

POLICY UPDATE



We've updated medical definitions from 23 August 2020

Thank you for continuing your insurance protection with us.

We've reviewed medical definitions in the Total Care Plan Super policy and updated them. Take a moment to understand the changes.

Important note

The updated medical definitions form part of the terms and conditions and apply to the products you hold with us. The improvements will only apply if you first become disabled on or after **23 August 2020**.

It is important to read this notice which gives details of the changes together with your existing policy document and any other policy notices previously provided in relation to it (together, the **Policy Document**).

Except where otherwise indicated, words in italics in this document are defined in the Policy Document.

Medical definitions

Renamed medical definitions

For clarity we've renamed the following medical definitions:

Previous name	New name
<i>loss of hearing</i>	<i>loss of hearing in both ears</i>
<i>major head trauma</i>	<i>major head trauma with permanent neurological deficit</i>

Each of these terms has a new meaning as set out in the tables which follow.

Improved medical definitions

We've improved the medical definitions listed below. These medical definitions apply to TPD Cover and Income Care Super for the purpose of determining whether you have a day one condition (for TPD Cover) or a serious medical condition (for Income Care Super) except for meningococcal disease which applies for the purpose of determining whether you are entitled to receive a Severe Hardship Booster benefit under Life Care.

You should check your Policy Document and Policy Schedule to determine which definitions and policy terms apply to your cover.

This term	Means
<i>chronic lung disease</i>	End stage respiratory failure requiring permanent, long term oxygen therapy as certified by the <i>relevant medical specialist</i> .
<i>loss of hearing in both ears</i>	<p>The permanent and irreversible loss of hearing in both ears as a result of <i>sickness</i> or <i>injury</i>, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz even with amplification. The loss must be certified by a <i>relevant medical specialist</i>.</p> <p>The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.</p>
<i>meningococcal disease</i>	The diagnosis of meningococcal septicaemia resulting in a permanent neurological deficit causing permanent and significant functional impairment as certified by the <i>relevant medical specialist</i> .
<i>multiple sclerosis with impairment</i>	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us; and has resulted in persisting neurological abnormalities.
<i>severe rheumatoid arthritis</i>	<p>The diagnosis of severe rheumatoid arthritis by a <i>relevant medical specialist</i>.</p> <p>The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> • the person has undergone and is non-responsive to all reasonable conventional therapy*, and • the person has failed treatment with one biological disease-modifying anti rheumatic drugs (bDMARD), as recommended by a <i>relevant medical specialist</i>. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p> <p><small>*Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the 'specialised drugs' list for Rheumatoid Arthritis.</small></p>

Clarified medical definitions

We've clarified the medical definitions listed below. These medical definitions apply to TPD Cover and Income Care Super for the purpose of determining whether you have a day one condition (for TPD Cover) or a serious medical condition (for Income Care Super) except for loss of use of limbs or sight which also applies for the purpose of determining whether you are eligible for 'Waiver of waiting period for specific conditions' under Income Care Super.

You should check your Policy Document and Policy Schedule to determine which definitions and policy terms apply to your cover.

This term	Means
<i>diplegia</i>	The total and permanent loss of use of both arms or both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.

This term	Means
<i>hemiplegia</i>	The total and permanent loss of use of one arm and one leg on the same side of the body, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>loss of use of limbs or sight</i>	<p>The person has suffered, as a result of <i>sickness</i> or <i>injury</i> and as certified by a <i>relevant medical specialist</i>, any of the following:</p> <ul style="list-style-type: none"> • the total and permanent loss of use of both hands • the total and permanent loss of use of both feet • the total and permanent loss of use of one hand and one foot • the total and permanent loss of use of one hand and blindness in one eye • the total and permanent loss of use of one foot and blindness in one eye; or • blindness in both eyes. <p>Blindness means the permanent loss of sight to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is 6/60 or less or • the visual field is reduced to 20 degrees or less of arc <p>whether aided or unaided.</p>
<i>major head trauma with permanent neurological deficit</i>	<p><i>Injury</i> to the head resulting in permanent neurological deficit causing either:</p> <ul style="list-style-type: none"> • the permanent and irreversible inability to perform without the assistance of another person any one of the activities of daily living, or • permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less <p>as certified by a <i>relevant medical specialist</i>.</p>
<i>paraplegia</i>	The total and permanent loss of use of both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
<i>quadriplegia</i>	The total and permanent loss of use of both arms and both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.

Removed medical definitions

We've removed the following definition, and all references to it in the PDS because this medical condition is already incorporated into another existing definition:

Previous name
<i>tetraplegia</i>

Need more information?

If you require additional information, please contact your adviser or call us on **13 1056** between 8 am and 6 pm (AEST/ADST), Monday to Friday.

Important information: This product is issued by Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468 the Trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557. AIA Australia Limited 79 004 837 861 AFSL 230043 (AIA Australia) is responsible for the administration of Total Care Plan Super and provides insurance benefits to the Fund as insurer. The Trustee are wholly owned but non-guaranteed subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.