

NRW HOLDINGS (INCLUDING SUBSIDIARIES) WAGES EMPLOYEES BENEFITS – UPDATE

This update provides a high-level overview for WAGES Employees concerning a number of benefits being provided by NRW Holdings.

GROUP PERSONAL ACCIDENT AND SICKNESS

As valued Employees of NRW Holdings, all eligible wages Employees are provided with the Employer subsidised Group Personal Accident and Sickness Insurance benefits for up to 104 weeks.

GROUP LIFE & TERMINAL ILLNESS INSURANCE BENEFIT

To enhance the overall benefits offered to eligible NRW Holdings wages Employees we also provide a Life and Terminal Illness benefit of \$25,000.

METLIFE360 HEALTH VIRTUAL CARE BENEFIT

To support our Employees' health care needs, NRW Holdings provides a 24/7 health line. Employees can call to discuss any number of medical questions and also to seek a second opinion.

GROUP PERSONAL ACCIDENT AND SICKNESS INSURANCE

BENEFIT	DESCRIPTION
The Insurer	Dual Australia.
Eligibility	Coverage for WAGES Employees upon commencement of Permanent Employment with the Employer.
Coverage	24 hours a day, 365 days a year.
Temporary Total Disability Benefit	Temporary disablement means total restrictions on an INSURED PERSON performing his or her usual occupation or employment activities, or any other occupational or employment activities for which the INSURED PERSON has the experience, skills, education, or training.
Maximum Benefit	100% up to a maximum of \$2,000 per week.
Waiting Period	14 Days.
Benefit Period	Up to a maximum of 104 weeks.
Expiry Age	Cover and Benefits until the wages Employee reaches age 65.
Benefit Offsets	The weekly BENEFITS will be reduced by the amount of any other weekly BENEFIT the INSURED PERSON is entitled to receive under any statutory workers compensation, Transport Accident Compensation Scheme, legislation, or any insurance policy specifically covering the same risk. Thus, the BENEFIT payable under the POLICY will be the amount by which the BENEFIT payable under the POLICY exceeds the other benefits to which the INSURED PERSON is entitled.
Exclusions	Exclusions includes, but are not limited to: Self-inflicted harm or attempted suicide, normal and uncomplicated pregnancy, participation in a criminal act, armed forces service, participation in militant activities, sporting injuries, and motorbike and ATV injuries

Contact Information

For all queries, please contact the NRW Injury Claims Manager, Bronwyn Clarke, on 0456 849 181 or Bronwyn.Clarke@nrw.com.au.

GROUP LIFE INSURANCE

BENEFIT	DESCRIPTION
The Insurer	MetLife Australia.
Eligibility	All Wage Employees upon commencement of permanent employment with the Employer.
Coverage	24 hours a day, 365 days a year.
Benefit Coverage	Lump sum benefit on the death or diagnoses of terminal illness.
Benefit Limit	\$25,000 fixed sum.
Benefit Expiry Age	65 years old.



What is it?



Offering you, your partner and your children confidential access to leading world specialists, general practitioners (GP)/doctors and mental health clinicians to assist you with gaining greater confidence and clarity on medical concerns.

This service is provided at no extra cost to you.

What services can I access?



Offering a range of services including:

Medical

- Medical opinions from global experts and specialist doctors who will review your medical files to provide their clinical opinion and treatment recommendations.
- Ask a question and have your question answered from a GP or Paediatrician within 24 hours.

Mental Health

- Book an in-depth review
- Ask a Mental Health question and receive a response from an expert within 24 hours.

Nutrition

- Book a nutrition consultation with a Dietitian.

Fitness and Recovery

- Seek advice and a personalised plan from an Exercise Physiologist to help with fitness or recovery.

How do I use it?



To register for 360Health Virtual Care, please:

Visit 360healthvirtualcare.com



Download the app



Or call 1800 325 578

You will need your access code to use the service:

C392

This is a guide only and does not provide the full terms and conditions contained within the NRW Employee Benefits policies. In the event of any discrepancy between this guide and the complete policy schedule, endorsements and policy wording/product disclosure statement, the latter will prevail.

The importance of personal advice

NRW offers an important step in protecting you and your family financially and medically should you be unable to work due to injury or illness. However, there are many factors that need to be considered to ensure you have adequate financial protection based on your own individual circumstances and needs. We highly recommend that for peace of mind, you seek advice from a suitably qualified and licensed financial advisor.

If you do not have a financial advisor, your superannuation fund may be able to provide you with some basic advice or alternatively. This summary has been prepared without taking into consideration your personal needs and circumstances and is general in nature. It should therefore not be treated as advice and recommend seeking advice from a qualified and licensed financial advisor before taking any action on the information provided. For a copy of the full policy wording and conditions, please reach out to your HR representative.