

# Why OneCare Living Expense Cover

Because your family depends on you

You don't have to be earning big money to be financially valuable. Just think how much it would cost to replace what you do for your family if you got seriously ill or injured. Now think where that money would come from if it actually happened.

OneCare Living Expense Cover recognises the value of what you do every day. It pays a guaranteed monthly benefit if you become disabled by a serious illness or injury.

This money can help you cover your day-to-day expenses, and pay for some help around the house, while you focus on your recovery.

## 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 five years running.

We live by our commitment to deliver on the promise insurance provides. In 2012, OnePath Life helped 11,973 people (an average of around 33 people per day) and their families by paying over \$634 million in claims.

### Did you know?

Cancer is one of the largest causes of claims for OneCare Living Expense Cover. Sadly, 1 in 2 Australians will develop cancer before the age of 85<sup>†</sup>. And 95% of Australian families do not have adequate levels of insurance<sup>‡</sup>.

## Benefits of OneCare Living Expense Cover

### It's a guaranteed amount

OneCare Living Expense Cover pays a **guaranteed monthly benefit of up to \$5,000** a month if you are completely out of action, unable to do simple daily tasks without the assistance of another person.\*

This guaranteed amount gives you certainty over the financial support you will receive at claim time – knowing the amount insured won't be reassessed against your employment status (e.g. if you switch from being a home-maker to a part-time employee).

### It protects people who don't qualify for income protection

OneCare Living Expense Cover is an attractive alternative if you are not eligible for income protection due to the nature of your employment. This may apply to **home-makers**, people who work in **high-risk occupations**, **part-time employees** or **retirees**.

If the Living Expense Cover is being used for income replacement purposes, it may be subject to the same tax treatment as income protection cover.

### High entry age

We give you the option of taking up Living Expense Cover **until age 75**. This is amongst the highest entry ages in the market.

\* Bathing and/or showering; dressing and undressing; eating and drinking; using a toilet to maintain personal hygiene; 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.

† 'Cancer in Australia: an overview, 2012' – Australian Institute of Health and Welfare And Australasian Association of Cancer Registries, December 2012.

‡ 'The Lifewise/NATSEM Underinsurance Report' – Understanding the social and economic cost of underinsurance, February 2010.



### Benefit period to age 80

We give you three options for your benefit period (i.e. the maximum length of time you can continue receiving benefits), 2 years, to age 65 and to age 80.

### Death Benefit including terminal illness

If you die or are diagnosed with a terminal illness, we will pay a lump sum payment equal to **three times the monthly amount insured** – which you can use to help with medical expenses or your loved ones can use to help cover funeral costs.

### Specific Injury Benefit

If you suffer one of the following specific injuries prior to age 65, we will pay your monthly amount insured for a specified payment period – even if you are not significantly disabled. The specified payment periods are:

Specific Injury	Payment Period
Paralysis	6 months
Loss of limbs	3 months
Loss of sight	3 months

Please refer to the OneCare Product Disclosure Statement for details on these specific injuries.

### Additional protection solutions

Below are some additional protection solutions that are not included in, or part of, OneCare Living Expense Cover. However they may be added to your policy to complement your Living Expense Cover.

#### OneCare Life Cover

OneCare Life Cover provides a lump sum, or a combination of a lump sum and instalments, if you die or are diagnosed with a terminal illness. This money can help you eliminate debts, provide for your children’s education expenses and deliver an ongoing income to support your loved ones.

#### OneCare TPD Cover (Home-maker TPD)

The financial impact of a serious illness or injury involving a home-maker can be far-reaching – particularly if a working spouse needs to take time off work to look after their partner, dependants or both.

Available under OneCare’s Total and Permanent Disability (TPD) Cover, Home-maker TPD can provide a benefit of **up to \$2 million** if you suffer an illness or injury that leaves you unable to perform normal domestic duties. This money can help you pay off your debts, pay for additional help and child care, and replace a working spouse’s income so they can stop working.

## OneCare Trauma Cover

OneCare Trauma Cover pays a lump sum benefit for a range of medical conditions such as cancer, heart and stroke. This money may give you greater control over the quality of care and treatment you have access to, and fund the travel and time off work for family members that may also be required.

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).**

OneCare Trauma Cover is among the most comprehensive in the market, and you **only need to pay for the Baby Care Option if and when you need it.**

## OneCare Child Cover

OneCare Child Cover protects you against the costs associated with a **serious childhood illness**. It pays you a lump sum of up to \$200,000 if your child dies or suffers from listed specified trauma condition.

This money can help pay out-of-pocket medical bills, fund transport and accommodation if you have to travel for treatment, and allow you or your partner to take time off work to care for your child.

## Rewarding your loyalty

### Premium discounts

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

### 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](http://onepath.com.au/qff)

Not a Qantas Frequent Flyer member? You can join now with no joining fee† at [qantas.com/onpathjoin](http://qantas.com/onpathjoin)

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

\* You must be a Qantas Frequent Flyer member and correctly register valid membership details with OnePath Life within 30 days of taking out a policy before you can start earning Qantas Points on eligible OnePath Life premiums you pay. Qantas Points are earned in accordance with the 'OnePath and Qantas Frequent Flyer Rewards Terms and Conditions' available at [onepath.com.au/qff-terms-conditions](http://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](http://qantas.com/terms). Qantas Points are only earned on premiums you pay after OnePath Life has received your Qantas Frequent Flyer membership details. 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.

† Complimentary join fee waiver, a saving of \$82.50, offered by OnePath Life. This complimentary offer may be withdrawn at any time.

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OneCare is issued by OnePath Life Limited (ABN 33 009 657 176) ("OnePath Life").

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We recommend that you read the OneCare Product Disclosure Statement, available by calling 133 667 or visiting [onepath.com.au](http://onepath.com.au), before deciding whether to acquire, or to continue to hold, these products.

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. You may request further information from OnePath Life.

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