



# Making sure you're well protected

## Updates to MLC Personal Protection Portfolio

Effective from 3 July 2023

### Medical definition review

Following a recent review, we have improved some medical definitions. In the unlikely event that you are disadvantaged by the change, we will apply the prior definition, provided it has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice).

We have also clarified some definitions (such as changing the name of a condition).

Please keep this flyer with your Policy Document. The flyer only describes the updates to your policy and should be read in conjunction with the full policy terms. This flyer can be found at [mlcinsurance.com.au/upgrades](https://mlcinsurance.com.au/upgrades). Alternatively, you can call us on **13 65 25** to request a paper or digital copy of the new wording.

### Updated definitions

The changes will only apply to you if you have the insurance listed in the table below. To see if these updates are relevant to you, please refer to your Policy Document and most recent Policy Schedule.

The updated definitions apply to future claims only. They don't apply to any claims that are caused by health conditions or events that occurred before 3 July 2023, the effective date of the update.

Insurance	Critical Illness condition	Updated definitions and other changes
<ul style="list-style-type: none"> <li>Critical Illness Plus insurance (including Stand Alone)</li> <li>Extra Benefits Option under Income Protection Plus insurance</li> </ul>	<p><b>Chronic Lung Failure</b> - of specified severity</p> <p>We have improved the definition with reference to current medical diagnostic techniques.</p>	<p><b>Chronic Lung Failure</b> - of specified severity.</p> <p>The final stage of lung disease, needing permanent oxygen therapy with a consistent pulmonary function test result of:</p> <ul style="list-style-type: none"> <li>FEV1 less than 40% predicted; or</li> <li>a DLCO less than 40% predicted.</li> </ul>
<ul style="list-style-type: none"> <li>Critical Illness Plus insurance (including Stand Alone)</li> </ul>	<p><b>Coronary Artery Angioplasty - Triple Vessel</b></p> <p>We have changed the name of the condition. Otherwise, the definition remains the same.</p>	<p><b>(new name only)</b></p> <p><b>Coronary Artery Angioplasty - Three or More Different Coronary Arteries.</b></p> <p>The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries when considered the necessary and appropriate treatment.</p> <p>This procedure can be completed in one procedure or via multiple procedures within a two month period.</p> <p>The Benefit payable is 100% of the Life Insured's Critical Illness Benefit.</p>

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LIFE INSURANCE

Insurance	Critical Illness condition	Updated definitions and other changes
<ul style="list-style-type: none"> <li>• Critical Illness Plus insurance (including Stand Alone)</li> <li>• Child Support Benefit under Critical Illness Plus insurance (including Stand Alone)</li> <li>• Child Support Income Benefit under Income Protection Plus insurance</li> <li>• Extra Benefits Option under Income Protection Plus insurance</li> </ul>	<p><b>Encephalitis</b> - of specified severity</p> <p>We have improved the definition with reference to current medical diagnostic techniques.</p>	<p><b>Encephalitis</b> - of specified severity.</p> <p>Severe inflammation of brain substance which results in the Life Insured suffering either:</p> <ul style="list-style-type: none"> <li>• permanent loss of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); or</li> <li>• permanent                             <ul style="list-style-type: none"> <li>– loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or</li> <li>– severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to the need for continuous supervision to protect the life insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability.</li> </ul> </li> </ul> <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p> <p>Encephalitis as a result of HIV infection is excluded.</p>
<ul style="list-style-type: none"> <li>• Total &amp; Permanent Disability insurance (including Loss of Independence over age 65) (including Stand Alone): Partial Payment Benefit</li> <li>• Critical Illness Plus insurance (including Stand Alone)</li> <li>• Critical Illness Plus insurance where TPD has been selected as an optional critical condition.</li> </ul>	<p><b>Loss of One Foot or One Hand</b> - total and irrecoverable</p> <p>The definition is the same however we have restructured it so it is clear you can claim for either the loss or loss of use.</p>	<p><b>(clarification)</b></p> <p><b>Loss or Loss of Use of One Foot or One Hand</b> – total and irrecoverable.</p> <p>The total and irrecoverable:</p> <ul style="list-style-type: none"> <li>• loss, or</li> <li>• loss of use, of one foot or one hand.</li> </ul>
<ul style="list-style-type: none"> <li>• Critical Illness Plus insurance (including Stand Alone)</li> <li>• Child Support Benefit under Critical Illness Plus insurance (including Stand Alone)</li> <li>• Child Support Income Benefit under Income Protection Plus insurance</li> <li>• Extra Benefits Option under Income Protection Plus insurance</li> </ul>	<p><b>Major Brain Injury</b> - of specified severity</p> <p>We have improved the definition with reference to current medical diagnostic techniques.</p>	<p><b>Major Brain Injury</b> - of specified severity. Physical head injury that results in the Life Insured suffering either:</p> <ul style="list-style-type: none"> <li>• a permanent loss of at least 25% of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment' current edition as at the date of impairment, or an equivalent guide to impairment approved by us); or</li> <li>• permanent                             <ul style="list-style-type: none"> <li>– loss of the ability to perform one or more Activities of Daily Living without physical help from someone else, or</li> <li>– severe cognitive impairment (with a score of 15 or less out of 30 in a Mini Mental State Examination) which leads to a need for continuous supervision to protect the life insured or other people. A Mini Mental State Examination tests various functions including arithmetic ability, memory and physical orientation to assess cognitive ability.</li> </ul> </li> </ul> <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>

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## We're here to help

If you have any questions, please speak with your financial adviser or call us on **13 65 25** between 8.30am and 6pm (AEST/AEDT), Monday to Friday, or visit our website **[mlcinsurance.com.au](https://mlcinsurance.com.au)**

Postal address:

MLC Limited

PO Box 23455

Docklands VIC 3008