

# Insurance factsheet for current Retained or Spouse members of Qantas Super

1800 319 489 [art.com.au/qgsp](https://art.com.au/qgsp)

13 February 2025

If you're currently a Retained or Spouse member of Qantas Super, this insurance factsheet is for you.

## Understand your insurance

In the Former Qantas Group Super Plan with Australian Retirement Trust (ART), you will have access to the following types of insurance:

- **Death cover**, which is designed to pay a benefit if you die. You may be able to receive an insurance benefit if you are diagnosed with a terminal illness. You'll need to meet the terminal illness definition.
- **Total & Permanent Disability cover**, which is designed to pay a benefit if you can't ever work again. You'll need to meet the relevant definitions of total and permanent disablement for your cover.
- **Income Protection cover**, which provides a monthly benefit in the event that you are unable to work due to sickness or injury (if applicable).

## Your Death and Total & Permanent Disability cover

When the Former Qantas Group Super Plan commences in ART on 29 March 2025, you'll be provided with insurance cover<sup>1</sup> that is equal to the amount of cover you had in Qantas Super.

Any **Basic** Death and Total & Permanent Disability cover you had at the time of the transition will continue with us as **Standard** Death and Total & Permanent Disability cover.

If you held **Voluntary Cover** in Qantas Super at the transfer date, this cover will carry across to your Former Qantas Group Super Plan account, with ART and be referred to as **Tailored cover**. This cover will be provided as an additional fixed dollar amount of cover.

If you have Voluntary Cover in your Qantas Super account that is subject to your Occupational rating, this will continue to apply to the Tailored cover in the Former Qantas Group Super Plan, with ART. If you have changed occupations, you need to let ART know as this will impact the insurance premiums you pay.

It's important to note that, your Standard and Tailored premiums will now recalculate on your birthday (previously recalculated on 1 October). With ART, Tailored Total & Permanent Disability cover reduces annually on your birthday by 20% of your sum insured at age 60 from your 61st birthday before ceasing on your 65th birthday.

Where any individual exclusions, restrictions or loadings apply to existing cover in Qantas Super, these will continue to apply when your account is carried over to the Former Qantas Group Super Plan with ART.

<sup>1</sup>Insurance cover in Australian Retirement Trust will be provided via group life policies for Death and Total & Permanent Disability and Income Protection cover issued by MetLife Insurance Limited (ABN 75 004 274 882, AFSL 238096) to the Trustee of the Australian Retirement Trust.

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## When insurance cover stops is changing

Currently in Qantas Super, your insurance cover stops if you have not received an eligible contribution in the last 16 months. With ART, insurance cover stops if you have not received an eligible contribution in the last 12 months or more. Other conditions may apply for why cover stops. Refer to the Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan<sup>1</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp) for more information.

If:

- you left employment with Qantas Group; or
- you elected to re-direct your employer contributions to another fund and became a Retained member in Qantas Super before your Standard Death and Total & Permanent Disability cover began; or
- your insurance cover ceased as you hadn't received an eligible contribution in 16 months,

Standard insurance cover in your Former Qantas Group Super Plan account will automatically commence:

- when you've attained age 25 and reached an account balance of \$6,000; and
- upon receipt of a Superannuation Guarantee (SG) contribution, (if you've met the eligibility criteria).

## Tailor your cover

If you've previously cancelled cover, or would like to apply for Tailored Death only or Tailored Death and Total & Permanent Disability cover, you can apply for cover on a fixed<sup>2</sup> dollar amount of cover. Tailored cover is subject to your Occupational rating.

Any application for an increase in cover is subject to acceptance by the insurer. Satisfactory evidence of health may be required.

You can tailor your cover after 29 March 2025. All forms are available at [art.com.au/qgsp](https://art.com.au/qgsp). You can also cancel your insurance cover any time through Member Online or by contacting us on **13 11 84**.

## Your Income Protection cover

Income Protection cover is now available to eligible members in the Former Qantas Group Super Plan, with ART. For more information on eligibility criteria and how to apply, refer to the Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan<sup>1</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp)

## What happens if you're not eligible or don't have insurance cover in Qantas Super?

If you had ceased employment with Qantas Group before your Basic cover began, you will now be eligible for Standard cover as a Former Qantas Group Super Plan member.

Standard cover will commence upon receipt of a Superannuation Guarantee (SG) contribution, and attaining age 25 and your account balance reaches \$6,000.

<sup>1</sup>The Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan will be available from late February (for information only purposes until the Plan starts on 29 March 2025) at [art.com.au/qgsp](https://art.com.au/qgsp)

<sup>2</sup>With fixed cover, Total & Permanent Disability cover reduces annually on your birthday by 20% of your sum insured at age 60 from your 61st birthday before ceasing on your 65th birthday.

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Standard Death and Total & Permanent Disability cover in the Former Qantas Group Super Plan will depend on your age (see below). As not all ages are listed, refer to the Super Savings – Corporate Insurance Guide Former Qantas Group Super Plan for full details. The amount and cost of your cover changes as you get older.

Your age	Standard Death cover	Standard Total & Permanent Disability cover
25	\$125,000	\$175,000
35	\$240,000	\$240,000
45	\$132,000	\$132,000
55	\$42,000	\$42,000
65	\$16,000	\$16,000

For more information on when automatic Standard insurance will be provided and how to apply, refer to the Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan<sup>1</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp)

## Are you already an ART member

### What happens if you already have an ART Super Savings account?

The following will generally occur depending on the insurance cover you held on the transfer date in either your Qantas Super and existing ART Super Savings account:

You HAVE insurance in Qantas Super AND....	
You also HAVE insurance in ART Super Savings	You have NO insurance in ART Super Savings
<p>Your accounts <u>will not</u> be combined.</p> <p>Your ART Super Savings account and insurance cover will remain unchanged.</p> <p>We will still open a new Former Qantas Group Super Plan account for you. The insurance cover you held at Qantas Super will transfer across to your new Qantas Group Super Plan account. This will mean you will have insurance cover on both accounts.</p> <p>You will hold both accounts unless you choose to consolidate them. ART may contact you in the future to discuss consolidating these accounts (if eligible).</p>	<p>Your accounts <u>will</u> be combined.</p> <p>We'll automatically transfer your existing Super Savings Accumulation account to the new Former Qantas Group Super Plan on 29 March 2025.</p> <p>The insurance cover you held at Qantas Super will transfer across to your new Former Qantas Group Super Plan account.</p>

<sup>1</sup>The Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan will be available from late February (for information only purposes until the Plan starts on 29 March 2025) at [art.com.au/qgsp](https://art.com.au/qgsp)

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## You have NO insurance in Qantas Super AND....

### You HAVE insurance in your existing ART Super Savings OR Super Savings – Business OR Super Savings - Corporate account

We'll automatically transfer your Qantas Super balance into your existing ART Super Savings OR Super Savings – Business OR Super Savings - Corporate account. Your ART member number will stay the same.

Your ART Super Savings OR Super Savings – Business OR Super Savings – Corporate insurance cover will remain unchanged.

### You have NO insurance in ART Super Savings

Your accounts will be combined.

We'll automatically transfer your existing Super Savings Accumulation account to the new Former Qantas Group Super Plan.

If you left employment with Qantas Group; or you elected to re-direct your employer contributions to another fund and became a Retained member in Qantas Super before your Standard Death and Total & Permanent Disability cover began; or your insurance cover ceased as you hadn't received an eligible contribution in 16 months, insurance cover in the new Former Qantas Group Super Plan will automatically commence:

- once you've attained age 25 and reached an account balance of \$6,000, and
- receipt of an SG contribution (if you've met the eligibility criteria)

If you've previously cancelled your cover or were in eligible for cover in Qantas Super, you can apply for cover.

It's important to note that the above treatment doesn't apply if you have insurance in Qantas Super and also have a you have a Super Savings – Business, Super Savings – Corporate or QSuper account (unless stated otherwise).

## Covid-19

It's important to note that, Qantas Super's existing Death, Total & Permanent Disability and Income Protection policies provide cover for COVID-19, in accordance with the policy terms. There is nothing in the policy terms that prevents the insurer from paying claims in these circumstances and there are no policy exclusions or limitations related to epidemics and/or pandemics.

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## More information

- Use the insurance calculator available at [art.com.au/qgsp](https://art.com.au/qgsp) and enter your desired cover amount for a more detailed insurance quote.
- Read the Super Savings Insurance Guide for Super Savings - Corporate Former Qantas Group Super Plan<sup>1</sup>, available at [art.com.au/qgsp](https://art.com.au/qgsp) to compare the terms and conditions in your current plan with those in ART, including the premiums and details of your cover.
- Check your insurance cover in your Welcome letter which will be sent mid/late April 2025.

<sup>1</sup>The Super Savings - Corporate Insurance Guide Former Qantas Group Super Plan will be available from late February (for information only purposes until the Plan starts on 29 March 2025) at [art.com.au/qgsp](https://art.com.au/qgsp)