

ONECARE

Important Policy Information

19 August 2017

Please note that whether a feature or benefit described below applies to your policy depends on the types of cover and options you have selected. Your latest OneCare Policy Schedule sets out the covers and options that apply to your policy, and will help you understand which of these improvements are relevant to you.

We recommend you retain a copy of this Important Information for your safe keeping.

New Cover type (only available if applied for): Income Secure Essentials Cover

On 19 August 2017, we introduced a new cover type under Income Secure Cover called Income Secure Essentials Cover.

It provides income protection for all occupation categories (including special risk) for policies held outside super. Income Secure Essentials includes the following:

- Severity Booster Benefit**
 If you are temporarily unable to perform at least two of the five activities of daily living after 6 months on a claim for Total Disability, we will boost the monthly benefit by one third – taking the payment to 100% of pre-claim earnings.
- 10 Year Benefit Period**
 We offer an additional benefit period to provide even greater flexibility.
- Pregnancy Premium Waiver Feature**
 We will waive the premiums up to six months over the life of the policy, should you become pregnant.
- Return to Health Benefit**
 We will pay an additional 10% of the monthly benefit when you attend an approved rehabilitation or retraining program. We will also pay for the program itself.
- Rehabilitation and Retraining Incentive Benefit**
 If you complete a rehabilitation or retraining program and return to work for six months, we will pay 1 x monthly benefit.

Income Secure Special Risk (no longer for sale)

From 19 August 2017, Income Secure Special Risk cover type will no longer be offered. If you currently own an existing Income Secure Special Risk cover your features and benefits will remain the same. You will still be allowed to make alterations to your cover including increases for existing Income Secure Special Risk covers.

Update to Conversion to Non Super – Income Secure Basic for OneCare External Master Trust

This feature applies if your OneCare Super Cover ceases because:

- the trustee of the MasterFund cannot accept contributions rollovers or transfers into your super account, or
- you cease to be a member of your super or master fund.

Under Conversion to Non-Super Cover, you can continue Income Secure Cover outside of super if you are not on claim and not eligible to make a claim when your Basic or Income Secure SuperLink (Super) Cover ends.

From 19th August 2017 if you take up this option Basic Cover will convert to Essentials Cover.

New Cover type (only available if applied for): Severity Trauma Cover

From 19 August 2017, we introduced a new cover type under Trauma Cover called Severity Trauma. This cover type pays based on the severity of the condition and is separated into three tiers. This cover pays a full benefit on 33 conditions and pays two tiers of a partial benefit on 38 conditions. In situations where medical conditions can't be tiered those severe illnesses will immediately be paid a full benefit. Under Severity Trauma Cover the amount we pay for the trauma condition is based on the following three tiers:

- Tier 1 we pay 10% of the Trauma Benefit, subject to a maximum of \$50,000;
- Tier 2 we pay 50% of the Trauma Benefit; and
- Tier 3 we pay 100% of the Trauma Benefit.

Severity Trauma can be taken in addition to Comprehensive and Premier Cover and is also available under a SuperLink arrangement.

There is also an illicit drug use exclusion and we will not pay any benefits if the life insured is not following the advice of a medical practitioner in relation to that condition.

New Feature: “Medical Advances” added to Trauma Cover

From 19 August 2017, we introduced a new medical advances feature under Trauma Cover. If the method for diagnosing one of the defined trauma conditions has been superseded due to medical advances, we will consider other appropriate and medically recognised methods or tests that unequivocally diagnose the event to at least the same severity. This does not override definitions that were in place at the time you took out your policy. The definition used to diagnose your condition will be the one that is most in your favour whether it is a current or past definition.

Updates to the following trauma definitions

From 19 August 2017, we updated ten trauma definitions under Trauma Cover and Income Secure Cover’s Trauma Recovery Benefit. The table below provides an overview of our updated trauma definitions:

Trauma Definition	Summary of the Update	New Definition
Brain surgery (of pituitary gland)	Removed the requirement for a craniotomy to address the medical advances in surgeries performed to remove a benign brain tumour.	Means the diagnosis of a benign (non-malignant) tumour of the pituitary gland requiring surgical intervention.
Benign brain tumour (permanent impairment or requiring surgical intervention)	Added acoustic neuroma to allow for tumours that can grow into the brain.	<p>Means the diagnosis of a benign (non-malignant) tumour in the brain or an acoustic neuroma which results in the life insured or the insured child*:</p> <ul style="list-style-type: none"> • Suffering at least 25% permanent impairment as defined in the American Medical Association “Guides to the Evaluation of Permanent Impairment” 5th edition, or an equivalent guide to impairment approved by us; or • Being permanently unable to perform at least one of the activities of daily living without the physical assistance of another adult person; or • Undergoing a craniotomy to remove the tumour. <p>Cysts, granulomas malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland or spine are not covered.</p> <p>* In the event a claim is for an infant, impairment will be based on the Functional Independence Measure for Children (WeeFIM) and/or the Paediatric Evaluation of Disability Inventory (PEDI).</p>
Cancer (excluding less advance cases)	Added TNM classification of at least T1b to include mitotic rates as Clark levels become outdated; clarification of breast surgery – added breast conserving surgery, to be transparent around surgery requirement.	<p>Means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin’s disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <ul style="list-style-type: none"> • Melanomas are covered if they either: <ul style="list-style-type: none"> – have a TNM classification of at least T1b – have evidence of ulceration – are at least Clark Level 3 Depth of Invasion – are at least 1.0mm Breslow thickness. <p>As determined by histological examination.</p> <ul style="list-style-type: none"> • Prostate Cancer is covered if it is either: <ul style="list-style-type: none"> – a TNM classification of at least T1c – a Gleason score of at least 6 – required to have “major interventionist treatment” to arrest the spread of malignancy. <p>“Major interventionist treatment” includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <ul style="list-style-type: none"> • Carcinoma in situ* of the breast is covered if either: <ul style="list-style-type: none"> – treatment requires the removal of the entire breast – treatment requires breast conserving surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy). <p>Carcinoma in situ* of the testicles is covered if treatment requires the removal of the testicle.</p> <p>* Carcinoma in situ is covered where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered the appropriate and necessary treatment.</p>

Trauma Definition	Summary of the Update	New Definition
Cancer (excluding less advance cases) – continued		<p>The following cancers are not covered:</p> <ul style="list-style-type: none"> • all hyperkeratosis or basal cell carcinomas of the skin, • all other melanomas • all other prostatic cancers • all squamous cell carcinomas of the skin unless there has been a spread to other organs • chronic lymphocytic leukaemia less than Rai Stage 1 • all other tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN -1, CIN-2 and CIN-3), or which are histologically described as pre-malignant, or which are classified as FIGO Stage 0, or which have a TNM classification of T1's. "FIGO" refers to the staging method of the International Federation of Gynaecology and Obstetrics.
Cardiomyopathy (permanent and irreversible)	Defined and added 'irreversible' to the definition; also updated to provide clarification of the word 'permanent'.	Means impaired ventricular function of variable aetiology resulting in permanent and irreversible physical impairment to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment.
Deafness (permanent in one ear)	Added loss greater than 90 decibels to clarify the measurement of deafness (this is for one ear).	Means the total and permanent loss of hearing in one year to the extent that the loss is greater than 90 decibels across all frequencies. Deafness (permanent in one ear) does not cover the situation where a life insured can hear in that ear, either partially or fully, with the assistance of an aid (apart from a Cochlear implant).
Deafness (permanent in both ears)	Added loss greater than 90 decibels to clarify the measurement of deafness (this is for both ears).	Means the total and permanent loss of hearing in both ears to the extent that the loss is greater than 90 decibels across all frequencies. Deafness (permanent in one ear) does not cover the situation where a life insured or an insured child can hear, either partially or fully, with the assistance of an aid (apart from a Cochlear implant).
Intensive care (prolonged)	Reduced intubation requirement from 10 to 5 days as the average time spent in an intensive care unit under intubation has reduced.	Means the life insured is in an authorised intensive care unit of an acute care hospital for at least 10 consecutive days and requires continuous mechanical ventilation by tracheal intubation for 5 consecutive days (24 hours per day).
Multiple sclerosis (diagnosed)	Updated definition to provide clarification of the diagnosis requirements such as MRI; lumbar puncture; evidence of lesions in the central nervous system; evoked visual responses and evoked auditory responses.	Means the unequivocal diagnosis of multiple sclerosis confirmed by a consultant neurologist on the basis of confirmatory neurological investigation. There must be: <ul style="list-style-type: none"> • more than one episode of well-defined neurological deficit; and neurological investigations such as lumbar puncture, MRI, evidence of lesions in the central nervous system, evoked visual responses and evoked auditory responses are required to confirm diagnosis.
Organ transplant (major)	Added animal-to-human and human-to-human to reflect the medical advances in transplants from animals and humans.	<p>Means the life insured:</p> <ul style="list-style-type: none"> • undergoes a human-to-human or animal-to-human organ transplant; or • has been placed on an Australian waiting list approved by us; or • undergoes permanent mechanical replacement. <p>For one or more of the following organs:</p> <ul style="list-style-type: none"> • kidney • heart • lung • liver • pancreas • small bowel • the transplant of bone marrow (excluding autologous). <p>Stem cell transplant performed to treat auto-immune disease or for cosmetic purposes is excluded from transplant.</p> <p>This treatment must be considered medically necessary and the condition affecting the organ deemed untreatable by any other means other than organ transplant, as confirmed by a specialist physician.</p>

Trauma Definition	Summary of the Update	New Definition
Benign spinal tumour (permanent impairment or requiring surgical intervention)	Added exclusion of minimally invasive surgery (such as but not limited to endoscopic) to provide clarification on "invasive surgery".	Means the diagnosis of a benign (non-malignant) tumour in the spinal cord resulting in the life insured or the insured child* either: <ul style="list-style-type: none"> suffering at least 25% permanent whole person impairment as defined in the American Medical Association "Guides to the Evaluation of Permanent Impairment", 5th edition, or an equivalent guide to impairment approved by us; being permanently unable to perform at least one of the activities of daily living without the physical assistance of another adult person. undergoing invasive surgery to remove the tumour (excluding minimally invasive surgery such as but not limited to endoscopic). <p>* In the event a claim is for an infant, impairment will be based on the Functional Independence Measure for Children (WeeFIM) and/or the Paediatric Evaluation of Disability Inventory (PEDI).</p>
New defined term 'Irreversible' within Cardiomyopathy	We have added and defined the term Irreversible under cardiomyopathy definition.	Means the trauma condition cannot be reasonably improved upon by medical treatment and/or surgical procedures at the time of claim.

Name changes to trauma definitions to reflect the requirements of the Life Code.

OnePath officially opted into the Life Insurance Code of Practice known as the "Life Code" which came into effect 1 July 2017 and has been designed to raise the customer service standards in the Australian life insurance industry.

From 19 August 2017, we have changed the names to 42 trauma definitions to reflect the requirements of the Life Code and to align with our Severity Trauma Cover. The table below outlines these changes.

(Current) Trauma condition terminology	(New) Trauma condition terminology
1. Alzheimer's disease	Alzheimer's disease (diagnosed)
2. Angioplasty	Angioplasty – single or double vessel
3. Aplastic anaemia	Aplastic anaemia (requiring treatment)
4. Blindness (severe)	Blindness (permanent in both eyes)
5. Blindness (partial)	Blindness (permanent of specified severity)
6. Brain damage	Brain damage (permanent impairment)
7. Brain surgery	Brain surgery (of pituitary gland)
8. Brain tumour (benign)	Benign brain tumour (permanent impairment or surgical intervention)
9. Cancer	Cancer (excluding less advanced cases)
10. Carcinoma in situ	Carcinoma in situ (of limited sites)
11. Cardiomyopathy	Cardiomyopathy (permanent and irreversible)
12. Chronic lymphocytic leukaemia	Chronic lymphocytic leukaemia (diagnosed)
13. Cognitive loss	Cognitive loss (permanent)
14. Coma (non-medically induced)	Coma (of specified severity)
15. Critical care	Critical care (requiring intubation)
16. Deafness (severe)	Deafness (permanent in both ears)
17. Deafness (partial)	Deafness (permanent in one ear)
18. Dementia	Dementia (diagnosed)
19. Diabetes mellitus – adult, insulin dependent (after age 30)	Diabetes mellitus – adult, insulin dependent diagnosed after age 30
20. Encephalitis	Encephalitis (permanent and irreversible)
21. Endometriosis (severe)	Endometriosis (severe requiring surgical intervention)
22. Head trauma (major)	Head trauma (permanent and irreversible)

(Current) Trauma condition terminology	(New) Trauma condition terminology
23. Heart surgery (minor)	Heart surgery (less invasive)
24. Hydrocephalus	Hydrocephalus (requiring surgical intervention)
25. Intensive care	Intensive care (prolonged)
26. Kidney failure (chronic)	Kidney failure (end stage)
27. Liver disease (chronic)	Liver disease (end stage)
28. Loss of independent existence	Loss of independent existence (permanent)
29. Loss of speech	Loss of speech (permanent)
30. Loss or paralysis of limb	Loss or paralysis of limb (permanent)
31. Lung disease (chronic)	Lung disease (end stage)
32. Meningitis and/or meningococcal disease	Meningitis and/or meningococcal disease (permanent and irreversible)
33. Motor neurone disease	Motor neurone disease (diagnosed)
34. Multiple sclerosis	Multiple sclerosis (diagnosed)
35. Muscular dystrophy	Muscular dystrophy (diagnosed)
36. Parkinson's disease	Parkinson's disease (diagnosed)
37. Primary pulmonary hypertension (Idiopathic Pulmonary Arterial Hypertension)	Primary pulmonary hypertension (Idiopathic Pulmonary Arterial Hypertension with permanent impairment)
38. Spinal tumour (benign)	Benign spinal tumour (permanent impairment or requiring surgical intervention)
39. Systemic lupus erythematosus (SLE) with lupus nephritis	Systemic lupus erythematosus (SLE) with lupus nephritis (diagnosed)
40. Systemic sclerosis	Systemic sclerosis (permanent and irreversible)
41. Congenital blindness	Congenital blindness (permanent in both eyes)
42. Congenital deafness	Congenital deafness (permanent in both ears)

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