

The meaning of Life revealed

Macquarie Life Active and FutureWise at a glance.

Macquarie Life



Macquarie Life Active. How the benefit payment compares with Macquarie FutureWise.

FutureWise			Macquarie Life Active						
Body System	Trauma Condition	% of initial amount of cover	Macquarie Life Active Event Category	% of initial amount of cover					
				100%	65%	40%	20%	5%	
Cancer	cancer	100%	solid tumour cancer, lymphomas, brain tumours, leukaemias, other cancers	Y	Y	Y	Y	*	
	aplastic anaemia	100%	other cancers, <i>spread under solid tumor cancers</i>	*	Y				
	carcinoma in situ breast	20%	solid tumour cancer, leukaemias, lymphoma,	*	*	*	*	Y	
	early stage melanoma	20%	solid tumour cancer, leukaemias, lymphoma,	*	*	*	*	Y	
	early stage prostate cancer	20%	solid tumour cancer, leukaemias, lymphoma,	*	*	*	*	Y	
				multiple myeloma, <i>spread under solid tumor cancers</i>	*	Y	Y	Y	
			myelodysplastic syndrome					Y	
Heart and Artery	heart attack	100%	heart attack	Y	Y	Y			
	cardiomyopathy	100%	cardiomyopathy	Y	Y				
	aortic surgery	100%	surgical procedures			Y		Y	
	heart valve surgery	100%	surgical procedures			Y		Y	
	coronary artery by-pass	100%	surgical procedures			Y			
	triple vessel angioplasty	100%	surgical procedures					Y	
	angioplasty	20%	surgical procedures					Y	
	out of hospital cardiac arrest	100%	<i>heart attack, defibrillator insertion, coma, cognitive impairment, ADLs</i>	*	*	*		*	
				severe congestive cardiac failure, <i>cardiomyopathy</i>	Y	*			
				severe peripheral vascular disease	Y		Y		
				iliac or femoral artery aneurysm grafting			Y		Y
				repair to correct structural lesions of the heart			Y		Y
				pericardiectomy for constrictive pericarditis			Y		
				cardiac defibrillator insertion					Y
			carotid artery stenosis repair					Y	
Brain and nerves	bacterial meningitis or meningococcal septicaemia	100%	<i>hospitalisation or ICU or complications may present under brain and nerves – hydrocephalus, coma or loss of ADLs</i>	*	*	*	*	*	
	benign brain tumour	100%	surgical procedures, <i>ADLs</i>	*	*	Y			
	cognitive loss	100%	severe cognitive impairment, <i>coma, ADLs</i>	Y	*	*		*	
	coma	100%	coma, permanent vegetative state, <i>severe cognitive impairment, ADLs</i>	Y	*	*		Y	
	demential incl Alzheimers	100%	dementia, <i>ADLs, severe cognitive impairment</i>	*	*	*	Y		
	encephalitis	100%	<i>hospitalisation or ICU or complications may present under brain and nerves – hydrocephalus, coma or loss of ADLs</i>	*	*	*	*	*	
	major head trauma	100%	<i>hospitalisation or ICU or complications may present under brain and nerves – hydrocephalus, coma or loss of ADLs</i>	*	*	*	*	*	
	motor neurone disease	100%	other brain and nerve conditions	Y	Y				
	multiple sclerosis	100%	other brain and nerve conditions	Y	Y	Y		Y	
	muscular dystrophy	100%	other brain and nerve conditions	Y	Y	Y		Y	
	Parkinson's disease	100%	other brain and nerve conditions	Y	Y	Y		Y	
	paralysis	100%	other brain and nerve conditions, quadriplegia, paraplegia, back limb and whole person impairment under the body system of musculoskeletal system	Y	Y	Y			
	stroke	100%	stroke, <i>WPI</i>	Y	Y	Y	*	Y	
				any chronic neurological condition, <i>WPI</i>	Y	Y	Y	*	
				cerebral arteriovenous malformation			Y		Y
				cerebral aneurysm, <i>stroke</i>	*	*	Y	*	Y
				subarachnoid haemorrhage, <i>cognitive impairment, ADLs, WPI</i>	*	*	*	*	Y
				stereotactic brain surgery					Y
				hydrocephalus, <i>cognitive impairment, ADLs, WPI</i>	*	*	*	*	Y
				severe epilepsy, <i>cognitive impairment, ADLs</i>	Y	*	*		
				psychiatric condition, <i>cognitive impairment, ADLs</i>	Y	*	*	Y	
				hemianopia, <i>loss of sight</i>	*	*	*	Y	
			myasthenis gravis, <i>ADLs, WPI</i>	*	*	*	*	Y	
			cavernous sinus thrombosis					Y	
Lungs	chronic lung disease	100%	diseases of the lung	Y	Y				
	primary pulmonary hypertension	100%	severe congestive cardiac failure under the body system of heart and artery, <i>cardiomyopathy</i>	Y	*				
			pneumonectomy			Y			
			lobectomy				Y		
			lung abscess, <i>chronic lung disease, ADLs</i>	*	*	*		Y	
			chronic bronchopleural fistula, <i>chronic lung disease, ADLs</i>	*	*	*		Y	
			chronic bronchiectasis, <i>chronic lung disease, ADLs</i>	*	*	*		Y	
			pulmonary emboli, <i>chronic lung disease, stroke, WPI</i>	*	*	*	*	Y	
Kidneys	chronic kidney failure	100%	renal failure	Y	Y			Y	
			total cystectomy			Y			
			nephrectomy					Y	
			bilateral orchidectomy					Y	
			bladder fistula, <i>ADLs</i>	*	*	*		Y	
			vesico/recto vaginal fistula, <i>colostomy, ileostomy, ADLs, other digestive conditions</i>	*	*	*		Y	
Ear, nose, throat	loss of hearing	100%	complete loss of hearing	Y					
	loss of speech or total aphasia	100%	total aphasia	Y					
			severe loss of binaural hearing, <i>complete loss of hearing</i>	*	Y				
			complete loss of hearing in one ear, <i>severe loss of binaural hearing, complete loss of hearing in both ears</i>	*	*			Y	
			mastoidectomy					Y	
			inner ear or middle ear surgery					Y	
Eye	loss of sight	100%	loss of sight	Y					
			partial loss of sight, <i>loss of sight</i>	*		Y			
			loss of sight in one eye, <i>partial loss of sight, loss of sight</i>	*		*		Y	
			surgical repair of detached retina					Y	
			corneal transplant					Y	
Musculo skeletal	loss of limbs	100%	loss of limbs, <i>loss of musculoskeletal function¹, WPI, ADLs</i>	*	Y	*	Y	Y	
	severe burns	100%	burns, <i>ADLs, WPI</i>	*	Y	Y	Y	Y	
			loss of musculoskeletal function ¹ , <i>ADLs, WPI</i>	Y	*	*	*		
			<i>WPI, loss of musculoskeletal function¹, ADLs</i>	*	Y	Y	Y		
			Le Fort III facial reconstruction surgery					Y	
			amputation of two or more fingers, <i>loss of musculoskeletal function¹, ADLs, WPI</i>	*	*	*	*	Y	
			severe osteoporosis, <i>loss of musculoskeletal function¹, ADLs, WPI</i>	*	*	*	*	Y	
Digestive system	chronic liver disease	100%	end stage liver disease, chronic inflammatory hepatitis	Y		Y			
			colectomy			Y			
			colostomy/ileostomy			Y			
			surgical repair of tracheo-oesophageal fistula					Y	
			chronic anal fistula, <i>colostomy/ileostomy, other digestive conditions, ADLs</i>	*	*	*		Y	
			gastrointestinal disease	Y	Y				
			Crohn's disease, <i>gastrointestinal disease</i>	*	*	Y			
			portal vein thrombosis, <i>chronic liver disease</i>	*				Y	
			severe ulcerative colitis, <i>gastrointestinal disease</i>	*	*			Y	
			partial hepatectomy					Y	
Other	loss of independent existence	100%	inability to perform activities of daily living	Y	Y	Y			
	major organ transplant	100%	organ transplant, waiting list for organ transplant		Y				
	medically acquired HIV	100%	advanced AIDS, accidental HIV infection	Y	Y				
	occupationally acquired HIV	100%	advanced AIDS, accidental HIV infection	Y	Y				
			advanced AIDS	Y					
			accidental HIV infection		Y				
			ICU admission				Y		
		hospital admission					Y		

¹if occupation allows

*denotes that the related conditions or complications as listed in *italics* will be assessed under a different *Health Event*

Denotes benefits that are covered under Macquarie Life Active, which are not covered under FutureWise Trauma.

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