Why OneCare Trauma Cover
Because it’s all about the recovery

When you’re building a career and a family, it’s not often you get time to focus purely on yourself. But what if bad health meant you had to do just that?

OneCare Trauma Cover can help minimise the financial impact of a serious illness. It pays a benefit if you are diagnosed with one of a number of specified medical conditions.

This money can help you cover out-of-pocket medical bills, allows your partner to take time off work to look after you, and gives you the financial freedom to focus on your recovery.

Benefits of OneCare Trauma Cover

Choice of cover types
We offer two levels of Trauma Cover – giving you the flexibility to choose the level of cover you need:

• **Trauma Comprehensive** protects you against 44 full-benefit and 2 partial-benefit trauma conditions – giving you comprehensive protection at a more affordable price.

• **Trauma Premier** gives you maximum protection – with 44 full-benefit and 16 partial-benefit trauma conditions.

For details on the covered trauma conditions, please refer to the OneCare Product Disclosure Statement.

Trauma SuperLinking
A SuperLink arrangement for Trauma Cover provides the option to link Trauma Premier or Trauma Comprehensive Cover to Life cover and/or TPD cover held inside super. The Trauma Cover is held outside of super therefore at time of claim, the claim is paid directly to the policy owner.

This linking arrangement allows you to fund your Life and/or TPD premiums via your super fund whilst funding your Trauma Cover from your day to day cash helping reduce any cash flow problems.

SuperLink allows you also to maximise the tax effectiveness and cash flow benefits of funding insurance through super.

Comprehensive cover for common events
Trauma Cover generally provides a full benefit payment for increasingly common conditions such as cancer, heart attack, stroke and diabetes.

For many conditions that are a partial payment with other insurers OnePath pays a full benefit; such as intensive care, loss or paralysis of limb and multiple sclerosis (at diagnosis).

Premier Maximiser Option
If you choose this extra-cost option, we will **double the partial benefit payments** for angioplasty and heart surgery (minor). Which means the payment is 20% of the amount insured up to $40,000 (instead of 10% up to $20,000).

Award-winning protection
OnePath Life is one of Australia’s leading providers of life insurance. We pride ourselves on providing comprehensive and flexible protection that’s outstanding value for money – a feature that’s been recognised by many major industry awards including the fivestar CANSTAR ‘Outstanding Value’ for Life Insurance award, which OneCare has been awarded for six years running.

We live by our commitment to deliver on the promise insurance provides. In 2013, OnePath Life helped 10,861 people (an average of around 30 people per day) and their families by paying over $622 million in claims.

**Did you know?**
Cancer is one of the largest causes of claims – accounting for 51% of male and 67% of female claims for OneCare Trauma Cover in 2013. Sadly, 1 in 2 Australians will develop cancer, and 1 in 5 will die from it, before the age of 85.*

For all the other partial payment conditions, such as carcinoma in situ, diagnosed benign tumour and melanoma (early stage), these payments double to be the lesser of 40% of the amount insured or $200,000 (instead of 20% up to $100,000).

For example, if your Trauma Cover amount insured is $200,000 and you met the definition for carcinoma in situ, we will pay you $80,000 as a partial payment, instead of only $40,000 if you didn’t have this option.

Life Cover Buy Back (Trauma Cover taken with Life Cover)
If you have a policy with Trauma Cover that’s linked to Life Cover, any successful claim you make for the Trauma Cover will reduce your Life Cover benefit by the amount of the claim.

For example, if you have a $400,000 Trauma Cover policy that’s linked to a $1,000,000 Life Cover policy, a successful Trauma Cover claim will reduce your Life Cover to $600,000 ($1,000,000 – $400,000 = $600,000).

Some insurers will have an extra cost option that allows you to ‘buy back’ reduced portion of the linked Life Cover (e.g. $400,000) 12 months after a Trauma Cover claim, without further medical underwriting. With OneCare, this is a built-in feature.

Double Trauma Option (Trauma Cover taken with Life Cover)
This extra-cost option works in a similar way as the Life Cover Buy Back feature (see above) in that we will reinstate the reduced portion of the linked Life Cover, with the following added bonuses:

• you don’t not have to wait six or 12 months to exercise the option*, and

• you will never have to pay premiums on the reinstated portion Life Cover again.

Trauma Cover Reinstatement Option
As an extra-cost option, if you make a successful claim on your Trauma Cover, we will write to you after 12 months to offer you a reinstatement of your Trauma Cover – without having to supply medical evidence.

While you will not be able to claim again for the same or any related condition, it does give you cover where you may otherwise be uninsurable.

Baby Care Option
If you are planning a family, the Baby Care Option can give you additional cover during your pregnancy. It pays you a lump sum benefit if:

• you experience a covered complication with pregnancy such as eclampsia ($50,000)

• your child is born with a covered congenital abnormality such as Down’s Syndrome ($50,000)

• your foetus/newborn dies ($10,000).

Our Baby Care Option cover is among the most comprehensive in the market, and you only need to pay for this option if and when you need it.

Extra Care Cover
Available if you purchase another OneCare cover under the same policy, Extra Care Cover allows you to top-up your cover with up to three additional Benefits; Extra Care Accidental Death, Extra Care Terminal Illness and Extra Care Extended Needle Stick.

The maximum Extra Care Cover sum insured is $1 million at application, which can be used to supplement the sum insured of the cover it is attached to.

For example, if you have $400,000 Trauma Cover, you may wish to add Extra Care Cover Terminal Illness for up to $1 million as a lower-cost alternative to having $1m in full Life Cover.

* Survival periods apply – please refer to the OneCare Product Disclosure Statement for details
Structuring your premiums

Level vs Stepped premiums
To help you structure your premiums to suit your budget and cash flow needs, OneCare provides two premium options:

1. **Stepped premiums** generally start off lower relative to Level premiums and increase each year as you age.

2. **Level premiums** are averaged out over the policy duration, which means you generally have higher premiums relative to Stepped premiums during the initial years, but lower premiums in later years.

OneCare's flexibility gives you the choice to combine both types of premium options on the one policy.

Premiums are also influenced by numerous factors including age and amounts of cover held.

Rewarding your loyalty

Premium discounts
We offer a range of discounts to reduce your premiums. These include:

1. **Size discounts.** We reward you based on the amount of cover (in dollar terms) you take out. And to maximise your discounts we will recognise your total amount insured, even if:
   - you have split the amount insured across multiple policies for ownership purposes, or
   - you have OneCare Life Cover, Total and Permanent Disablement (TPD) Cover and/or Trauma Cover under a separate policy in your name.

2. **Multiple life discounts.** We provide packaging discounts of up to 10% if you link your OneCare policies with those of eligible family members or business partners.

3. **Multiple cover discounts.** We provide an additional 5% Multi-cover discount on your OneCare Life Cover, Total and Permanent Disablement (TPD) Cover and/or Trauma Cover if you also take out either OneCare Income Secure Cover or OneCare Business Expense Cover at the same time.

Qantas Points
You can earn Qantas Points on the premiums you pay for your OneCare policy. You’ll earn 1 Qantas Point for every dollar spent on eligible premiums*.

To find out more, visit onepath.com.au/qff

Not a Qantas Frequent Flyer member? You can join now with no joining fee* at qantas.com/onepathjoin

* A joining fee of $89.50 usually applies, however, OnePath Life has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to OneCare insurance policyholders who are not already a Qantas Frequent Flyer member and who apply at onepath.com.au/qff. You must be a Qantas Frequent Flyer member and correctly register valid membership details with OnePath Life Limited (OnePath Life) to start earning Qantas Points on eligible OnePath Life premiums you pay. Qantas Points are earned in accordance with and are subject to the ‘OnePath and Qantas Frequent Flyer Rewards Terms and Conditions’ available at onepath.com.au/qff-terms-conditions. Membership and the earning and redemption of Qantas Points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. Qantas Points are only earned on premiums you pay after OnePath Life has received your Qantas Frequent Flyer membership details. The number of Qantas Points you can earn on eligible OneCare, OneCare Super and World of Protection policies is capped at 20,000 points per year, per policy. Qantas has made no enquiries as to the accuracy, is not responsible for any errors or omissions, does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these life insurance products or the information provided in this communication.

For more information about our award-winning OneCare range, talk to your financial adviser.
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