



## Member Super Facts

June 2014

# Making an income protection claim

### did you know?

By continuing to make contributions to your super while you are unable to work, you can ensure you stay on track to meet your retirement goals. If you would like advice on ways to maximise your super, call the CareSuperLine to be put in touch with a financial planner.\*

\*Financial advice is offered through CareSuper's relationship with Industry Fund Services Limited (IFS), and is provided by an authorisation under the Australian financial services licence of IFS, ABN 54 007 016 195, AFSL 232514.



### Information helpline

For more information on CareSuper or super related topics call the CareSuperLine on **1300 360 149**, email [admin@caresuper.com.au](mailto:admin@caresuper.com.au) or visit [caresuper.com.au](http://caresuper.com.au)

**CARE Super Pty Ltd** (Trustee)  
ABN 91 006 670 060 AFSL 235226  
**CARE Super** (Fund) ABN 98 172 275 725

### Disclaimer

The advice in this document is of a general nature. We have not taken into account your particular financial needs, circumstances and objectives. We recommend you read the product disclosure statement, assess your own financial situation and seek professional advice from a licensed financial adviser before making any decisions related to your super. While every care has been taken as to the accuracy of this information, CareSuper takes no liability for the correctness of this information. CareSuper is not responsible for any loss, direct or indirect, resulting from reliance of the information contained in this document.

We understand that the claims process may be a difficult time for you. The following information is intended to assist you and help you understand what to expect throughout the process.

### What is income protection cover?

Income protection cover provides eligible insured members with a temporary monthly benefit of up to 85% of gross monthly salary if you are unable to work due to illness or injury.

Each unit of income protection cover provides a benefit of \$425. Of this, \$375 is payable to you as a taxable cash benefit and \$50 as a super contribution into your CareSuper account. Benefits will not commence before your waiting period expires and, if you remain eligible, will continue for the duration of your benefit period, or age 65 if earlier.

You were able to choose the waiting period and benefit period at the time you applied for income protection cover and you would have been advised of the details applicable to you in your insurance acceptance letter. You can check MemberOnline to confirm your cover details at [caresuper.com.au/login](http://caresuper.com.au/login).

After the waiting period, benefits will begin to accrue and will be payable monthly in arrears if you have met the requirements.

➔ Please note that no benefits are payable during the waiting period.

### How do I qualify for an income protection benefit?

You may qualify for an income protection benefit if you meet the definition of total disability as determined by our insurer in accordance with the policy and government regulations. You may also be eligible for a partial benefit if you have been totally disabled but are able to return to work in a limited capacity.

The income protection definition used to assess your claim will be the insurance policy definition in place at the time of your disablement.

Medical exclusions may apply to your cover (see your Insurance acceptance letter or call the CareSuperLine on **1300 360 149** for details).

### How long does it take to process a claim?

There are many rules governing claims and the release of your super, and the collection and review of comprehensive information (such as medical evidence) can make it a lengthy process. Along with the insurer we will strive to make the process as straightforward and fast as possible. All cases are unique, but generally most claims can be resolved about 3 months after lodgement with the Fund.

The best way to ensure your claim is processed in a timely manner is to provide all of the required information and forms at the beginning of the process. If you have any questions or aren't sure how to complete any of the documentation, contact your dedicated case manager at CareSuper.

It's important that you keep us informed of any changes to your situation throughout the claims process.

### if you need assistance...

You always have a right to seek advice about an insurance claim, and in some circumstances an adviser or a lawyer may provide useful assistance. But using lawyers to help with more straightforward insurance claims could add unnecessary cost and complications. After all, we want you and your family or beneficiaries to receive the full insurance benefit.

### We're always here to help

Our dedicated insurance specialists are experienced in helping members through the claims process and are available to give you professional and patient assistance. So remember that we're always here to help you with any questions you might have.

## How do I make a claim?

The information below outlines the steps involved in submitting and assessing your claim.

### 1 Contact us to notify us of your claim

Please call the CareSuperLine on **1300 360 149** to speak to a member of our insurance team who will organise for the relevant initial documents to be sent to you, including:

- A claimant's statement (to be completed by you)
- A medical attendant's statement (to be completed by your treating doctor)
- An employer's statement (to be completed by your most recent employer)
- An EFT details form
- A tax file number declaration
- Privacy consent forms.

You will need to meet any costs incurred in the completion or provision of the documents listed above.

### 2 Submit the claim

Once you have completed the claim forms and collected all of the initial requirements, send to CareSuper along with:

- A certified copy of your driver's licence or passport to provide proof of your age and identity
- Copies of any other medical reports or evidence that you have in support of your claim.

All documentation should be mailed to:

CareSuper  
Locked Bag 5087  
Parramatta NSW 2124

Please note: The insurer will not commence assessment of your claim until the waiting period has expired.

### 3 CareSuper check

Our claims team will review the information and check your eligibility to lodge a claim. This involves ensuring that you had insurance cover at the relevant time and that your insurance premiums have been paid for that period.

You will be contacted if there is any missing information. Once this initial information has been received, we will submit your claim to our insurer for assessment.

### 4 Our insurer will assess your claim

Our insurer will assess your claim, and your eligibility to claim, in line with the insurance policy terms and conditions. The insurer may also request additional information to assist with the assessment of your claim such as copies of payslips, medical reports, workers' compensation and/or Centrelink records or details of leave records from your employer.

### 5 We will notify you of the decision

If your claim is accepted you will receive the lesser of the following amounts:

- The value of the number of units you have, or
- 85% of the first \$423,530 p.a. of income, to a maximum benefit of \$30,000 per month for the entire benefit payment period, plus 60% of the next \$200,000 p.a. income, to a maximum additional benefit of \$10,000 per month, for the first 2 years of the benefit payment period.

For income definitions please refer to your relevant **Insurance Guide**.

In most cases our insurer will pay you directly by depositing the benefit into your nominated bank account. The super benefit component will be paid directly to CareSuper and will be allocated to your account.

In order to allow for direct payment, the insurer will require your bank account details and also your tax file number to ensure that your benefit is taxed at the correct rate.

➔ In the event that you disagree with the insurer or Trustee's decision you will have an opportunity to lodge a complaint in writing. Further information on how to do this will be provided in your claim decision letter.

### 6 Ongoing claims management

The insurer needs to monitor your progress while you are receiving income protection benefits to determine whether you still meet the definition of disability and are therefore still entitled to receive benefits. Ongoing progress reports are required to be completed by you and your treating doctor. The frequency of these reports will be determined by our insurer and you will be provided with the relevant forms for completion. You will also be responsible for the ongoing costs of having your doctor complete the forms as required.

➔ It is important to note that where a progress report is requested by the insurer, any further benefit payments will not be processed until the progress report has been received and reviewed by the insurer.

This information is a summary only. Further information can be found in your relevant **Member Guide PDS** and **Insurance Guide**.

## Important information

Any benefit payable to you will be reduced by income tax and will also be reduced by other disability income earned in the period for which the benefit is being calculated. This means that your benefit may be reduced if you are receiving any of the following:

- Sick leave payments
- Any amounts payable under legislation such as workers compensation benefits or motor accident benefits
- Any amounts received from other income protection policies

- Any super contributions received from your employer while you are disabled
- Any income in the insurer's opinion that you could reasonably be expected to earn while disabled. If you are fit to return to work in a reduced capacity but there is no work available with the existing employer, the insurer will not offset any income you should be able to earn from this employer.
- The insurer will issue a group certificate to you at the end of each financial year in which you receive benefits to use for your tax return.

call 1300 360 149 visit [caresuper.com.au](http://caresuper.com.au)