



Anglican Diocese
of Adelaide



Group Stipend Continuance Plan

Member Leaflet



Anglican Diocese
of Adelaide

The purpose of this plan is to provide comprehensive benefits for staff of Anglican Diocese of Adelaide in the event of total or partial disability. This is a valuable employee benefit provided at no cost to you as part of your total remuneration package.

Disclaimer

This leaflet describes the features of the Anglican Diocese of Adelaide Group Stipend Continuance Plan in general terms. However, it is for information purposes only and does not represent the contract of insurance. The complete terms and conditions are detailed in the policy documents, issued by the insurer, AMP, and held by Anglican Diocese of Adelaide.



Who is eligible?

Compulsory for eligible persons who hold the Office of Bishop or Assistant Bishop or; clergy immediately upon being licensed or; specified senior lay staff immediately upon commencement of service with the employer.

When does cover commence?

Cover is effective immediately upon commencement of service with Anglican Diocese of Adelaide.

What benefits are provided?

Temporary or Permanent Disability

You will be paid a monthly benefit of 75% of your income up to the maximum benefit of \$25,000 per month (or \$9,000 pm if you are over 65 at the time of claim). Some of this benefit may be subject to underwriting assessment (see "am I required to have a medical" overleaf)

Benefits start after a waiting period of 90 days and are payable monthly in arrears.

If you are aged under 63 at the completion of the waiting period, your benefit will be paid whilst you are disabled up to Age 65 or until your return to work.

If you are aged 63 or older at the completion of the waiting period, your benefit will be paid whilst you are disabled for a maximum of 2 years or until your return to work.

Your benefit may be reduced by any other income you receive as a result of your disability such as sick leave, workers compensation, motor accident compensation or other income protection benefits.

If after you have received a disability benefit you return to work and are subsequently disabled again within 6 months from the same or a related cause, no waiting period will apply.

Income means stipend, housing allowance and superannuation at the time disability commences.



When can I claim?

A benefit is payable in the event of:

Total Disability

You are totally disabled if as a result of illness or injury;

- (i) you are unable to perform at least one important income producing duty of your regular occupation; and
- (ii) are not currently working in any gainful occupation; and
- (iii) are under the care of a medical practitioner.

For partial disability, refer overleaf.

When am I covered?

You are covered anywhere in the world 24 hours a day 365 days a year.

You can only receive a temporary disability benefit whilst you are outside Australia. In order to receive further benefits you must return to Australia or another country approved by the insurer.



What if I am only partially disabled and return to work on a reduced stipend?

A partial temporary disability benefit is payable if you are partially disabled and earning less than prior to becoming disabled.

You are partially disabled if you cannot work full time or are unable to perform at least one important income producing duty or do not have the capacity to work at the same level you were working at prior to becoming disabled or at the insurers' discretion, working less than full time may also be considered.

You are eligible for partial disability benefits provided you have been totally disabled for at least 14 days first.

You will be paid a benefit based on the proportional difference between the income you were earning before total disability and the income earned whilst you are partially disabled.

Example

Pre-Disability Income: \$4,000 p/m
Total Disability Benefit: \$3,000 p/m (i.e. 75%)
Partial Disability Income: \$2,500 p/m

$$\text{Partial Disability Benefit} = \frac{4,000 - 2,500}{4,000} \times 3,000 = \$1,125 \text{ p/m}$$

In the example, your total income would therefore be \$1,125 pm from the stipend continuance policy plus \$2,500 pm from your employer, a total of \$3,625 pm.



How will inflation affect my temporary disability benefits?

No benefit is payable for any temporary disability due or arising from;

- War;
- An intentional self-inflicted act;
- Normal or uncomplicated pregnancy; or
- Criminal activity (which means a crime resulting in a conviction whether a custodial sentence is received or not).

Am I required to have a medical?

You are automatically covered for 75% of income up to a benefit of \$9,000 pm irrespective of health. This is provided you are eligible to join the plan and are at work performing your normal duties on the first day of eligibility. This limit is called the Automatic Acceptance Limit (AAL)

If your cover exceeds the AAL you must complete a personal statement and will be subject to medical acceptance for cover in excess of the AAL. This assessment may include a medical examination, blood tests or reports obtained from your usual doctor detailing your medical history.

What disabilities are not covered?

No benefit is payable for any temporary disability due or arising from;

- intentional self-inflicted injury;
- uncomplicated pregnancy or childbirth;
- war or acts of war whether declared or not;
- service in the armed forces of any national or international organisation.



What happens if I leave Anglican Diocese of Adelaide?

If you are under the age of 60 and have not received a benefit from the policy within the last 6 months and are not leaving employment for reasons of ill health or retirement, you are able to transfer your cover to a personal policy with AMP without the need to be medically assessed.

This continuation option is available for 60 days after leaving Anglican Diocese of Adelaide and is subject to the normal occupational and other general underwriting criteria applied by AMP to personal policies.

Benefits and conditions under the personal policy will be as similar as possible to those under the Group Stipend Continuance Plan.

Additional Benefits

In addition to the benefits summarised above the following ancillary benefits are also provided;

- **Death Benefit**

In the event that member dies whilst on claim, a benefit equal to three times your total disability benefit will be payable.

- **Rehabilitation Expenses Benefit**

Subject to the insurers' approval, costs for rehabilitation to assist you back to employment are covered. A payment equal to six times your total disability benefit will be payable.

- **Workplace Modification Benefit**

In the event a person insured's workplace needs to be modified to allow him or her to return to paid work after being totally disable, we may, at our absolute discretion, decide to pay you a benefit up to certain limits.

Disclaimer: These additional benefit descriptions are general only and are not extracts of the actual policy wordings which include full details and any limitations that may apply.



Anglican Diocese of Adelaide



**If you would like further information
regarding this plan please contact:**

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