



Your guide to applying for Voluntary Insurance Cover with Mine Super

You recently asked us about adding Voluntary Insurance Cover to your Mine Super account. Applying for Voluntary Insurance Cover with us is easy! Just follow this **four-step checklist**, which explains what you need to do.

Step 1:

Check that your employer is paying contributions into your Mine Super account or your account balance is at least \$5,000

If your employer isn't paying contributions into your account, your balance must be at least \$5,000. Otherwise, you can't have Voluntary Insurance Cover through your Mine Super account.

Step 2:

Read our [Product Disclosure Statement \(PDS\) and Insurance Guide](#)

A copy of the PDS is in this information pack. The PDS and the Insurance Guide explain how Voluntary Insurance Cover works. Read our Insurance Guide at mine.com.au/insurance. It's important you understand the terms and conditions before you apply.

Step 3:

Fill out the application form or call us on 13 64 63 to organise a telephone interview

You can find the **Apply for Voluntary Insurance Cover** form at mine.com.au/super/forms

Step 4:

Send your paperwork to us

Once you complete the form, send it back to us by email, fax or mail – a reply-paid envelope is provided.

What happens next

We'll send your paperwork to our insurer so they can assess your application. We or a company called Unified Healthcare Group (UHG) might contact you for more information about your health. The information you'll be asked to provide depends on:

- + any questions our insurer has after they've looked at your application
- + your age
- + the amount of cover you're applying for.

Need more information or advice?

If you have any questions, please get in touch. You can reach us on 13 64 63, Monday to Friday, 8am to 6pm, or email help@mine.com.au

Mine Super Financial Advice can provide you with advice about investing your super. If you want more information, call us and we can put you in touch with a financial adviser from Mine Super Financial Advice.

Some of the medical information you might need to provide

You don't need to provide this medical information yet. Unified Healthcare Group (UHG) is a company our insurer uses to organise the collection of medical and other information to assess your insurance application.

You will hear from the insurer or UHG if:

- + you're under 55 and applying for more than \$1.5 million in cover
- + you're 55 and over and applying for more than \$1 million in cover
- + the insurer needs additional information to what you provided in the Apply for Voluntary Insurance Cover form.

The information below lists the requirements you need to meet, according to your age and amount of cover you're applying for.

Initial Medical and Financial Underwriting Limits

Death and TPD Benefits

Age under 55 years (current age)					
Requirements	Up to \$1,500,000	\$1,500,001 - \$2,000,000	\$2,000,001 - \$3,000,000	\$3,000,001 - \$5,000,000 (Death Only)	\$3,000,001 - \$5,000,000 (TPD)
Personal Statement	•	•	•	•	•
HIV, Hepatitis B (surface antigen) & Hepatitis C (antibody)		•	•	•	•
MBA 20 (incl. HDL and LDL cholesterol - Non-fasting)		•	•	•	•
FastCheck Exam by Paramedical Service			•		
Medical Exam by own GP				•	•
Personal Medical Attendants Report (PMAR usual doctor, TAL arranges)					•
Financial Questionnaire				•	•

Age 55 years and over (current age)					
Requirements	Up to \$1,000,000	\$1,000,001 - \$1,500,000	\$1,500,001 - \$2,000,000	\$2,000,001 - \$3,000,000	\$3,000,001 - \$5,000,000
Personal Statement	•	•	•	•	•
HIV, Hepatitis B (surface antigen) & Hepatitis C (antibody)		•	•	•	•
MBA 20 (incl. HDL and LDL cholesterol - Non-fasting)		•	•	•	•
Full Blood Count (FBC)					•
Prostate Specific Antigen (PSA – men only)					•
Personal Medical Attendants Report (PMAR usual doctor, TAL arranges)				•	•
FastCheck Exam by Paramedical Service				•	
Medical Exam by own GP					•
Financial Questionnaire					•

Insurance terminology explained

FastCheck (also known as a MediQuick)

This is a quick medical examination that requires you to undergo blood pressure and height/weight recording, a urinalysis and answer a few medical related questions. A FastCheck can be performed by a nurse at your home or workplace.

MBA20

A Multiple Biochemical Analysis (MBA20) is a fasting test. It analyses the blood for 20 different chemicals and also includes an analysis of HDL/LDL cholesterol.

HIV antibody test

An HIV antibody test is a blood test to identify the presence of the human immunodeficiency virus.

Personal Medical Attendants Report (PMAR)

Personal Medical Attendants Report (PMAR) is a report completed by your usual doctor. Our insurer will ask your doctor for this report. You won't need to attend an appointment. Your doctor will complete this form using information from your patient records.

Hepatitis B and C serology blood test

This test determines if you currently have or previously carried the Hepatitis B or C virus.