

## Understanding changes to your insurance cover

From 1 January 2015, there will be changes to insurance cover for Lutheran Super members. This notice gives a summary of these changes. The enclosed covering letter shows your current units of cover, the cover amount and new monthly insurance premiums that apply from 1 January 2015.

### The changes in brief

Table 1 outlines the insurance changes which will apply from 1 January 2015. More details about the changes are given later in this notice.

**Table 1: Changes at a glance**

Cover/feature	Change
<b>Death and total and permanent disablement cover</b>	
Death and total and permanent disability (TPD) cover	New premiums will apply – see page 2 for details.
TPD cover	Definition of <b>permanent incapacity</b> will change – see page 3 for the new definition.
Limited cover and <b>at work</b> requirements	New members who join the Fund within 120 days of being first eligible and are not <b>at work</b> on the date cover commences will receive limited cover until they are <b>at work</b> for 30 consecutive days before full cover is provided (previously one day). New members who join the Fund outside 120 days of being first eligible will receive limited cover for 24 months after which time the member must meet <b>at work</b> requirements for 30 consecutive days before full cover is provided. See page 5 for definitions of limited cover and <b>at work</b> .
Increased cover through life stage events options	Limited cover will apply for the first 24 months to the increased amount under the life stage events option. After this time, the member must meet <b>at work</b> requirements for 30 consecutive days before full cover is provided.
Increased cover through opt up option	Limited cover for 24 months will apply to new members under age 65 who, within 60 days of cover commencing, elect to opt up. After this time, the member must meet <b>at work</b> requirements for 30 consecutive days before full cover is provided.
Transfer of death and TPD cover from another fund or policy	Members under age 55 (previously this was age 60) can request to transfer cover. Stricter terms will apply to eligibility to transfer existing cover from another super fund or policy – see page 4 for details.
Limited cover and <b>at work</b> requirements	Limited cover for 24 months will apply to new members under age 65 who, within 60 days of cover commencing, elect to opt up. After this time, the member must meet <b>at work</b> requirements for 30 consecutive days before full cover is provided.
Moving from fixed to unitised cover	Where cover increases as a result of a request to change from fixed cover to unitised cover, limited cover will apply to the difference in cover for the first 12 months, after which time <b>at work</b> requirements must be met for 30 consecutive days before full cover is provided.
Reinstatement of cover for casuals	Where a casual member is not <b>at work</b> on the date when cover recommences after it stops due to an insufficient account balance to cover premiums, <b>at work</b> requirements must be met for 30 consecutive days before full cover is provided.
Continuation of cover	The option for a member to continue death, TPD and income protection cover through a personal policy when they leave Lutheran Super will no longer be available.
<b>Income protection cover</b>	
Income protection (IP) cover	New premiums will apply – see page 5.
Definition of <b>total disability</b>	A different definition of <b>total disability</b> will apply after a benefit payment period of two years – see page 6 for the new definition.
<b>Partial disability</b> definition and benefit payment period	The definition of <b>partial disability</b> will change and a maximum two year payment period will apply for partial disability benefits – see page 6 for the new definition.
Mental health	A maximum benefit payment period of two years will apply for IP claims relating to mental health conditions, unless the member is undertaking long-term psychiatric care as an inpatient.
Option to opt up benefit payment period to age 67	Where eligible, and the insurer receives a member's application on or after 1 January 2015, limited cover will apply for the first 24 months where a member opts to increase their benefit payment period to age 67, after which time the <b>at work</b> requirements must be met for 30 consecutive days before full cover is provided.
Rehabilitation expenses for IP claims	Rehabilitation expenses covering both services and programs designed to return the member to work or improve their work capacity will be paid to the program provider where approved by the insurer.

Full details of these changes are provided in the guide, **Your insurance cover: the details**, available on the Lutheran Super website, [www.lutheransuper.com.au](http://www.lutheransuper.com.au)

Changes applying to permanent incapacity definitions for death and TPD cover will also apply to cover provided for defined benefit and former QLSSSP members. The changes to IP cover do not affect defined benefit and former QLSSSP members, unless they become accumulation members and then request to receive IP cover.

New definitions, terms and conditions will only apply for claims where the date of disablement is on or after 1 January 2015.

## What you need to do

**You don't need to do anything** unless you want to change your level of cover. The changes that apply to you will take effect automatically on 1 January 2015. The premiums for your cover, if applicable, will continue to be deducted monthly from your super account.

However, now may be a good time to review your insurance needs to make sure you are adequately covered. We encourage you to:

- Read this notice and your covering letter carefully to understand your levels of cover, these changes and what they may mean for you.
- Read the guide, **Your insurance cover: the details**, available on the Lutheran Super website for full details of the new terms and conditions that apply to your insurance options.
- Consider whether your current cover suits your situation and needs and whether you may want make any changes. You can speak to a financial adviser about your level of cover over the phone, at no cost, by calling the Lutheran Super Helpline on **1800 635 796**.
- Obtain a quote for the cost of cover that would apply from 1 January 2015 to any change in your level of cover by using the insurance calculator located on the **Your super** or **Insurance** page in your online account on the website. You will need your PIN to access your account. If you don't have a PIN or have forgotten it, contact the Lutheran Super Helpline. If you want to reduce your level of cover, your request must be received by Lutheran Super by Friday 19 December 2014 for the revised premiums to apply from 1 January 2015.
- You can apply to increase, decrease or cancel any of your cover at any time by completing an *Adjusting your insurance cover* form, available from the website. Please note that you can request death only cover, but you cannot have TPD only cover. If you cancel your death cover, you will also cancel your TPD cover.

If you apply to increase your cover outside of opt up or life stage events options, your request along with your evidence of good health must be approved by the insurer before any increased cover is provided.

The guide, **Your insurance cover: the details** provides full details about Lutheran Super's insurance terms and conditions and is available on the Lutheran Super website or by calling the Helpline.

### Need help? How much cover?

If you have questions about these changes or your insurance cover in general, please call the Lutheran Super Helpline on **1800 635 796**.

**If you are unsure about how much cover you need, speak to a financial adviser at no cost over the phone by calling the Lutheran Super Helpline. Or discuss your situation with a licensed financial adviser.**

## The changes in detail

### Changes to death and total and permanent disablement (TPD) cover

#### Increased premiums for death and TPD cover

The units of death and TPD cover and any fixed cover you have in Lutheran Super remain the same, unless you request a change. Death and TPD cover provides a lump sum payment if you die, become terminally ill or totally and permanently disabled. The lump sum benefit is paid on top of your super account balance.

You're covered 24 hours a day, 7 days a week – not just when you are at work.

However, new premiums will apply from 1 January 2015 and the cost of your cover will increase. Table 2 shows the change in the premium per unit, per week, for death and TPD cover for members who have unitised cover. Tables showing the amount of cover provided by one unit are included in the guide, **Your insurance cover: the details** available on the Lutheran Super website.

**Table 2: Cost of death and TPD cover\***

Cover	Insurance premiums	
	Up to 31 December 2014	From 1 January 2015
Death only	\$0.43 per unit per week	\$0.47 per unit per week
Death and TPD	\$0.74 per unit per week	\$0.82 per unit per week

\* The cost of death and TPD cover for defined benefit members is met from the defined benefit assets of the Fund. There is no specific charge against defined benefit members' benefits for the cost of cover.



## Worked example: Sara's death and TPD premiums from 1 January 2015\*

Sara is a 35 year-old teacher who works full time. She has five units of death and TPD cover.

### Cost of cover

From 1 January 2015, a unit of death and TPD cover will cost Sara \$0.82 a week and each unit provides her with \$90,100 cover (because she's age 36 next birthday).

So she will pay \$4.10 (5 x \$0.82) per week – or \$213.20 a year – for \$450,500 worth of cover.

After Sara's next birthday, a unit of cover will provide \$82,700 cover, so she'll pay \$4.10 a week for \$413,500 (5 x \$82,700) worth of cover.

Each year, as the value of each unit reduces, Sara's total cover will also reduce.

\* While the same premium rates will apply, different amounts per unit of cover apply for former QLSSSP members. These tables are included in the guide, **Your insurance cover: the details** available on the Lutheran Super website.

If you have requested fixed cover for death and TPD, your premiums will depend on the level of cover you request and your age. The cost increases each year. Your cover letter shows your level of insurance cover and the new monthly premium from 1 January 2015. Table 3 shows the change in premium rates for fixed cover for standard accumulation, retained and spouse members. Table 4 shows the change in premium rates for fixed cover for former QLSSSP members.

**Table 3: Current and new fixed cover premiums for standard accumulation, retained and spouse members**

Annual death and TPD rates for accumulation, retained and spouse members											
Up to 31 December 2014						From 1 January 2015					
Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover
16	0.29	35	0.39	53	3.05	16	0.32	35	0.43	53	3.39
17	0.29	36	0.43	54	3.56	17	0.32	36	0.47	54	3.96
18	0.29	37	0.47	55	4.27	18	0.32	37	0.52	55	4.76
19	0.29	38	0.51	56	4.81	19	0.32	38	0.56	56	5.36
20	0.29	39	0.57	57	5.42	20	0.32	39	0.63	57	6.04
21	0.29	40	0.62	58	6.20	21	0.32	40	0.69	58	6.91
22	0.29	41	0.67	59	7.26	22	0.32	41	0.74	59	8.09
23	0.29	42	0.72	60	8.74	23	0.32	42	0.80	60	9.75
24	0.29	43	0.79	61	10.99	24	0.32	43	0.88	61	12.26
25	0.29	44	0.87	62	14.25	25	0.32	44	0.96	62	15.90
26	0.29	45	0.96	63	21.37	26	0.32	45	1.06	63	23.84
27	0.29	46	1.09	64	29.59	27	0.32	46	1.21	64	33.02
28	0.29	47	1.24	65	42.74	28	0.32	47	1.38	65	47.70
29	0.29	48	1.45	66	54.95	29	0.32	48	1.61	66	61.31
30	0.29	49	1.74	67	76.93	30	0.32	49	1.93	67	85.85
31	0.30	50	2.17	68	128.22	31	0.33	50	2.41	68	143.12
32	0.32	51	2.48	69	192.32	32	0.35	51	2.76	69	214.71
33	0.34	52	2.75	70	384.65	33	0.37	52	3.06	70	429.51
34	0.37					34	0.41				

Table 4: Current and new fixed cover premiums for former QLSSSP members

Annual death and TPD rates for former QLSSSP members											
Up to 31 December 2014						From 1 January 2015					
Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover	Age next birthday	Rate per \$1,000 of cover
16	0.77	35	1.18	53	10.99	16	0.84	35	1.31	53	12.26
17	0.77	36	1.28	54	12.82	17	0.84	36	1.42	54	14.31
18	0.77	37	1.40	55	15.39	18	0.84	37	1.55	55	17.18
19	0.77	38	1.54	56	16.72	19	0.84	38	1.71	56	18.67
20	0.77	39	1.71	57	18.32	20	0.84	39	1.90	57	20.46
21	0.77	40	1.92	58	20.24	21	0.84	40	2.13	58	22.61
22	0.77	41	2.20	59	22.63	22	0.85	41	2.45	59	25.29
23	0.77	42	2.56	60	25.64	23	0.85	42	2.85	60	28.66
24	0.77	43	3.08	61	29.59	24	0.85	43	3.43	61	33.08
25	0.77	44	3.34	62	34.97	25	0.85	44	3.72	62	39.10
26	0.77	45	3.66	63	42.74	26	0.85	45	4.07	63	47.80
27	0.77	46	4.05	64	54.95	27	0.85	46	4.51	64	61.47
28	0.77	47	4.53	65	76.93	28	0.85	47	5.05	65	86.07
29	0.77	48	5.13	66	96.16	29	0.85	48	5.72	66	107.60
30	0.81	49	5.92	67	109.90	30	0.89	49	6.60	67	123.00
31	0.85	50	6.99	68	192.32	31	0.94	50	7.79	68	215.28
32	0.91	51	8.55	69	256.43	32	1.01	51	9.54	69	287.09
33	0.96	52	9.62	70	384.65	33	1.06	52	10.73	70	430.72
34	1.10					34	1.22				

### Definition of permanent incapacity

To receive a TPD benefit, a member must be considered permanently incapacitated.

Table 5 shows the current and new definitions for permanent incapacity.

Table 5: Current and new permanent incapacity definition

Up to 31 December 2014	From 1 January 2015
<p>The insured member is:</p> <ul style="list-style-type: none"> <li>unlikely to engage in any occupation, business, profession or employment for a period of six consecutive months; and</li> <li>determined by the Company at the end of that six month period (or such later time the Company agrees with the Policy Owner), to be permanently incapacitated to such an extent as to render the insured member unlikely ever to engage in any gainful occupation, business, profession or employment, for which the insured member is reasonably suited by education, training or experience.</li> </ul>	<p>The insured member is:</p> <ul style="list-style-type: none"> <li>unable to engage in any occupation, business, profession or employment for a period of six consecutive months; and</li> <li>determined by the Company at the end of that six month period (or such later time the Company agrees with the Policy Owner), to be permanently incapacitated to such an extent as to render the insured member unable ever again to be gainfully employed in any occupation, business, profession or employment, for which the insured member is reasonably suited by education, training or experience.</li> </ul>

### 'At work' requirements

Certain **at work** requirements must be met before full cover can be provided. From 1 January 2015 new members are still eligible for automatic cover provided they join the Fund within 120 days of being first eligible and are **at work** on the day cover commences. If not **at work**, limited cover will apply until the member is **at work** for 30 consecutive days.

Where a new member joins the Fund outside 120 days of being first eligible, limited cover will apply for 24 months and continue until the member is **at work** for 30 consecutive days after the 24 month limited cover period. Previously full cover was provided when an individual was **at work** for one day.

### 'At work' means:

- a) you are engaged in your normal duties, without limitation or restriction due to injury or sickness, and are working normal hours on the day your insurance cover is to commence;
- b) you are not restricted by sickness or injury from being capable of performing your full and normal duties on a full-time basis (for at least 30 hours per week) even though your actual employment can be on a full-time, part-time, contract or casual basis; and
- c) you are not receiving or entitled to claim income support benefits from any source including workers' compensation benefits, statutory transport accident benefits and disability income benefits.

You will be considered to be **at work** if, on the applicable date, as the context requires, you are on approved leave for reasons other than injury or sickness, and not taking into account the leave, are able to meet the **at work** definition.

A member who is not gainfully employed for reasons other than sickness or injury will be considered to be **at work** if the member is not restricted by sickness or injury from being capable of performing their full and normal duties on a full-time basis (for at least 30 hours per week) even though the member is not then working on a full-time basis and the member is 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.

### Life stage events cover

You have the option to request additional death only or death and TPD cover without having to provide evidence of good health (subject to any existing cover restrictions), within 60 days of certain eligible life stage events occurring.

While the life stage events option will still be available from 1 January 2015, any increase in cover as a result of a life stage event will be subject to **limited cover** (see below) for 24 months, after which time you must meet the **at work** requirements for 30 consecutive days to receive full cover. If you prefer to receive unrestricted life stage events cover immediately, you can provide evidence of good health, which will be subject to insurer approval.

### What does limited cover mean?

Limited cover means that you are only covered for claims arising from a sickness which first became apparent or an injury which first occurred on or after the date the cover commenced, most recently commenced or increased (where applicable) under the Policy.

### Automatic cover for new members

A new member will receive automatic cover provided they join Lutheran Super within 120 days of being first eligible and are **at work** when cover starts. If they are not **at work**, limited cover will be provided until the member meets **at work** requirements for 30 consecutive days before full cover is provided.

If a member joins after 120 days of being first eligible, limited cover will be provided for 24 months, after which time the member must meet **at work** requirements for 30 consecutive days before full cover is provided.

### Eligibility for opt up cover for new members

New members under age 65 have the option to request up to three units of additional insurance cover without providing evidence of good health if they apply within 60 days of commencing cover.

The additional insurance cover will be provided as limited cover for 24 months, after which time the member must meet **at work** requirements for 30 consecutive days before full cover is provided. To obtain full cover immediately, evidence of good health can be provided and this will be subject to insurer approval.

### Conditions for transfer of cover

Where members request to transfer cover from another super fund or policy to Lutheran Super, stricter eligibility and acceptance conditions will now apply.

Members must be under age 55 to be eligible (age 60 currently applies) and must not have ever lodged or received payment or been eligible to lodge or receive payment for a TPD, terminal illness or income protection benefit.

Other restrictions also apply. These are outlined in the guide, **Your insurance cover: the details**, available on the Lutheran Super website.

### Changes to income protection (IP) cover

If you are permanently employed by a participating employer, under age 65 and work more than 15 hours a week, you receive standard income protection cover automatically through Lutheran Super. If you are a former QLSSSP member, spouse member or retained member and you are permanently employed working more than 15 hours a week, you can apply for IP cover in the Fund subject to you providing evidence of good health and the insurer agreeing to provide cover.

Income protection cover provides a monthly income benefit of up to 75% of income plus 9% super contributions if you can't work because of 'disablement' due to illness or injury\*. This cover is sometimes called 'salary continuance' cover. There is a 90 day waiting period from the date you were injured or became ill before the benefits start to accrue. The benefit payment period for standard cover is to age 65. Payments will only commence once the insurer has accepted your claim.

You have a range of options for IP cover with benefit payment periods of two years or to age 65 or to age 67 (conditions and restrictions may apply). You can also vary your benefit payment amount from 75% of income plus 9% super contributions to 50% or 25% of income plus 9% super contributions. The 90 day waiting period is fixed.

\* See the section "Changes to total disablement definition for IP cover" of this notice for the definition of disability from 1 January 2015.

## Eligibility for IP benefit payment period opt up for new members

Where eligible, new members can request to increase their benefit payment period to age 67, within 60 days of cover commencing, without having to provide evidence of good health and subject to them being **at work**. Where the insurer receives a member's application to increase their benefit payment period to age 67 on or after 1 January 2015, limited cover will apply for the first 24 months, after which time the member must meet **at work** requirements for 30 consecutive days before full cover is provided.

## New premiums for IP cover

From 1 January 2015, the premiums for IP cover will increase. The level of IP cover you have in Lutheran Super won't change, unless you request a change or your salary changes.

Table 6 shows the change in premiums as a percentage of salary for IP, based on the other features of the cover.

**Table 6: Premiums for IP cover**

Benefit payment period	IP cover insurance premiums – % of insured salary					
	Up to 31 December 2014			From 1 January 2015		
	Monthly benefit amount			Monthly benefit amount		
	75% + 9% super	50% + 9% super	25% + 9% super	75% + 9% super	50% + 9% super	25% + 9% super
Up to two years	0.426%	0.299%	0.172%	0.761%	0.534%	0.307%
To age 65 (standard)	1.343%	0.943%	0.544%	2.472%	1.736%	1.001%
To age 67	1.573%	1.105%	0.637%	2.960%	2.079%	1.199%

The worked example below shows the impact of changing various IP cover features on the cost of cover.

### Worked example: Brenda's IP cover and premiums from 1 January 2015

Brenda is a 43 year-old teacher who works full time and earns a salary of \$60,000 a year. She receives standard IP cover that provides a monthly benefit of 75% of her salary plus 9% super contributions, with a payment period to age 65. Brenda's monthly benefit under her standard cover is:

$$75\% \times \$60,000 \text{ plus } 9\% \times \$60,000 = \$50,400/12 = \$3,750 \text{ monthly benefit payment plus } \$450 \text{ super contributions}$$

Her premium for this cover from 1 January 2015 will be:

$$\$60,000 \times 2.472/100 = \$1,483.20 \text{ a year or } \$123.60 \text{ a month}$$

*Reducing her payment period to two years*

Brenda decides to reduce her benefit payment period to two years.

Her monthly premium will be:

$$\$60,000 \times 0.761/100 = \$456.60 \text{ a year or } \$38.05 \text{ a month.}$$

*Reducing her monthly benefit to 50% of insured salary*

If Brenda decides to maintain her payment period to age 65 and reduce her monthly benefit amount to 50% of her salary plus 9% super, her monthly benefit will be:

$$50\% \times \$60,000 \text{ plus } 9\% \times \$60,000 = \$35,400/12 = \$2,500 \text{ monthly benefit plus } \$450 \text{ super contributions}$$

Her premium for this level of cover is:

$$\$60,000 \times 1.736/100 = \$1,041.60 \text{ a year or } \$86.80 \text{ a month.}$$

### Requesting changes to your IP cover

You can apply to vary the benefit payment period or monthly income benefit amount of your IP cover or cancel your cover at any time by completing and returning an *Adjusting your insurance cover* form, available from the website.

If you apply to increase your benefit payment period or your monthly income benefit amount, your request must be approved by the insurer, along with evidence of good health (if required) before increased cover is provided.

### Changes to total disablement definition for IP cover

A new **total disability** definition will apply for claims for an IP benefit payment from 1 January 2015. Table 7 shows the current and new definitions for **total disability** where you were working on average a minimum of 15 hours or more in each and every working week for a period of at least three months immediately prior to the claim. If, in the event of a claim, you are working less than 15 hours per week on average in the three months prior to the total disability, you will be assessed with a different definition of disablement. This definition is also shown in Table 7.



**Table 7: Current and new definitions of total disability**

Up to 31 December 2014	From 1 January 2015
<p><b>Total disability or totally disabled</b> means one of the following:</p> <p>A. Where an insured member is working, on average, a minimum of 15 hours or more in each and every normal working week for a period of at least three months immediately prior to the claim, total disability means:</p> <p>Disablement resulting solely from injury or sickness which occurs while the Policy is in force and as a result of which the insured member:</p> <ul style="list-style-type: none"> <li>i. is unable to perform one or more essential and substantial duties of his or her usual occupation, necessary to producing income; and</li> <li>ii. remains under the regular care and attendance and is following the advice of a Medical Practitioner in relation to that injury or sickness; and</li> <li>iii. is not engaged in any occupation, whether paid or unpaid; and</li> <li>iv. a waiting period of 90 days has elapsed.</li> </ul> <p>B. Where an insured member is working, on average, less than 15 hours in each and every normal working week for a period of at least three months immediately prior to the claim total disability means:</p> <p>Disablement resulting solely from injury or sickness which occurs while the Policy is in force and as a result of which the insured member:</p> <ul style="list-style-type: none"> <li>i. remains under the regular care and attendance and is following the advice of a Medical Practitioner in relation to that injury or sickness; and</li> <li>ii. is not engaged in any occupation, whether paid or unpaid; and</li> <li>iii. is continuously and totally unable to perform at least two of the following activities of daily living as certified by a Medical Practitioner: <ul style="list-style-type: none"> <li>• bathing: the ability to wash themselves either in the bath or shower or by sponge bath without the standby assistance of another person;</li> <li>• dressing: the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them without the standby assistance of another person;</li> <li>• eating: the ability to feed themselves once food has been prepared and made available, without the standby assistance of another person;</li> <li>• toileting: the ability to get to and from and on and off the toilet without the standby assistance of another person and the ability to manage bowel and bladder functions through the use of protective undergarments or surgical appliances, if appropriate;</li> <li>• transferring: the ability to move in and out of a chair without the standby assistance of another person.</li> </ul> </li> </ul>	<p><b>Total disability or totally disabled</b> means one of the following:</p> <p>A. Where an insured member is working, on average, a minimum of 15 hours or more in each and every normal working week for a period of at least three months immediately prior to the claim, total disability means:</p> <p>Disablement resulting solely from injury or sickness which occurs while the Policy is in force and as a result of which the insured member:</p> <ul style="list-style-type: none"> <li>i. For the first two years of the maximum benefit period, is unable to perform at least one important duty* of his or her usual occupation, necessary to producing Income; and for the balance of the maximum benefit period the insured member is unable to perform his or her usual occupation and any other occupation for which the insured member is reasonably able to perform by reason of their education, training or experience whether it be on a full-time or part-time basis;</li> <li>ii. remains under the regular care and attendance and is following the advice of a Medical Practitioner in relation to that injury or sickness; and</li> <li>iii. is not engaged in any occupation, whether paid or unpaid; and</li> <li>iv. a waiting period of 90 days has elapsed.</li> </ul> <p>* Important duty means a duty that involves 20% or more of the insured member's overall occupational tasks.</p> <p>B. Where an insured member is working, on average, less than 15 hours in each and every normal working week for a period of at least three months immediately prior to the claim total disability means:</p> <p>Disablement resulting solely from injury or sickness which occurs while the Policy is in force and as a result of which the insured member:</p> <ul style="list-style-type: none"> <li>i. remains under the regular care and attendance and is following the advice of a Medical Practitioner in relation to that injury or sickness; and</li> <li>ii. is not engaged in any occupation, whether paid or unpaid; and</li> <li>iii. is continuously and totally unable to perform at least two of the following activities of daily living as certified by a Medical Practitioner: <ul style="list-style-type: none"> <li>• bathing: the ability to wash themselves either in the bath or shower or by sponge bath without the standby assistance of another person;</li> <li>• dressing: the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them without the standby assistance of another person;</li> <li>• eating: the ability to feed themselves once food has been prepared and made available, without the standby assistance of another person;</li> <li>• toileting: the ability to get to and from and on and off the toilet without the standby assistance of another person and the ability to manage bowel and bladder functions through the use of protective undergarments or surgical appliances, if appropriate;</li> <li>• transferring: the ability to move in and out of a chair without the standby assistance of another person.</li> </ul> </li> </ul>

## Changes to the 'partial disability' definition

From 1 January 2015, the definition for **partial disability** or **partially disabled** will change. Table 8 shows the current and new definitions for **partial disability** or **partially disabled**.

**Table 8: Current and new partial disability or partially disabled definitions**

Up to 31 December 2014	From 1 January 2015
<p>Immediately following a period of total disability of at least 14 consecutive days during the waiting period, and solely because of the injury or sickness which directly caused the total disability, the individual, after the waiting period has been served, is:</p> <p>a) unable to perform one or more essential and substantial duties of his or her usual occupation; and</p> <p>b) capable of working (whether or not for reward); and</p> <p>c) earning a monthly income which is less than his or her pre-disability income; and</p> <p>d) remains under the regular care, attendance and following the advice of a Medical Practitioner in relation to that sickness or injury.</p>	<p>Immediately following a period of total disability of at least 14 consecutive days during the waiting period, and solely because of the injury or sickness which directly caused the total disability, the individual, after the waiting period has been served, is:</p> <p>a) unable to perform one important duty* of his or her usual occupation; and</p> <p>b) earning a monthly income which is less than his or her pre-disability income; and</p> <p>c) remains under the regular care, attendance and following the advice of a Medical Practitioner in relation to that sickness or injury.</p> <p>* Important duty means a duty that involves 20% or more of the individual's overall occupational tasks.</p>

## Maximum payment period for IP cover for mental health and partial disability

From 1 January 2015, the maximum benefit payment period for partial disability IP claims or mental health will be two years.

A recognised mental disorder includes, but is not limited to:

- stress (including post-traumatic stress);
- physical symptoms of a psychiatric illness;
- mental disorders due to a general medical condition;
- anxiety;
- depression;
- psycho-neurosis;
- psychosis;
- personality, emotional or behavioural disorders; or
- treatment and complications arising from a mental disorder, as certified by an appropriate Medical Practitioner.

Cover to give you flexibility



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