



Spend less, save more



Save 25% on insurance premiums

This year we've made significant improvements to your insurance options. From September 30, most members will see their insurance premiums decrease and you could even be getting more cover for less money.

Your cover is now even more affordable

We review our insurance regularly to ensure you're getting comprehensive cover at the best possible price. Following our latest review, we've dropped our Total and Permanent Disablement (TPD) premiums by:

  **40%**

for Manual workers

and

  **44%**

for Non-Manual and Professional workers

This brings the combined Death and TPD cover cost per unit down by 25% from \$3.58 per week to just \$2.68 per week. If you're a Sole Trader Super member, we've also reduced the cost of accident only Income Protection cover by 44%. This means you'll get the same level of cover for less.

More ways we've got you covered

We know that our members work in some tough conditions, so if you're under age 45 and in a Manual occupation category, you'll now be getting more TPD cover for each unit you choose. To help you protect the income you've worked hard for, earlier this year we also introduced Income Protection cover for Industry Super members in Non-Manual and Professional occupation categories.

You can now manage your insurance online

It's simple to update your cover as your needs change. You can apply to increase or decrease your cover, change your occupation category, and transfer or cancel your insurance in minutes.

Simply log into your account at www.cbussuper.com.au/login or use the Cbus app.

Want to know more?

Insurance handbooks are available from your Cbus Coordinator, or online. You can find details of the insurance changes at www.cbussuper.com.au/insurance-changes or give us a call on **1300 361 784**.

Make the right choice with the insurance needs calculator



If you're not sure how much insurance you might need – or want to check you're getting the most out of your cover – check out our insurance needs calculator at www.cbussuper.com.au/calculators.

It lets you see how much cover you might need to support your family, pay off any loans and pay for day-to-day expenses if you can no longer work. There isn't a one-size-fits-all approach to insurance, so these tools can help you choose what's right for you. And you don't need to work things out alone – if you need advice, call us on **1300 361 784**.



Cbus members get more

Here are just some of the great member benefits that HCF offer Cbus members.

Discounted premiums

Receive a further 5% discount on already reduced corporate prices. These rates are not available to the general public-

100% back on selected Extras

Including dental, optical, chiro and more†

Waived waiting periods

The usual 2 and 6 months waiting periods are waived for extras such as dental, optical, physio and more^

Claim more with 'Limit Boost'

Top up your annual limit on dental and optical#

BONUS offer for new HCF members - if you join Hospital and Extras by 12 November 2017, you'll receive a \$100 EFT reward*

Already an HCF member?

No worries! You can transfer to the corporate scheme and take advantage of the discount and other benefits offered to Cbus members.

Find out more

For information about this offer, visit www.cbus.hcf.com.au or contact your corporate sales representative, Glen Robson, by calling **0414 559 734** or emailing grobson@hcf.com.au.

* Open to Australian residents 18 years and over. Member must provide a valid email address to receive the EFT reward. HCF may take up to 12 weeks from the date of first monthly payment to process and issue an EFT reward to an Eligible Person. Exclusions on entry apply - terms and conditions apply and can be obtained by calling the HCF Corporate Sales Representative for Cbus. Member must pay for 1 month to qualify for gift. Limit: 1 gift per policy.

- When compared with equivalent levels of cover in the HCF retail range.

^ Waiver does not apply to waiting periods of more than 6 months, including 12 months for pregnancy and birth-related services, pre-existing ailments and conditions. Psychiatric, rehabilitation and palliative care services, which have a 2 month waiting period, are also excluded from this waiver offer. Longer waiting periods and conditions may apply.

† Up to your annual limit.

Starting after your first 12 months of Extras cover and growing every year up to year six. Unused Limit Boost cannot be carried into the following year.

This information has been provided by Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 AFSL 241414 (HCF) and is of a general nature only. Before making a decision regarding HCF products and services, you should read the relevant disclosure documents and any other terms and conditions. Applications for health cover is subject to HCF terms and conditions. Cbus does not have any authority or influence on the outcome of any application made. Cbus does not recommend, endorse or accept any responsibility for the products and services offered by HCF. For more information regarding the products and services provided by HCF visit www.hcf.com.au

Employee or subbie – which one are you?


As a permanent employee, you work on a full-time, part-time or casual basis and operate under a Tax File Number (TFN), meaning your super is paid by your employer.

As a subcontractor, you work under your own ABN for one or more different people or companies, which means you'll need to pay super contributions to yourself.


Employee	Subbie
 <p>Can't subcontract or delegate the work</p>	 <p>Can delegate and/or pay someone else to do the work</p>
 <p>Paid for the time worked, as per your agreement</p>	 <p>Paid a metre rate, which is specified in a quote that's supplied prior to the job commencing</p>
 <p>All or most tools and/or equipment is provided by the business or as per your agreement</p>	 <p>Must provide all tools or most of the equipment to complete the relevant job</p>
 <p>Can't operate independently within the workplace and must work within the scope of the business</p>	 <p>Can operate independently and perform services as specified in the contract or agreement and is free to accept or refuse additional work</p>

Source: www.ato.gov.au

i **Contact Cbus**



Contact our Service Centre AEST/AEDT 8am to 8pm, Mon to Fri on **1300 361 784**



You can also contact your local coordinator. For further details, visit www.cbussuper.com.au/coordinators



This information is about Cbus. It doesn't take into account your specific needs, so you should look at your own financial position, objectives and requirements before making any financial decisions. Read the relevant Product Disclosure Statement to decide whether Cbus is right for you. Contact **1300 361 784** or visit www.cbussuper.com.au for a copy.

Cbus' Trustee: United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 Cbus ABN 75 493 363 262