\$199,200
38	\$60,700	\$121,400	\$182,100
39	\$55,300	\$110,600	\$165,900
40	\$54,400	\$108,800	\$163,200
41	\$44,700	\$89,400	\$134,100
42	\$39,900	\$79,800	\$119,700
43	\$35,600	\$71,200	\$106,800
44	\$34,100	\$68,200	\$102,300
45	\$34,100	\$68,200	\$102,300
46	\$25,800	\$51,600	\$77,400
47	\$23,200	\$46,400	\$69,600
48	\$20,900	\$41,800	\$62,700
49	\$19,000	\$38,000	\$57,000
50	\$19,000	\$38,000	\$57,000
51	\$14,700	\$29,400	\$44,100
52	\$13,200	\$26,400	\$39,600
53	\$11,900	\$23,800	\$35,700
54	\$11,400	\$22,800	\$34,200
55	\$11,400	\$22,800	\$34,200
56	\$8,900	\$17,800	\$26,700
57	\$8,100	\$16,200	\$24,300
58	\$7,300	\$14,600	\$21,900
59	\$6,700	\$13,400	\$20,100
60	\$6,300	\$12,600	\$18,900
61	\$6,000	\$12,000	\$18,000

Age next birthday	1 unit	2 units (Default)	3 units
62	\$6,000	\$12,000	\$18,000
63	\$6,000	\$12,000	\$18,000
64	\$6,000	\$12,000	\$18,000
65	\$6,000	\$12,000	\$18,000

Death Only Cover and Terminal Illness Benefit

Put simply, Death Only Cover provides a lump sum payment in the unfortunate event of the member's death.

The Death Benefit is the sum insured plus the member's account balance.

A Terminal Illness Benefit will be paid if the member becomes terminally ill as long as:

- the policy is still in force
- the member's cover has not ended, and
- the benefit expiry age for the Death Benefit has not been reached.

A member is regarded as terminally ill when they are diagnosed by two Medical Practitioners (one of whom may be nominated by the Insurer) as having a Terminal Illness and is not expected to live for more than 12 months.

The Terminal Illness Benefit is an advance of the Death Benefit and is the lesser of the member's death sum insured or \$2.5 million. If the insured benefit is greater than \$2.5 million, the balance is paid on the member's death as long as:

- this is before the benefit expiry age for the Death Benefit
- the member's cover has not ended
- premiums continue to be paid for the reduced insured benefit
- the policy is still in force.

TPD Cover

TPD Cover (if it applies) protects the member's lifestyle if they are permanently disabled and unable to work as a result of sickness or injury. Benefits may be used to eliminate debts, pay any ongoing medical expenses, replace lost income and make any necessary modifications to the member's home.

TPD is determined if the member satisfies at least one of TPD Definition Parts (See Definition section on page 24).

The TPD Benefit (if it applies) will be paid if the member is totally and permanently disabled (refer to TPD Definition). They must have first ceased work as a result of the injury or illness giving rise to total and permanent disablement while the policy is in force and before the first to occur of:

- the member's cover ending
- the member becoming terminally ill
- the member reaching the benefit expiry age for TPD cover.

The member will be requested to provide evidence of their disability to enable us to determine whether or not they meet the TPD definition.

For the Insurer to pay a TPD benefit, the member has to qualify under TPD Definition 1 or TPD Definition 2. The TPD definition which applies depends on the nature of the member's disability and whether or not the member was working or on paid or unpaid leave at the time they suffered an injury or illness which leads to their total and permanent disablement.

The Insurer will pay a TPD benefit under TPD Definition 1 if, at the date the member suffers an injury or illness that leads to their total and permanent disablement they were:

- engaged in a gainful occupation, business, profession or employment and had worked for at least 15 hours or more per week averaged over the six months immediately prior to the date of injury or illness; or
- engaged in a gainful occupation, business, profession or employment for less than six months immediately prior to the date of injury or illness, but had worked for at least 15 hours or more per week since the member's TPD cover commenced; or
- on employer approved paid or unpaid leave for 24 months or less but had worked for at least 15 hours per week averaged over the six months immediately prior to the day the member commenced employer approved paid or unpaid leave.

In all other circumstances, the member will be assessed under TPD definition 2.

Group Salary Continuance (GSC) Cover

GSC Cover protects the member's lifestyle, if they are Totally Disabled or Partially Disabled. It provides a monthly benefit which is the lesser of:

- the percentage of Salary nominated by the Employer and agreed to by us and the Insurer divided by 12; and
- 75% of the member's Pre-Disability Salary.

With this benefit type, if the member's Salary changes and we are not advised, when the member makes a claim, the benefit the member is eligible to receive may be less than the amount for which premiums are paid and the amount shown in the member's Welcome Letter or Annual Statement.

GSC Cover (and any changes to GSC Cover) are agreed between the employer, Trustee and the Insurer. Where the employer requests a change in GSC Cover, members can either accept the change or cancel their GSC Cover. The previous GSC Cover cannot be maintained. This restriction only applies to GSC Cover.

Minimum hours requirement

To be eligible for a GSC Benefit, the member must be permanently employed or engaged as a Contractor and have worked in a gainful occupation, business or profession for an average of 15 hours or more per week over a period of six consecutive months in the period immediately prior to the date giving rise to the disablement.

If, at the time of the disablement, the member has been working for their current employer or engaged as a Contractor for less than six months, they will satisfy this minimum hours requirement if they have worked an average of 15 hours or more per week since joining Integra Super and were first eligible for insurance cover.

If the member does not satisfy the minimum number of hours, they will not be eligible for assessment for a GSC Benefit. The premiums paid to the Insurer from the date the GSC Cover ceased will be refunded.

Total Disability Benefit

The monthly benefit will be paid if the member is Totally Disabled for longer than the Waiting Period and while cover is still in force. The monthly benefit starts to accrue from the day after the end of the Waiting Period.

The monthly benefit is payable monthly in arrears and stops at the earliest of:

- the end of either the 'two year' or 'to age 65' Benefit Period, whichever applies
- the member reaching the benefit expiry age
- the member's death
- the member ceasing to be Totally Disabled
- for a member holding a Visa the date the member's Visa expires or is otherwise terminated, or 30 days after the date they leave Australia
- for a Contractor, the date the member's contract expires.

Partial Disability Benefit

The Partial Disability Benefit will be paid if a member is partially disabled. A proportion of the monthly benefit will be paid. The proportion will be calculated as follows:

$$\frac{A - B}{A} \times \text{monthly benefit}$$

Where:

A is the member's Pre-Disability Salary.

B is the greater of the Salary that the member:

- earns for the month that the Partial Disability Benefit is payable
- is capable of earning for the month that the Partial Disability Benefit is payable.

We will calculate the amount the member is capable of earning based on medical advice, which will include the opinion of the member's Medical Practitioner and all other relevant information.

The Partial Disability Benefit begins to accrue from the day after the member is no longer Totally Disabled or after the end of the Waiting Period, whichever is the later.

The Partial Disability Benefit is payable monthly in arrears and stops at the earliest of:

- the end of either the 'two year' or 'to age 65' benefit period, whichever applies
- the member reaching the benefit expiry age
- the member's death
- the member ceasing to be Partially Disabled
- the member earning, or being capable of earning, a monthly Salary equal to or greater than their Pre-Disability Salary
- for a member holding a Visa the date the member's Visa expires or is otherwise terminated, or 30 days after the date they leave Australia
- for a Contractor, the date the member's contract expires.

Features applicable to Total Disability and Partial Disability Benefits

In the Employer Sponsored Division, the benefit period and Waiting Period are selected by the employer and accepted by the Insurer. Should the employer choose to alter it, members will be bound by the nomination or alteration.

The member's Welcome Statement and any subsequent Annual Statements will indicate any GSC Benefit and the Waiting Period applicable. If the member returns to work during the Waiting Period, the Waiting Period starts again, unless the return to work only happens once and is for no more than five consecutive days. In this case, the Insurer will add the number of days worked to the Waiting Period.

Death Benefit

If the member dies while a Total or Partial Disability Benefit is being paid, one additional month's benefit will be paid after the member's death.

Premium waiver

Any premium which falls due while the member is receiving the Total or Partial Disability Benefit will be waived.

Return to work program

Once the Trustee receives notice of an injury or illness which may give rise to a claim for a Total or Partial Disability Benefit, if the Insurer is of the opinion that participation in a return to work program may help the member return to work, some or all of the expenses incurred for the member's participation in that program will be paid. The Insurer will only pay where the Trustee has approved the program expenses.

Recurring disablement

If a member returns to work after a period of disability and suffers the same disability again within six months of that earlier claim ending, the further claim will be regarded as a continuation of the earlier claim, and the Waiting Period will not apply. Both the member's cover and the policy must still be in force. Benefits will be limited to the unexpired portion of the 'two year' or 'to age 65', whichever applies.

How do members get cover?

Depending upon whether the default insurance arrangements apply or if the employer has set up insurance cover for the employer plan and provided the member is eligible for cover, members can obtain cover by:

- receiving the benefit design on joining Integra Super (Employer Sponsored Division only)
- submitting an individual member application
- transfer terms.

Family Members are not automatically provided with insurance and must apply for any insurance cover.

Default Cover

Upon joining their employer's plan, members will automatically receive a default amount of insurance cover of:

- two units of Death Only or Death and Total and Permanent Disablement (TPD) Cover.

Members should check their Welcome Statement to determine whether default insurance cover automatically applies to them or if their employer has nominated an insurance benefit design different to the default cover. The amount of cover provided will also be shown on the Welcome Statement and subsequent Annual Statements.

New Employer Sponsored Members

New employees of participating employers automatically receive their employer benefit design up to the Automatic Acceptance Limit (AAL) provided:

- The employer submits the member details to us and remits an initial contribution within 120 days of their commencement of employment with the participating employer
- the member was At Work on the employer plan's commencement date or the member's date of joining the employer's plan, whichever is relevant
- the member satisfies the eligibility criteria applicable to the employer plan.

Cover under the AAL will commence for a member upon satisfying the factors above.

Please see 'When does cover start' section on page 10.

Automatic Acceptance

When the employer establishes insurance cover for the employer plan, they may have been provided with an AAL. An AAL is the maximum amount of cover available without the member needing to provide health evidence. The level of the AAL will depend on a number of factors, including but not limited to:

- the size of the employer plan
- the type of cover the employer selects.

Cover provided using the member application process is outlined below.

Individual Member Application

Applications can be made by:

- online insurance application, or
- submitting a written individual member application.

Online Insurance application

Integra Super utilises a state of the art online application process. Generally, this means members will not need to complete any paperwork and decisions are made in a reduced time.

To apply for cover:

- go to onepath.com.au/member and login under the 'Customer login' section
- select 'Launch Account Access' from the left-hand navigation
- select 'Transaction options' from the drop down box and click 'Go'.

Clicking on 'Apply for Integra Super insurance online' will begin the insurance application.

Written individual member application

Alternatively applications can be made using the following forms which can be downloaded from the Member Super Centre:

- Short Form Personal Health Statement – for all applications up to \$1 million (Death and TPD only).

- Individual Insurance Transfer Form – for transferring Death Only or Death and TPD cover from another provider up to \$1 million of total cover with Integra Super.
- Full Personal Health Statement – for cover over \$1 million (Death and TPD) and all GSC applications.

These forms clearly specify what levels and types of cover they can be used for.

The member will be required to submit an application for insurance if:

- an AAL does not apply to the employer plan
- the member requires cover in excess of the AAL
- the member requires cover in excess of the amount accepted by the previous insurer and transferred to the Insurer under transfer or takeover terms
- the member's cover stops under the policy
- transfer terms do not apply to the employer plan
- the member requires cover in excess of the employer plan's benefit formula or
- the member joins Integra Super as a Family Member (eligible for Death Only or Death and TPD Cover)
- the member is a Personal Member who requires insurance cover and did not have insurance automatically transferred from the Employer Sponsored Division
- the member was not automatically accepted (where automatic acceptance applied).

For all cover, additional health evidence may be required. The Short and Full Personal Health Statements can be downloaded from onepath.com.au > Forms & brochures or a copy may be requested by calling Customer Services on 133 665. Please submit these forms to:

Integra Super
OnePath Life Limited
GPO Box 5306
Sydney NSW 2001

If the member applies for insurance cover or any variation in cover and the application is assessed and accepted by the Insurer, the member's cover or variation in cover will commence on the date that the application is assessed and accepted by the Insurer.

While the application is being assessed, the member will receive Interim Accident Cover. For further details please refer to page 10 of this Guide.

Transfer terms

Transfer terms may be available if the employer had similar insurance with another insurer before transferring the insurance to Integra Super. Transfer terms (if applicable) apply only to those persons who were members of the previous plan at the date the plan transferred to Integra Super.

Death Cover is provided for all members who were insured under the previous policy provided they meet the eligibility criteria from the transfer date.

If transfer terms apply, all eligible employees who were covered under the previous policy for TPD or GSC cover and were At Work on the last normal business day prior to the employer plan joining Integra Super will be covered for the insured TPD or GSC benefit from the plan's commencement date.

Any premium loadings, restrictions, exclusions and limitations which applied under the previous policy will continue in Integra Super.

For any transferring member insured under the previous policy who was not At Work on the last normal business day before the transfer date for reasons other than sickness or injury, the Insurer will take over the same TPD or GSC Cover, provided that:

- on the day before the first day of the relevant absence, the transferring member was At Work, and
- during the period where the transferring member was not At Work, he or she was not disabled due to a sickness or injury prior to the transfer date.

Transferring members insured under the previous policy who were not At Work, on the last normal business day before the transfer date due to sickness or injury will be provided with New Events Cover from the transfer date. When the transferring member returns to the Pre-Disability duties (without limitation) they last performed when they were At Work, the New Events Cover rules will be removed.

The member's Welcome Statement issued upon joining Integra Super will show the type and amount of cover that applies. If insurance cover is not shown on the Welcome Statement, then insurance cover can be obtained by following either the individual member insurance transfer process or the individual member application process. Both are outlined below.

Individual member insurance transfer

If a member holds Death and TPD Cover with another superannuation fund, they may be able to transfer this cover into Integra Super up to a limit of \$1 million total cover.

The member will be required to provide evidence of the insurance cover held through the other superannuation fund and complete an Individual Insurance Transfer Form that can be downloaded from the Member Super Centre at onepath.com.au/member or a copy may be requested by calling Customer Services on 133 665.

When does cover start?

Cover for Employer Sponsored Members accepted under automatic acceptance will generally start on the date the member commences employment with the employer but may vary depending on the way the employer plan has established insurance cover. Cover for members accepted under transfer terms generally commences on the transfer date.

For Family Members and all other cases, cover will start from the date the Insurer accepts the member's application, provided premiums are paid.

Interim Accident Cover

Whilst an application for cover is being assessed, members receive Interim Accident Cover. This means that whilst applicable, the Insurer will honour any claim arising as a result of an Accident.

This cover begins on the date the application for insurance is received by us and ends on the earlier of:

- the date the application is accepted or declined, or
- 180 days after the commencement of Interim Accident Cover.

There is no separate premium for Interim Accident Cover. In the event that an application is accepted, premiums will be charged from the effective date of any cover the Insurer approves. If an application for cover is not accepted, no premium will be charged for the period in which Interim Accident Cover was provided.

Interim Accident Cover will be for the same type of cover as the cover applied for i.e. if an application is made for death only cover, Interim Accident Cover will apply for death cover and not TPD cover.

When does cover cease?

The member's cover will cease, without the member necessarily being notified, on the earliest of the following dates:

- the member's death
- for Death Only or Death and TPD Cover, cover will cease on the date a Terminal Illness or TPD Benefit is paid which is equal to the Death Benefit
- 60 days from when premiums are not paid
- the date the member reaches the benefit expiry age
- the date the member requests in writing to cancel cover
- the date the member ceases to be a member of Integra Super including full balance transfers requested under portability provisions
- the date the policy ends

- for GSC Cover only; the date the member ceases working at least 15 hours per week on a permanent basis unless cover continues in accordance with the 'Cover during paid and unpaid leave' provisions
- the date the member commences active duty with the armed forces of any country
- the date the member has been seconded overseas for his or her employer for longer than five years and does not have written consent from the Insurer for cover to continue (for Employer Sponsored Members only)
- the date the member (who is not in the Employer Sponsored Division and seconded overseas for the employer) has been overseas for longer than 24 months and does not have the written consent from the Insurer for cover to continue
- the date the member who holds a Visa is not eligible to work in Australia (whether that is because they no longer hold a Visa or for any other reason)
- the date the employer terminates the cover that applies under the Policy to its employer plan
- 30 days after the date a member who holds a Visa permanently departs Australia
- for Employer Sponsored Members only, the date the member ceases to be a Contractor; or
- the date the Insurer terminates or avoids the employer plan which the member is in, in accordance with its legal rights.

How to make a claim

If a member needs to make a claim they should notify us within 30 days as set out below:

- Claim forms will be sent to the member or their legal representative within 7 days of notification.
- The forms must be completed and returned to us.
- For TPD and GSC claims, forms must be completed within 30 days of first becoming disabled or as soon as it is reasonably possible to do so.
- If notice is not received within the time specified, the benefit may be reduced or refused to the extent assessment of the claim is prejudiced.
- Medical information and evidence may be requested to enable a claim to be assessed. During the course of a claim for TPD benefits or GSC, the member may be required to be interviewed.

To find out more about making a claim:

- contact Customer Services on 133 665 – weekdays between 8.30am and 6.30pm (Sydney time)
- email customer@onepath.com.au

Payment of the claim for TPD and GSC Cover

For a claim to be paid, proof in a form which is subject to our verification must be provided for all of the following:

- where the member was accepted (or an increase of the insured benefit was accepted) under Automatic Acceptance or transfer terms, proof that both the member and employer met all of the relevant requirements
- the member's disability or other entitlement to claim the applicable insured benefit
- the member's age
- the member's Salary and, if applicable, Pre-Disability Salary
- any relevant payments during the period benefits are payable (e.g. workers' compensation).

Payment of the claim is conditional upon the member or the employer establishing entitlement by:

- providing medical reports from a treating Medical Practitioner
- when reasonably required by the Insurer (and at the Insurer's expense) being examined by a Medical Practitioner the Insurer nominates, who must confirm the condition
- providing pathology, blood tests, x-ray or other appropriate evidence.

Payment of the claim is conditional upon the member being under the regular care of their Medical Practitioner and following the advice and treatment recommended by that Medical Practitioner.

When reasonably required by the Insurer (and at the Insurer's expense), the member may be required to:

- undergo vocational assessment and/or rehabilitation
- be interviewed
- agree to an audit of their financial circumstances (GSC Cover only).

Repayment of benefits

If, for any reason, it is determined that a benefit paid was not actually payable under the terms of the insurance policy(ies), all or part of the benefit must be repaid.

Multiple accounts

If a member is eligible to have, or has multiple accounts with GSC cover provided through Integra Super, in the event of a claim, the maximum that can be paid through all accounts is 75% of the member's Pre-Disability Salary.

If a member is eligible to have, or has multiple accounts with Death or Death and TPD cover provided through Integra Super, the Insurer will limit the total of all cover amounts payable so the total of the member's amounts payable does not exceed the maximum benefit level.

What does it cost?

Premiums

The premium applying will depend on a variety of factors including:

- the type and level of cover
- the member's age
- the member's gender
- any relevant rating factors applicable to the employer's plan
- the member's occupation and occupational category
- any applicable insurance commission arrangements with the employer's financial adviser
- the member's health and pastimes (where they apply individually).

Premiums are generally calculated and deducted monthly in arrears from the member's Integra Super account balance. However, premiums may be recalculated in special circumstances such as, but not limited to notification of salary updates or occupation, changes to fees and premiums and insurance alterations. The actual premium payable will be advised in the Welcome Statement provided upon joining Integra Super, and then for each subsequent year in the Annual Statement issued as at 30 June.

Premium Rate Table Guide

Member type	Premium Rate table Applicable
Death & TPD	
New Employer Sponsored Members (Standard Cover)	Standard Cover Premium Rate Table – page 13.
New Employer Sponsored Members (Tailored Cover)	Tailored Premium Rate Table – page 14.
New Personal Members (transferred members who previously had no insurance)	Personal Premium Rate Table – page 15.
New Family Members	Personal Premium Rate Table – page 15.
Personal Members transferred from Employer Sponsored Division (Standard and Tailored Members)	Tailored Premium Rate Table – page 14.
GSC	
2 year benefit (if applicable)	Premium Rate Table – 2 year Benefit Period – page 17.
To age 65 benefit (if applicable)	Premium Rate Table – to age 65 Benefit Period – page 18.

If the employer has arranged Tailored Cover and the plan commenced prior to 18 April 2003, the premiums and occupational factors may differ from those outlined above. Actual premiums payable will be shown in the member's Welcome Statement, issued when joining Integra Super.

Insurance Administration Payment

The Insurer may pay OnePath Life (as the administrator) an amount of up to 5% p.a. of insurance premiums. If applicable, insurance premiums are inclusive of this amount.

Stamp duty

Death and TPD

Stamp duty is included in the premium rates that apply to the Trustee.

Group Salary Continuance

Stamp duty is payable in addition to the premium rates that apply to the Trustee but is included in the premium that is paid. This is a charge levied by each State Government and the Insurer passes it onto the appropriate Office of State Revenue. The amount of stamp duty payable varies according to the member's state or territory of residence and may change.

Taxes and expenses

The premiums advised in the Welcome Statement and subsequent Annual Statements are not inclusive of any applicable:

- Federal, State or Territory taxes and other government charges (except for stamp duty which is included in the premium rates for Death or Death and TPD Cover)
- expenses incurred in administering any function required by a Federal, State or Territory government under any legislation in relation to the policy.

The insurance premium charged by OnePath Life is not subject to GST. The insurance commission that OnePath Life pays to your financial adviser is subject to GST.

The Insurer may vary or otherwise adjust any amounts (including but not limited to premiums, charges and benefits) under the insurance policies in the manner and to the extent the Insurer determines to be appropriate to take account of the tax.

Standard Cover premiums

The premium applicable for each occupational category is as follows.

Occupational factors and premiums

Occupational category	Maximum units available	Male and female premium per week per unit	
		Death Only Cover	Death and TPD Cover
White Collar (WC 1 and 2)	3	\$0.72	\$1.20
Light Blue (LB)	3	\$0.94	\$1.78
Heavy Blue (HB)	3	\$1.22	\$2.86
Hazardous occupations	2	\$1.80	\$3.60

Example: If a member is classified as Light Blue with Default Cover, the member's weekly premium is \$1.78 (Light Blue) x 2 (units default cover) = \$3.56.

White Collar 1 (WC 1): Professional white collar workers who possess university qualifications (e.g. lawyers, doctors, accountants). Also includes individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$100,000 p.a.

White Collar 2 (WC 2): Clerical or administrative white collar workers who do not perform any manual work, or sales people not involved in deliveries.

Light Blue (LB): Certain skilled technicians and proprietors in non-hazardous industries involved in light manual work (e.g. jewellers, computer technicians, café/coffee shop proprietors etc.). Also includes supervisors of blue collar workers provided that no more than 10% of their time is spent performing light manual work, and fully qualified trades people. Details of qualifications must be provided.

Heavy Blue (HB): Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high-risk accidents or health hazards. Unskilled workers and labourers are not included in this occupation class.

Hazardous occupations: Skilled or semi-skilled manual workers and heavy machinery operators who are exposed to high-risk accidents or health hazards. Any unskilled workers and labourers.

Note: Hazardous occupations are restricted to a maximum of two units of Standard Death and TPD Cover.

Tailored Cover

Tailored Death Only and Death and TPD Cover premiums

Plans with up to 50 members

If the employer plan has up to 50 members, then the premiums that will apply are set out on the next page. These premium rates are based on the white collar occupational category (WC 1 and WC 2) and are inclusive of 20% commission (exclusive of GST) and excluding any other premium loadings. As outlined earlier, premiums will vary for individual members based on member and plan factors.

Plans with more than 50 members

If there are more than 50 members in the employer plan, then a rating factor will need to be applied. The plan rating factor and premium rate guarantee is determined and set by the Insurer and assessed on a case by case basis. The plan rating factor will be a factor which is applied to the individual premium that is set out opposite. The premium that applies will be set out in the member's Welcome Statement.

Premium tables for Death Only Cover and TPD Cover

The tables on page 14 show the gross (before tax) annual premium rate applicable for each \$1,000 of cover provided in respect of Death Only Cover and Death and TPD Cover. Premium rates for Family Members are on page 15.

These premium rates are based on the white collar occupational class and are inclusive of 20% commission (exclusive of GST) excluding any other premium loadings. The premium applicable may vary from these premium rates depending on various factors, including the occupational class (refer to 'Occupational factors' on page 14), any health or other loadings applicable and any variation of insurance commission paid to the employer plan's financial adviser.

Note: Hazardous occupations are unable to obtain cover under Tailored Cover.

Premium table for Tailored Death Only Cover and Death and TPD Cover for members of an employer plan (Tailored Premium Rate Table)

Age next birthday	Male Death	Female Death	Male TPD	Female TPD
16-20	0.75	0.30	0.14	0.06
21	0.71	0.29	0.15	0.07
22	0.67	0.28	0.16	0.08
23	0.63	0.26	0.17	0.08
24	0.59	0.24	0.18	0.08
25	0.55	0.23	0.19	0.09
26	0.52	0.21	0.19	0.09
27	0.48	0.20	0.20	0.09
28	0.47	0.20	0.21	0.10
29	0.46	0.19	0.23	0.12
30	0.45	0.19	0.24	0.13
31	0.44	0.20	0.26	0.15
32	0.44	0.21	0.28	0.17
33	0.45	0.22	0.30	0.20
34	0.45	0.24	0.33	0.23
35	0.46	0.26	0.36	0.27
36	0.47	0.28	0.39	0.31
37	0.48	0.31	0.42	0.37
38	0.50	0.33	0.47	0.43
39	0.53	0.36	0.52	0.50
40	0.56	0.39	0.59	0.58
41	0.61	0.43	0.67	0.68
42	0.66	0.47	0.77	0.79
43	0.72	0.50	0.89	0.90
44	0.78	0.52	1.02	1.00
45	0.86	0.54	1.18	1.12
46	0.93	0.56	1.35	1.24
47	1.01	0.59	1.53	1.38
48	1.09	0.63	1.75	1.57
49	1.18	0.67	1.99	1.80
50	1.28	0.72	2.26	2.06
51	1.38	0.79	2.57	2.37
52	1.49	0.87	2.91	2.69
53	1.61	0.96	3.29	3.02
54	1.73	1.04	3.72	3.38
55	1.86	1.13	4.14	3.71
56	2.00	1.23	4.56	4.04
57	2.16	1.33	5.05	4.38
58	2.34	1.44	5.62	4.72

Age next birthday	Male Death	Female Death	Male TPD	Female TPD
59	2.55	1.55	6.28	5.09
60	2.77	1.67	7.02	5.47
61	3.02	1.80	7.85	5.91
62	3.27	1.96	8.76	6.43
63	3.54	2.16	9.74	7.08
64	3.81	2.40	10.81	7.87
65	4.09	2.67	-	-

Note: TPD Cover ceases when a TPD Benefit is paid or on the member's 64th birthday (whichever occurs first).

Occupational factors

The occupational factors that apply to Tailored Cover for members of an employer plan are outlined below.

Occupational category	Male and Female Death Only Cover	Male and Female TPD Cover
White Collar (WC 1 and 2)	1.00	1.00
Light Blue (LB)	1.30	1.75
Heavy Blue (HB)	1.70	3.40
Hazardous occupations	Not available	Not available

White Collar 1 (WC 1): Professional white collar workers who possess university qualifications (e.g. lawyers, doctors, accountants). Also includes individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$100,000 p.a.

White Collar 2 (WC 2): Clerical or administrative white collar workers who do not perform any manual work, or sales people not involved in deliveries.

Light Blue (LB): Certain skilled technicians and proprietors in non-hazardous industries involved in light manual work (e.g. jewellers, computer technicians, café/coffee shop proprietors etc.). Also includes supervisors of blue collar workers provided that no more than 10% of their time is spent performing light manual work, and fully qualified trades people. Details of qualifications must be provided.

Heavy Blue (HB): Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high-risk accidents or health hazards. Unskilled workers and labourers are not included in this occupation class. Death Only Cover or Death and TPD Cover may not be available for some occupational classes.

Hazardous occupations: Skilled or semi-skilled manual workers and heavy machinery operators who are exposed to high-risk accidents or health hazards. Any unskilled workers and labourers.

Note: Hazardous occupations are restricted to a maximum of two units of Standard Death and TPD Cover.

Example: David is a 34-year old qualified tradesperson and is a member of his employer’s plan in Integra Super. David would like Death and TPD Cover for \$400,000. The Plan Rating Factor is 1. His premium for Death and TPD Cover would be calculated as follows:

Death and TPD Cover premium rate (age next birthday = 35 years)	x	Occupational factor (LB)	=	Premium per \$1,000 of cover
Death 0.46	x	1.30	=	0.598
TPD 0.36	x	1.75	=	0.630

$\$1.228 \times \$400,000 \div 1,000 = \$491.20$ p.a. or \$40.93 per month. David’s annual premium will be \$491.20 p.a. This example is used for illustrative purposes only.

Premium table for Death Only Cover and Death and TPD Cover for members in Integra Super – Personal* (Personal Premium Rate Table)

Age next birthday	Male Death	Female Death	Male TPD	Female TPD
17	0.57	0.28	0.23	0.23
18	0.62	0.30	0.25	0.25
19	0.66	0.32	0.26	0.26
20	0.69	0.33	0.27	0.27
21	0.70	0.33	0.28	0.28
22	0.68	0.31	0.27	0.27
23	0.65	0.31	0.26	0.26
24	0.63	0.30	0.25	0.25
25	0.63	0.32	0.25	0.25
26	0.63	0.34	0.25	0.25
27	0.65	0.35	0.26	0.26
28	0.66	0.37	0.26	0.26
29	0.68	0.40	0.27	0.27
30	0.72	0.42	0.28	0.28
31	0.74	0.46	0.29	0.29
32	0.78	0.50	0.31	0.31
33	0.81	0.54	0.32	0.32
34	0.85	0.57	0.34	0.34
35	0.89	0.63	0.35	0.35
36	0.93	0.67	0.39	0.39
37	0.98	0.73	0.42	0.42
38	1.05	0.79	0.48	0.48
39	1.12	0.87	0.53	0.53
40	1.22	0.94	0.60	0.60

Age next birthday	Male Death	Female Death	Male TPD	Female TPD
41	1.33	1.03	0.68	0.68
42	1.45	1.12	0.78	0.78
43	1.58	1.23	0.87	0.87
44	1.73	1.35	0.99	0.99
45	1.89	1.50	1.12	1.12
46	2.07	1.66	1.27	1.27
47	2.26	1.87	1.43	1.43
48	2.47	2.13	1.61	1.61
49	2.70	2.40	1.82	1.82
50	2.97	2.71	2.05	2.05
51	3.25	3.04	2.31	2.31
52	3.58	3.37	2.62	2.62
53	3.95	3.70	2.97	2.97
54	4.36	4.03	3.36	3.36
55	4.84	4.39	3.83	3.83
56	5.39	4.78	4.36	4.36
57	6.01	5.22	4.99	4.99
58	6.71	5.71	5.71	5.71
59	7.52	6.30	6.54	6.54
60	8.44	6.97	7.51	7.51
61	9.50	7.72	8.64	8.64
62	10.68	8.56	9.92	9.92
63	12.02	9.49	11.40	11.40
64	13.54	10.53	13.12	13.12
65	15.25	11.65	–	–

Note: TPD Cover ceases when a TPD Benefit is paid or on the member’s 64th birthday (whichever occurs first).

* These rates apply to Family Members and members who wish to apply for insurance cover once they have transferred from the Employer Division to Integra Super – Personal and did not previously have insurance cover.

Occupational factors

The occupational factors that apply to Death Only and Death and TPD Cover for members in Integra Super – Personal are:

Occupation category	Death	TPD
White Collar (WC 1 and 2)	1.0	1.00
Light Blue (LB)	1.0	1.50
Heavy Blue (HB)	1.0	2.00
Hazardous occupations	Not available	Not available

White Collar 1 (WC 1): Professional white collar workers who possess university qualifications (e.g. lawyers, doctors, accountants). Also includes individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$100,000 p.a.

White Collar 2 (WC 2): Clerical or administrative white collar workers who do not perform any manual work, or sales people not involved in deliveries.

Light Blue (LB): Certain skilled technicians and proprietors in non-hazardous industries involved in light manual work (e.g. jewellers, computer technicians, café/coffee shop proprietors etc.). Also includes supervisors of blue collar workers provided that no more than 10% of their time is spent performing light manual work, and fully qualified tradespeople. Details of qualifications must be provided.

Heavy Blue (HB): Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high-risk accidents or health hazards. Unskilled workers and labourers are not included in this occupation class.

Example: Joan is a 31-year old registered nurse and is a member of Integra Super – Personal. Joan applied for \$500,000 of Death and TPD Cover and was accepted at standard rates. Her premium for Death and TPD Cover would be calculated as follows:

Death and TPD Cover premium rate*	x	Occupational factor (LB)	x	Underwriting factor (standard)	=	Premium per \$1,000 of cover
Death 0.5	x	1.0	x	1.0	=	0.5
TPD 0.31	x	1.5	x	1.0	=	0.465

$\$0.965 \times \$400,000 \div 1,000 = \$482.50$ p.a. or \$40.21 per month. Joan's annual premium will be \$482.50 p.a. This example is used for illustrative purposes only.

*Age next birthday = 32 years.

GSC Cover

These premium rates apply to Employer Sponsored and Personal Members.

Premium tables

The tables on pages 17 and 18 show the gross annual premium rates applicable for each \$100 of monthly benefit provided in respect of GSC Cover for males and females up to the age of 65 (next birthday) for either a 'two year' or 'to age 65' Benefit Period, whichever applies.

These premium rates are based on the white collar occupational class (WC 2) with 20% insurance commission (exclusive of GST) and without any other premium loadings. The premium applicable may vary from these premium rates depending on various factors, including the occupational class (refer to 'Occupational factors' on page 19), any health or other loadings applying, and any variation of insurance commission paid to the employer plan's financial adviser.

Stamp duty based on the member's State or Territory of residence must also be added. For more information relating to stamp duty in the member's state please call Customer Services on 133 665.

GSC Cover is not available for Family Members.

Note: Hazardous occupations are unable to obtain GSC Cover.

Plans with up to 50 members

If the employer plan has up to 50 members, the premiums that will apply are set out on pages 17 and 18.

Plans with more than 50 members

If there are more than 50 members in the employer plan, a rating factor will need to be applied. The plan rating factor and premium rate guarantee is determined and set by the Insurer and assessed on a case by case basis. The plan rating factor will be a factor which is applied to the individual premium that is set out below. The premium that applies will set out in the member's Welcome Statement.

Premium table for GSC Cover – 2 year Benefit Period*

Age next birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16–20	2.67	1.38	0.88	3.76	1.92	1.22
21	2.71	1.40	0.89	3.80	1.94	1.23
22	2.74	1.42	0.89	3.85	1.97	1.24
23	2.78	1.44	0.90	3.89	2.00	1.25
24	2.82	1.47	0.91	3.94	2.02	1.26
25	2.86	1.49	0.91	3.99	2.05	1.27
26	2.87	1.50	0.89	4.09	2.11	1.33
27	2.90	1.52	0.87	4.23	2.18	1.37
28	2.96	1.55	0.86	4.40	2.28	1.41
29	3.04	1.60	0.87	4.61	2.39	1.45
30	3.15	1.66	0.88	4.85	2.52	1.48
31	3.27	1.70	0.90	5.13	2.63	1.52
32	3.42	1.78	0.93	5.44	2.79	1.57
33	3.59	1.87	0.96	5.77	2.96	1.63
34	3.78	1.97	1.01	6.14	3.16	1.70
35	3.99	2.08	1.06	6.54	3.37	1.79
36	4.22	2.21	1.13	6.76	3.59	1.90
37	4.47	2.34	1.21	6.97	3.83	2.04
38	4.74	2.49	1.30	7.35	4.08	2.20
39	5.04	2.65	1.40	7.74	4.35	2.39
40	5.37	2.82	1.52	8.24	4.64	2.61
41	5.72	3.11	1.66	8.67	5.14	2.87
42	6.10	3.32	1.82	9.11	5.47	3.16
43	6.51	3.55	2.01	9.57	5.81	3.49
44	6.96	3.80	2.22	10.05	6.18	3.86
45	7.44	4.07	2.46	10.43	6.56	4.27
46	7.97	4.36	2.74	10.94	6.97	4.72
47	8.55	4.68	3.05	11.61	7.40	5.22
48	9.18	5.03	3.41	12.18	7.86	5.58
49	9.86	5.41	3.81	12.92	8.35	6.02
50	10.62	5.83	4.27	13.88	8.88	6.68
51	11.45	6.76	4.79	14.57	10.02	7.24
52	12.36	7.31	5.37	15.30	10.65	7.91
53	13.37	7.91	6.02	16.46	11.34	8.72
54	14.48	8.58	6.76	17.52	12.08	9.57
55	15.72	9.32	7.58	18.68	12.88	10.48
56	17.09	10.14	8.51	20.17	13.76	11.55

Age next birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
57	18.63	11.06	9.53	21.30	14.72	12.44
58	20.34	12.09	10.68	22.55	15.78	13.36
59	22.27	13.26	11.96	24.20	16.96	14.31
60	24.44	14.57	13.37	26.03	18.26	15.28
61	26.88	16.87	14.93	28.40	19.90	16.25
62	29.58	18.59	16.62	31.70	21.49	17.19
63	31.65	19.49	16.95	34.39	22.09	16.72
64	21.56	12.53	9.60	25.95	14.18	9.20
65	7.11	4.13	3.17	6.59	4.68	3.04

* These rates also apply to members who wish to apply for insurance cover once they have transferred from the Employer Sponsored Division to Integra Super – Personal and did not previously have insurance cover.

Premium table for GSC Cover – to age 65 Benefit Period*

Age next birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
16–20	6.65	3.72	2.83	9.00	5.07	4.11
21	6.87	3.85	2.91	9.29	5.25	4.23
22	7.10	4.00	3.00	9.59	5.43	4.36
23	7.34	4.15	3.10	9.91	5.62	4.48
24	7.60	4.30	3.19	10.23	5.82	4.61
25	7.86	4.47	3.29	10.57	6.02	4.75
26	8.06	4.60	3.28	11.07	6.32	5.08
27	8.33	4.76	3.29	11.67	6.68	5.36
28	8.67	4.97	3.34	12.38	7.10	5.60
29	9.08	5.22	3.41	13.20	7.58	5.83
30	9.56	5.51	3.52	14.13	8.12	6.06
31	10.11	5.73	3.66	15.15	8.57	6.30
32	10.74	6.10	3.83	16.29	9.22	6.56
33	11.44	6.50	4.04	17.52	9.93	6.87
34	12.21	6.95	4.29	18.86	10.70	7.24
35	13.06	7.45	4.58	20.29	11.52	7.67
36	13.98	7.98	4.91	21.81	12.39	8.20
37	14.98	8.56	5.29	23.43	13.31	8.82
38	16.06	9.19	5.73	25.13	14.28	9.55
39	17.23	9.87	6.24	26.91	15.30	10.40
40	18.48	10.59	6.81	28.77	16.36	11.37
41	19.82	11.75	7.46	30.70	18.15	12.48
42	21.26	12.61	8.20	32.70	19.33	13.71
43	22.79	13.52	9.04	34.75	20.54	15.07
44	24.43	14.49	9.99	36.86	21.78	16.56
45	26.17	15.53	11.05	39.02	23.05	18.16
46	28.03	16.63	12.23	41.21	24.34	19.87
47	30.00	17.80	13.55	43.44	25.64	21.67
48	32.09	19.04	15.01	45.69	26.95	23.55
49	34.31	20.35	16.62	47.96	28.27	25.47
50	36.65	21.73	18.38	50.22	29.59	27.41
51	39.13	24.92	20.29	52.47	32.80	29.33
52	41.73	26.56	22.34	54.69	34.15	31.20
53	44.47	28.28	24.53	56.87	35.47	32.97
54	47.33	30.07	26.85	58.98	36.75	34.60
55	50.32	31.94	29.28	61.00	37.95	36.05
56	53.35	33.82	31.75	62.84	39.04	37.21

Age next birthday	Male 30 day wait	Male 60 day wait	Male 90 day wait	Female 30 day wait	Female 60 day wait	Female 90 day wait
57	56.29	35.63	34.13	64.35	39.90	37.95
58	59.01	37.28	36.28	65.40	40.47	38.17
59	61.30	38.64	38.02	65.83	40.62	37.74
60	62.88	39.52	39.08	65.39	40.21	36.50
61	63.31	41.64	39.08	63.75	39.39	34.26
62	61.92	40.45	37.47	60.36	37.03	30.75
63	54.60	35.08	31.11	52.05	31.40	24.25
64	36.86	22.34	17.44	35.05	19.97	13.20
65	12.16	7.37	5.76	11.56	6.59	4.36

* These rates also apply to members who wish to apply for insurance cover once they have transferred from the Employer Sponsored Division to Integra Super Personal and did not previously have insurance cover.

Occupational factors

The occupational factors that apply to GSC Cover are outlined in the table below.

Occupation category	GSC Cover
White Collar 1 (WC 1)	0.91
White Collar 2 (WC 2)	1.00
Light Blue (LB)	2.20
Heavy Blue (HB)	3.20
Hazardous occupations	Not available

White Collar 1 (WC 1): Professional white collar workers who possess university qualifications (e.g. lawyers, doctors, accountants). Also includes individuals employed by an independent employer who are executives or senior managerial white collar workers with salary packages in excess of \$100,000 p.a.

White Collar 2 (WC 2): Clerical or administrative white collar workers who do not perform any manual work, or sales people not involved in deliveries.

Light Blue (LB): Certain skilled technicians and proprietors in non-hazardous industries involved in light manual work (e.g. jewellers, computer technicians, café/coffee shop proprietors etc.). Also includes supervisors of blue collar workers provided that no more than 10% of their time is spent performing light manual work, and fully qualified tradespeople. Details of qualifications must be provided.

Heavy Blue (HB): Skilled or semi-skilled manual workers and heavy machinery operators who are not exposed to high-risk accidents or health hazards. Unskilled workers and labourers are not included in this occupation class. GSC Cover may not be available for some occupational classes.

Hazardous occupations: Skilled or semi-skilled manual workers and heavy machinery operators who are exposed to high-risk accidents or health hazards. Any unskilled workers and labourers.

Example

Janet is a 45-year old accountant who lives in Queensland and her current salary is \$5,000 per month. Her employer's plan has been established with a two-year Benefit Period for GSC and a 75% salary benefit percentage which equates to \$3,750 per month. A 30-day Waiting Period applies before a claim can commence. Janet's premium for GSC Cover is calculated as follows:

GSC Cover premium rate (age next birthday = 46 years)	x	Occupational Factor (WC 1)	=	Premium per \$100 of cover
10.94	x	0.91	=	\$9.96

9.96×37.5 (\$3,750 monthly benefit \div 100) = \$373.50 p.a. or \$31.13 per month. Janet's annual premium will be \$373.50 p.a., plus the stamp duty applicable for Queensland.

This example is used for illustrative purposes only.

Other important items

The following important information should be considered if and when applicable.

Overseas Cover

Whilst a member is in the Employer Sponsored Division and is seconded overseas by the participating employer, cover for Australian residents continues automatically for up to five years.

In all other cases, cover for Australian residents overseas continues automatically for up to two years.

Cover in respect of a member who holds a Visa:

- and who is outside Australia will continue for up to three months provided they continue to hold a Visa and have not permanently departed Australia; or
- ceases 30 days after his or her permanent departure from Australia.

Other events of cover ceasing for Visa holders are set out on pages 10 and 11. To extend cover beyond these limits, an application in writing is required.

GSC benefit payments will cease after a maximum of six months whilst overseas. Payments will resume on return to Australia assuming other payment requirements continue to be met.

Benefit limitations

It is important to be aware of the limitations which could affect insurance.

Benefit reductions

Benefits payable will be reduced in the following circumstances:

- For GSC, the Total or Partial Disability Benefit is reduced by other payments (including settlement or commutation amounts) received by, or in respect of, the member:
 - by way of workers' compensation
 - in respect of loss of income (whether under legislation or otherwise)
 - under any statutory accident compensation scheme
 - as benefits under any other disability, injury or sickness insurance policy (except for lump sum benefits received for total and permanent disablement under such an insurance policy).

Note: Annual leave, sick leave, long service leave entitlements and investment income are not taken into account.

In respect of a lump sum payment, to calculate the reduction of the GSC Benefit paid, the lump sum is converted to an equivalent monthly amount spread evenly over the lesser of:

- the number of remaining months in the Benefit Period or
- 60 (5 years of monthly payments) payments.

Benefit escalation – GSC Cover only

Where an employer has chosen the 'to age 65' Benefit Period for their employer plan, benefit escalation may apply to their employer plan. In this case the monthly benefit will be increased by the lesser of the annual CPI increase and the escalation factor. This will apply 12 months after a Total or Partial Disability Benefit has been continuously paid.

The adjusted benefit will be similarly increased after each 12-month period for which a Total or Partial Disability Benefit is continuously paid in respect of the member. At the end of the period of claim, the monthly benefit reverts to the level which applied before the benefit escalation.

Who the benefit is paid to

The insurance cover is provided by OnePath Life. The insurance policies are issued to the Trustee and are offered to members of Integra Super. Any claims must be made through the Trustee as the policy owner.

If the Insurer rejects, reduces or defers a death, TPD or GSC claim, the Trustee may reduce the benefit payable to take into account the Insurer's refusal, reduction or deferral.

Under superannuation law, the Trustee may only release a benefit if a condition of release is met. If the Trustee is unable to release the member's benefit, any proceeds will be credited to their member account and paid when they meet a condition of release. For more information on 'Conditions of release' please refer to the Member Guide, which forms a part of the PDS.

A Terminal Illness Benefit to another superannuation or pension fund is not a rollover superannuation benefit and is assessed against the relevant contributions cap. The member should speak to their financial adviser for further information on terminal illness payments as consequences may apply.

Cover during paid and unpaid leave

Provided premiums continue to be paid, the member does not cease to satisfy the eligibility criteria when they are:

- on paid leave, including sick leave, annual leave and long service leave, or
- on unpaid leave.

If more than 24 months have passed since the date the member ceased work to commence a period of paid or unpaid employer approved leave as at the date the member suffers an injury or illness that leads to the member's:

- Total Disability or Partial Disability, the member will not be entitled to a GSC benefit because of the way that Pre-Disability Salary is defined.
- Total and Permanent Disablement, the member will only be eligible for a Total and Permanent Disability Benefit if the member satisfies TPD Definition 2.

Exclusions

Claims may not be paid if:

- the event giving rise to the claim is caused directly or indirectly from war involving Australia, New Zealand or the member's country of residence
- at the time that the member's cover commenced, the member was engaged in an occupation not accepted for cover as described in the Occupation Guide.

For Death and TPD voluntary cover only:

- any intentional self-inflicted acts that occur within 13 months of the voluntary cover starting.

For GSC Cover only, we will not pay any benefits:

- if the event giving rise to the claim was caused directly or indirectly by the member's intentional self-inflicted act
- if the event giving rise to the claim was caused directly or indirectly by pregnancy, unless the member is disabled for more than three months after the end of the pregnancy (in which case the Waiting Period is deemed to start on the later of the date Total Disability begins and the end of the pregnancy).

Payments may be reduced or refused while the member is imprisoned.

Hazardous occupations

Members who are in hazardous occupations (previously classified as excluded occupations) are eligible for cover but are restricted to a maximum of two units of Standard Death and TPD Cover (refer to 'Default Cover' on page 8 of this Guide).

Additional cover above this maximum or any other cover (Tailored Cover or GSC Cover) is not permitted. If it is found, at the time of a claim, that the member was in a hazardous occupation category when they were first eligible to be insured under Integra Super, the claim will not be paid and any premiums paid in respect of the rejected cover will be refunded.

If the member is not in a hazardous occupation when they are first insured under Integra Super, their cover (if any) will not be affected by any subsequent change in occupation.

The list of hazardous occupations changes from time to time. A current list of occupations is set out in the Occupation Guide which can be downloaded from the Member Super Centre at onepath.com.au/member or is available on request by writing to:

The Trustee
OnePath Custodians Pty Limited
347 Kent Street
Sydney NSW 2000

Insurance risks

Where insurance applies to the member's superannuation arrangements i.e. Death Only Cover, Death and TPD Cover or GSC Cover under Integra Super, there are a number of insurance risks members should be aware of:

- If the member's account balance is insufficient to meet the cost of premiums, cover will cease after 60 days.
- If the member is transferred to an eligible rollover fund, their cover will cease (for more details please refer to the Member Guide).
- The amount or type of insurance cover selected by the employer may not be sufficient to provide adequate insurance cover in the event of a member's injury or illness or death.
- The member's premium or benefit may be adjusted if the member's age is misstated.
- If a benefit is calculated using the member's Salary while they are in the employer's plan, we are reliant upon the employer's notification of any Salary changes. Where we are not notified of a change in Salary and no additional premium is paid, in the event of a claim we may pay a lower benefit based on the Salary that was previously advised or Salary at the last review date.
- If the member or employer do not disclose to the Insurer every matter known or that which they could reasonably be expected to know, that would be relevant to the Insurer's decision whether to accept the risk of the insurance and if so, on what terms, the Insurer may avoid the member's cover within three years of entering into it. If the member's or employer's non-disclosure is fraudulent, the Insurer may avoid the cover at any time.

Continuation of cover

Leaving an employer

Automatic transfer of insurance cover

When we are notified that employment with a participating employer is terminated, the member's account will be transferred automatically to Integra Super – Personal.

Any insurance cover, including any individual underwriting rules that are applicable, will continue subject to the member:

- not joining the armed forces of any country, and
- meeting the eligibility requirements in the section 'Which members are eligible for insurance?' on page 4.

Note: Maximum cover levels continue to apply. For GSC Cover, members must continue to be permanently employed for at least 15 hours per week.

Standard Cover is converted to Tailored Cover on transition to Integra Super – Personal. The member's sum insured at the date of transfer becomes fixed. Premiums are calculated using the Tailored Premium Rate Table (refer to page 14).

Tailored Cover is converted (if needed) to a fixed amount. Premiums continue to be calculated using the Tailored Cover employer age rates, any Plan Rating Factor that was applicable is reset to 1.

Note: Where a member was previously in a hazardous occupation, a Heavy Blue (HB) occupational category will apply upon transfer. Where an occupational category is not provided on transfer, a Light Blue (LB) occupational category will apply until otherwise advised.

Leaving Integra Super

If the member ends their cover because they no longer satisfy the eligibility criteria or cancel their Integra Super account, they are eligible to exercise a Continuation Option for any cover they have, provided they:

- complete and submit the required application form within 60 days of leaving Integra Super
- are less than 60 years of age
- provide any information the Insurer considers relevant which does not relate to medical information
- are engaged in an occupation which is accepted by the Insurer
- are an Australian resident or holder of a Visa are and not residing outside Australia
- are not eligible to receive benefits under the policy or any policy issued by the Insurer providing similar benefits, nor any former policy that the policy replaces under transfer terms.

To exercise the continuation option of the GSC Cover, in addition to the above, the member must also:

- apply for an indemnity contract only
- be engaged in a new occupation which is acceptable as an insurable occupation under the new contract and working the number of hours required under the new plan.

The Insurer must accept the member's application.

Cover will continue in a policy provided by the Insurer which offers similar benefits to those found in Integra Super.

If the member had Death Only or Death and TPD Cover, they may apply for an individual policy with the Insurer for the amount equal to or less than the Death Only or Death and TPD Cover that they were insured for under the employer's policy.

If the member's application for an individual policy is accepted, cover will commence in accordance with the terms of the new policy.

Important note: No cover is provided during the period between the end of the former cover in respect of the member and the commencement under the individual policy. Remember, continuation of cover is not automatic. The member must apply within 60 days of their cover ending.

The premium rate under the individual policy may be more than under this policy. Any restrictions, limitations and premium loadings that applied under this policy will apply under the individual policy.

Duty of disclosure

Where the member or employer is required to provide information to the Insurer, they have a duty under the *Insurance Contracts Act 1984* to disclose to the Insurer every matter that they know, or could be reasonably expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms. This duty of disclosure applies even after the member's application is completed and until the Insurer has assessed and accepted their application for insurance cover. The member has the same duty to disclose those matters to the Insurer before they change their insurance cover or apply for new cover. The member's duty, however, does not require disclosure of a matter that:

- diminishes the risk to be undertaken by the Insurer
- is of common knowledge
- the Insurer knows, or in the ordinary course of its business ought to know
- is waived by the Insurer.

This duty of disclosure continues to apply until formal notification of assessment and acceptance of cover, or of any change in cover, by the Insurer.

Non-disclosure

If the duty of disclosure is not complied with and the Insurer would not have provided the insurance cover in respect of the member on any terms if the failure had not occurred, the Insurer may avoid the cover within three years of entering into it. If the non-disclosure is fraudulent, the Insurer may avoid the cover at any time. An insurer who is entitled to avoid insurance cover may, within three years of entering into it, elect not to avoid it but to reduce the sum that the member has been insured for, in accordance with a formula that takes into account the premium that would have been payable if they had disclosed all relevant matters to the Insurer. The duty of disclosure continues until the Insurer accepts (or declines) the member's application and confirmation is issued in writing.

Definitions

Accident

Means an external event that occurred by chance causing death or disablement. Any events that occur as a result in sickness, disease, allergy or infirmity of the member, intentional or unintentional risk injury, are excluded.

At Work

Means the member or proposed member of the Integra Super Employer Sponsored Division is an eligible person actively performing all the duties of his or her usual occupation working the member's usual working hours free from any limitation due to illness or injury, or is on approved leave other than leave which is taken for reasons related to injury or illness, and is not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits. If the eligible person does not meet these requirements, they are described as not At Work.

Benefit Period

The Benefit Period defines how long claim payments may continue, provided the member continues to meet the definition or any eligibility criteria. Integra Super offers either a two year Benefit Period or 'to age 65' Benefit Period.

Contractor

Contractor means a person who is performing all the normal duties of his or her occupation and is working on a contracted basis for at least 15 hours per week and is under a fixed term contract of no less than one year.

Employer Sponsored Member

Means a member who has been nominated by the employer for membership in the employer plan.

Family Member

Means a person who is the husband, wife, de facto, partner, son, daughter, stepchild, step parent, brother, sister, mother or father of an employer sponsored member.

Medical Practitioner

Means a medical practitioner who is legally qualified and properly registered in Australia, and not related to the relevant insured member.

New Events Cover

Means cover for an eligible person other than cover in relation to the medical condition or any directly or indirectly related condition arising from sickness or injury which has caused the member either:

- to be not at work on the working day immediately preceding the transfer date
- in respect of an event occurring in the period after the last working day and prior to the transfer date, to be absent from work or to be working in a reduced capacity on the transfer date.

Partial Disability

Means, in relation to a member, all of the following apply:

- (a) the member has been Totally Disabled
 - for at least 7 out of 12 consecutive days during the Waiting Period or
 - received a Total Disability Benefit
- (b) then returns to work, or is capable of returning to his or her usual occupation, but only in a limited capacity
- (c) the Salary the member is earning, or is capable of earning, is less than his or her Disability due to the injury or illness causing disability.

Personal Member

Means a member who has transferred from the Employer Sponsored Division to Integra Super – Personal.

Pre-Disability Salary

Means the total monthly value of salary received by the member from his or her usual occupation, averaged over the most recent 12 month period the member was at work prior to becoming disabled, or the actual period of work if less. If the member is on employer approved paid or unpaid leave for less than 24 months, and becomes disabled, pre-disability salary will be the average of the monthly value of salary in the 12 consecutive month period before the leave commenced.

Salary

Generally means the fixed annual component of income paid to a member by his or her employer, in respect of the member's employment or the definition of salary stated in the member's Welcome Statement.

Terminal Illness

Means a condition where the member is diagnosed by two Medical Practitioners (one of whom is nominated by the Insurer) as having a Terminal Illness and is not expected to live for more than 12 months.

Totally Disabled

Means solely as a result of injury or illness, the member is incapable of performing one or more duties of his or her usual occupation necessary to produce income, and the member is not engaged in any occupation, and is under the regular treatment and following the advice of a Medical Practitioner.

Definitions – continued

Total and Permanent Disablement (TPD)

Part 1

Unlikely to return to work

- Where at the date an injury or illness occurred, the member was permanently employed (or on a fixed contract of at least 12 months) in a gainful occupation, business or profession and had worked at least 15 hours per week (averaged over the six months immediately prior to the date of the injury or illness), then, as a result of that injury or illness, the member is:
 - totally unable to engage in any occupation, business, profession or employment for a period of six consecutive months, and
 - in the opinion of the Insurer at the end of that six-month period (or such later time the Insurer agrees with the Trustee), to be permanently incapacitated to such an extent as to render the insured member unlikely ever to engage in any gainful occupation, business, profession or employment, for which the member is reasonably suited by education, training or experience.

OR

Part 2

Permanent impairment

- Where, at the date an injury or illness occurred, the insured member was permanently employed (or on a fixed term contract of at least 12 months) in a gainful occupation, business or profession and had worked at least 15 hours per week (averaged over the six months immediately prior to the date of the injury or illness), then as a result of that injury or illness, the insured member:
 - suffers a permanent impairment of at least 25% of whole person function as defined in the American Medical Association Publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by the Insurer; and
 - is disabled to such an extent that, as a result of this impairment the insured member is unlikely ever again to be able to engage in any occupation, business, profession or employment for which the insured member is reasonably suited by education, training or experience.

OR

Part 3

Specific Loss

As a result of illness or injury, the insured member suffers the total and permanent loss of the use of:

- 1) two limbs (where limb is defined as the whole hand or the whole foot),
- 2) the sight in both eyes, or
- 3) one limb and the sight in one eye.

OR

Part 4

Loss of Independent Existence

As a result of an injury or illness, the insured member suffers loss of independent existence.

'Loss of independent existence' means the Insurer has determined the insured member is totally and irreversibly unable to perform at least two of the following five 'activities of daily living' without the assistance of another adult person:

- 1) Bathing and/or showering
- 2) Dressing and undressing
- 3) Eating and drinking
- 4) Using a toilet to maintain personal hygiene
- 5) Getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or with the assistance of a walking aid.

OR

Part 5

Cognitive Loss

As a result of illness or injury, the insured member suffers cognitive loss.

'Cognitive loss' means the Insurer has determined a total and permanent deterioration or loss of intellectual capacity that requires the insured member to be under continuous care and supervision by another adult person for at least six consecutive months, and at the end of that six month period, they are likely to require permanent ongoing continuous care and supervision by another adult person.

TPD Definition 1

TPD Parts 1 + 2 + 3 + 4 + 5

TPD Definition 2

TPD Parts 2 + 3 + 4 + 5

Visa

Means a current and valid visa issued in accordance with the *Migration Act 1958* (Cth) or any amending or replacing Act. It can be a:

- Subclass 457 working visa
- Subclass 457 working visa (with an 8107 condition)
- spouse visa (spouse of a permanent Australian resident on a two year temporary stay visa) without a no work condition.

Waiting Period

The Waiting Period is the length of time between when the member is Totally or Partially Disabled and when benefits start being paid, provided the date of disability is after cover has started.

War

Includes, but is not limited to:

- declared war and armed aggression by one or more countries resisted by any country, combination of countries or international organisations; and
- participation in an action to defend a country or region from civil disturbance or insurrection or in an effort to maintain peace.

This page has been left blank intentionally

This page has been left blank intentionally

This page has been left blank intentionally

Customer Services

Phone 133 665 – weekdays between 8.30am and 6.30pm (Sydney time)

Fax 02 9234 6668

Email customer@onepath.com.au

Website onepath.com.au/member

Address

Integra Super
OnePath Life Limited
GPO Box 5306
Sydney NSW 2001

347 Kent Street
Sydney NSW 2000

OnePath Custodians Pty Limited
ABN 12 008 508 496 AFSL 238346 RSE L0000673