

AIA Australia Risk Only Super Solution (ROSS)

Employer Administration Guide
February 2013



Everything you need to know and do as a ROSS Employer

Joining ROSS? – what you need to provide

You need to provide us with the following information to become a ROSS Employer

- Completed Proposal Form
 - Step 1 – type in your details to the Proposal Form;
 - Step 2 – print the completed Proposal Form, sign and scan it;
 - Step 3. email the completed Proposal form to: admin@agigroup.com.au

An employee listing is to be provided within 7 days after the month that ROSS begins. Details needed for this listing are described below in the section 'Ongoing monthly updates'.

Distribution of PDS to new members

It is important to remember that it is the responsibility of the ROSS Employer to distribute a member PDS to new members within 90 days of them of becoming eligible for cover.

A record of this requirement can be maintained using the ROSS Monthly Member Movements Form.

Ongoing monthly updates

To ensure that we charge the correct premiums each month and new employees receive their welcome kits and terminated employees receive their exit statements within the mandatory time frame, we ask that you provide us with monthly updates on new and terminated employees on the template provided (ROSS Monthly Member Movement Form). **Updates are not required for months where there have been no new or terminated employees.**

The employee listing should be provided in excel format in the template provided and must include the following information:

- Category
- Surname
- First name
- Date of Birth
- Gender
- Occupation (for new members only)
- Salary (for new members only)
- Date Joined Company (for new members only)
- Date joined ROSS (for new members only)
- Date employment terminated (if applicable)
- Full postal address (for new members only)
- TFN (for new members only)
- Date PDS was provided to new member (for new members only)

Email the completed ROSS Monthly Member Movement Form to: admin@agigroup.com.au

About the premium and how to pay it

EFT

You can pay premiums by Electronic Fund Transfer (EFT). The AIA Australia bank account details are as follows:

Account Name: AIA Australia Limited Operating Account
 BSB Number: 083-001
 Account Number: 037053966
 Reference: (Your Policy Number)

You will need to ensure you reference your policy number, the policy number starts MP7XXX. Your policy number can be found on the Policy Schedule. Premiums are due 14 days from the invoice date.

If you are paying annually...

We will calculate the premium based on the information you have provided at the plans anniversary date. Any adjustments required to be made due to new entrants, exits, underwriting decisions or salary increases will be captured at the following annual review. We will provide you with an invoice for premium due.

If you are paying monthly...

We will calculate the premium based on the information you have provided us for the previous month. This will take into account any employees who have joined, terminated or whose benefits may have changed within the month. We will then provide you with an invoice for the premium due.

If you are paying quarterly...

We will calculate the premium based on the information you have provided us for the previous 3 months. This will take into account any employees who have joined, terminated or whose benefits may have changed during in this period. We will then provide you with an invoice for the premium due.

Automatic Acceptance

If your plan has an Automatic Acceptance Limit (AAL), all employees will automatically receive cover up to the lesser of the AAL and their sum insured. If the employee is entitled to cover in excess of the AAL, the employee will need to be medically underwritten.

The employee will also need to be underwritten if...

- their available cover exceeds their Forward Underwriting Limit (FUL);
- they do not meet the Automatic Acceptance conditions (listed in the PDS); or
- they apply for Voluntary Cover (excluding Life Stage cover).

Underwriting process

Members will need to complete a Personal Statement. See page 4 for other underwriting requirements. **All underwriting forms are available from your adviser. All completed underwriting forms should be emailed to:** au.agi@aia.com

Once the application has been accepted, the member may be given a Forward Underwriting Limit (FUL) to cover any future benefit increases.

Annual review process

At annual review time your adviser will provide you with a ROSS Annual Review Data Collection Form to complete. Please ensure this is completed within 30 days of receipt to ensure continuation of members' benefits. We will then provide you with an annual report with full details of member benefits including details of members that are eligible for cover above their current FUL so that underwriting can be arranged as required. It is your responsibility to ensure all eligible employees are underwritten to their available levels of cover.

Keeping us up-to-date

It is important we hold the members up to date details at all times, Members can update their address by contacting ROSS' administrator, ISAS, on 03 9621 7120. Members will need to have their membership number to identify themselves with ISAS.

If the member changes name or wants to change their nominated beneficiary they will need to advise us in writing and may need to provide identification.

Please send all requests for name changes or changes to nominated beneficiaries to:

Insurance and Superannuation Administration Services P/L
PO Box 810
South Melbourne VIC 3205

Claims

If you need to lodge a claim you should notify your adviser as soon as possible. The forms can be lodged by email at au.agi@aia.com.

When an employee leaves

It is important that you notify us on the Monthly Update Listing when an employee leaves as we need to issue an Exit Statement within 90 days from termination of employment.

If you have elected to provide your employees with a Continuation Option, you must advise the employee that they are able to exercise a continuation option. This must be exercised within 60 days from the date the employee left your employment.

Members can contact your adviser directly to discuss their options while they are still employed.

What your employees will receive?

Welcome Kit

Each eligible employee will receive a welcome kit confirming their level of insurance cover.

Annual Member Statement

Each eligible employee will receive an annual member statement which will detail their insurance cover.

Exit Statement

Within 90 days after leaving the plan the eligible employee will receive an exit statement.

Nominating beneficiaries

An eligible employee can nominate which beneficiaries they wish to receive their Death benefit by completing a nomination form. This form is included in the welcome kit and should be returned to:

Insurance and Superannuation Administration Services P/L
PO Box 810
South Melbourne VIC 3205.

The details will be recorded on the annual member benefit statements.

Corporate Plan underwriting requirements (as at February 2012)

- Refer to the key below for explanation of medical requirements

Death/TPD Insurance – for applicants up to age 45 next birthday

Sum Insured	Forward Underwriting Limit	Requirement
Up to \$1,250,000	\$1,250,000	Short Personal Statement
\$1,250,001 – \$2,500,000	\$2,500,000	Full Personal Statement
\$2,500,001 – \$5,000,000	\$5,000,000	Personal Statement, Blood Tests, Short Medical Examination
\$5,000,001 – plan max.	Individual Consideration	Refer to AIA Australia Underwriting for requirements

Death/TPD Insurance – for applicants age 46 next birthday and over

Sum Insured	Forward Underwriting Limit	Requirement
up to \$1,250,000	\$1,250,000	Short Personal Statement (Full Personal Statement if over 55)
\$1,250,001 – \$1,500,000	\$1,500,000	Full Personal Statement, Blood Tests
\$1,500,001 – \$5,000,000	\$5,000,000	Personal Statement, Blood Tests, Short Medical Examination
\$5,000,001 – plan max.	Individual Consideration	Refer to AIA Australia Underwriting for requirements

Underwriting requirements listed above for Sum Insured insurance bands include elements of existing cover and any automatic cover with AIA Australia.

Key:

- **Blood Tests** consist of HIV, Hepatitis B & C and MBA 20.
- **Short Medical Examination** consists only of blood pressure, height/weight details and urine specimen. Completion of AIA Australia's full application is required including the Personal History and Medical History sections.
- **Personal Medical Attendants Report (PMAR)** is a report completed by a doctor from their records. PMARs may be requested on a discretionary basis.

