



Stay covered,
minus the fees

Parental leave insurance fee waiver

Fee-free insurance cover while you're on parental leave.

Having a baby can be one of the best times in your life, but it can also be one of the most demanding and expensive.

We offer fee-free insurance for up to 12 months while you're on employer-approved parental leave.

You are eligible if:

- you have insurance cover with us
- you're not self-employed
- your employer has approved your parental leave and
- you've been a member of CareSuper (or you were a member of Spirit Super) for at least 12 months by the time your employer-approved parental leave starts

You can apply before you start your parental leave, during your parental leave, or within six months of the date you return to work to take up this offer.

If you meet all of the eligibility criteria, we'll waive your insurance fees while you're on parental leave, up to a maximum of 12 months.

How to apply

Complete the *Parental leave insurance fee waiver* form and return it to us.

You'll need to ask your employer to confirm and sign off your parental leave dates in Section 3.



Don't let your cover lapse

Under super laws, we're required to cancel your insurance cover if your account becomes 'inactive' (i.e. if we haven't received a contribution or rollover for you for at least 16 consecutive months).

You can elect to maintain your insurance cover while you're on parental leave by completing Section 2 *Make an election to keep your cover*.

When will my fee waiver period start and end?

Your fee waiver period will commence on the start date provided in your form.

Your fee waiver period ends on the earlier of:

- the date you return to work with your employer
- the parental leave end date you nominated in your form or
- 12 months from the parental leave start date

Once we approve your application, we'll send you an update to confirm when we'll stop deducting insurance fees from your account. You'll also be able to see your parental leave dates in your insurance statement and in **Member Online**.

If you've been charged insurance fees during your fee waiver period, we'll refund any amounts charged during the period from the first day of the month following the start date for your parental leave, to the last day of the month of the end-date of your parental leave.

Can I increase my cover while I'm on parental leave?

During the fee waiver period, you won't be able to apply for increased cover, other than Life Events cover.

With Life Events cover, you can apply to increase your cover without having to provide detailed health information, when certain life events occur. The birth or adoption of a child is one these life events.

Conditions and limits apply to Life Events cover. For more details, read the relevant insurance guide available at caresuper.com.au/pds.

Anything else I need to know?

If you have default Income Protection cover, your cover amounts will continue to be updated on your birthday and half-birthday.

At your review, if your default Income Protection cover amount falls below \$1,000, it may automatically be cancelled as it's calculated on super guarantee contributions received. It may restart if you meet eligibility conditions in the future.

For more information about default Income Protection cover, see our *Insurance guide* or call us on **1800 005 166**.

 All our forms and publications are available at caresuper.com.au/forms-publications or call us, and we'll send you a copy.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
caresuper.com.au

 info@caresuper.com.au  GPO Box 1547 Hobart TAS 7001


CareSuper

This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Consider the PDS and TMD at caresuper.com.au/pds. Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsg.

All information, rates and/or fees are current at the time of production and are subject to change. Changes to government legislation and super rules made after this time may affect the accuracy of the information provided. You may wish to obtain professional advice before acting on any of the information contained in this document.

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Parental leave insurance fee waiver

1800 005 166

info@caresuper.com.au

GPO Box 1547, Hobart TAS 7001

Important information

You can apply for your insurance fees for death, total and permanent disablement and income protection cover to be waived for up to a maximum of 12 months. You can apply before you start your parental leave, during your parental leave, or you have a 6-month window from the date you return to work to apply.

You must meet following eligibility conditions:

- you have insurance cover with us
- you're not self-employed
- you've been a member of CareSuper for at least 12 months by your employer approved parental leave start date and
- your employer has approved your parental leave, including completing and signing section 3 of this form

Member to complete sections 1 and 2

Section 1

Member details

Member number

Account number

Date of birth (DD MM YYYY)

Last name

Given name(s)

Residential address

Suburb/Town/City

State

Postcode

Preferred phone

Email



Section 2

Make an election to keep your cover

While you're on employer approved parental leave, super legislation requires us to cancel your insurance cover, if your account doesn't receive any contributions or other amounts for a continuous period of 16 months, unless you make an election to keep your cover.

Complete this section to confirm that you want to keep your cover.

By making this election to keep my cover, I understand and confirm:

- I'm authorising CareSuper to treat this *Parental leave insurance fee waiver* form as an election to be provided with cover even if my account hasn't received any contributions or other amounts for a continuous period of 16 months.
- This election will apply to my current and future insurance cover through my account.
- Except when on employer approved parental leave premium waiver, insurance fees will continue to be deducted from my account as outlined in the *Insurance guide* available at caresuper.com.au/pds. I've considered these and the appropriateness of my cover, and don't require any further information.
- I consent to the use of my personal information as outlined in CareSuper's *Privacy policy* available at caresuper.com.au/privacy-policy or by calling us on **1800 005 166**.

Your signature

Date (DD MM YYYY)

Employer to complete section 3

Section 3

Employer details and parental leave authorisation

Employer name

Have you (the employer) approved this parental leave for the above person? Yes No

Date parental leave is to start (DD MM YYYY)

Expected return to work date (DD MM YYYY)

(should be no later than 12 months from start date - we'll adjust the end date if it's greater than 12 months).

Employer authorisation

I certify the information in section 3 is correct.

Authorised person's signature

Date (DD MM YYYY)

Name of authorised person

Position of authorised person

Preferred phone number



Return the completed, signed and dated form via:

- upload using the Contact Us portal in **Member Online**
- email to info@caresuper.com.au
- mail to CareSuper, GPO Box 1547, Hobart TAS 7001