



Continuation Options

A guide for taking up Continuation Options with the Insurer, MetLife

Continuation Options are valuable as they enable you to take your existing insurance cover with you no matter where life takes you. When you cease employment with Qantas Group or cease to be a member of Qantas Super, you can elect to take out a personal insurance policy between you and the Insurer, MetLife, without the requirement to provide information about your health*. The policy that this is offered under is **MetLife Protect and MetLife Protect Super**.

**The cover must satisfy the Insurer's underwriting criteria in relation to occupation, pastimes, smoking status, and residency status.*

Who is eligible for a continuation option?

You are deemed eligible for a Continuation Option if you meet the following conditions:

- Are aged less than 60;
- Are a permanent resident at the time of application;
- Are not leaving Qantas Super or employment at the Qantas Group because of sickness or injury or because of duty in the armed forces (excluding Australian Defence Force Reservist not deployed overseas); and
- Are not eligible to received any TPD claim benefit, have any pending claims, or intention to claim under Qantas Super or any other similar policy at the time of applying.

What are the terms and conditions?

The following terms and conditions apply. You should always refer to the Product Disclosure Statement for further information. The Product Disclosure Statement can be found on the Qantas Super website: www.qantassuper.com.au/help/resources/information-booklets/

1. You must apply for the Continuation Option with MetLife within **60 days** of ceasing to be a member of Qantas Super or ceasing employment with Qantas Group. Your valid application must be received within 60 days of either of these events.
2. The level of personal insurance cover you apply for with MetLife using the Continuation Option must not exceed your level of cover in Qantas Super. Any additional cover or new cover is subject to full underwriting by MetLife.
3. Any existing special terms and conditions (including premium loadings or exclusions) that applied under your Qantas Super policy will also apply under the personal policy with MetLife. For Income Protection cover, if the benefit period and waiting period you had under your cover with Qantas Super is not available under the MetLife policy, the benefit period must be the closest shorter period, and the waiting period must be the closest longer period.

4. MetLife's **MetLife Protect and MetLife Protect Super** policy premium rates will apply, taking into account various factors including but not limited to, your level of cover, age, gender, occupation, pastimes, smoking status, residency status and any other specific terms that may apply to your existing cover, and you are responsible for payment of the relevant premiums directly to MetLife.
5. You will need to apply for cover through a financial adviser before MetLife can issue any cover under the **MetLife Protect and MetLife Protect Super** policy. See below for more details.

In addition to the above terms and conditions, the following applies for:

Gateway Members:

- For Income Protection, you must have ceased employment with the Qantas Group and gone to employment in a similar occupation that would have entitled you to Income Protection cover from MetLife.
- For TPD and Income Protection, you must be commencing full-time employment within 90 days of ceasing employment with the Qantas Group.

Voluntary Cover:

- You can only apply to continue your Voluntary Cover for Death Cover.

MetLife will assess if you are eligible to apply and will explain the terms and conditions to you and let you know the cost of a Continuation Option. MetLife retains the discretion to deny providing insurance cover under the Continuation Option where it does not have a retail policy which covers your occupational risk, or you do not meet other conditions applicable to the Continuation Option or the policy.

What is the process?

To apply or request a quote, you or your financial adviser will need to provide the following information to MetLife via email to adviser@metlife.com or call 1300 555 625 to check your eligibility. This information will assist MetLife in providing you with an accurate quote for insurance cover and the application form you'll need to complete:

- Plan name and policy number
- Full name
- Date of birth
- Gender
- Postal address
- Email address
- Contact number
- New occupation going forward, plus your start date
- Current salary
- Advise if you have smoked tobacco or any other substance in the past 12 months
- Date ceased employment with Qantas Group
- Reasons for leaving employment with the Qantas Group

If you have any questions or would like to speak to one of our friendly customer consultants, please call us on 1300 555 625.

If you don't already have a financial adviser MetLife can assist you in finding an adviser close to your location. You'll just need to let us know when you apply.

Frequently asked questions

What cover is available?

You can apply to continue the same level of basic or standard cover you have for Death, TPD, or Income Protection in Qantas Super. If you would like to continue any Voluntary Cover you have in Qantas Super, you can only continue this type of cover for Death. Any additional cover, or new cover, is also available, but will be subject to full underwriting.

What is the application period?

Applications must be received by MetLife within 60 days of you ceasing to be a member of Qantas Super or ceasing employment with Qantas Group.

Who pays the premium?

You are responsible for paying the premium for any cover you continue through the continuation option to MetLife, the Insurer.

What happens to my Insurance Cover with Qantas Super if I take up a Continuation Option?

If you choose to take out a continuation option, any cover previously held with Qantas Super will cease from the date you effect the continuation option.

Where can I find more information?

We recommend you read the Product Disclosure Statement available at [pds-metlife-protect_202110.pdf](#) before making a decision to purchase the financial product.

We are here to help

Please contact MetLife on 1300 555 625 if there's anything we can assist you with or if you have any further questions.

[metlife.com.au](https://www.metlife.com.au)

The information about MetLife life insurance is general only and does not take into account your personal situation, needs or objectives. Before deciding whether to acquire, or continuing to hold, any of our products, please read the PDS available at [metlife.com.au](https://www.metlife.com.au), or the Insurance Guide available from your super fund. Life insurance products are issued by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.



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