

Insurance through your super can help you when you need it most

Most of our members have insurance that's built into their superannuation. This means you're automatically covered 24 hours a day, seven days a week for death, total and permanent disablement (TPD) and, depending on your division, income protection (also known as total but temporary disablement).

Furthermore, you may also have the opportunity to purchase extra insurance cover, without having to provide evidence of good health, whether you're employed with the Qantas Group or not.

Let's take a brief look at how insurance through your super works

MLC Limited ABN 90 000 000 402 AFSL 230694 is the appointed insurer for the Qantas Superannuation Plan.

Qantas Super's insurance covers all of the work types in the Qantas Group, which means even if you switch jobs, you'll still be covered.

What type of insurance cover do I have?

There are two types of cover: Standard Cover (known as Basic Cover in our Gateway division) and Voluntary Cover.

Standard Cover / Basic Cover

This is the insurance that is built into your super and is automatically provided to you as a member of Qantas Super (if you're eligible). You (or your employer) pay a premium every month. This cover is provided for death, TPD, and income protection depending on your membership and the division you're in.

Voluntary Cover

You can take out extra insurance for death and TPD depending on your personal circumstances. This type of cover is available to all members, including spouse and retained members.

What are the benefits of insurance through super?

 There are tax advantages	Premiums are paid before any contributions tax is calculated – reducing the amount of contributions tax that you have to pay. So, if you pay premiums, they'll be deducted from your super account before you pay tax. Qantas Super can claim a tax deduction for the cost of your insurance, and we pass the benefit of this onto our members.
 It's easier for you to manage	The cost of your insurance is automatically deducted from your super account so you don't need to use your cash to pay for your insurance. This also makes it easier to manage your insurance and budget for other expenses.
 You may be covered automatically	If you're eligible, you are provided with insurance automatically. You don't need to provide evidence of good health or complete health checks.
 The premiums are competitively priced	Since your insurance is provided as part of an insurance policy that covers a large group of members, the cost of your insurance is generally lower than it would be if you obtained insurance directly as an individual.
 You have the flexibility to increase the amount of your insurance	You can apply for a higher amount of insurance to suit your needs. Some conditions apply and you may be asked to provide evidence of your good health and lifestyle.
 You're able to choose who receives your insurance benefit	You can nominate who you want to receive your death benefit if you die. You can make a 'binding death benefit nomination' or a 'non-binding death benefit nomination'.
 There are tax-free benefits for your dependants	If you die and your death benefit is paid to your dependants, the amount will be tax free (conditions apply).
 You can apply to receive your death benefits if you're terminally ill	If you're terminally ill and are likely to die in 24 months, you can apply to have your death benefit released to you in advance. This allows you to choose what you want to do with the money, such as paying off outstanding debts or paying for medical treatment. It also saves your dependants from going through the process (which can be delayed) after you pass away. There are important considerations before you act. The Qantas Super Trustee recommends seeking advice from a licensed financial adviser.

What are some features of Qantas Super's insurance offering?

Here's a snapshot of some of the features of our insurance offer. For more specific details, read the disclosure relevant to your division on www.qantassuper.com.au

<p>No need to provide medical evidence in most instances</p>	<p>We've negotiated generous automatic acceptance limits with our insurer, meaning you don't have to go through extra medicals, undertake blood tests or provide family medical history in most instances (conditions apply). This means it's quicker and easier to get insurance.</p>
<p>You may have access to Voluntary Cover</p>	<p>You may be eligible to access Voluntary Cover in Qantas Super to give you further flexibility when it comes to arranging insurance cover at a level you feel is right for you and your personal circumstances.</p>
<p>You can apply to increase your Basic Cover or Voluntary Cover if you have a 'life event'</p>	<p>You can apply for an increase in your Basic Cover (if you are a member of Gateway) or Voluntary Cover without the need to provide any evidence of good health if you experience a certain 'life event'. Life events vary, and include marriage, divorce, receiving a loan for your first home, and completing your first undergraduate degree. You need to apply within 90 days of the 'life event' occurring.</p>
<p>You can transfer your death and TPD cover</p>	<p>If you have death and total and permanent disablement cover in another super fund, group insurance policy or retail policy, you may be eligible to transfer that cover up to \$1.5 million into your Basic Cover (if you are a member of Gateway) or Voluntary Cover with Qantas Super.</p>
<p>You can continue your cover for a period of time after leaving the Qantas Group</p>	<p>We recognise that obtaining death, TPD and/or income protection cover will probably be the last thing on your mind when you leave the Qantas Group. So you can apply to have your existing cover in Qantas Super continue, without underwriting, for a short period of time during your transition. This is known as a 'continuation option'. You need to apply within 60 days of ceasing employment.</p>
<p>You can access Best Doctors</p>	<p>You, your partner, your children, your parents and parents-in-law have access to leading medical advice through a new benefit called Best Doctors. Best Doctors has a unique global database containing about 50,000 of the world's leading medical minds, and they can connect you with those specialists to ensure you have the right diagnosis and most appropriate treatment plan.</p> <p>Find out more at www.qantassuper.com.au</p>

Interesting facts



- During the 2014/15 financial year, we approved more than 90% of insurance claims by our members.
- Over the past five years, we've supported more than 400 members with replacement income while they were unable to work, at a cost of \$20 million.
- 99% of benefits are accepted with no underwriting. Of those benefits that require underwriting, 100% have been accepted (20% have had exclusions apply).
- More than 34 cases have been opened with Best Doctors

Frequently asked questions

About lawyers

Q Do I need a lawyer to make a claim for me? Will a lawyer improve my success with a claim?

A No. The claims process is really not that complicated. All the information you need to make a claim is on our website. And if you need help with the application forms, you can ring the Qantas Super Helpline.

The process is the same whether you do it, or the lawyers do it – except if they do it, they may take a portion of your claim, may also charge you expenses and potentially slow the process by adding a layer of complexity.

You can get the information you need by ringing the Qantas Super Helpline on 1300 362 967 in the first instance, and we'll guide you through the process.

Q Can a lawyer win me a larger amount?

A No, they can't. Your insurance benefit isn't negotiable – it's set and calculated in a specific way according to the Qantas Super division you're in.

Making a claim

Q What's the process for making a claim?

A The process is set out in detail in the fact sheet 'How to claim a disability benefit' which can be found on our website. But essentially, it's a three step process:

1. Know what your insurance cover includes. (Read the disclosure material relevant to your division. If you don't know which division you're in, or need more help understanding the documents, ring the Qantas Super Helpline.)
2. Arrange for the claim forms to be completed. Some of the documentation has to be completed by you, while other parts need to be completed by your HR representative or Line manager, and your doctor/s. Check you've provided all necessary information, and then...
3. Submit the forms.

That's it! It's not as complicated as it may seem. And remember, we're here to help you.

Q How long does the claim process take?

A Each case is different. It can take between three to 12 months (and occasionally longer) after you submit your paperwork before the assessment is completed. If a payment is made, it will be backdated to the relevant date.

Q Why does the claims process take so long?

A We understand you may become frustrated with the time it takes to assess your claim. Cases can be complex, and there can be delays.

There are many different participants involved when a claim is made – including HR, Payroll, your manager, your doctors and specialists, the insurer, the Trustee and so on.

Waiting for doctors' reports or copies of medical or workers compensation files are often key reasons for the delay. Sometimes we need more information from you, your doctors or your manager, and it takes some time to get this. You can help by asking your doctors to complete their reports quickly.

We do try to minimise delays where we can, and we may ask you to help if the delay is due to needing more information from one of your specialists.

Despite our best efforts, there is sometimes little we can do to speed up your claim. However, you can check on the progress of your claim at any time.

Once the insurer's assessment is completed, the Qantas Super Trustee will review the medical and vocational evidence and reach a decision on your claim. You'll then receive written confirmation of the outcome.

 Despite a challenging insurance market, Qantas Super continues to offer its members a competitive insurance package 

Benchmark Report 2015 Qantas Super, SuperRatings

Frequently asked questions (continued)

About insurance cover through Qantas Super

Q How do I know what insurance cover I have?

A You can click on the fact sheet relevant to your division:

- [Divisions 1, 2 and 3](#)
- [Divisions 3A*, 5, 6, 7, 10 and Gateway](#)
*Includes the sub-category 3AN
- [Application of Loss of Licence Insurance Plan](#) fact sheet (relevant to technical crew only).

You'll also find these on the [fact sheets page](#) on our website. Or you can ring the Qantas Super Helpline.

Q How do I know if my insurance cover is enough?

A You can ring the Qantas Super Helpline to get advice on the level of your insurance based on your own situation, at no cost. When considering your level of insurance, you may want to think about factors such as your age, whether you have dependants, the age of those dependants, your financial obligations, and so on.

Q What does the "offsetting rule" mean?

This question is relevant to members of Divisions 1, 2, 3, 5, 6 and Gateway only.

A If you're considering taking out extra insurance outside Qantas Super, please keep in mind that some or all of your insurance benefits in Qantas Super are subject to the "offset" rule. This means your total and permanent disablement (TPD) (if you are a member of Divisions 1, 2 or 3) and income protection benefits may be reduced if you receive other benefits or income for the same period or condition for which your TPD/income protection benefits are paid. For more information, read the May 2015 edition of the [Super Update](#).

Q Do I pay extra for my insurance?

A You (or your employer) pay insurance premiums each month. However, it's worth remembering that, as your insurance is offered under an insurance policy that covers a large group of members, the cost of your insurance may be lower than it would be if you obtained insurance directly as an individual. You can see your insurance premiums on your most recent member statement and by logging into your member account on www.qantassuper.com.au

Q If I don't have insurance, can I apply for insurance through Qantas Super?

A As a Qantas Super member, you can apply for Voluntary Cover (subject to eligibility). To find out more, read the [Voluntary Cover Insurance Guide](#) or ring the Qantas Super Helpline to see what's possible.

Contact us



Phone

1300 362 967 (within Australia)
+61 3 8687 1866 (outside Australia)



Fax

+61 3 9245 5827



Postal address

Qantas Superannuation Plan
GPO Box 4303, Melbourne VIC 3001



www.qantassuper.com.au

The information in this fact sheet is of a general nature and is not intended to constitute personal financial product advice as it has not been prepared taking account of your objectives, financial situation or needs. In addition, the information contained in this fact sheet is generic and may not be applicable to members across all divisions.

We recommend that before acting on any information contained in this document, you consider its appropriateness and seek financial advice tailored to your personal circumstances from a licensed financial adviser.

Issued by Qantas Superannuation Limited (ABN 47 003 806 960 AFSL 288330) as Trustee for the Qantas Superannuation Plan (ABN 41 272 198 829) (Qantas Super). February 2017

