

PRODUCT SNAPSHOT: ONECARE SEVERITY TRAUMA

WHY IT'S SO IMPORTANT

OneCare Severity Trauma is designed to help you financially if you're diagnosed with a serious illness like cancer, heart attack or stroke or a serious event such as severe burns or paralysis. The money it provides can help you cover things like:



KEY FEATURES AND BENEFITS OF YOUR POLICY



Affordable protection

Severity Trauma is up to 20% more cost effective than Trauma Comprehensive.



Award-winning protection

OneCare Trauma Cover was awarded a CANSTAR Award for Outstanding Value in 2016.



Two year rate lock

We guarantee we won't increase your premiums in the first two years*.



Enhanced definitions

We regularly update our trauma definitions as medical technology improves.



Qantas Points

You can earn 1 Qantas Point for every dollar spent on eligible OneCare premiums[^].



Worldwide cover

OneCare provides worldwide insurance cover, 24 hours a day.



Guaranteed renewability

We guarantee to renew your policy until its expiry date, even if your health changes.



Pregnancy Premium Waiver

We will waive your premiums for up to six months over the life of the policy, should you become pregnant. For more details, please refer to page 58 of the PDS.

KEEPING YOUR COVER UP-TO-DATE

Your OneCare policy is designed to change as your life changes. For example, you can apply to increase your level of cover (without any medical checks) if you take out a new mortgage, adopt or give birth to a child, or experience one of a number of other major life events.

For a full list of eligible events, please refer to pages 53–56 of the OneCare PDS, and be sure to speak to your financial adviser before you change your level of cover.

WHY IT PAYS TO STAY COVERED

If you were diagnosed with a serious illness, you may have private health insurance to help cover certain medical costs. But with Severity Trauma, you can use a benefit payment however you like – helping you get your treatment of choice, pay down your mortgage and take the time off you need to recover properly.

HOW CLAIM PAYMENTS WORK

If you make a successful claim on your Severity Trauma policy, you can expect to receive:

- a full benefit for 33 medical conditions, with a tiered structure for the main conditions
- a partial benefit for 38 medical conditions

The tiered benefit structure is designed to match the financial support you receive with the financial impact of the medical condition – paying lower benefits for more minor conditions that can easily be treated, and higher benefits for conditions that have a permanent impact on your life.

Some severe medical conditions are not considered suitable to be tiered. For those we will pay a full benefit. Please refer to pages 43–44 of the OneCare PDS for a full list of the medical conditions covered.

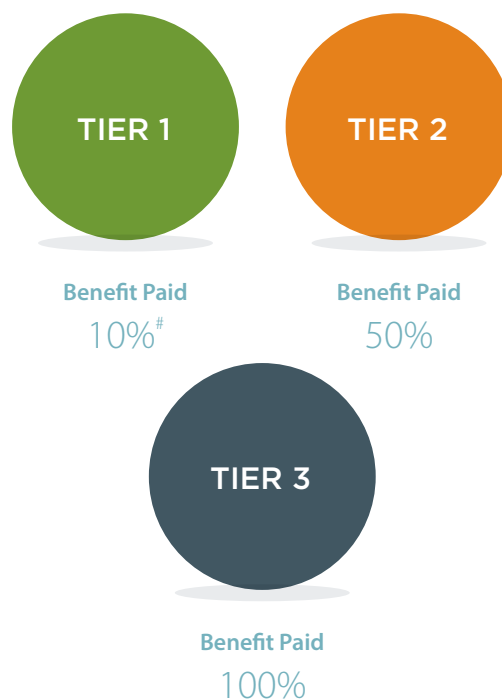
You may claim more than once

With Severity Trauma, you may be able to claim multiple times for the same medical condition if the condition gets worse.

For example, Susan has a Severity Trauma policy with a \$250,000 sum insured. This is how a progressive claim may work:

Event	Amount Susan receives	Susan's sum insured after claim
Susan is diagnosed with Breast Cancer (stage 1)	\$25,000 (10% of \$250,000)	\$225,000
Susan's cancer progresses to stage 2	\$112,500 (50% of \$225,000)	\$112,500
Susan's cancer progresses to stage 3	\$112,500 (100% of \$112,500)	\$0
Total received	\$250,000	

HOW THE THREE TIERS WORK



WHAT YOU'RE NOT COVERED FOR

We will not pay any benefit under Severity Trauma in certain circumstances including:

- for a trauma condition which arises as a result of an intentional act or omission or illicit drug use
- for suicide within the first 13 months (under the Limited Death benefit)
- if the life insured is not following the advice of a medical practitioner in relation to that condition.

For full details please refer to pages 16–17 of the OneCare PDS.

This flyer is only intended to provide a quick summary of your OneCare policy. For full details, please refer to the OneCare Product Disclosure Statement (PDS) available at onepath.com.au.

Angioplasty (single or double vessel) and heart surgery (less invasive) are subject to a maximum of \$20,000 across all Severity Trauma Cover policies held in respect of the life insured.

* Two-year premium rate lock will not apply to:

- increases to original cover amount within the first two years of the policy
- policy fee increases, and
- any Government imposed charges, such as stamp duty. On first policy anniversary, premium increases due to indexation of the sum insured amount or age-based loadings for Stepped premiums will be based on the rate-locked premium.

^ You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. The following Retail policies are eligible: OneCare, OneCare Super. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

Important information: The information is current as at April 2019 but may be subject to change. Updated information will be available by contacting us on 133 667. OneCare Super is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, RSE L0000673, AFSL 238346) (OPC) OneCare is issued by OnePath Life Limited (ABN 33 009 657 176) (OPL). From 31 May 2019 OnePath Life will no longer be a related body corporate of OnePath Custodians. You should read the relevant PDS, available by calling 133 667, before deciding whether to acquire, or to continue to hold, the product. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. Furthermore, this product has been designed to meet certain objectives, financial situations and needs, which are described in our Target Market Determination available at onepathinsurance.com.au/tmd. You should consider the appropriateness of the advice, having regard to their objectives, financial situation and needs. Read our Financial Services Guide for information about our services, including the fees and benefits that related companies and their representatives may receive in relation to products and services provided to you. Contact us on onepath.com.au for a copy of our Financial Services Guide.