



Introducing changes
to your insurance

Issued: 17 May 2016

On 1 July 2016, QSuper will be making some big changes to the insurance cover we offer you. We know every one of you is unique. That's why these enhancements are designed to give you more opportunity to personalise your cover to meet your individual needs. It's just another way you can feel confident we're looking out for you, whatever stage of life you're at.

Insurance can be complex – we get that. We want you to understand what you're entitled to, so we've tried to make this document as clear and straightforward as possible. However there are some terms that do have very specific meanings, and where they appear we've **bolded** them. In some cases we've provided a high level overview of what this term means where it appears, but you'll find the definitions of all these terms on pages 21–24.

What's happening on 1 July 2016?

The insurance cover you'll have on 1 July, and the insurance you'll be entitled to receive will vary depending on your age, current level of cover and employment situation. However some of the key things to understand are:

- You'll keep the same number of death and total and permanent disability units (subject to maximum limits).
- If you have income protection cover on 30 June, you'll still be covered on 1 July.
- There will be some changes to the amount paid to your super when you receive an income protection benefit.
- The default benefit payment period for income protection benefits will automatically increase from up to two to up to three years (excluding police officers).
- Some members will receive automatic income protection cover for the first time. Other members who previously weren't eligible for income protection will be able to apply for cover.
- We'll be updating some of our definitions, including how we define salary, and some of our terms and conditions.
- Your premiums may change, and we are introducing **occupational ratings** for premiums.

More detailed information about these and other changes can be found on the following pages. One other thing you need to be aware of is that you can only have one set of insurance with QSuper, even if you have multiple accounts.

All the terms and conditions can be found in the *Accumulation Account Insurance Guide* dated 1 July 2016. If there is any difference to what we say in this notice, the *Accumulation Account Insurance Guide* dated 1 July 2016, and the insurance policy issued to the QSuper Board of Trustees, the insurance policy prevails.

Contents

The table below outlines the main changes that will happen on 1 July 2016 and where in this document you can find out more. More detail will be in the *Accumulation Account Insurance Guide* dated 1 July 2016, which will be available on our website from 1 July 2016. Can't get to a computer? Just give us a call and we'll send you a copy.

Topic	Overview	More info
Transition to new cover	Accumulation account members will move across to our new insurance cover. There'll be some changes to the insurance benefits you're entitled to.	Page 4
Death cover and total and permanent disability (TPD) cover	From 1 July we're splitting death and TPD cover into separate units so that you can hold different levels of cover. There will also be some changes to the rules regarding eligibility conditions for cover, and when you wouldn't be eligible to receive a benefit.	Page 11
Income protection cover	There will be some changes to the rules regarding eligibility conditions for cover, when you wouldn't be eligible for cover, and when income protection payments would stop.	Page 12
Premiums and occupational rating	Premiums may change on 1 July 2016. We'll be introducing a new premium rating system too, and some members will find their premiums have moved from default rate to standard rate .	Page 14
Leaving your job	Changes to our insurance cover means there'll also be changes to your insurance arrangements when your employment situation changes.	Page 16
New options	We're introducing a range of new features, including a range of options to personalise your insurance cover to your needs, and the ability to transfer insurance cover from another policy.	Page 18
Defined benefit accounts	There will be no change to the insurance benefits offered through a Defined Benefit, State or Police account. However there is some important information you need to know.	Page 19
Appendix 1	We're updating some of the key definitions that relate to your insurance cover.	Page 21
Appendix 2	There are new premium rate tables.	Page 25
Appendix 3	There will be new default arrangements for new members from 1 July.	Page 34

Pages 1 to 18 of this document provide information for members with an Accumulation account. If you have a Defined Benefit, State or Police account, please see page 19 for how the changes may affect you. If you are employed by Queensland Performing Arts Trust (QPAT) or Queensland Ambulance Service (QAS) and have special insurance arrangements, please see page 17.

The information in this document addresses the situations of most members. Please contact us if you are not sure whether your particular situation is addressed.

Important note about being *at work*

If you're not what we term as being **at work** on 1 July 2016, any *new* cover you receive from that date, including any cover we automatically give you on 1 July 2016, will be subject to an indefinite **pre-existing exclusion period** until you've been **at work** for 30 consecutive days. Just note that **at work** is defined and you need to read the definition on page 21.

What happens to my insurance cover from 1 July 2016?

The insurance cover you'll have on 1 July will depend on both your current insurance arrangements and your employment situation. It's all explained in the tables on the following pages. Something you do need to be aware of is that if you have cancelled your cover, we won't be automatically giving you cover on 1 July.

What will my cover cost?

You'll find our premium rate tables (which are age based) on pages 25–33.

I work for the Queensland Government as a permanent or temporary employee and make a **standard contribution** to my Accumulation account (excluding police officers and others with special arrangements).

Death cover and TPD cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is four units of combined death and TPD cover.</p> <p>You can also have additional units of cover up to a maximum limit of \$2 million.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million (includes additional cover).</p>	<p>Default cover is 75% of your salary for superannuation purposes, plus an amount of 17.75% of your salary for superannuation purposes, which is paid to your super.</p>	<p>Default cover is 87.75% of your insured salary. This includes a contribution replacement benefit (CRB) of 12.75% of your insured salary, which is paid to your super (subject to maximum benefit limits).</p>
		<p>Waiting period 14 days after all sick leave has been exhausted (no paid leave can be used during the 14 day period).</p>	<p>Waiting period 14 days after accrued sick leave has been exhausted (any paid leave can be used during the waiting period).</p>
		<p>Benefit period Up to two years.</p>	<p>Benefit period Up to three years.</p>
<p>Premiums Premiums are per unit of death and TPD cover.</p>	<p>Premiums The premium per unit of death and TPD cover may change on 1 July. Your premiums will be based on the default rate, unless you have cover in addition to default cover. If you've bought additional cover (this includes unitised income protection cover), all your premiums will be charged at the standard rate.</p>	<p>Premiums The premium for cover is a percentage of your salary.</p>	<p>Premiums The premium will change on 1 July. Your premiums will be based on the default rate unless you've personalised your cover in any way (this includes holding additional death and TPD cover). If you have personalised your cover you'll be charged premiums at the standard rate.</p>
<p>Pre-existing exclusion period There is no exclusion period on your default cover. Any additional cover has a five-year pre-existing exclusion period from the date it started.</p>	<p>Pre-existing exclusion period There will continue to be no exclusion period on your default cover. Any pre-existing exclusion period on your additional cover will remain in place until it expires.</p>	<p>Pre-existing exclusion period Five years on all cover from the date it started.</p>	<p>Pre-existing exclusion period Any pre-existing exclusion period will be removed from your default cover.</p>

I work for the Queensland Government as a permanent or temporary employee and don't make **standard contributions** to my Accumulation account.

Death cover and TPD cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is two units of combined death and TPD cover.</p> <p>You can also have additional units of cover up to a maximum limit of \$2 million.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million (includes additional cover).</p>	<p>You aren't eligible for default income protection cover.</p>	<p>If you haven't previously cancelled all your cover, you'll automatically receive default cover of 87.75% of your insured salary. This includes a contribution replacement benefit (CRB) of 12.75% of your insured salary, which is paid to your super (subject to maximum benefit limits).</p> <p>Waiting period 90 days or your accrued sick leave, whichever is greater (any other paid leave can be used during the waiting period).</p> <p>Benefit period Up to three years.</p> <p>Premiums The premium for income protection cover is a percentage of your insured salary. Your premiums will be based on the default rate unless you've personalised your cover in any way (this includes holding additional death and TPD cover). If you have personalised your cover you'll be charged premiums at the standard rate.</p> <p>Pre-existing exclusion period There will be no pre-existing exclusion period on your default cover unless you're not at work on 1 July.</p>
<p>Premiums Premiums are per unit of death and TPD cover.</p>	<p>Premiums The premium per unit of death and TPD may change on 1 July. Your premiums will be based on the default rate, unless you have cover in addition to default cover (this includes unitised income protection cover). If you've bought additional cover, all your premiums will be charged at the standard rate.</p>		
<p>Pre-existing exclusion period There is no exclusion period on your default cover. Any additional cover has a five-year pre-existing exclusion period from the date it started.</p>	<p>Pre-existing exclusion period There will continue to be no exclusion period on your default cover. Any pre-existing exclusion period on your additional cover will remain in place until it expires.</p>		

An important notice from the QSuper Board of Trustees

I work for the Queensland Government as a casual employee.

Death cover and TPD cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is two units of combined death and TPD cover.</p> <p>You can also have additional units of cover up to a maximum limit of \$1 million.</p> <p>Premiums Premiums are per unit of death and TPD cover.</p> <p>Pre-existing exclusion period There is no exclusion period on your default cover. Any additional cover has a five-year pre-existing exclusion period from the date it started.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million. Any future changes to your cover, including additional cover, will be subject to a maximum limit of \$1 million.</p> <p>Premiums The premium per unit of death and TPD cover may change on 1 July. Your premiums will be based on the default rate, unless you have cover in addition to default cover (this includes unitised income protection cover). If you've bought additional cover, all your premiums will be charged at the standard rate.</p> <p>Pre-existing exclusion period There will continue to be no exclusion period on your default cover. Any pre-existing exclusion period on your additional cover will remain in place until it expires.</p>	<p>You aren't eligible for default income protection cover.</p>	<p>There is no default income protection cover, but you'll be able to apply for units of cover (subject to maximum benefit limits).</p>

I work for the Queensland Government as a police officer.

Death cover and TPD cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is four units of combined death and TPD cover.</p> <p>You can also have additional units of cover up to a maximum limit of \$2 million.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million (includes additional cover).</p>	<p>You aren't eligible for default income protection cover.</p>	<p>If you haven't previously cancelled all your cover you'll automatically receive default cover of 87.75% of your insured salary. This includes a contribution replacement benefit (CRB) of 12.75% of your insured salary, which is paid to your super (subject to maximum benefit limits).</p> <p>Waiting period Accrued sick leave plus approved QPS sick leave bank or 180 days, whichever is greater (any paid leave can be used during the waiting period).</p> <p>Benefit period Up to two years.</p> <p>Premiums The premium for income protection cover is a percentage of your insured salary. Your premiums will be based on the default police rate unless you've personalised your cover in any way (this includes holding additional death and TPD cover). If you have personalised your cover you'll be charged premiums at the high risk rate.</p> <p>Pre-existing exclusion period There will be no pre-existing exclusion period on your default cover unless you're not at work on 1 July.</p>
<p>Premiums Premiums are per unit of death and TPD cover.</p>	<p>Premiums The premium per unit of death and TPD cover may change on 1 July. Your premiums will be based on the default police rate, unless you have cover in addition to default cover. If you've bought additional cover (this includes unitised income protection cover), all your premiums will be charged at the high risk rate.</p>		
<p>Pre-existing exclusion period There is no exclusion period on your default cover. Any additional cover has a five-year pre-existing exclusion period from the date it started.</p>	<p>Pre-existing exclusion period There will continue to be no exclusion period on your default cover. Any pre-existing exclusion period on your additional cover will remain in place until it expires.</p>		

An important notice from the QSuper Board of Trustees

I used to work for the Queensland Government or a related entity but don't any longer.

Death cover and TPD cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is either two units, four units or six units of combined death and TPD cover, depending on when your default cover began.</p> <p>You can also have additional units of cover up to a maximum limit of \$2 million.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million (includes additional cover).</p>	<p>There is no default income protection cover. However if you've applied for cover it will be in units. No additional amount is paid to your super.</p>	<p>If you didn't have cover on 30 June you may be eligible to apply for cover.</p> <p>If you already have cover you'll have the same value of cover on 1 July (subject to maximum benefit limits). You'll also receive a contribution replacement benefit (CRB) of 12.75 per cent of your income, which is paid to your super while you are receiving an income protection benefit.</p>
		<p>Waiting period 30 days.</p>	<p>Waiting period 30 days or your accrued sick leave, whichever is greater (any paid leave can be used during the waiting period).</p>
		<p>Benefit period Up to two years.</p>	<p>Benefit period Up to three years.</p>
<p>Premiums Premiums are per unit of death and TPD cover.</p>	<p>Premiums The premium per unit of death and TPD cover may change on 1 July. Your premiums will be based on the default rate unless you have cover in addition to default cover (this includes unitised income protection cover). If you've bought additional cover, all your premiums will be charged at the standard rate.</p>	<p>Premiums Premium is per unit of cover.</p>	<p>Premiums Premiums are per unit of cover, and are charged at the standard rate.</p>
<p>Pre-existing exclusion period Any remaining pre-existing exclusion period on cover you held while employed by the Queensland Government will remain in place. Any additional cover you hold has a five-year pre-existing exclusion period from the date it started.</p>	<p>Pre-existing exclusion period Any pre-existing exclusion period on your cover will remain in place until it expires.</p>	<p>Pre-existing exclusion period Five years on all cover from the date it started.</p>	<p>Pre-existing exclusion period Any pre-existing exclusion period on your existing cover will remain in place until it expires.</p>

My account was opened as a spouse of a QSuper member, or as a result of a family law split.

TPD cover and death cover		Income protection cover	
30 June 2016	1 July 2016	30 June 2016	1 July 2016
<p>Default cover is two units of combined death and TPD cover.</p> <p>You can also have additional units of cover up to a maximum limit of \$2 million.</p>	<p>You'll continue to have the same number of death and TPD units as you hold on 30 June, subject to a maximum limit of \$3 million. Maximum limit includes additional cover.</p>	<p>There is no default income protection cover. However if you've applied for cover it will be in units. No additional amount is paid to your super.</p>	<p>If you didn't have cover on 30 June you may be eligible to apply for cover.</p> <p>If you already have cover you'll have the same value of cover on 1 July (subject to maximum benefit limits). You'll also receive a contribution replacement benefit (CRB) of 12.75% of your insured income, which is paid to your super while you are receiving an income protection benefit.</p>
		<p>Waiting period 30 days.</p>	<p>Waiting period 30 days or your accrued sick leave, whichever is greater (any paid leave can be used during the waiting period).</p>
		<p>Benefit period Up to two years.</p>	<p>Benefit period Up to three years.</p>
<p>Premiums Premiums are per unit of death and TPD cover.</p>	<p>Premiums The premium per unit of death and TPD cover may change on 1 July. Your premiums will be based on the default rate, unless you have cover in addition to default cover (this includes unitised income protection cover). If you've bought additional cover, all your premiums will be charged at the standard rate.</p>	<p>Premiums Premium is per unit of cover.</p>	<p>Premiums Premiums are per unit of cover, and are charged at the standard rate.</p>
<p>Pre-existing exclusion period All default and additional cover has a five-year pre-existing exclusion period from the date it started.</p>	<p>Pre-existing exclusion period Any pre-existing exclusion period on your cover will remain in place until it expires.</p>	<p>Pre-existing exclusion period Five years on all cover from the date it started.</p>	<p>Pre-existing exclusion period Any pre-existing exclusion period on your existing cover will remain in place until it expires.</p>

Do you work for the Queensland Government and hold units of income protection cover?

On 1 July we'll convert all of your income protection cover, (either existing on 30 June or new cover that starts on 1 July) to units. If any portion of your income protection cover is provided as units, then from 1 July all of your income protection, including any new cover, will be provided as units. The number of units you have will be at the level required to include your **contribution replacement benefit**. If you have unitised cover after 1 July, the maximum amount of cover you can hold is restricted to 87.75 per cent of your **income**.

Your waiting period will be 30 days or your **accrued sick leave**, whichever is greater, and your benefit period will be up to three years. You'll have no **pre-existing exclusion period** on cover equivalent to your percentage of salary cover – any remaining **pre-existing exclusion period** on your additional cover will remain in place.

Please be aware this does not apply to Queensland police officers.

Changing your cover

You can make changes to your cover by logging into Member Online or sending us a completed *Change my Insurance* form or *Cancel my Insurance* form. You'll be able to make changes to the new insurance that applies from 1 July 2016 from that date.

Please note that you won't be able to cancel or change this insurance in Member Online until 4 July 2016, but from 1 July to 3 July you'll be able to cancel your cover using a *Cancel my Insurance* form, or change it using a *Change my Insurance* form. You can email, fax or mail the completed form to us, and the change will take effect from the day we receive it.

Conditions apply when you change your cover, and if you increase your cover you may be required to provide health and other information.

Cancelling your cover

If you previously cancelled your cover, or cancel your cover on or before 30 June 2016, insurance won't be applied to your account again unless you apply for cover (conditions will apply to new cover, and you may be required to provide health and other information).

Will cover QSuper has cancelled ever automatically start again?

If we cancel your income protection cover because we haven't received a contribution in 12 months, or your death and TPD cover because your account balance has dropped below \$5,000 (previously this was \$2,000) and we haven't received a contribution in 12 months, default cover will be applied to your account in the scenarios outlined below.

- Your employer told us that you left your job, but later this same employer then sends us a superannuation guarantee contribution.
- You start working for a new employer and they send us a superannuation guarantee contribution.

Can I apply for cover again if it's been cancelled?

If you are still eligible to hold cover and want to take it out again, you will need to apply. You may be required to provide health and other information and if your application is accepted it will be subject to the terms and conditions for your application at that time. For more information on applying for cover, please read the *Accumulation Account Insurance Guide* dated 1 July 2016.

What happens if I have an illness or injury before 1 July 2016 and later make a claim?

When it comes to determining what terms and conditions your claim will be assessed under, what's important is not the date you make the claim, but what's known as the **date of disablement**.

So even if you make a claim from 1 July 2016, if the **date of disablement** was on 30 June 2016 or earlier, your claim will be assessed based on the level of cover and the terms and conditions applicable at the **date of disablement**.

So what's changing on 1 July?

Over the next few pages we'll outline information about changes to your existing insurance cover.

On 1 July 2016 we will be changing the default levels of death, TPD and income protection cover for new members. There will be no change to your current default cover on 1 July, but if your employment situation changes after this date you may, in some cases, receive the new default cover. You can find information on the new default cover in Appendix 3 on page 34.

Who provides this insurance?

The new insurance arrangements detailed in this notice for death and total and permanent disability (TPD) and income protection will be provided by QInsure Limited (ABN 79 607 345 853, AFSL 483057) through a group life policy issued to the QSuper Board. QInsure Limited is ultimately owned by the QSuper Board as trustee for the QSuper Fund.

Death cover and TPD cover

On 1 July 2016 we're making some changes to the maximum level of cover you're allowed to hold, as the table shows:

	Death cover from 1 July	TPD cover from 1 July
Full or part-time employee, including self-employed	\$3 million	\$3 million
Casual employee or unemployed person ¹	\$1 million	\$1 million

¹ If you hold more than \$1 million of cover on 30 June 2016 you'll keep the same level of cover on 1 July, although this will be capped at \$3 million.

From 1 July, if you were previously employed full or part-time and had cover over \$1 million you'll be able to keep that cover if you switch to casual employment.

Please also be aware that when you increase your cover we will generally ask you to provide health and other information, and any increase is subject to the insurer accepting your request. Other conditions apply and these can be found in the *Accumulation Account Insurance Guide* dated 1 July 2016.

When can I receive a TPD benefit?

To be eligible to receive a TPD benefit for an event with a **date of disablement** on or after 1 July 2016, you must meet the definition of **total and permanent disablement**. See page 23 for the definition.

When does my death cover and TPD cover end?

The circumstances when your death cover and TPD cover would end are shown below:

- you're no longer a QSuper member
- you no longer hold an Accumulation account
- you cancel your cover

- you're no longer an **Australian resident**
- you turn 65 for TPD cover (60 if you're a police officer), or 70 for death cover (60 if you're a police officer)
- when we haven't received a contribution from you in 12 months, and your Accumulation account balance has fallen below \$5,000, unless you permanently opt into cover
- deducting a premium would reduce your account balance to zero
- the date a TPD benefit or **terminal illness** benefit is paid
- if the full amount of your monthly premium remains unpaid
- if you are a State or Police account member, the date your Accumulation account balance would reduce to less than the **prescribed percentage**
- the date the insurance policy terminates
- you die.

When wouldn't I receive a death or TPD insurance benefit?

From 1 July 2016 we're updating the circumstances when you wouldn't receive an insurance benefit. In addition to **pre-existing conditions**, we can't pay you an insurance benefit where your claim is due to any of the following (directly or indirectly):

- declared **war** or acts of **war**
- you were on active service in the armed forces of any country or international organisation – if you're in the Australian Defence Force Reserves, this only applies if you've been called up for active service
- **criminal activity** you're convicted of
- a **pandemic illness** that occurs within 30 days of your cover starting or recommencing after 1 July 2016.

Any additional cover won't be paid if your injury or illness is caused by a deliberate self-inflicted act or injury, suicide or attempted suicide or deliberate self-destruction (regardless of whether you were sane or insane) within 13 months of recommencing or increasing cover.

Additional cover also won't be paid if your injury or illness is related either directly or indirectly to an event that happened in the 12 months before you applied for the cover.

Insured benefits paid on terminal illness

If you're diagnosed with a **terminal illness** that's likely to result in your death within 24 months, you may be able to receive an insurance benefit.

For more information on accessing your insurance benefit and on accessing your super please see the *Accumulation Account Insurance Guide* dated 1 July 2016.

Income protection

You can't be paid an income protection benefit that is more than 87.75 per cent of your **insured salary** (or **pre-disability income** if you hold units of cover), including the **contribution replacement benefit**. However we've made a change to the maximum amount of cover, as it is capped at \$50,000 a month for the first two years of cover, then \$30,000 a month for the remainder of the benefit period. From 1 July cover for casual employees is capped at \$5,000 a month, although if you had a higher level of cover on 30 June 2016 you'll be able to keep this cover. If you make any changes to your cover after 1 July you'll be subject to the \$5,000 cap. Maximum cover limits include your **contribution replacement benefit**.

If you have default cover, as long as you're not above the new maximum cover level, you'll keep the same level of cover as you had on 30 June. Please also be aware that if your monthly default cover is currently at or above \$20,000 per month (this is the **maximum default income protection limit**), you may have to provide health and other information before you can have any further increases to your cover.

Unitised cover will increase with CPI automatically each year. This increase won't be subject to a **pre-existing exclusion period** (unless your existing cover is subject to exclusions), however it will be subject to the **maximum default income protection limit** and the maximum level of cover.

When can I receive an income protection benefit?

To be eligible to receive an income protection benefit for an event with a **date of disablement** on or after 1 July 2016, you must meet the definition of either **total and temporary disablement** or **partial and temporary disablement**. Please see pages 22 and 24 for these definitions.

When will my income protection cover end?

The circumstances when your income protection cover will end are shown below:

- you're no longer a QSuper member
- you no longer hold an Accumulation account
- you cancel your cover
- you turn 65 (60 if you're a police officer)
- you're no longer an **Australian resident**
- you're determined to be **totally and permanently disabled**, or you have a **terminal illness**
- deducting a premium would reduce your account balance to zero
- it has been 12 months since the last contribution was made to your account (unless you have permanently opted into cover)
- if the full amount of your monthly premium remains unpaid
- the date the insurance policy terminates
- you die.

When will my income protection payments stop?

Your benefit payments will stop on the date one of the following happens:

- you no longer meet the definition of **total and temporary disability** or **partial and temporary disability**
- you close your QSuper Accumulation account
- you turn 65 (or 60 if you're a police officer)
- you come to the end of your benefit payment period
- you're determined by the insurer to be **totally and permanently disabled** or to have a **terminal illness**
- it is determined your condition is a **pre-existing condition**, and you have a **pre-existing exclusion period** attached to your cover
- you become engaged in a new business or new employment (unless it is part of an agreed graduated return to work program)
- you stop following the advice of an appropriate **medical practitioner**
- you choose not to participate in an approved rehabilitation program
- you claim or receive any annual, recreational, long service or other personal leave from an employer
- you're no longer an **Australian resident**
- you receive an increase in earnings from an existing business or employment (unless it is part of an agreed graduated return to work program)
- you go on parental leave, or it is within four weeks of your confinement date
- you die.

Additionally, if you're living overseas at the time you're on claim, your benefit payments will stop after six months, unless you return to Australia or as otherwise agreed in writing.

When would my benefit be reduced?

If you receive any of the following payments, we will reduce your income protection payments by an equivalent amount:

- Workers Compensation, Motor Accident Compensation, Social Security or any other similar legislated payment related to your illness or injury
- any statutory or other government payments for loss of income relating to your illness or injury
- any other benefit payable under another income protection, disability income or accident or sickness policy (excluding any lump sum TPD benefit you have received under any insurance policy)
- Any annual, recreational, long service or other personal leave you are paid by an employer.

If any of these payments stop because you receive a commuted lump sum benefit from another source, we will calculate the value of 1/60 of this amount, and deduct that dollar value from your monthly benefit or partial monthly benefit for up to 60 months from the date you receive the lump sum.

When would I not receive an income protection payment?

We will not pay you an income protection benefit where your claim is due to any of the following (directly or indirectly):

- declared **war** or acts of **war**
- you were on active service in the armed forces of any country or international organisation – if you're in the Australian Defence Force Reserves, this only applies if you've been called up for active service
- **criminal activity** you're convicted of
- a **pandemic illness** that occurs within 30 days of your cover starting or recommencing after 1 July 2016
- a deliberate self-inflicted act or injury, attempted suicide or deliberate self-destruction (regardless of whether you were sane or insane)
- any **pre-existing condition** exclusions applicable
- if you're not eligible to have income protection cover.

An income protection benefit also isn't payable if you're unemployed at your **date of disablement**. The only exception to this is if you're a casual employee and your employment hasn't been terminated, as your cover will continue for three months since your last day of work.

Will QSuper help me get back to work?

At QSuper we're big believers in supporting you through your transition back to work, and already have a graduated return to work program in place to make this process as smooth as possible. And from 1 July we'll also be introducing an additional graduated return to work payment if you're claiming a partial benefit under income protection for an injury or illness where the **date of disablement** is after 1 July 2016.

So how does this work? Well if you're going back to work for at least 20 per cent of your normal hours, the insurer may use 97.75 per cent of your **insured salary** (or **income** if unitised) instead of the usual 87.75 per cent in calculating your **partial and temporary disablement** benefit based on the number of hours you actually work. This additional amount may be paid for up to eight weeks of the benefit period.

There is an overall cap on the amount of income protection benefit (including the additional payment) you can receive, which is 100 per cent of your benefit payment.

What happens if I'm on leave without pay or not receiving contributions to my super?

If you're on leave without pay and we don't receive a contribution to your super for 12 months your cover will be cancelled (we'll let you know before this happens though). However you can choose to permanently opt into cover, which means that even if we aren't receiving contributions we won't cancel your insurance (unless of course you ask us to).

If we haven't received a superannuation guarantee contribution to your account for three months, we'll change your salary-based cover to unitised cover from the date we received the last superannuation guarantee contribution. However, as these are new rules, if we last received a super guarantee contribution prior to 1 July 2016 we won't back date the change. We'll instead convert your salary-based cover to units as at 1 July 2016.

Your benefit period will remain the same and so will your waiting period (but if you have a 14-day waiting period this will change to greater of **accrued sick leave** or 30 days). We'll base the number of units we give you on the cover that you had in place at the time we received the last contribution to your account, with the value rounded up to the nearest \$500. If you were paying premiums at the salary-based **default rate** these will change to the unitised **default rate**. (If you are a police officer you will move from the salary-based **default police rate** to the unitised **default police rate**). When you return to work though, you do have the option of reverting back to salary-based default cover.

What will cover cost?

Insurance premiums are changing on 1 July 2016. If you have default cover and have made no changes to your cover, you'll pay premiums at the **default rate** (or **default police rate**). If you've purchased any additional cover or made changes to your cover, your premiums will be payable at the **standard rate** or (**high risk rate** for police officers).

We're also introducing **occupational ratings** from 1 July 2016, and for some members, choosing to be occupationally rated may reduce your premiums. There will be more information on **occupational rating** and premiums in the *Accumulation Account Insurance Guide* dated 1 July 2016.

All premiums include stamp duty, and are charged monthly in arrears.

Please note – we'll stop deducting TPD premiums once you've been approved to be paid a TPD benefit. We'll continue to charge premiums for any remaining death cover you hold.

You'll find the rate tables in Appendix 2 on pages 25–33. The information below shows you which rate tables will apply to your situation on 1 July 2016.

	Death and TPD	Income protection
I am employed by the Queensland Government, make standard contributions and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have. 	Table 1	Table 5
I am employed by the Queensland Government, make standard contributions, and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have increased my level of death and TPD cover. 	Table 3	Table 8
I am employed by the Queensland Government, was making standard contributions and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have • a contribution has not been made to my account for three months. 	Table 1	Table 11
I am employed by the Queensland Government, was making standard contributions and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have increased my level of death and TPD cover • a contribution has not been made to my account for three months. 	Table 3	Table 14
I am employed by the Queensland Government, do not make standard contributions and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have never made any change to my QSuper cover • have never applied for cover I didn't previously have. 	Table 1	Table 6
I am employed by the Queensland Government, do not make standard contributions, and: <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have increased my level of death and TPD cover. 	Table 3	Table 9

	Death and TPD	Income protection
<p>I am employed by the Queensland Government, wasn't making standard contributions and:</p> <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have • a contribution has not been made to my account for three months. 	Table 1	Table 12
<p>I am employed by the Queensland Government, was not making standard contributions and:</p> <ul style="list-style-type: none"> • am not a casual employee • am not a police officer • have increased my level of death and TPD cover • a contribution has not been made to my account for three months. 	Table 3	Table 15
<p>I am:</p> <ul style="list-style-type: none"> • a casual employee, or • not employed by the Queensland Government <p>and</p> <ul style="list-style-type: none"> • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have. 	Table 1	n/a
<p>I am:</p> <ul style="list-style-type: none"> • a casual employee, or • not employed by the Queensland Government <p>and</p> <ul style="list-style-type: none"> • have increased my level of death and TPD cover or • applied for income protection cover. 	Table 3	Table 14
<p>I am employed by the Queensland Government as a police officer and:</p> <ul style="list-style-type: none"> • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have. 	Table 2	Table 7
<p>I am employed by the Queensland Government as a police officer and:</p> <ul style="list-style-type: none"> • have increased my level of death and TPD cover. 	Table 4	Table 10
<p>I am employed by the Queensland Government as a police officer and:</p> <ul style="list-style-type: none"> • have never made any changes to my QSuper cover • have never applied for cover I didn't previously have • a contribution has not been made to my account for three months. 	Table 2	Table 13
<p>I am employed by the Queensland Government as a police officer and:</p> <ul style="list-style-type: none"> • have increased my level of death and TPD cover • a contribution has not been made to my account for three months. 	Table 4	Table 16
<p>I'm employed by the Queensland Government and on 30 June 2016 hold units of income protection cover.</p>	Table 3	Table 14

What happens if I change jobs or my employment arrangements change after 1 July 2016?

The table outlines what will happen to your cover depending on your situation. Any existing **pre-existing exclusion period**, exclusions or conditions will continue to apply. Any new or increased cover is subject to a **pre-existing exclusion period** if obtained more than 120 days after changing jobs. The **at work** requirement will apply to all new cover. The terms and conditions applicable at the time of change may be different to the current terms. You can find information on the new default cover in Appendix 3 on page 34.

Employment situation	Death cover and TPD cover	Income protection cover
I work for the Queensland Government and leave my job	Providing you still meet the eligibility conditions to hold cover, you'll have the same level of cover.	<p>If you've personalised your income protection cover, your cover will remain as is. (See the <i>Accumulation Account Insurance Guide</i> dated 1 July 2016 for more information on personalisation of cover).</p> <p>Any cover you have will continue, but if it is default cover it will be converted to unitised cover at the same level if we don't receive a contribution for three months.</p> <p>Your waiting period or benefit payment period will remain unchanged unless you had a 14-day waiting period, in which case this will automatically change to the greater of accrued sick leave or 30 days.</p>
I'm a Queensland police officer and leave my job	<p>Providing you still meet the eligibility conditions to hold cover, you'll have the same level of cover.</p> <p>You will pay premiums at the high risk rate.</p>	<p>Any cover you have will continue, but will be converted to an up to three-year benefit period and 90-day waiting period, and you'll be charged premiums at the high risk rate.</p> <p>Any existing conditions or exclusions will remain in place.</p>
I continue to work for the Queensland Government but change my employment arrangement¹	<p>If you currently hold default cover of two units and start making standard contributions (but aren't a casual employee) you will receive one additional default unit of both death cover and TPD cover, provided you are aged 21 or over. If you are under age 21 you will receive one additional unit of TPD cover.</p> <p>If you hold more than two units of default cover, there will be no change to your cover.</p> <p>If you hold any additional units of cover, there will be no change to any of your cover. You will pay premiums at the standard rate.</p>	<p>If you've personalised your income protection cover, your cover and premium rate will remain as is, unless you become a Queensland police officer. (See the <i>Accumulation Account Insurance Guide</i> dated 1 July 2016 for more information on personalisation of cover).</p> <p>You'll receive the default cover appropriate to your employment situation, provided the default cover is more than your current default cover. If it isn't, there will be no change to your cover.</p>
I don't work for the Queensland Government and I leave my job	Providing you still meet the eligibility conditions to hold cover, you'll have the same level of cover, and any existing conditions and exclusions will remain in place.	<p>We won't make any changes to your cover (so make sure if your income reduces you make any necessary adjustments to your cover). Any existing conditions or exclusions will remain in place.</p> <p>If we don't receive a contribution to your account for 12 months, we will cancel your cover, unless you have permanently opted in.</p>

¹ Commissioned police officers who have a contract allowing them to stay in the Queensland Police Service after age 60 can keep their insurance cover but on their 60th birthday their insurance arrangements will become the same as a Queensland Government employee who makes **standard contributions**.

Employment situation	Death cover and TPD cover	Income protection cover
<p>I start working for the Queensland Government</p>	<p>You'll keep the same level of cover you have unless you make standard contributions, in which case your default cover will increase, unless your existing cover is already greater. If it isn't, there will be no change to your cover. The only exception is if you've made any changes to any of your QSuper insurance arrangements, in which case your cover won't change.</p> <p>If you're now making standard contributions we'll increase your cover unless your cover is already higher.</p> <p>If you're starting work as a casual or don't make standard contributions we won't change your cover.</p> <p>The only exception is if you've previously personalised any of your cover, your cover won't change.</p>	<p>If you already have income protection cover, you'll keep the cover and premium rate you have, unless you become a Queensland police officer. Any existing conditions or exclusions will remain in place.</p> <p>If you don't have income protection cover, we'll give you the default cover for Queensland Government employees (unless you start work as a casual, in which case you aren't eligible for default cover).</p>
<p>I become a Queensland police officer</p>	<p>If you are age 21 and over and currently hold default cover, you'll receive the default police cover.</p> <p>If you are less than age 21 your default cover is:</p> <ul style="list-style-type: none"> • two units of death cover • three units of TPD cover. <p>When you turn 21 your cover will increase to:</p> <ul style="list-style-type: none"> • three units of death cover • three units of TPD cover. <p>If your cover is already higher, there will be no change to your cover.</p> <p>Your premiums for police default cover will be charged at the default police rate.</p> <p>If you hold additional units of cover, your premiums will be charged at the high risk rate.</p>	<p>If your previous cover was default cover, you'll automatically receive default police cover of 87.75 per cent of your insured salary, including a contribution replacement benefit (CRB) which is paid to your super.</p> <p>If your previous income protection cover was held in units, you'll continue to hold the same number of units of cover, however the waiting period, benefit period and premiums will change.</p> <p>Waiting period Accrued sick leave plus approved QPS sick leave bank or 180 days, whichever is greater (any paid leave can be used during the waiting period).</p> <p>Benefit period Up to two years.</p> <p>Premiums The premium for salary-based income protection cover is a percentage of your insured salary. If you've personalised your cover in any way (this includes holding additional death and TPD cover or units of income protection), you'll be charged premiums at the high risk rate, otherwise your premiums will be at the default police rate.</p> <p>Pre-existing exclusion period There will be no pre-existing exclusion period on default police cover.</p>
<p>I work for the Queensland Ambulance Service and had insurance arrangements through OnePath or I work for the Queensland Performing Arts Trust, and have insurance arrangements through Suncorp, and I leave my job</p>	<p>Providing you meet the eligibility criteria and are age 21 or over you will receive two units of default death cover and two units of TPD cover. Your premiums will be at the default rate. If you are under age 21 you receive one unit of death cover and two units of TPD cover.</p> <p>If you're not at work when this cover starts you'll be subject to an indefinite pre-existing exclusion period until you have been at work for 30 consecutive days.</p>	<p>You won't be automatically provided with cover, but you may apply for cover if you meet eligibility requirements.</p>

New options from 1 July 2016

It's all about being able to better personalise your cover to suit your individual circumstances, and having the flexibility to change it as your circumstances change. Our cover falls into three types:

- death
- total and permanent disability (TPD)
- income protection.

And you can have any combination of the three that suits you. However it's important for you to understand that you cannot claim both a death benefit and a TPD benefit – your death cover will be cancelled if you receive a TPD benefit.

The only time you'll keep death cover is if your death cover is greater than the TPD benefit that is paid, in which case you'll keep the difference. Similarly, if you receive a death benefit due to a **terminal illness** claim, you'll only keep the TPD cover that is greater than the death benefit paid.

We do understand that for whatever reasons you may not want to hold our insurance cover, so you can also cancel any or all of these types of cover. From 1 July your cancellation will also become permanent, which means we won't automatically give you cover again if your situation changes.

Other new options will include:

- if you're under age 60 you'll be able to choose a fixed level of death cover and TPD cover, but if you fix one you must fix both
- you'll be able to personalise your amount of income protection cover and, if you're not a police officer, your waiting period and your benefit period
- you'll be able to apply to transfer cover from other insurance policies, subject to conditions.

From 1 July 2016, if you apply to change your cover at any time, you'll be occupationally rated and you'll pay premiums relevant to your **occupational rating**, which may remain the same, be more, or be less than the **default rate**. Personalising your waiting period and benefit period will also alter your premiums.

You'll be able to find more information on **occupational rating** and premiums, as well as details of the new options and the updated terms and conditions, in the *Accumulation Account Insurance Guide* dated 1 July 2016.

I have a Defined Benefit, State or Police account – what happens to my cover?

We aren't making any changes to the death and TPD cover and income protection cover you receive as part of your Defined Benefit, State or Police account.

However if you have any additional death and TPD cover through your Accumulation account, you'll still have that on 1 July, and you'll pay the premiums at the **standard rate** (or **high risk rate** if you're a police officer). Any remaining **pre-existing exclusion period** on your additional cover will remain in place.

Please note that you aren't eligible to apply for income protection cover through an Accumulation account. If you currently have income protection cover through an Accumulation account it will be cancelled on 1 July.

For the first time State and Police account members will be able to apply for additional death and TPD cover through an Accumulation account. You'll be charged the premium based on your **occupational rating**, and all the other eligibility criteria and terms and conditions outlined in this document will apply. If you do apply for additional insurance, you'll need to make contributions to your Accumulation account to cover the premiums. You can't apply for income protection cover.

What happens if I leave the Defined Benefit, State or Police account after 1 July 2016?

If you are either changing jobs and are not able to keep your Defined Benefit, State or Police account, or moving from a Defined Benefit account to an Accumulation account, we will provide the default level of cover that relates to your new employment situation, as shown in the table below.

My new employment situation	Death cover and TPD cover	Income protection cover
I'm with a Queensland Government employer and making standard contributions	<p>Three units of death cover, three units of TPD cover.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the standard rate, otherwise your premiums will be charged at the default rate.</p>	<p>Waiting period 14 days after all sick leave has been exhausted (any paid leave can be used during the waiting period).</p> <p>Benefit period Up to three years.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the standard rate, otherwise your premiums will be charged at the default rate.</p>
I'm with a Queensland Government employer and not making standard contributions (but not casual)	<p>Two units of death cover, two units of TPD cover.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the standard rate, otherwise your premiums will be charged at the default rate.</p>	<p>Waiting period 90 days or your accrued sick leave, whichever is greater (any other paid leave can be used during the waiting period).</p> <p>Benefit period Up to three years.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the standard rate, otherwise your premiums will be charged at the default rate.</p>

My new employment situation	Death cover and TPD cover	Income protection cover
I'm a Queensland police officer and I switched to an Accumulation account	<p>Three units of death cover, three units of TPD cover. Your premiums will remain unchanged unless you are leaving your job, in which case they will be charged at the high risk rate.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the high risk rate, otherwise your premiums will be charged at the default police rate.</p>	<p>Waiting period Accrued sick leave plus approved QPS sick leave bank or 180 days, whichever is greater (any other paid leave can be used during the waiting period).</p> <p>Benefit period Up to two years.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the high risk rate, otherwise your premiums will be charged at the default police rate.</p>
I'm a Queensland police officer and I leave my job	<p>Two units of death cover, two units of TPD cover.</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the high risk rate, otherwise your premiums will be charged at the default police rate.</p>	<p>Waiting period 90 days or your accrued sick leave, whichever is greater (any other paid leave can be used during the waiting period).</p> <p>Benefit period Up to three years.</p> <p>Premiums Your premiums will be charged at the high risk rate.</p>
Any other situation (including not working)	<p>Two units of death cover, two units of TPD cover</p> <p>Premiums If you already hold additional death and TPD cover you'll be charged premiums at the standard rate, otherwise your premiums will be charged at the default rate.</p>	<p>We'll give you unitised income protection cover at an equivalent level to the income protection cover you had in the Defined Benefit account. You'll have a waiting period of the greater of accrued sick leave or 30 days, and a benefit period of up to three years, but you can personalise your cover at any time.</p> <p>If you had a State or Police account you do not receive automatic income protection cover, however you can apply for cover if you meet eligibility criteria.</p>

If this cover is higher than the cover you held in your Defined Benefit account (which we refer to in the *Defined Benefit Account Guide* as 'your projected Defined Benefit entitlement to age 55'), a **pre-existing exclusion period** of five years will apply to just the part of your cover that is higher.

We'll tell you that we've automatically turned cover on, but if you tell us within 30 days of being notified that you don't want it then we'll cancel it effective from the date it was turned on and refund any premiums.

Appendix 1: Definitions

On 1 July 2016 we will be updating definitions of the following key insurance terms. Please note that if your claim relates to an injury or illness with a **date of disablement** before 1 July 2016, your claim will be assessed using the definitions contained in the insurance policy in force at the time of your **date of disablement**.

Accrued sick leave

Paid leave which allows you paid time off as a result of personal illness.

At work

You're at work if you're:

- (i) actively performing or capable of performing all of your normal duties, without limitation or restriction due to injury or illness, and where working is working normal hours on the day cover is to commence
- (ii) in the insurer's opinion, not restricted by illness or injury from being capable of actively performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though actual employment may be on a full-time, part-time, casual or contract basis, and
- (iii) not receiving, or entitled to claim, any income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits (including government disability support benefits but excluding benefits under the National Disability Insurance Scheme).

You'll be considered to be at work on 1 July 2016, if you're on approved leave for reasons other than injury or illness and, not taking into account the leave, are able to meet the at work definition.

If you're unemployed you'll meet this at work requirement if you're capable of performing all the duties and work hours of your usual occupation free of limitation or restriction due to injury or sickness on the day cover is to start.

If you're not **gainfully employed** and are actively engaged in full-time **home duties** you'll meet this at work requirement if you're able to actively perform your normal full-time **home duties** without limitation or restriction due to injury or illness on the day cover is to start.

Australian resident

A person who is a resident of Australia for the purposes of the *Income Tax Assessment Act 1936 (Cth)*. To remove doubt, a person who resides temporarily outside of Australia will be an Australian resident and a person who resides permanently outside of Australia will not be an Australian resident.

Contribution replacement benefit (CRB)

This is a payment we make to your QSuper Accumulation account while you're receiving income protection benefits.

Criminal activity

Means any criminal act or omission for which you're convicted.

Date of disablement

For **total and temporary disablement or partial and temporary disablement**, this is the date on which you're unable to work due to the injury or illness for which you're claiming an insurance benefit.

For **total and permanent disablement**, date of disablement means:

- (i) if you're **gainfully employed** – the date on which you're certified by a **medical practitioner** as unable to work due to the injury or illness for which you're claiming the insurance benefit, or
- (ii) if you're not **gainfully employed** – the date on which you're certified by a **medical practitioner** as no longer being able to perform your usual occupation, or
- (iii) if you're not **gainfully employed** and are carrying out unpaid **home duties** – the date on which you're certified by a **medical practitioner** as no longer being able to perform **home duties** for at least 30 hours per week.

For a **terminal illness**, date of disablement means the date on which you first have a **terminal illness**.

Default police rate

The premium rate charged for default cover for a sworn police officer.

Default rate

The premium rate charged for default cover.

Gainfully employed

Being employed either as an employee or **self-employed person** for financial gain or reward.

High risk rate

Means the premium rate charged where you've personalised your insurance and are in a high risk occupation. For transitioning members, this is also the rate charged from 1 July 2016 to sworn police officers with additional cover.

Home duties

Unpaid tasks performed by you if your main occupation is to maintain your family home for at least 30 hours per week. These tasks include:

- (i) cooking family meals
- (ii) cleaning the home
- (iii) doing the family grocery shopping
- (iv) doing the laundry, and
- (v) taking care of children or other dependants.

An important notice from the QSuper Board of Trustees

Home duties do not include duties performed outside your home for salary, reward or profit.

Income

- (i) If you have unitised income protection cover (unless you meet the definition of a **self-employed person**), income is the remuneration package paid by your employer including base salary and fees, regular bonuses, regular allowances, regular overtime earnings and regular commissions (but excluding mandated superannuation contributions, irregular bonuses, irregular overtime earnings and irregular commissions and unearned income such as investment or interest earnings).
- (ii) If you're a **self-employed person** with unitised income protection cover and directly or indirectly own all or part of the business from which you earn your usual income, your income is the gross monthly amount earned by the business in the 12 months immediately before the **date of disablement**, as a direct result of your personal exertion or activities through your usual occupation after allowing for the costs and expenses incurred in deriving that income.

Bonuses, overtime earnings and commissions will be calculated based on the average of the last three years received by you from your employer.

Insured salary

Your ordinary time earnings (as defined by the *Australian Taxation Office Superannuation Guarantee Ruling SGR 2009/2*) over the past 12 months based on superannuation guarantee contributions as received from your employer.

Material and substantial duties

Duties that are normally required to perform your regular occupation.

Maximum default income protection limit

The maximum amount of default income protection cover you may receive without needing to answer questions about your health.

Medical practitioner

A medical practitioner legally qualified and registered to practice in Australia who is not:

- (i) you
- (ii) the QSuper Board, or
- (iii) a relative, business partner, shareholder, employer or employee of the above.

Where the medical practitioner is outside Australia, they must have qualifications equivalent to Australian standards as determined by the insurer in its discretion.

To remove doubt, a medical practitioner does not include a chiropractor, physiotherapist, psychologist or alternative health provider.

Occupational rating

The cover and premium level given to you based on your job or your occupation.

Own job

If you aren't a **self-employed person**, this is the regular occupation you were performing for your employer at your regular place of work before your **date of disablement**. If you are self-employed, it means your **own occupation**.

Own occupation

Your regular occupation that could be performed at any place of work.

Pandemic illness

An illness for which a pandemic alert, advisory, notification, declaration or other similar publication is issued by:

- (i) the Australian Government (including a relevant Australian Government department, authority, minister or officer), or
- (ii) the World Health Organisation.

Partial and temporary disablement

Partial and temporary disablement means:

- (i) immediately following a period of at least 7 out of 12 consecutive calendar days of **total and temporary disablement** during the waiting period, and in the opinion of the insurer solely due to the same illness or injury that caused **total and temporary disablement**, after the waiting period has been served you're:
 - a. from the start of the benefit period to the first 6 months of the benefit period, unable to perform some but not all of the **material and substantial duties** of your **own job**
 - b. from 6 months of starting the benefit period to 24 months of starting the benefit period, unable to perform some but not all of the **material and substantial duties** of your **own occupation**, or
 - c. from 24 months of starting the benefit period to the end of the benefit period, unable to perform some but not all of the **material and substantial duties** of any occupation for which you're reasonably able to perform by reason of education, training or experience, and
- (ii) from the **date of disablement** to the end of the benefit period, you:
 - a. satisfied one of the conditions in item 1 of the definition of **total and temporary disablement** or the definition of partial and temporary disablement as a direct result of the same injury or illness and received insurance benefits

- b. are under the regular care of a **medical practitioner** and, are complying with the advice and treatment given by the **medical practitioner**, and
- c. are not engaged in any occupation whether or not for reward unless otherwise agreed to in writing by the insurer.

Pre-disability income

- (i) If you are employed by the Queensland Government on a permanent full or part-time basis, pre-disability income is the gross monthly income earned by you immediately prior to your **date of disablement**, and
- (ii) If you are not employed by the Queensland Government on a permanent full or part-time basis, pre-disability income is the average gross monthly **income** earned over the 12 months immediately prior to your **date of disablement** (or over your most recent period of employment, if shorter).

Pre-existing condition

An injury or illness the signs or symptoms of which existed before the date cover or additional cover began.

Pre-existing exclusion period

A period in which an insurance benefit will not be payable if the illness or injury of which the claim is subject is related to a **pre-existing condition**. A pre-existing exclusion period starts on the date you became covered for the relevant type of cover.

Prescribed percentage

If you have a State or Police account, this is the accumulated employer contributions made under paragraph (c) of the definition of prescribed percentage under section 72(4) of the QSuper Deed.

Queensland Police Service (QPS) sick leave bank

The QPS sick leave bank arrangements as provided under the relevant award or agreement.

Return to employment income

The gross **income** you received or are capable of receiving (taking into account your medical capacity), during the pay period that the insurer is paying a **partial and temporary disablement** benefit for you, that is earned (or you're capable of earning) as a consequence of your personal exertion (including commissions, bonus and other payments that the insurer reasonably considers form part of your remuneration package) and if you're self-employed, less all expenses incurred by you in connection with earning that **income** during that pay period.

Salary for superannuation purposes

The salary for superannuation purposes is the proportion of a Queensland Government or related entity employee's remuneration package on which superannuation contributions are calculated. Salary is defined in the QSuper Trust Deed as fixed and permanent remuneration, including an amount paid by way of fee or allowance that the Governor in Council has decided is to be included in the member's salary.

Self-employed person

Someone who operates a business (as defined in the *Income Tax Assessment Act 1997 (Cth)*) and is not an employee.

Standard contribution

A contribution to your super of 2–5 per cent that you may be required to make to your super as a condition of your Queensland Government employment.

Standard rate

The premium rate charged for standard risk occupations where the member has personalised their insurance. For transitioning members, this is also the rate charged to members (other than sworn police officers) from 1 July 2016 with additional cover.

Terminal illness

Means you are suffering a terminal medical condition within the meaning of regulation 6.01A of the *Superannuation Industry (Supervision) Regulations*, subject to the qualification that the prognosis take into account reasonable medical treatment.

Total and permanent disablement

In the opinion of the insurer, you:

- (i) are under the care and following the advice of a **medical practitioner**, and meet one of the following definitions in Parts A, B or C as applicable, and
- (ii) meet, in the insurer's opinion, the "*Permanent Incapacity*" definition contained in the *Superannuation Industry (Supervision) Regulations*, as amended from time to time.

Where at the **date of disablement**, you were:

- (i) **gainfully employed** or unemployed for less than six months, Part A applies
- (ii) not **gainfully employed** and unemployed for more than six months, Part B applies, or
- (iii) not **gainfully employed** and unemployed for more than six months and performing **home duties**, Part C applies.

Part A – Standard definition

Where at the **date of disablement** you were **gainfully employed** or unemployed for less than six months, total and permanent disablement means solely because of an injury or illness, you've been absent from work and in the opinion of the insurer, after obtaining the advice of not fewer than two **medical practitioners**, which the insurer may require to be a specialist in the condition or related conditions, you're unlikely ever to be able to work again in a job for which you're reasonably qualified by education, training or experience that you've acquired or could reasonably be expected to be able to acquire in the future within a suitable rehabilitation/retraining program.

In determining what could be acquired in the future, the insurer will consider if the injury or illness prevents you from being able to undertake retraining or rehabilitation to acquire education, training or experience.

Part B – Activities of daily working

Total and permanent disablement means that solely because of injury or illness, in the opinion of the insurer, after obtaining the advice of not fewer than two **medical practitioners**, which the insurer may require to be a specialist in the condition or related conditions, and after considering all medical evidence, you're continuously unable to perform (with aids and adaptations) at least three of the following activities of daily working:

- (i) Rising/sitting: the ability to rise and sit using a chair with arms without the help of another person.
- (ii) Hearing: the ability to clearly hear (with a hearing aid or other aid if normally used) conversational speech in a quiet room in your first language.
- (iii) Communicating through speech: the ability to speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language.
- (iv) Seeing: decreased visual ability such that, even when tested with visual aids, vision is measured at 60/60 or worse in the better eye using a Snellen chart.
- (v) Walking: the ability to walk more than 200 metres on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body.
- (vi) Lifting and carrying: the ability to lift (from bench height) and carry a 2kg weight a distance of 10 metres and place the item back down at bench height.
- (vii) Communicating through written words: the ability to write legibly with a pen or pencil or use a keyboard with either hand.

Part C – Home duties

Total and permanent disablement means that you:

- (i) are under the regular care of a **medical practitioner** in relation to the relevant injury or illness,
- (ii) are unable to perform **home duties**,
- (iii) are unable to leave your home unaided,
- (iv) from the **date of disablement**, have not engaged in any employment for a period of three consecutive months after the occurrence of the injury or illness, and
- (vi) at the end of the three months, in the insurer's opinion after consideration of all relevant evidence, and after obtaining the advice of not fewer than two **medical practitioners**, of which the insurer may require one or more to be a specialist in the condition or related conditions, are disabled to such an extent as to render you unlikely ever to perform **home duties** or engage in any gainful occupation.

Total and temporary disablement

This means that:

- (i) in the opinion of the insurer, solely due to the injury or illness that caused you to stop work, you, after the waiting period has been served:
 - a. from the start of the benefit period to the first six months of the benefit period are unable to perform all of the **material and substantial duties** of your **own job**, or
 - b. from six months of starting the benefit period to 24 months of starting the benefit period, are unable to perform all of the **material and substantial duties** of your **own occupation**, or
 - c. from 24 months of starting the benefit period to the end of the benefit period are unable to perform any of the **material and substantial duties** of any occupation for which you're reasonably able to perform by reason of education, training or experience, and
- (ii) from the **date of disablement** to the end of the benefit period, you:
 - a. satisfied one of the conditions in item 1 of the definition of total and temporary disablement or the definition of **partial and temporary disablement** as a direct result of the same injury or illness and received insurance benefits, and
 - b. are under the regular care of a **medical practitioner** and are complying with the advice and treatment given by the **medical practitioner**, and
 - c. are not engaged in any occupation whether or not for reward unless otherwise agreed to in writing by the insurer.

War

Declared war or any act of war (including conditions similar to civil war, rebellion, armed hostilities with any other country or occupation by a foreign power).

Appendix 2: Premium rate tables

Table 1 – Default rate death and TPD cover

Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week	Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
16	100,000	0.45	0.03	0.48	54	25,920	1.05	2.60	3.65
17	100,000	0.44	0.04	0.48	55	22,800	1.00	2.47	3.47
18	100,000	0.43	0.05	0.48	56	19,200	0.94	2.29	3.23
19	100,000	0.43	0.06	0.49	57	16,320	0.86	2.07	2.93
20	100,000	0.43	0.08	0.51	58	12,612	0.77	1.82	2.59
21	102,384	0.45	0.10	0.55	59	9,726	0.70	1.60	2.30
22	104,824	0.47	0.14	0.61	60	7,500	0.62	1.41	2.03
23	107,323	0.52	0.19	0.71	61	6,667	0.56	1.23	1.79
24	109,881	0.56	0.26	0.82	62	5,833	0.52	1.12	1.64
25	112,500	0.61	0.35	0.96	63	5,000	0.51	1.08	1.59
26	114,896	0.64	0.46	1.10	64	4,500	0.50	1.04	1.54
27	117,343	0.67	0.60	1.27	65	4,000	0.54	-	-
28	119,841	0.73	0.74	1.47	66	3,500	0.59	-	-
29	122,394	0.78	0.89	1.67	67	3,200	0.64	-	-
30	125,000	0.82	1.06	1.88	68	2,900	0.69	-	-
31	125,000	0.84	1.23	2.07	69	2,600	0.75	-	-
32	125,000	0.85	1.41	2.26					
33	125,000	0.90	1.57	2.47					
34	125,000	0.94	1.74	2.68					
35	125,000	0.98	1.94	2.92					
36	125,000	1.03	2.13	3.16					
37	125,000	1.07	2.36	3.43					
38	125,000	1.15	2.58	3.73					
39	125,000	1.21	2.80	4.01					
40	125,000	1.27	3.01	4.28					
41	119,544	1.28	3.12	4.40					
42	114,326	1.26	3.14	4.40					
43	107,760	1.25	3.15	4.40					
44	97,200	1.24	3.16	4.40					
45	87,360	1.24	3.16	4.40					
46	78,240	1.23	3.17	4.40					
47	69,600	1.22	3.18	4.40					
48	61,680	1.23	3.17	4.40					
49	54,480	1.23	3.17	4.40					
50	48,000	1.21	3.10	4.31					
51	38,880	1.17	2.98	4.15					
52	34,560	1.12	2.86	3.98					
53	30,240	1.08	2.72	3.80					

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Table 2 – Default police rate death and TPD cover

Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
16	100,000	0.90	0.06	0.96
17	100,000	0.88	0.08	0.96
18	100,000	0.86	0.10	0.96
19	100,000	0.86	0.12	0.98
20	100,000	0.86	0.16	1.02
21	102,384	0.90	0.20	1.10
22	104,824	0.94	0.28	1.22
23	107,323	1.04	0.38	1.42
24	109,881	1.12	0.52	1.64
25	112,500	1.22	0.70	1.92
26	114,896	1.28	0.92	2.20
27	117,343	1.34	1.20	2.54
28	119,841	1.46	1.48	2.94
29	122,394	1.56	1.78	3.34
30	125,000	1.64	2.12	3.76
31	125,000	1.68	2.46	4.14
32	125,000	1.70	2.82	4.52
33	125,000	1.80	3.14	4.94
34	125,000	1.88	3.48	5.36
35	125,000	1.96	3.88	5.84
36	125,000	2.06	4.26	6.32
37	125,000	2.14	4.72	6.86
38	125,000	2.30	5.16	7.46
39	125,000	2.42	5.60	8.02
40	125,000	2.54	6.02	8.56
41	119,544	2.56	6.24	8.80
42	114,326	2.52	6.28	8.80
43	107,760	2.50	6.30	8.80
44	97,200	2.48	6.32	8.80
45	87,360	2.48	6.32	8.80
46	78,240	2.46	6.34	8.80
47	69,600	2.44	6.36	8.80
48	61,680	2.46	6.34	8.80
49	54,480	2.46	6.34	8.80
50	48,000	2.42	6.20	8.62
51	38,880	2.34	5.96	8.30
52	34,560	2.24	5.72	7.96
53	30,240	2.16	5.44	7.60
54	25,920	2.10	5.20	7.30
55	22,800	2.00	4.94	6.94
56	19,200	1.88	4.58	6.46
57	16,320	1.72	4.14	5.86
58	12,612	1.54	3.64	5.18
59	9,726	1.40	3.20	4.60

Table 3 – Standard rate death and TPD cover

Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
16	100,000	0.39	0.03	0.42
17	100,000	0.39	0.03	0.42
18	100,000	0.38	0.04	0.42
19	100,000	0.38	0.05	0.43
20	100,000	0.38	0.07	0.45
21	102,384	0.39	0.09	0.48
22	104,824	0.42	0.12	0.54
23	107,323	0.45	0.17	0.62
24	109,881	0.49	0.23	0.72
25	112,500	0.53	0.31	0.84
26	114,896	0.56	0.41	0.97
27	117,343	0.60	0.52	1.12
28	119,841	0.64	0.65	1.29
29	122,394	0.68	0.79	1.47
30	125,000	0.72	0.93	1.65
31	125,000	0.75	1.09	1.84
32	125,000	0.77	1.27	2.04
33	125,000	0.82	1.44	2.26
34	125,000	0.87	1.61	2.48
35	125,000	0.92	1.82	2.74
36	125,000	0.98	2.03	3.01
37	125,000	1.04	2.28	3.32
38	125,000	1.12	2.54	3.66
39	125,000	1.20	2.79	3.99
40	125,000	1.28	3.04	4.32
41	119,544	1.34	3.28	4.62
42	114,326	1.38	3.46	4.84
43	107,760	1.41	3.56	4.97
44	97,200	1.42	3.62	5.04
45	87,360	1.41	3.62	5.03
46	78,240	1.39	3.57	4.96
47	69,600	1.35	3.52	4.87
48	61,680	1.33	3.43	4.76
49	54,480	1.28	3.28	4.56
50	48,000	1.22	3.13	4.35
51	38,880	1.17	2.98	4.15
52	34,560	1.12	2.86	3.98
53	30,240	1.08	2.72	3.80
54	25,920	1.05	2.60	3.65
55	22,800	1.00	2.47	3.47
56	19,200	0.94	2.29	3.23
57	16,320	0.86	2.07	2.93
58	12,612	0.77	1.82	2.59
59	9,726	0.70	1.60	2.30

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Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
60	7,500	0.62	1.41	2.03
61	6,667	0.56	1.23	1.79
62	5,833	0.52	1.12	1.64
63	5,000	0.51	1.08	1.59
64	4,500	0.50	1.04	1.54
65	4,000	0.54	-	-
66	3,500	0.59	-	-
67	3,200	0.64	-	-
68	2,900	0.69	-	-
69	2,600	0.75	-	-

Table 4 – High risk rate death and TPD cover

Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
16	100,000	0.69	0.11	0.80
17	100,000	0.69	0.11	0.80
18	100,000	0.67	0.14	0.81
19	100,000	0.67	0.18	0.85
20	100,000	0.67	0.25	0.92
21	102,384	0.69	0.32	1.01
22	104,824	0.74	0.42	1.16
23	107,323	0.79	0.60	1.39
24	109,881	0.86	0.81	1.67
25	112,500	0.93	1.09	2.02
26	114,896	0.98	1.44	2.42
27	117,343	1.05	1.82	2.87
28	119,841	1.12	2.28	3.40
29	122,394	1.19	2.77	3.96
30	125,000	1.26	3.26	4.52
31	125,000	1.32	3.82	5.14
32	125,000	1.35	4.45	5.80
33	125,000	1.44	5.04	6.48
34	125,000	1.53	5.64	7.17
35	125,000	1.61	6.37	7.98
36	125,000	1.72	7.11	8.83
37	125,000	1.82	7.98	9.80
38	125,000	1.96	8.89	10.85
39	125,000	2.10	9.77	11.87
40	125,000	2.24	10.64	12.88
41	119,544	2.35	11.48	13.83
42	114,326	2.42	12.11	14.53

Age	Value of one unit of insurance	Cost per unit of death cover per week	Cost per unit of TPD cover per week	Combined death and TPD cost per week
43	107,760	2.47	12.46	14.93
44	97,200	2.49	12.67	15.16
45	87,360	2.47	12.67	15.14
46	78,240	2.44	12.50	14.94
47	69,600	2.37	12.32	14.69
48	61,680	2.33	12.01	14.34
49	54,480	2.24	11.48	13.72
50	48,000	2.14	10.96	13.10
51	38,880	2.05	10.43	12.48
52	34,560	1.96	10.01	11.97
53	30,240	1.89	9.52	11.41
54	25,920	1.84	9.10	10.94
55	22,800	1.75	8.65	10.40
56	19,200	1.65	8.02	9.67
57	16,320	1.51	7.25	8.76
58	12,612	1.35	6.37	7.72
59	9,726	1.23	5.60	6.83
60	7,500	1.09	4.94	6.03
61	6,667	0.98	4.31	5.29
62	5,833	0.91	3.92	4.83
63	5,000	0.90	3.78	4.68
64	4,500	0.88	3.64	4.52
65	4,000	0.95	-	-
66	3,500	1.04	-	-
67	3,200	1.12	-	-
68	2,900	1.21	-	-
69	2,600	1.32	-	-

Table 5 – Default rate salary-based income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave plus 14 days

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.378%	41	1.089%
17	0.378%	42	1.137%
18	0.378%	43	1.184%
19	0.384%	44	1.230%
20	0.394%	45	1.276%
21	0.404%	46	1.329%
22	0.417%	47	1.383%
23	0.436%	48	1.438%
24	0.455%	49	1.493%
25	0.476%	50	1.551%
26	0.497%	51	1.620%
27	0.518%	52	1.690%
28	0.542%	53	1.767%
29	0.565%	54	1.848%
30	0.589%	55	1.936%
31	0.630%	56	2.032%
32	0.671%	57	2.136%
33	0.716%	58	2.251%
34	0.763%	59	2.380%
35	0.811%	60	2.507%
36	0.856%	61	2.664%
37	0.902%	62	2.841%
38	0.949%	63	2.888%
39	0.996%	64	2.122%
40	1.042%		

Table 6 – Default rate salary-based income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 90 days, whichever is greater

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.161%	41	0.599%
17	0.162%	42	0.618%
18	0.164%	43	0.636%
19	0.169%	44	0.653%
20	0.175%	45	0.674%
21	0.180%	46	0.697%
22	0.189%	47	0.717%
23	0.201%	48	0.732%
24	0.214%	49	0.761%
25	0.230%	50	0.789%
26	0.242%	51	0.823%
27	0.257%	52	0.863%
28	0.273%	53	0.915%
29	0.287%	54	0.954%
30	0.301%	55	1.010%
31	0.326%	56	1.065%
32	0.347%	57	1.137%
33	0.374%	58	1.206%
34	0.405%	59	1.307%
35	0.436%	60	1.392%
36	0.461%	61	1.522%
37	0.492%	62	1.613%
38	0.522%	63	1.597%
39	0.549%	64	0.874%
40	0.570%		

Table 7 – Default police rate salary income protection cover, up to 2-year benefit period and waiting period of accrued sick leave plus QPS sick leave bank or 180 days, whichever is greater

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.205%	38	0.589%
17	0.209%	39	0.615%
18	0.211%	40	0.644%
19	0.216%	41	0.670%
20	0.225%	42	0.702%
21	0.228%	43	0.737%
22	0.237%	44	0.771%
23	0.247%	45	0.806%
24	0.259%	46	0.853%
25	0.272%	47	0.895%
26	0.286%	48	0.923%
27	0.299%	49	0.959%
28	0.315%	50	0.999%
29	0.333%	51	1.060%
30	0.346%	52	1.109%
31	0.376%	53	1.175%
32	0.404%	54	1.259%
33	0.434%	55	1.334%
34	0.467%	56	1.398%
35	0.500%	57	1.504%
36	0.528%	58	1.142%
37	0.555%	59	0.145%

Table 8 – Standard rate salary-based income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave plus 14 days

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.439%	41	1.264%
17	0.439%	42	1.320%
18	0.439%	43	1.375%
19	0.446%	44	1.428%
20	0.457%	45	1.481%
21	0.469%	46	1.543%
22	0.484%	47	1.606%
23	0.506%	48	1.669%
24	0.528%	49	1.733%
25	0.553%	50	1.801%
26	0.577%	51	1.881%
27	0.601%	52	1.962%
28	0.629%	53	2.051%
29	0.656%	54	2.145%
30	0.684%	55	2.248%
31	0.731%	56	2.359%
32	0.779%	57	2.480%
33	0.831%	58	2.613%
34	0.886%	59	2.763%
35	0.942%	60	2.911%
36	0.994%	61	3.093%
37	1.047%	62	3.298%
38	1.102%	63	3.353%
39	1.156%	64	2.464%
40	1.210%		

Table 9 – Standard rate salary-based income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 90 days, whichever is greater

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.194%	41	0.684%
17	0.196%	42	0.715%
18	0.198%	43	0.745%
19	0.203%	44	0.775%
20	0.211%	45	0.804%
21	0.218%	46	0.837%
22	0.228%	47	0.872%
23	0.241%	48	0.906%
24	0.254%	49	0.941%
25	0.268%	50	0.978%
26	0.283%	51	1.023%
27	0.298%	52	1.069%
28	0.315%	53	1.120%
29	0.332%	54	1.176%
30	0.349%	55	1.237%
31	0.376%	56	1.306%
32	0.404%	57	1.384%
33	0.434%	58	1.471%
34	0.466%	59	1.573%
35	0.498%	60	1.679%
36	0.529%	61	1.812%
37	0.560%	62	1.909%
38	0.591%	63	1.872%
39	0.623%	64	1.032%
40	0.653%		

Table 10 – High risk rate salary-based income protection cover, up to 2-year benefit period and a waiting period of accrued sick leave plus QPS sick leave bank or 180 days, whichever is greater

Age	Premium rate % of insured salary	Age	Premium rate % of insured salary
16	0.205%	38	0.589%
17	0.209%	39	0.615%
18	0.211%	40	0.644%
19	0.216%	41	0.670%
20	0.225%	42	0.702%
21	0.228%	43	0.737%
22	0.237%	44	0.771%
23	0.247%	45	0.806%
24	0.259%	46	0.853%
25	0.272%	47	0.895%
26	0.286%	48	0.923%
27	0.299%	49	0.959%
28	0.315%	50	0.999%
29	0.333%	51	1.060%
30	0.346%	52	1.109%
31	0.376%	53	1.175%
32	0.404%	54	1.259%
33	0.434%	55	1.334%
34	0.467%	56	1.398%
35	0.500%	57	1.504%
36	0.528%	58	1.142%
37	0.555%	59	0.145%

Table 11 – Default rate unitised income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 30 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.58	41	1.67
17	0.58	42	1.74
18	0.58	43	1.81
19	0.59	44	1.88
20	0.61	45	1.95
21	0.62	46	2.03
22	0.64	47	2.12
23	0.67	48	2.20
24	0.70	49	2.28
25	0.73	50	2.37
26	0.76	51	2.48
27	0.80	52	2.58
28	0.83	53	2.70
29	0.87	54	2.83
30	0.90	55	2.96
31	0.97	56	3.11
32	1.03	57	3.27
33	1.10	58	3.44
34	1.17	59	3.64
35	1.24	60	3.83
36	1.31	61	4.07
37	1.38	62	4.34
38	1.45	63	4.41
39	1.53	64	3.24
40	1.60		

Table 12 – Default rate unitised income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 90 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.26	41	0.90
17	0.26	42	0.95
18	0.27	43	0.98
19	0.27	44	1.02
20	0.28	45	1.06
21	0.29	46	1.11
22	0.30	47	1.15
23	0.32	48	1.20
24	0.34	49	1.24
25	0.36	50	1.29
26	0.38	51	1.35
27	0.40	52	1.41
28	0.42	53	1.48
29	0.44	54	1.55
30	0.46	55	1.63
31	0.50	56	1.72
32	0.54	57	1.82
33	0.58	58	1.94
34	0.62	59	2.07
35	0.66	60	2.21
36	0.70	61	2.39
37	0.74	62	2.52
38	0.78	63	2.47
39	0.82	64	1.36
40	0.86		

Table 13 – Default police rate unitised income protection cover, up to 2-year benefit period and a waiting period of accrued sick leave plus QPS sick leave bank or 180 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.27	38	0.78
17	0.28	39	0.81
18	0.28	40	0.85
19	0.29	41	0.89
20	0.30	42	0.93
21	0.30	43	0.97
22	0.32	44	1.02
23	0.33	45	1.06
24	0.35	46	1.13
25	0.36	47	1.18
26	0.38	48	1.22
27	0.40	49	1.27
28	0.42	50	1.32
29	0.44	51	1.40
30	0.46	52	1.46
31	0.50	53	1.55
32	0.54	54	1.66
33	0.58	55	1.76
34	0.62	56	1.84
35	0.66	57	1.98
36	0.70	58	1.51
37	0.73	59	0.20

Table 14 – Standard rate unitised income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 30 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.58	41	1.67
17	0.58	42	1.74
18	0.58	43	1.81
19	0.59	44	1.88
20	0.61	45	1.95
21	0.62	46	2.03
22	0.64	47	2.12
23	0.67	48	2.20
24	0.70	49	2.28
25	0.73	50	2.37
26	0.76	51	2.48
27	0.80	52	2.58
28	0.83	53	2.70
29	0.87	54	2.83
30	0.90	55	2.96
31	0.97	56	3.11
32	1.03	57	3.27
33	1.10	58	3.44
34	1.17	59	3.64
35	1.24	60	3.83
36	1.31	61	4.07
37	1.38	62	4.34
38	1.45	63	4.41
39	1.53	64	3.24
40	1.60		

Table 15 – Standard rate unitised income protection cover, up to 3-year benefit period and a waiting period of accrued sick leave or 90 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.26	41	0.90
17	0.26	42	0.95
18	0.27	43	0.98
19	0.27	44	1.02
20	0.28	45	1.06
21	0.29	46	1.11
22	0.30	47	1.15
23	0.32	48	1.20
24	0.34	49	1.24
25	0.36	50	1.29
26	0.38	51	1.35
27	0.40	52	1.41
28	0.42	53	1.48
29	0.44	54	1.55
30	0.46	55	1.63
31	0.50	56	1.72
32	0.54	57	1.82
33	0.58	58	1.94
34	0.62	59	2.07
35	0.66	60	2.21
36	0.70	61	2.39
37	0.74	62	2.52
38	0.78	63	2.47
39	0.82	64	1.36
40	0.86		

Table 16 – High risk rate unitised income protection cover, up to 2-year benefit period and a waiting period of accrued sick leave plus QPS sick leave bank or 180 days, whichever is greater

Age	Cost per unit per week	Age	Cost per unit per week
16	0.27	38	0.78
17	0.28	39	0.81
18	0.28	40	0.85
19	0.29	41	0.89
20	0.30	42	0.93
21	0.30	43	0.97
22	0.32	44	1.02
23	0.33	45	1.06
24	0.35	46	1.13
25	0.36	47	1.18
26	0.38	48	1.22
27	0.40	49	1.27
28	0.42	50	1.32
29	0.44	51	1.40
30	0.46	52	1.46
31	0.50	53	1.55
32	0.54	54	1.66
33	0.58	55	1.76
34	0.62	56	1.84
35	0.66	57	1.98
36	0.70	58	1.51
37	0.73	59	0.20

Appendix 3: Default cover from 1 July 2016

The default cover you receive depends on your situation, but the table below sums it up.

	Default death cover	Default TPD cover	Default income protection
I work for the Queensland Government as a permanent or temporary employee and make standard contributions .	<p>We automatically give you one unit of default cover if you are age 16-20, and three units of cover if you are age 21-69.</p> <p>If you are age 16-20, we will increase your death cover to three units when you turn 21.</p>	If you are age 16-64 we automatically give you three units of cover.	<p>You'll automatically be covered for 87.75% of your insured salary¹ (which includes contribution replacement benefit (CRB) of 12.75% of insured salary). Maximum limits apply.</p> <p>This is payable for up to three years with a waiting period of accrued sick leave plus 14 days.</p>
I work for the Queensland Government as a permanent or temporary employee and don't make standard contributions .	<p>We automatically give you one unit of default cover if you are age 16-20, and two units of cover if you are age 21-69.</p> <p>If you are age 16-20, we will increase your death cover to two units when you turn 21.</p>	If you are age 16-64 we automatically give you two units of cover.	<p>If you are age 16-64 you'll automatically be covered for 87.75% of your insured salary¹ (which includes contribution replacement benefit (CRB) of 12.75%). Maximum limits apply.</p> <p>This is payable for up to three years with a waiting period of 90 days or accrued sick leave, whichever is greater.</p>
I am a police officer and make standard contributions of 3% to 6%.	<p>We automatically give you one unit of default cover if you are age 16-20, and three units of cover if you are age 21-59.</p> <p>If you are age 16-20, we will increase your death cover to three units when you turn 21.</p>	If you are age 16-59 we automatically give you three units of cover.	<p>If you are age 16-59 you'll automatically be covered for 87.75% of your insured salary¹ (which includes contribution replacement benefit (CRB) of 12.75%). Maximum limits apply.</p> <p>This is payable for up to two years, with a waiting period of accrued sick leave plus approved QPS sick leave bank or 180 days, whichever is greater.</p>
I work for the Queensland Government as a casual employee.	<p>We automatically give you one unit of default cover if you are age 16-20, and two units of cover if you are age 21-69.</p> <p>If you are age 16-20, we will increase your death cover to two units when you turn 21.</p>	If you are age 16-64 we automatically give you two units of cover.	If you're eligible you can apply for units of income protection cover. Maximum limits apply.
My account was opened as a spouse of a QSuper member, or as a result of a family law split.	<p>We automatically give you one unit of default cover if you are age 16-20, and two units of cover if you are age 21-64.</p> <p>If you are age 16-20, we will increase your death cover to two units when you turn 21.</p>	If you are age 16-64 we automatically give you two units of cover.	If you're eligible you can apply for units of income protection cover. Maximum limits apply.

¹ If 87.75% of your **insured salary** is above our **maximum default income protection limit** of \$20,000 a month, you will need to answer questions about your health before the excess amount can be covered.



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