

ACTIVITIES OF DAILY LIVING VS ACTIVITIES OF DAILY WORK

Today

The person is, as a result of illness or injury, totally unable to perform without the physical assistance of another person any two of the following activities of daily living:

- dressing – the ability to put on and take off clothing;
- toileting – the ability to use the toilet, including getting on and off;
- mobility – the ability to get in and out of bed and a chair;
- bathing – the ability to wash or shower;
- feeding – the ability to get food from a plate into the mouth;

and the person is permanently and irreversibly unable to do so for life, and on the basis of medical and/or other evidence satisfactory to us, the person is unlikely to be able to engage in any occupation.

New design

the person is, as a result of illness or injury, totally unable to perform without the physical assistance of another person (even if using appropriate aids) any two of the following activities of daily work:

1. Moving - the ability to:

- walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain anywhere in the body; or
- bend, kneel or squat to pick something up from the floor and straighten up again, and get in and out of a standard sedan car.

2. Communicating - the ability to:

- hear and speak with sufficient clarity to be able to hold a conversation in a quiet room in your first language; and
- understand a simple message given in your first language and relay that message to another person.

3. Reading - the visual acuity to read ordinary newsprint and pass the standard eyesight test for a car license;

4. Lifting - the ability to lift a 5 kg weight with either or both hands from bench/table height, carry it over a 5m distance and place it back down at table/bench height.

5. Using the hands - the ability to use the hands or fingers to handle small objects with precision and success (such as picking up a coin, tie shoelaces, button a shirt, use cutlery or write a short note with a pen or keyboard).

And the person is permanently and irreversibly unable to do so for life, and on the basis of medical and/or other evidence satisfactory to the insurer, the person is unlikely to be able to engage in any **occupation**.

ONE INCOME PRODUCING DUTY VS REGULAR DUTIES DEFINITIONS

Today - Totally disabled

One income producing duty definition

A person is **totally disabled** if, because of illness or injury, he or she has ceased to be **gainfully employed** and is:

- unable to perform at least one **income producing duty** of his or her **own occupation**;
- under the regular care of, and following the advice of, a **medical practitioner**; and
- not working in any occupation, whether or not for reward.

Income producing duty means a duty of the insured member's occupation immediately before he or she becomes totally disabled which generates 20% or more of the insured member's income.

New design - Totally disabled

New definition

A person is **totally disabled** if, because of illness or injury, he or she has ceased to be **gainfully employed** and is:

- unable to perform the **regular duties** of his or her own occupation;
- where the person is not employed they are unable to perform any occupation reasonably suited by education, training and experience;
- under the regular care of, and following the advice of, a **medical practitioner**;
- participating and continues to participate in an **approved rehabilitation program** or retraining program; and
- not working in any occupation, whether or not for reward.

Regular duties are the duties that are normally required to perform your occupation

Approved rehabilitation program means an occupation or vocational rehabilitation program, device preapproved by us and a medical practitioner that will assist the insured member's rehabilitation and their return to performing most of the duties of their regular occupation(s) but excluding any program providing hospital treatment or general treatment within the meaning of the Private Health Insurance Act 2007 (Cth) or any other program that might cause the policy to cease to be exempt from the National Health Act 1953 (Cth) or Health Insurance Act 1973 (Cth) or any similar legislation in connection with health insurance.

ONE INCOME PRODUCING DUTY VS REGULAR DUTIES DEFINITIONS CONTINUED

Today - Partially disabled

One income producing duty definition

A person is partially disabled if he or she is not **totally disabled** but, because of illness or injury, he or she:

- (a) has been **totally disabled** for at least 7 days out of 12 consecutive days;
- (b) is unable to work in his or her own occupation at full capacity immediately after he or she became **totally disabled** because of the illness or injury that caused his or her **total disability**;
- (c) is working in his or her own **occupation** in a reduced capacity or working in another occupation;
- (d) earns a monthly income that is less than his or her **pre-disability** income; and
- (e) is under the regular care of, and following the advice of, a **medical practitioner**.

New design - Partially disabled

New definition

A person is **partially disabled** if he or she is not totally disabled but, because of illness or injury, he or she:

- (a) has been **totally disabled** for at least 7 days out of 12 consecutive days;
- (b) is unable to work in his or her **own occupation** at full capacity immediately after he or she became **totally disabled** because of the illness or injury that caused his or her **total disability**;
- (c) is working or capable of working in his or her **own occupation** in a reduced capacity or working in another occupation, or where not employed is capable of working in an occupation reasonably suited by education, training and experience;
- (d) earns or is capable of earning a monthly **income** that is less than his or her **pre-disability income**;
- (e) is under the regular care of, and following the advice of, a **medical practitioner**; and
- (f) is participating and continues to participate in an **approved rehabilitation program** or retraining program.

Approved rehabilitation program means an occupation or vocational rehabilitation program, device preapproved by us and a medical practitioner that will assist the insured member's rehabilitation and their return to performing most of the duties of their regular occupation(s) but excluding any program providing hospital treatment or general treatment within the meaning of the Private Health Insurance Act 2007 (Cth) or any other program that might cause the policy to cease to be exempt from the National Health Act 1953 (Cth) or Health Insurance Act 1973 (Cth) or any similar legislation in connection with health insurance.