



Asteron Lifeguard Changes in Detail



Medical Definition Enhancements effective 9 July 2018

The purpose of this 'Changes in Detail' document is to inform Asteron Lifeguard customers of Automatic Enhancements and introduce the new Medical Definition Upgrade Benefit. It amends and should be read together with the Asteron Lifeguard Product Disclosure Statement ("PDS"), Policy Document and any relevant Supplementary PDS ("SPDS") applicable to you.

The PDS otherwise remains unaltered. All other terms, conditions and exclusions will continue to apply. For example, if an exclusion applies to your policy, you may not be eligible to be covered under the Automatic Enhancements described in this document, or the Medical Definition Upgrade Benefit, as the exclusion will continue to apply.

Product Disclosure Statement	Issue Date
Asteron Lifeguard Issue 1	17 April 2007
Asteron Lifeguard Issue 2	15 April 2008
Asteron Lifeguard Issue 3	19 August 2009
Asteron Lifeguard Issue 4	24 May 2010
Asteron Lifeguard Issue 5	15 November 2010

We're here to help

We hope this document will answer all of your questions. If you've still got more you can find frequently asked questions at www.asteronlife.com.au/mdub. Alternatively, you can speak to your adviser or call us on 1800 221 727 8am-6pm Mon-Fri AEST.

Section 1 – Summary of definition changes

Section 2 – Automatic enhancements of medical definitions

Section 3 – Medical Definition Upgrade Benefit

Section 1 – Summary of changes

Things you should know

	Automatic Enhancements	Medical Definition Upgrade (MDU) Benefit
Do I need to do anything?	No. You don't need to do anything. The simplified definitions will automatically apply as at 9 July 2018.	Yes. The definitions included in the MDU Benefit are an upgrade to your insurance coverage. You will need to apply and complete a short application of three health questions. It's important to seek advice to find out if this benefit is right for you. Your adviser can help explain the impact to cover, premiums and how to apply for the benefit.
Will these changes impact my premium?	There will be no increase in premium associated with the automatic enhancement definitions. Premiums may change as a result of a policy anniversary, increase in age or cover increase through CPI.	Yes. If your application is accepted by us, the addition of the MDU Benefit will increase your premiums. Speak to your adviser for a quote.
When do the enhancements apply?	The automatic enhancements are effective as of 9 July 2018.	You can apply for the MDU Benefit at any time* from 9 July 2018. The upgraded definitions will apply once your application has been accepted by us. Once your application has been accepted and the benefit applies, you cannot remove the benefit from your policy.
Are there any exclusions?	Yes. If you have a <i>pre-existing condition</i> as at 9 July 2018, the definition changes outlined in this Significant Event Notice won't apply when we assess any claim affected by that <i>pre-existing condition</i> as per the 'Guarantee of Upgrade' section contained in the Lifeguard PDS. You can find our definition of ' <i>pre-existing condition</i> ' in your Lifeguard (PDS).	Yes. Your application for the MDU Benefit will include three simple health questions to identify any changes in health since policy commencement. Based on our assessment we may not be able to accept your application. Any disclosures made for the MDU Benefit will not affect your current level of cover. Where applicable we may offer you the MDU Benefit under alternate terms.
Can I 'opt-out' or choose not to use the new definitions?	No. These definitions automatically apply to your policy.	You can choose not to apply for the MDU Benefit. It is important you discuss your options with your adviser. Remember, you can choose to apply for the MDU Benefit at any time* from 9 July 2018.

*Please note if your policy is on Premium Waiver or Premium and Cover Suspension benefit, you will not be eligible to apply until the Waiver or Suspension period is completed.

What definitions are changing and who is eligible?

Automatic Enhancements

Please refer to Section 2 for more details.

Definition	Eligible Cover Types				
	Life	Recovery Stand Alone	Recovery Package	Child Cover	Income Protection & Income Protection Plus Crisis Benefit
Brain Damage	x	x	x	✓	x
Cancer	x	x	x	✓	x
Coronary Artery Surgery	x	✓	✓	x	x
Coronary Artery Angioplasty	x	✓	✓	x	x
Early Stage Prostatic Cancer	x	✓	✓	x	x
Motor Neurone Disease	x	✓	✓	x	x
Out of Hospital Cardiac Arrest	x	✓	✓	x	x
Repair or Replacement of Aorta	x	✓	✓	x	x
Repair or Replacement of Valves	x	✓	✓	x	x

Medical Definitions Upgrade Benefit

Upgraded definitions only apply once an application for the MDU Benefit has been accepted by us. Please refer to Section 3 for more details.

Definition	Life Cover	Recovery Stand Alone	Recovery Package	Child Cover	Income Protection – Crisis Benefit
Cancer	x	✓	✓	x	x
Early Stage Melanoma	x	✓*	✓*	x	x
Heart Attack	x	✓	✓	x	x

* Only if the Recovery Plus Option applies to the policy.

Section 2 Automatic enhancements

We have enhanced your Lifeguard policy with respect to medical definitions. You will not need to undergo any further medical assessments to benefit from these automatic enhancements. These changes have no impact to your premium and will automatically apply as at 9 July 2018.

The following table outlines the automatic enhancements for defined medical events within your Asteron Lifeguard Product Disclosure Statement (PDS) and Policy Document:

If you have a *pre-existing condition* as at 9 July 2018, the changes outlined in the below table will not apply to that *pre-existing condition* when we assess any claim affected by that *pre-existing condition* (please refer to “Guarantee of Upgrade” section and the definition of *pre-existing condition* found in your PDS).

Applicable to conditions that pay a Recovery Stand Alone or Recovery Package Benefit

Definition Name	Old Definition	New Definition	What does this change mean?
Coronary Artery Surgery	Means coronary artery surgery to treat coronary artery disease but does not include angioplasty, intra-arterial procedures or other non-surgical techniques.	We will pay a claim for coronary artery bypass surgery.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.
Motor Neurone Disease	Means the unequivocal diagnosis of Motor Neurone Disease.	We will pay a claim when there is an unequivocal diagnosis of Motor Neurone Disease.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.
Out of Hospital Cardiac Arrest	Means cardiac arrest that is not associated with any medical procedure, is documented by an electrocardiogram, occurs out of hospital, and is either: <ul style="list-style-type: none"> — cardiac asystole (heart stoppage), or — ventricular fibrillation (the muscle fibres of the ventricle beating rapidly without pumping any blood) with or without ventricular tachycardia. 	We will pay a claim for a cardiac arrest that occurs out of hospital, is not associated with any medical procedure and is documented by an electrocardiogram.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.
Repair or Replacement of Aorta	Means surgery to correct any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta but does not include angioplasty, intra-arterial procedures or other non-surgical techniques.	We will pay a claim for surgery to repair or replace the thoracic or abdominal aorta but does not include angioplasty, intra-arterial procedures or other non-surgical techniques.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.
Repair or Replacement of Valves	Means surgery to replace or repair a cardiac valve or valves as a consequence of heart valve defects or abnormalities but does not include angioplasty, intra-arterial procedures or other non-surgical techniques.	We will pay a claim for open heart surgery performed to repair or replace a cardiac valve as a consequence of a heart valve defect.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.

Applicable to conditions that pay a Partial Recovery Stand Alone or Partial Recovery Package Benefit

Definition Name	Old Definition	New Definition	What does this change mean?
Coronary Artery Angioplasty – Partial Benefit	Means undergoing of angioplasty (with or without atherectomy, laser therapy or insertion of a stent) to the coronary arteries, to treat coronary artery disease. Angiographic evidence is required to confirm the need to undergo this procedure.	We will pay a claim for angioplasty to one or two coronary arteries to treat coronary artery disease.	Definition has been updated to improve readability. No change has been made to the intent nor the severity.
Early Stage Prostatic Cancer – Partial Benefit	Means a prostate tumour that is histologically described as having: <ul style="list-style-type: none"> — a TNM Classification T1 (or any equivalent classification); or — a Gleason Score of 5 or less; or — a TNM Classification T1s (or any equivalent classification). 	We will pay a claim for a prostate tumour that is histologically described as having: <ul style="list-style-type: none"> — a TNM Classification T1 (or any equivalent or lesser classification), and — a Gleason Score of 5 or less, and — does not require major treatment. 	Definition has been updated to improve readability. No change has been made to the intent nor the severity.

Child Cover

Definition Name	Old Definition	New Definition	What does this change mean?
Brain Damage	<p>Means brain damage causing neurological and/or cognitive deficit, that results in the Insured Child either:</p> <ul style="list-style-type: none"> — suffering at least 25% permanent impairment of whole person function*, or — being permanently unable to perform at least one of the numbered activities of daily living without the physical assistance of someone else. <p>*As defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition.</p>	<p>We will pay a claim if as a result of an accident, <i>sickness or injury</i>, the insured child suffers brain damage causing neurological and/or cognitive deficit, which results in at least 25% permanent impairment of whole person function*.</p> <p>*As defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition.</p>	<p>We've removed the number of daily living activities required.</p>
Cancer	<p>Means the presence of one or more malignant tumours including malignant lymphoma, Hodgkin's disease, leukaemia, multiple myeloma, malignant bone marrow disorders and melanomas greater than or equal to Clark Level 3 or greater than or equal to 1.5mm depth of invasion or where the melanoma is showing signs of ulceration as determined by histological examination.</p> <p>The tumour must be characterised by:</p> <ul style="list-style-type: none"> — the uncontrolled growth and spread of malignant cells; and — the invasion and destruction of normal tissue. <p>The tumour must also:</p> <ul style="list-style-type: none"> — require treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major treatment; or — be totally incurable. <p>The following tumours are excluded:</p> <ol style="list-style-type: none"> a) Tumours which are histologically described as pre-malignant or show the malignant changes of 'carcinoma in situ'; carcinoma in situ of the breast is not excluded if the entire breast is removed specifically to arrest the spread of malignancy, and this procedure is the appropriate and necessary treatment. b) Melanomas which: <ul style="list-style-type: none"> — have no evidence of ulceration; and — are less than Clark Level 3; and — are less than 1.5mm depth of invasion as determined by histological examination. c) All other types of skin cancers unless they have metastasised. d) Prostatic cancers which are both histologically described as TNM Classification T1 or lesser (or any other equivalent or lesser classification) and have a Gleason score of 5 or less. 	<p>We will pay a claim for cancer if you have been unequivocally diagnosed, by a <i>registered doctor</i> who is an appropriate medical specialist, with one or more malignant tumours including multiple myeloma, malignant bone marrow disorders, leukaemia, lymphomas and Hodgkin's disease as per the following criteria:</p> <p>The tumour must be characterised by:</p> <ul style="list-style-type: none"> — the uncontrolled growth and spread of malignant cells; and — the invasion and destruction of normal tissue. <p>The tumour must also:</p> <ul style="list-style-type: none"> — require treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major treatment; or — be totally incurable. <p>The following tumours are excluded:</p> <ol style="list-style-type: none"> a) Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as pre malignant, or which have a TNM Classification of Tis. <p>Carcinoma in situ of the breast is covered if:</p> <ul style="list-style-type: none"> — you have a mastectomy to remove the entire breast, or — you have breast preserving surgery and adjuvant medical therapy. This must be the appropriate and necessary treatment as recommended by a <i>registered doctor</i> and undertaken specifically to arrest the spread of malignancy. <ol style="list-style-type: none"> b) Melanomas, unless they have metastasised, which: <ul style="list-style-type: none"> — have no evidence of ulceration, and — are less than Clark Level 3, and — are less than 1.0mm depth of invasion as determined by histological examination. c) All other types of skin cancers unless they have metastasised (spread elsewhere). d) Prostatic cancers which are T1c or less and Gleason Score 5 or less unless requiring 'major treatment'. e) Chronic lymphocytic leukaemia less than Rai Stage 1. <p>If the above staging/grading classifications are superseded by technological and/or medical advances, we will consider other appropriate and medically recognised classifications in support of the diagnosis of equal severity.</p>	<p>We've reduced the criteria for the depth of a Melanoma from 1.5mm to 1.0mm.</p> <p>We have also removed the requirement for you to undergo a mastectomy in order to meet the definition for cancer.</p> <p>This means we may now pay a claim where you have had breast preserving surgery and adjuvant medical therapy.</p>

Section 3 – Medical Definition Upgrade Benefit

Medicine is constantly progressing, and over time medical advancements in diagnosis and treatment may require you to update your coverage. You may be eligible for The Medical Definition Upgrade (MDU) Benefit, which gives you the flexibility to increase your Recovery coverage by upgrading certain definitions.

For an additional premium, you can apply to extend your Heart Attack definition, Cancer definition and, if applicable, Early Stage Melanoma definitions. Your adviser can help you obtain a quote and complete a short application form.

The below upgraded definitions are only applicable once an application for the MDU Benefit has been accepted by us. Once accepted and shown on your endorsement letter, the MDU Benefit will continue to apply for the life of the policy, subject to future changes, and cannot be removed.

If your endorsement letter shows that Upgraded Heart Attack, Melanoma and or Breast Cancer definitions apply, we will pay a Recovery Stand Alone or Recovery Package Benefit for:

	Definition
Heart Attack	<p>We will pay a claim upon the diagnosis of a heart attack, confirmed by <i>registered doctor</i> who is an appropriate medical specialist and evidenced by:</p> <ul style="list-style-type: none"> – typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range. <p>PLUS one of the following:</p> <ul style="list-style-type: none"> – signs and symptoms of ischemia which are consistent with a heart attack, <p>Or</p> <ul style="list-style-type: none"> – new serial characteristic ECG changes consistent with a heart attack, <p>Or</p> <ul style="list-style-type: none"> – development of pathological Q waves in the ECG; <p>Or</p> <ul style="list-style-type: none"> – imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. <p>If the above tests are inconclusive we will consider other appropriate and medically recognised tests.</p> <p>Other acute coronary syndromes including but not limited to angina pectoris are excluded.</p>
Cancer	<p>We will pay a claim for cancer if you have been unequivocally diagnosed, by a <i>registered doctor</i> who is an appropriate medical specialist, with one or more malignant tumours including multiple myeloma, malignant bone marrow disorders, leukaemia, lymphomas and Hodgkin's disease as per the following criteria:</p> <p>The tumour must be characterised by:</p> <ul style="list-style-type: none"> – the uncontrolled growth and spread of malignant cells; and – the invasion and destruction of normal tissue. <p>The tumour must also:</p> <ul style="list-style-type: none"> – require treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major treatment; or – be totally incurable. <p>The following tumours are excluded:</p> <ol style="list-style-type: none"> a) Tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as pre malignant, or which have a TNM Classification of Tis. <p>Carcinoma in situ of the breast is covered if:</p> <ul style="list-style-type: none"> – you have a mastectomy to remove the entire breast, or – you have breast preserving surgery and adjuvant medical therapy. This must be the appropriate and necessary treatment as recommended by a <i>registered doctor</i> and undertaken specifically to arrest the spread of malignancy. <ol style="list-style-type: none"> b) Melanomas, unless they have metastasised, which: <ul style="list-style-type: none"> – have no evidence of ulceration, and – are less than Clark Level 3, and – are less than 1.0mm depth of invasion as determined by histological examination. c) All other types of skin cancers unless they have metastasised (spread elsewhere). d) Prostatic cancers which are T1c or less and Gleason Score 5 or less unless requiring 'major treatment'. e) Chronic lymphocytic leukaemia less than Rai Stage 1. <p>If the above staging/grading classifications are superseded by technological and/or medical advances, we will consider other appropriate and medically recognised classifications in support of the diagnosis of equal severity.</p>

If your endorsement letter shows that the upgraded Early Stage Melanoma definition applies, we will pay a Partial Recovery Plus Benefit for:

Early Stage Melanoma	<p>We will pay a claim for the presence of one or more malignant melanomas. The melanoma must be less than Clark Level 3 and less than 1.0mm depth of invasion and showing no signs of ulceration as determined by histological examination. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue. Tumours which are histologically described as premalignant are excluded.</p>
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Important note

This information is general advice and doesn't take into account a person's objectives, financial situation or needs. A person should consider the Product Disclosure Statement (PDS) and obtain financial advice before making any decision about this product. This material is current as at 01 March 2019 and may be subject to change. Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Suncorp Portfolio Services Limited ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059 (SPSL or Trustee) is part of the Suncorp group of companies (Suncorp). The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities.