

# Could you pay less for your insurance cover?

This fact sheet provides information about work ratings and how they impact the cost of your cover<sup>1</sup>.

## What is a work rating?

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover.

When you join AustralianSuper and have insurance cover, you pay what it costs to provide you with cover based on our default work rating, Blue Collar<sup>2</sup>.

Our default work rating is Blue Collar because all Australians are welcome to join AustralianSuper and our membership demographic is wide.

**Insurance cover with a Blue Collar work rating is the most expensive.**

However, you could pay less for your insurance cover if you're eligible for a White Collar or Professional work rating and your application to change your individual work rating is accepted.

This table provides a description of each work rating.

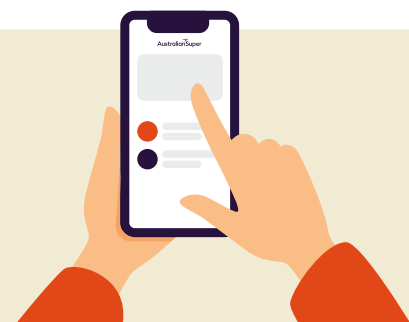
Blue Collar work rating (most expensive)	White Collar work rating (less expensive)	Professional work rating (least expensive)
<p>Blue Collar is our default work rating<sup>2</sup>. This work rating will automatically be applied to your insurance cover. It will remain your work rating unless you apply for a White Collar or Professional work rating and your application to change your individual work rating is accepted.</p> <p>A Blue Collar work rating is suitable if:</p> <ul style="list-style-type: none"> <li>• you spend less than 80% of your main job doing clerical or administrative activities in an office-based environment; and/or</li> <li>• you're exposed to unusual workplace hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air).</li> </ul>	<p>You can apply for a White Collar work rating if:</p> <ul style="list-style-type: none"> <li>• you spend more than 80% of your main job doing clerical or administrative activities in an office-based environment, or</li> <li>• you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air).</li> </ul>	<p>You can apply for a Professional work rating if:</p> <ul style="list-style-type: none"> <li>• you spend more than 80% of your main job doing clerical or administrative activities in an office-based environment, or</li> <li>• you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include working underground, working underwater, working at heights or working in the air),</li> </ul> <p><b>AND</b></p> <p>you're earning \$100,000 or more a year (pro rata for part time)<sup>3</sup>,</p> <p><b>AND</b></p> <p>you have a university qualification or you have a management role in your company.</p>

## What's your individual work rating?

If you're not sure, log into your account and go to *Insurance* or call us on **1300 667 387** from **8.30am to 5pm AEST/AEDT** weekdays.

Check if you may be eligible for a White Collar or Professional individual work rating by answering a few questions.

Go to [australiansuper.com/WorkRatingTool](https://australiansuper.com/WorkRatingTool)



<sup>1</sup> AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

<sup>2</sup> Due to past employer arrangements, some members may have a work rating of White Collar or Professional. GHD Superannuation Plan members automatically receive a White Collar work rating.

<sup>3</sup> Income earned from your regular job(s), excluding Superannuation Guarantee (SG) contributions. If you work part time, think about the income you would earn from working full time. For example, if you work part time four days a week and earn \$96,000, your full-time income would be \$120,000.

# Changing your work rating

If you're eligible to change your individual work rating, there are two ways to apply:

- by logging into your account and going to *Insurance*, then *Manage insurance*, or
- by completing the *Change your individual work rating* form at [australiansuper.com/InsuranceForms](https://australiansuper.com/InsuranceForms)

If your application for a White Collar or Professional work rating is accepted by the Insurer, we'll confirm your new individual work rating and the new cost of your cover in writing.

Your work rating will be checked by the Insurer if you make a claim. If they decide you weren't eligible for the work rating you applied for, you may have to pay the difference in insurance costs and your work rating may change.

## Nina could save \$106 on the cost of her insurance cover

Nina is 35 and has insurance with AustralianSuper. She has the following amounts of cover:

- Death: \$180,000
- Total & Permanent Disablement (TPD): \$53,000
- Income Protection: \$3,000 a month with a benefit payment period up to two years and a 60-day waiting period.

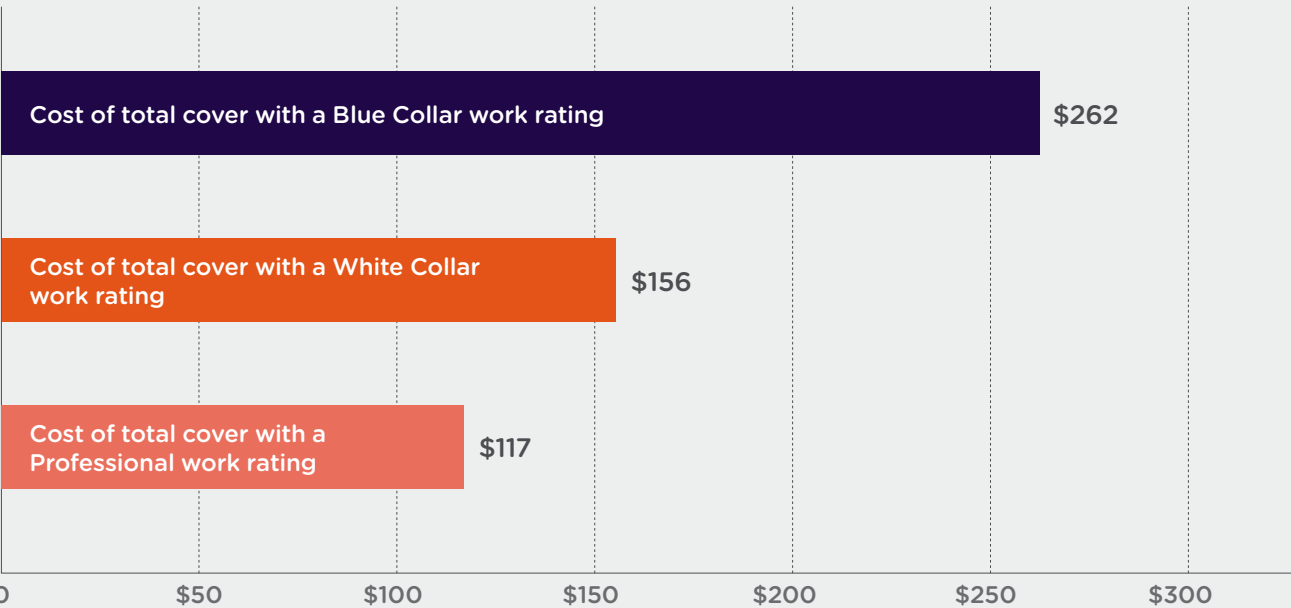
Based on her age and a Blue Collar work rating, Nina currently pays \$262 a year for her Death, TPD and Income Protection cover.

The usual activities of Nina's job are conducted in an office-based environment and she isn't exposed to any unusual work hazards.

After answering a few questions on our Work Rating Tool, Nina learns she could apply to change her individual work rating from Blue Collar to White Collar, so she logs into her account to submit an application.

Her application is approved by the Insurer and the cost of her cover is reduced to \$156 a year (from the date it's approved).

## Nina's total cost of Death, TPD and Income Protection cover for different work ratings



## Contact us

Call **1300 667 387**  
(8.30am to 5pm AEST/AEDT weekdays)

Web **[australiansuper.com](https://australiansuper.com)**

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