Enhancements to OneCare

Product updates

May 2012

From 26 May 2012, your OneCare policy will be even better. Here's what the upgrades mean for you.

Your OneCare policy includes a guarantee of upgrade. That means that when we improve the terms and conditions of OneCare, we pass the enhancements on to you as an existing OneCare customer if they do not result in a premium increase. These enhancements come at no extra cost to you.

We're pleased to announce the following upgrades, effective 26 May 2012. That means these improvements will apply to future claims from that date^. Please note that if you have a OneCare policy issued through an External Master Trust, these enhancements will not apply to you.

What do you need to do?

You don't need to do anything to take advantage of this automatic upgrade. However, we do recommend that you keep details of this upgrade in a safe place – perhaps with your policy terms or other insurance records.

Which improvements apply to you?

The improvements that apply to your policy will depend on the types of cover and options you've selected – i.e. an improvement only applies to you if the cover type or option being improved is already included in your policy.

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.

Your policy will not be worse off as a result of the upgrade. If you are inadvertently disadvantaged in any way, then the previous benefit wording will stand.

Any questions?

If you have any questions about the improvements outlined in this upgrade announcement, or you need more information about your policy, please contact your financial adviser or call Customer Services on 133 667. For the full Policy Terms, please go to onepath.com.au or call Customer Services for a free copy.

OneCare policy enhancements

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
All	**New beneficiary options** We have relaxed the rules around who can be a beneficiary to allow the policy owner or life insured to be a beneficiary on the policy if required. This applies to non-superannuation policies only.	✓	✗
Life Cover	**Advance Assistance Benefit (updated)** If an instalment benefit payment type applies, we will now pay an advance lump sum of three times the instalment amount insured on receipt of the life insured's full Australian death certificate or other evidence satisfactory to us showing cause of death, to help with immediate financial needs. This applies to non-superannuation policies only.	✓	✗
	Accommodation Benefit (updated) Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was $150 a day for a maximum of 14 days. This has been improved to a maximum of $500 a day and for a maximum of 30 days. This applies to non-superannuation policies only.	✓	✗

^ They apply only to claims for events or conditions which first occur, are first diagnosed, or for which symptoms first became reasonably apparent, on or after 26 May 2012. They do not apply to past or current claims, or any claims arising from conditions which first occurred, or were first diagnosed, or for which symptoms first became reasonably apparent, before 26 May 2012. Also, if an exclusion is noted on your Policy Schedule, you are not eligible to claim on any new or upgraded benefit where the claim relates to the same or related illness or injury for which your exclusion applies.

OnePath
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What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Life Cover (continued)	**Orphan Benefit (new)** If the life insured and their spouse suffer an Accidental death as a result of the same accident, and they are survived by one or more dependant child(ren), we will pay an additional $10,000 for each dependant child – subject to a maximum benefit of $30,000 for any one family. This benefit is available once a policy has been in force for three years. This applies to non-superannuation policies only.	✓	✗
	Indexation (updated) Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 70. Indexation no longer expires at a particular age.	✓	✓
TPD Cover	**Higher payment amounts for TPD Benefit (updated)** (applies to TPD definitions Own Occupation or Any Occupation) We will pay an additional amount of up to 10% if the life insured satisfies either the 'Loss of limbs and/or sight' or 'Loss of independent existence' or 'Cognitive loss' elements of the definition. The amount of the increase will depend on the period of time you have had this cover. The amount of the increase will be: • 5% after the 2nd policy anniversary; • 7.5% after the 3rd policy anniversary; • 10% after the 5th policy anniversary. The increase is not available when the TPD amount insured in respect of the life insured is $5 million or greater on the date of disablement.	✓	✓
	Accommodation Benefit (updated) Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was $150 a day for a maximum of 14 days. This has been improved to a maximum of $500 a day and for a maximum of 30 days. This applies to non-superannuation policies only.	✓	✗
	Spouse Retraining Benefit (new) (available when the cover has been in force for three years) If the life insured is totally and permanently disabled, this new benefit will reimburse up to $10,000 towards the actual costs incurred for the training or retraining of their spouse for the purpose of obtaining or improving employment prospects, or improving the quality of care the spouse is able to provide the life insured. This new benefit only applies where the spouse is aged under 65 years at the commencement of such training. The training must be provided by a recognised institution with qualified skills to provide such training within 24 months from the date the life insured was totally and permanently disabled. This applies to non-superannuation policies only.	✓	✗
	Indexation (updated) Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 65. Indexation no longer expires at a particular age.	✓	✓
Trauma Cover	**New trauma conditions** **Critical Care (new partial payment)** We have introduced a new partial payment Trauma Cover condition called 'Critical Care'. This condition covers the life insured if they require continuous mechanical ventilation by means of tracheal intubation for at least 72 hours in an authorised intensive care unit of an acute hospital. The partial payment is 20% of the amount insured, up to a maximum of $100,000 (doubled if the Premier Maximiser Option applies). This applies to Trauma Premier Cover only.	✓	✗

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Trauma Cover (continued)	**Minor heart attack (new partial payment for Trauma Comprehensive and Premier)** We have introduced a new partial payment Trauma Cover condition for 'minor heart attack'. This condition covers heart attacks where the rise in Troponin levels is significant, but not to the required severity of the 'heart attack' full payment definition. The partial payment is 10% of the amount insured, up to a maximum of $20,000 (doubled if the Premier Maximiser Option applies). **Minor heart attack** means death of a portion of heart muscle arising from inadequate blood supply to the relevant area. The basis for diagnosis shall be supported by the following clinical features being present and consistent with myocardial infarction (and not due to medical intervention): • new electrocardiographic (ECG) changes; and • diagnostic elevation of either Troponin I between 500ng/L and 2000ng/L or Troponin T between 25ng/L and 600ng/L. If the above tests are inconclusive, OnePath may consider at its sole discretion any other appropriate medical evidence in support of a diagnosis. Myocardial infarctions arising from elective percutaneous coronary interventions or coronary artery bypass grafting that do not satisfy the requirements of the ESC/ACCCF/AHA/WHF 'Universal Definition of Myocardial Infarction' are excluded. A 90 day qualifying period applies and the condition must be diagnosed and certified by a medical practitioner who is approved by us. Please refer to your Policy Terms for further information.	✓	✗
	Update to trauma definitions		
	Benign tumour of the spine and brain (updated) These definitions have been improved to now also allow for the undergoing of surgery to remove the tumour as an alternative criteria.	✓	✗
	Cancer (updated) Under the improved **cancer** definition, carcinoma in situ now covers the following circumstances where the procedures are required to be performed specifically to arrest the spread of malignancy and are considered necessary treatment: • carcinoma in situ of the breast - if treatment requires the removal of the entire breast, or surgery and adjuvant therapy (such as radiotherapy and/or chemotherapy) • carcinoma in situ of the testicles if treatment requires the removal of the testicle.	✓	✗
	Deafness (updated) The improved definition of deafness allows the life insured to have some hearing improvement from a Cochlear implant.	✓	✗
	Partial deafness (updated) The improved definition of partial deafness allows the life insured to have some hearing improvement in the affected ear from a Cochlear implant. This applies to Trauma Premier Cover only.	✓	✗
	Partial blindness (updated) Previously, a partial benefit could be paid for a total loss of sight in one eye. We have improved this definition to alternatively allow a partial loss of sight in both eyes of visual acuity to 6/24. This applies to Trauma Premier Cover only.	✓	✗
	Stroke (updated) The definition of stroke has been improved to allow for new diagnostic techniques. An infarction of the central nervous system tissue only needs to be evidenced by neuro imaging or diagnosis by two specialist consultant neurologists.	✓	✗
	Changes to benefits and features		
	Indexation (updated) Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 70. Indexation no longer expires at a particular age.	✓	✗

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover	**Pregnancy exclusion (updated)** Previously, the Income Secure Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth. Accordingly, please replace the section of your Policy Terms entitled 'Income Secure Cover exclusions' with the following: **Income Secure Cover exclusions** We will not pay benefits under Income Secure Cover if the claim is caused either directly or indirectly by: • anything happening to the life insured in war (this exclusion does not apply to the Death Benefit); • the life insured's intentional act or omission; or • the life insured's **uncomplicated pregnancy**, miscarriage or childbirth. However, if the life insured spends more than three months **totally disabled** from the date their pregnancy ends and continues to be **totally disabled**, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater. We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule. Please also insert the following definition of 'uncomplicated pregnancy' (in alphabetical order) into the 'Income Secure Cover glossary' section of the Policy Terms: **Uncomplicated pregnancy** means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.	✓	✓
	Total disability definition (updated) We have introduced a new alternative assessment for Total Disability Benefits, where the life insured is unable to produce monthly earnings of greater than 20% of their pre-claim earnings as a result of illness or injury. This can help you qualify for a Total Disability Benefit, even if you're still working in some capacity. Please replace the definition of 'Totally disabled/Total disability' that appears in the 'Income Secure Cover glossary' section of the Policy Terms with the following: **Totally disabled/Total disability** If the life insured's occupation category shown on the Policy Schedule is P, E, D, A, F, I, C, M, S, L or T, **totally disabled** means that the life insured is **following the advice of a medical practitioner** in relation to the **illness** or **injury** and due to that **illness** or **injury**: • is not working in their **regular occupation** or any gainful occupation and is unable to perform one or more duties necessary to produce income from their **regular occupation**; or • is working in their **regular occupation** or any gainful occupation and is not working more than 10 hours* per week and is unable to perform the duties necessary to produce income from their **regular occupation** for more than 10 hours* per week; or • is working in their **regular occupation** or any gainful occupation and solely due to the **illness** or **injury** is unable to produce **monthly earnings** greater than 20% of their **pre-claim earnings**. * If at time of application, and again immediately prior to disability the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of **partially disabled/totally disabled**. If the life insured's occupation category shown on the Policy Schedule is H or HH, **totally disabled** means that the life insured is **following the advice of a medical practitioner** in relation to the **illness** or **injury** and due to that **illness** or **injury**: During the first three years from the date of that **disability**: • is not working in their **regular occupation** or any gainful occupation and is unable to perform one or more duties necessary to produce income from their **regular occupation**; or	✓	✓

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover (continued)	• is working in their **regular occupation** or any gainful occupation and is not working more than 10 hours* per week and is unable to perform the duties necessary to produce income from their **regular occupation** for more than 10 hours* per week; or • is working in their **regular occupation** or any gainful occupation and solely due to the **illness** or **injury** is unable to produce **monthly earnings** of at least 20% of their **pre-claim earnings**. After three years from the date of that **disability**: • is not working in their **regular occupation** or any gainful occupation and is unable to perform one or more duties necessary to produce income from their **regular occupation** or any gainful occupation they are reasonably capable of performing having regard to their education, training or experience; or • is unable to perform the duties necessary to produce income from their **regular occupation** or any gainful occupation they are reasonably capable of performing having regard to their education, training or experience for more than 10 hours* per week and are not working more than 10 hours* per week. * If at time of application, and again immediately prior to **disability** the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of **partially disabled/totally disabled**. If the life insured's occupation category shown on the Policy Schedule is R, **totally disabled** means that due to **illness** or **injury** the life insured is **following the advice of a medical practitioner** in relation to the **illness** or **injury** for which they are claiming and: • during the first three years from the date of that **disability**, is unable to perform each and every duty necessary to produce income from their **regular occupation** as confirmed by a **medical practitioner**; • after three years from the date of that **disability**, is unable to perform each and every duty necessary to produce income from their **regular occupation** or any other occupation they are reasonably capable of performing having regard to their education, training or experience as confirmed by a **medical practitioner**; and • is not engaged in their **regular occupation** nor any other gainful occupation.	✓	✓
	Partial disability definition (updated) Due to the introduction of the alternative assessment in the total disability definition mentioned above, the partial disability definition has also been updated to allow for the new loss of income assessment. Please replace the definition of 'Partially disabled/Partial disability' that appears in the 'Income Secure Cover glossary' section of the Policy Terms with the following: If the life insured's occupation category shown on the Policy Schedule is P, E, D, A, F, I, C, M, S, L, T, H or HH, **partially disabled** means that due to **illness** or **injury** the life insured is: • working in their **regular occupation** or any gainful occupation for more than 10 hours* per week; or • working in their **regular occupation** or any gainful occupation and is able to produce **monthly earnings** greater than 20% of their **pre-claim earnings**; or • working for 10 hours* or less per week and is not **totally disabled**; or • not working and is not **totally disabled**; and • solely due to **illness** or **injury** their **monthly earnings** are less than their **pre-claim earnings**; and • is **following the advice of a medical practitioner** in relation to the **illness** or **injury** for which they are claiming. * If at time of application, and again immediately prior to **disability** the life insured was working less than 30 hours per week, we will replace '10 hours' with 'five hours' for the purpose of determining if the life insured meets the definition of **partially disabled/totally disabled**.	✓	✓

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover (continued)	If the life insured's occupation category shown on the Policy Schedule is R, **partially disabled** means that due to **illness** or **injury** the life insured: • during the first three years from the date of that **disability** is either: – unable to perform one or more of the duties necessary to produce income from their **regular occupation**, but has returned to work in their **regular occupation** or is working in another occupation and has **monthly earnings** less than their **pre-claim earnings**; or – able to perform each and every duty necessary to produce income from their **regular occupation**, but is not working to their full capacity (including when no work is available) and their capacity to earn is less than their **pre-claim earnings** • and after three years from the date of that **disability** is either: – unable to perform one or more of the duties necessary to produce income from their **regular occupation** or any other occupation that the life insured is reasonably capable of performing having regard to their education, training or experience, but has returned to work in their **regular occupation** or is working in another occupation and has **monthly earnings** less than their **pre-claim earnings**; or – able to perform each and every duty necessary to produce income from their **regular occupation** or any other occupation that they are reasonably capable of performing having regard to their education, training or experience, but is not working to their full capacity (including when no work is available) and their capacity to earn is less than their **pre-claim earnings** • and is **following the advice of a medical practitioner** in relation to the **illness** or **injury** for which they are claiming.	✓	✓
	Return to work during the waiting period clause (removed) Previously we listed several restrictions relating to returning to work during the waiting period, which may have affected when the waiting period ended and the benefit period commenced in respect of a life insured. These restrictions have now been removed. The section of your Policy Terms entitled 'Return to work during the waiting period' has now been deleted and no longer applies.	✓	✓
	Partial Disability Benefit (updated) We've updated the Partial Disability Benefit to include a boost of 10% of the Partial Disability Benefit payable for a maximum of 12 months, subject to the life insured meeting certain requirements (as listed below). Please insert the following wording at the end of the 'Partial Disability Benefit' section of the Policy Terms: If we have been paying Total Disability Benefits for 12 consecutive months and the life insured is receiving a Partial Disability Benefit for working in a gainful occupation that is unrelated to their **regular occupation** for at least three consecutive months, we will pay an additional 10% of the Partial Disability Benefit payable for a maximum of 12 months. The additional 10% will only be available once during the life of this cover.	✓	✓
	Specific Injury Benefit - new Specific Injury added (updated) We have added 'Fracture of the vertebrae' to the list of specific injury events. The amount payable for the new event is 1 times the monthly amount insured. This applies to Standard, Comprehensive and Professional Income Secure Cover only.	✓	✗
	Specific Injury Benefit now payable as lump sum (updated) Benefits payable under the Specific Injury Benefit may now be paid as either a lump sum or a monthly payment (up to 12 times the monthly amount). This applies to Standard, Comprehensive and Professional Income Secure Cover only.	✓	✗

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Income Secure Cover (continued)	**Trauma Recovery Benefit definitions (updated)** Several enhancements to the trauma definitions listed above for Trauma Cover also apply to the Trauma Recovery Benefit. These include benign tumours of the spine and brain, cancer, deafness and stroke.	✓	✗
	Trauma Recovery Benefit now payable as lump sum (updated) Benefits payable under the Trauma Recovery Benefit may now be paid as either a lump sum or a monthly payment. This applies to Comprehensive and Professional Income Secure Cover only.	✓	✗
	Increasing Income feature (updated) The Increasing Income feature is a built-in benefit for Income Secure Cover, which allows you to increase your cover in line with your monthly earnings, within set limits without medical underwriting. Previously this feature was unavailable to covers where the life insured had a medical loading. We have updated the Increasing Income feature to make it available to lives insured with medical loadings not greater than 50%. This applies to Standard, Comprehensive and Professional Income Secure Cover only.	✓	✓
	Income Secure Cover Benefit Reductions - 'Other Payments' (updated) We have updated the definition of 'Other Payments' within the Income Secure Cover Benefit Reductions section of the Policy Terms to remove 'sick leave payments received'. This means that we will no longer reduce benefit payments by any sick leave payments received by the life insured.	✓	✓
	Definition of 'Regular Occupation' (updated) Previously, if the life insured had been on maternity, paternity or sabbatical leave for more than 12 months at the time they became disabled, we would assess the claim against any occupation they were reasonably capable of performing with regard to their education, training or experience. We now use the last occupation the life insured performed before they commenced maternity, paternity or sabbatical leave.	✓	✓
	Conversion to Living Expense Cover (clarification) Income Secure Cover may convert upon expiry to Living Expense Cover. If this occurs, any exclusion or medical loading that was on the existing cover will continue to apply upon conversion.	✓	✓
	Indexation (updated) Previously, indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) ceased at age 65 if the benefit period was to age 70. We've updated the Indexation section of the Policy Terms to remove the indexation expiry ages. Accordingly, age-related indexation expiry no longer applies.	✓	✓
Business Expense Cover	**Premium Break (new)** This is a new feature for Business Expense Cover that allows the policy owner to put their policy on hold for up to 12 months when they sell or cease to own a business.	✓	✗
	Pregnancy exclusion (updated) Previously, the Business Expense Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth. Accordingly, please replace the section of your Policy Terms entitled 'Business Expense Cover exclusions' with the following: We will not pay benefits under Business Expense Cover if the claim is caused either directly or indirectly by: • anything happening to the life insured in war (this exclusion does not apply to the Death Benefit) • the life insured's intentional act or omission; or • the life insured's **uncomplicated pregnancy**, miscarriage or childbirth. However, if the life insured spends more than three months **totally disabled** from the date their pregnancy ends and continues to be **totally disabled**, we will pay benefits from the end of that three month period.	✓	✗

<table>
<tr><th>What cover types are affected?</th><th>Summary of enhancement and what it means</th><th>OneCare</th><th>OneCare Super</th></tr>
<tr><td>Business Expense Cover (continued)</td><td>We will not pay any benefits under this cover if at the time of illness or injury giving rise to the disability you cease to own or operate a business.
We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule.

Please also insert the following definition of ‘uncomplicated pregnancy’ (in alphabetical order) into the ‘Business Expense Cover glossary’ section of the Policy Terms:

Uncomplicated pregnancy means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.</td><td></td><td></td></tr>
<tr><td></td><td>Increasing Income feature (updated)
Increasing Expenses is a built-in benefit for Business Expense Cover, allowing you to increase your cover in line with increased business expenses, within set limits. Previously this feature was unavailable to covers where the life insured had a medical loading.
We have updated the Increasing Income feature to make it available to lives insured with medical loadings not greater than 50%.</td><td>✓</td><td>✗</td></tr>
<tr><td>Living Expense Cover</td><td>Specific Injury Benefit (new)
This is a new built-in benefit. Please insert the following into your Policy Terms:

We will pay you the monthly amount insured payable if the life insured suffers a specific injury (as set out in the table) before their 65th birthday while the cover is in force.
This benefit is payable whether or not the life insured is significantly disabled or in need of ongoing medical treatment. This benefit is payable during the waiting period.
You can choose to be paid the Specific Injury Benefit either as:
• a lump sum payment, calculated by multiplying the monthly amount insured by relevant payment period for that specific injury as set out in the table. If the specific injury occurs within six months of the Cover Expiry Date, as shown on the Policy Schedule the lump sum amount will be calculated by multiplying the monthly amount insured by the number of months remaining until the Cover Expiry Date. If we have paid a lump sum and the life insured dies before the end of the payment period, we will pay appropriate death benefit;
or
• in advance each month until the earliest of the:
– end of the relevant payment period for that specific injury as set out in the table; or
– Cover Expiry Date; or
– date of the life insured’s death.
If the life insured suffers more than one specific injury at the same time, we will pay for one specific injury only and this will be the specific injury with the longest payment period.
If the life insured is significantly disabled at the end of the payment period due to the specific injury for which we have paid the benefit, we will pay the Living Expense Benefit from the latter of the:
• end of the payment period for the Specific Injury Benefit; and
• end of the waiting period.
The life insured must have been significantly disabled during the waiting period (see section 8.3). The commencement of the waiting period is defined in section 8.3.
The following table shows the specific injuries and their relevant payment periods.
<table><tr><th>Specific injury</th><th>Payment period</th></tr><tr><td>Paralysis*</td><td>6 months</td></tr><tr><td>Loss of limbs^</td><td>3 months</td></tr><tr><td>Loss of sight#</td><td>3 months</td></tr></table>* Paralysis means the total and permanent loss of function of two or more limbs.
^ Loss of limbs means the total and permanent loss of the use of the whole of both hands or the whole of both feet or a combination of a whole hand and whole foot.
# Loss of sight means the irrecoverable total loss of sight in both eyes.
The diagnosis of the specific injury must be made by an appropriate specialist medical practitioner and confirmed by our medical adviser.</td><td>✓</td><td>✗</td></tr>
</table>

What cover types are affected?	Summary of enhancement and what it means	OneCare	OneCare Super
Living Expense Cover (continued)	**Living Expense Cover Benefit Reductions - 'Other Payments' (updated)** We have updated the definition of 'Other Payments' within the Business Expense Cover Benefit Reductions section of the Policy Terms to remove 'sick leave payments received'. This means that we will no longer reduce benefit payments by any sick leave payments received by the life insured.	✓	✗
	Pregnancy exclusion (updated) Previously the Living Expense Cover pregnancy exclusion related to the first three months of disability for all pregnancies, miscarriage and childbirth. This exclusion now applies only to uncomplicated pregnancies, miscarriage and childbirth. Accordingly, please replace the section of your Policy Terms entitled 'Living Expense Cover exclusions' with the following: We will not pay benefits under Living Expense Cover if the claim is caused either directly or indirectly by: • anything happening to the life insured in war (this exclusion does not apply to the Death Benefit); or • the life insured's intentional act or omission; or • the life insured's **uncomplicated pregnancy**, miscarriage or childbirth. However, if the life insured spends more than three months **significantly disabled** from the date their pregnancy ends and continues to be **significantly disabled**, we will pay benefits from the end of that three month period or from the end of the duration of the waiting period if greater. We will not pay any benefits under this cover for anything we have specifically excluded from the cover, as shown on the Policy Schedule. Please also insert the following definition of 'uncomplicated pregnancy' (in alphabetical order) into the 'Living Expense Cover glossary' section of the Policy Terms: **Uncomplicated pregnancy** means conditions commonly associated with pregnancy such as: morning sickness, backache, varicose veins, ankle swelling, bladder problems, post-natal depression, multiple pregnancy, threatened miscarriage, participation in an IVF or similar program.	✓	✗
	Indexation (updated) Previously indexation increases (i.e. where your level of cover automatically increases each year to keep up with inflation) for this cover ended at age 65. We've updated the Indexation section of the Policy Terms to remove the indexation expiry ages. Accordingly, age-related indexation expiry no longer applies.	✓	✗
Child Cover	**Trauma definitions (updated)** Several enhancements to the trauma definitions listed above for Trauma Cover also apply to Child Cover. These include benign tumours of the spine and brain, cancer, deafness and stroke.	✓	✗
	Accommodation Benefit (updated) Previously, the maximum amount of accommodation expenses we could reimburse under this benefit was $150 a day for a maximum of 14 days. This has been improved to a maximum of $500 a day and for a maximum of 30 days.	✓	✗

New options in OneCare

The following options are now available under OneCare:

- **Higher levels of TPD Cover.** You can access greater levels of TPD Cover (up to $10 million) under a new Business definition, available to certain white-collar professionals (not available to OneCare Super).
- **SuperLink TPD.** You can now have an arrangement under which your TPD cover is provided in two linked policies. One Policy will have a SuperLink Any Occupation definition and the other will have a SuperLink Own Occupation definition. This allows you to hold some TPD Cover outside super (i.e. where benefit payments are more easily accessible) and some inside super (where your premiums may be more tax-effective).
- **Income Secure Cover – Accidental Injury Only.** In circumstances where we are unable to offer Income Secure Cover for both illness and injury due to your medical history, we may now be able to offer an Accidental Injury Only cover.

Please refer to the current OneCare Product Disclosure Statement, available at onepath.com.au, for further information about these new options before making a decision.

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This publication is current as at May 2012 and may be subject to change. The information provided is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of this information, having regard to your objectives, financial situation and needs. OneCare is issued by OnePath Life Limited (OnePath Life) (ABN 33 009 657 176 AFSL 238341) and OneCare Super is issued by OnePath Custodians Pty Limited (OnePath Custodians) (ABN 12 008 508 496 AFSL 238346 RSE L0000673). You should read the Product Disclosure Statement (PDS), available at onepath.com.au, in deciding whether to acquire, or to continue to hold the product. OnePath Life receives premiums for any insurance cover you obtain from us. Our employees and directors receive a salary from us. They do not receive commissions, however, they may be eligible for performance related bonuses and other staff related benefits.

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