

Making a terminal illness claim



A terminal diagnosis can be overwhelming. This guide explains how your super may support you during this time, how you can apply for a terminal illness benefit payment, who may be eligible, and what to expect during the claims process.

We're here to make the process easier for you and will guide and assist you every step of the way.

What is a terminal illness benefit payment?

If you're diagnosed with a terminal illness that reduces your life expectancy to 24 months or less, you may be able to access:

- your super early, and
- an early payment of any death cover you hold through your super.

If the insurer approves your death cover claim, the benefit will be paid into your super account. You can then withdraw all or part of your super balance as a tax-free payment.

Unlike other disability benefit claims (such as TPD or Permanent Incapacity) you do not need to have ceased working or employment to be eligible to claim.

How do I know if I am covered for terminal illness?

Terminal illness is included in your death cover at no extra cost. To check if you hold death cover, you can:

- Log in to **Member Online** and go to 'Insurance', then 'Your Cover'
- Call us on **1800 005 166**, and we can talk you through it

If you don't have death cover, you can apply to access your account balance under the terminal illness early release rules. We can help explain what this means and what your next steps might be, or you can read our [Early access to your super](#) fact sheet for more information.

Is your illness or injury covered?

Most illnesses and injuries are covered unless the policy specifically excludes them or where limited cover conditions apply.

If you have death cover, our insurer will assess whether your condition meets the policy's terminal illness definitions and eligibility requirements, and CareSuper assess whether accessing your super account meets the early release conditions.



Some situations may not be covered, and your Case Manager can explain how exclusions or limited cover apply to your circumstances.

How do I access my super balance if I'm terminally ill?

To access your super, you'll need to provide the following:

- Two written medical opinions from different practitioners that certify your life expectancy is less than 24 months. One opinion must be a specialist who works in the field relating to your illness or injury
- We'll determine whether we can release your super early and let you know as soon as possible.

How we support you during your terminal illness claim

When you make a terminal illness claim, we're here to guide you through the process and keep things clear and straightforward.

You'll have a dedicated CareSuper Case Manager who stays with you from start to finish. They're your main point of contact and can answer questions, explain what's happening, and help coordinate your claim with the insurer.

We work with the insurer to make sure requests for information are clear and reasonable, and we keep an eye on your claim as it progresses. We'll update you along the way so you know what's happening and what to expect next.

Once a decision is made, we'll explain the outcome in plain language. If your claim isn't approved, we'll review the decision and talk you through your options, including any next steps that may be available.

Our aim is to make sure you feel informed, supported and treated fairly throughout your claim.



Steps to make a terminal illness claim

1. Get in touch

You can start your terminal illness claim by:

- Calling us on **1800 005 166** or emailing info@caresuper.com.au to request a claim pack

2. Complete your claim pack

We'll send you a claim pack that includes:

- ✓ An **Initial Information** form (to be completed by you).
- ✓ A **Terminal Illness Medical Statement** forms - one completed by your regular doctor and one by a specialist. Please provide copies of any clinical notes, medical reports, referral letters or any other medical information that you have available that supports your prognosis.
- ✓ A **Withdrawing your super** form - if you wish to access all or part of your super.
- ✓ A request for proof of identity. Refer to the [Guide to providing proof of ID](#) fact sheet for more information.

3. Claim assessment

Once we receive your completed forms:

- A CareSuper Case Manager will be allocated to you and will support you from the start, guiding you through the process.
- We'll start reviewing your claim and check that we have everything we need. If anything is missing or incomplete, we'll let you know.
- If our initial review shows that you may not be eligible, we'll let you know why and give you the chance to provide more information.

4. Insurer assessment

If you do have death cover, we'll pass your claim on to the insurer, who will assign a case manager to you.

The insurer's assessment can take some time, especially if more information is needed from others, such as your treating doctor(s). We'll work with the insurer and aim to make a decision as quickly as possible. Your case manager will keep you updated if anything else is needed.

5. Claim decision

The insurer will complete their assessment and let us know their decision. We'll review the decision within 7 days to ensure it has been reached fairly and reasonably. If your claim is declined, we will complete an independent review of the insurer's decision and contact you to explain the reasons why.

How long will it take for a decision to be made?

We aim to resolve all terminal illness assessments within 30 days from the date we are notified of the claim. We understand that these claims are sensitive and often we can make a decision within a few days of receiving all of the required information.

What if you disagree with the decision?

- If you disagree with the insurer or Trustee decision and want it reviewed, please provide us your reasons for asking for a review and any further information not previously considered. If further evidence is required, this may need to be provided in writing.
- If you remain dissatisfied, you can lodge a complaint with the Australian Financial Complaint Authority (AFCA).

6. Claim payment

If your claim is approved, you can withdraw all or part of your super as a tax-free lump sum. You do not need to have stopped working to be eligible.

TAX Consider seeking independent advice, as terminal illness payments may have financial or tax implications.

Frequently asked questions

? Who's involved in my claim and what they do?

There are 4 main parties to your claim.

CareSuper Claims Manager

We're here to support you from start to finish and ensure things keep moving. We will:

- Assess whether you're eligible to claim early access to your super and any insured benefit
- Work with the insurer to make sure your claim stays on track and is handled in a timely way
- Let you know the outcome once a decision is made, and explain any next steps
- Keep you informed about how your claim is progressing and answer any questions
- Help arrange payment from your account if your claim is approved

The insurer

The insurer assesses the insured benefit. They'll:

- Assign a claims assessor as your main point of contact
- Explain the insurance claim process and answer any questions you may have
- Request any additional information needed
- Decide whether your claim meets the insurance policy terms and a benefit can be paid

CareSuper (Trustee)

As Trustee, CareSuper provides oversight to ensure fairness. We'll:

- Be responsible for the overall claim process
- Monitor the insurer's conduct
- Independently review the claim and make all final decisions on the outcome
- Oversee all decisions from the insurer and ensure any decision to not approve a claim is reached fairly and reasonably.

You

And finally, there are a few things you can do to help your claim progress smoothly:

- Provide any information requested by the claims assessor
- Keep the Claims Assessor updated of any changes to your personal circumstances.



We're here to support you

If you need help understanding the process, completing forms or gathering documents, your Case Manager is here to support you with care and compassion.

Call us on **1800 005 166** at any stage for support.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
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