

Applying for Income Protection payments

This fact sheet provides information about how to apply for Income Protection benefit payments if you're unable to work.

This fact sheet will help explain:

- how Income Protection works,
- what happens when you claim and who's involved, and
- what happens if your application is approved.



What's Income Protection?

Income Protection can help if you become ill or injured (at work or outside of work) and can't work. It can provide monthly payments to help you get by while you're not earning your regular salary.

To help you understand how much cover you have (if any) and how your cover works, here are the explanations of some terms we use.

Term	What it means
Cover amount	The amount of cover you have will be shown as a dollar amount (for example \$3,000 a month). See the How much do I get paid section on page 3 of this fact sheet for more details.
Waiting period	Your waiting period is the minimum time you must wait before you'll start receiving an Income Protection benefit payment (as long as you're eligible). You must be unable to work for the first 14 days of your waiting period to qualify for a payment. Your waiting period will be 30 or 60 days unless your employer arranged a different waiting period. See the example in the When will you be paid section on page 4 of this fact sheet.
Benefit payment period	This is the maximum time benefit payments may be paid if you're unable to work due to illness or injury. Your benefit payment period will be up to two years, up to five years or up to age 65.

Not sure if you have Income Protection?

Log in to your account or mobile app to find out. If you used to be a member and you think you had Income Protection at the time your injury or illness occurred or don't have online access, please call us on **1300 667 387** and we can check for you.

Is your illness or injury covered?

All illness and injury types are considered unless an exclusion has been applied to your cover or you have limited cover. Eligibility to claim Income Protection benefit payments is determined by the Insurer¹. You must meet the policy terms and conditions, including some specific definitions.

If you're not sure if you should apply, call us on **1300 667 387** and we can help you work out the next steps.

What you need to tell us

When you're ready to lodge your claim, you'll need to have:

- the date you were medically certified as unfit for work,
- details of your medical condition and treating doctors,
- details of your last employer including the date you last worked normal duties of your job and the date you last worked in any capacity,
- details of any other claims such as Workers Compensation or other insurance policies,
- any medical reports or information at hand ready to upload with your claim,
- identification, such as Drivers License, Passport or Medicare card to validate your identity online, and
- bank account details and Tax File Number (TFN), which are required if your claim is accepted.



¹ The insurance provider may differ depending on the date of your illness or injury. AustralianSuper insurance is currently provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

What happens when you make a claim



Step	What happens
1. Claim	<p>Make an Income Protection claim in two ways:</p> <ol style="list-style-type: none"> 1. Online through your account online or the mobile app. Log in to your account online, go to <i>Insurance</i>, then <i>Manage insurance</i>, and select <i>Make a claim</i>. In the app, go to <i>Insurance</i> and select <i>Make a claim</i>. 2. Tele-lodgement: Call us on 1300 667 387 from 8.30am to 5pm AEST/AEDT weekdays and ask the claims consultant to lodge a claim on your behalf.
2. Documents	<p>Once you've made a claim either online or through tele-lodgement, we'll let you know what documents are required.</p> <p>There may be forms you need to take to your doctor and you'll need to pay any fees associated with this step.</p> <p>You'll also have the option to submit existing medical information as part of your claim.</p>
3. Review	<p>The Insurer will review your completed claim documents and assign a dedicated claims consultant to assess your claim. The Insurer may request further medical information from your doctors, and if so, will cover the cost of these reports.</p>
4. Track	<p>You can track the status of your claim anytime through the mobile app or your account online. Simply go to <i>Insurance</i>, <i>Manage insurance</i>, then go to the Actions list at the top right and select <i>Manage insurance</i>, then <i>Track your claim</i>. In the app, go to <i>Insurance</i>, <i>Manage insurance</i> and select <i>Track your claim</i>. You can also submit supporting documents and add and view payment details.</p>
5. Decision	<p>Once the Insurer makes a decision on your claim, they'll let you know in writing and confirm any amount payable as well as any requirements to commence payments.</p> <p>If your claim isn't approved, the Insurer will notify the Fund and we'll complete an independent review of the Insurer's decision. We'll contact you and let you know the outcome of our review and provide a reason for the decision.</p>
6. Payment	<p>Once your application is approved, the benefit payment will be paid into your nominated bank account and any applicable tax payable deducted and paid to the Australian Tax Office (ATO).</p>

Roles and responsibilities

When it comes to applying for Income Protection benefit payments, a number of parties have a role to play in the claim process.

Party	Responsibilities
The Insurer	<ul style="list-style-type: none"> • Assign a claims consultant to: <ul style="list-style-type: none"> - explain the claims process and guide you through your claim, - respond to any queries you may have, - keep you updated on the progress of your claim. • Request additional information from you if applicable and decide whether your claim meets the policy definitions.
You	<ul style="list-style-type: none"> • Provide any further information requested by your claims consultant. • Keep your claims consultant updated of any changes to your personal or medical circumstances, such as a change in contact details, medical treatment, if you return to work, or if you receive any other payments such as from Workers Compensation or other insurance policies.
Us	<ul style="list-style-type: none"> • Oversee the claim process. • Oversee the conduct of the Insurer and other service providers. • Complete an independent review when the Insurer doesn't believe payments should be made.

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

The Insurer will aim to make a decision within two months from when they receive sufficient medical information to assess your claim. It may take longer if:

- your injury or illness happened several years ago,
- you're receiving payments from Workers Compensation or other insurance policies, or
- you've made several attempts to return to work in some capacity.

Your claims consultant will provide you with progress updates at least every 20 business days. You can also track the progress of your claim at anytime by logging into your active member account or the app and selecting *Manage insurance*.

How much do I get paid?

If your claim for a benefit payment is approved, the amount you'll be paid depends on your pre-disability income and the level of cover you have with us.

The table below shows how your monthly Income Protection benefit payment is calculated for a total disability benefit payment or partial disability benefit payment.

If your pre-disability income has been \$0 for 12 consecutive months or more, there may be no benefit payment in the event of a claim.

Total disability benefit payment	Partial disability benefit payment
Your monthly Income Protection benefit payment equals the lowest of :	Your monthly Income Protection benefit payment equals the lowest of :
<ul style="list-style-type: none">• your cover amount at your date of disablement¹,• 85%² of your pre-disability income, or• \$30,000 a month,	<ul style="list-style-type: none">• your cover amount at your date of disablement¹,• 85%² of your pre-disability income, or• \$30,000 a month,
minus	minus
<ul style="list-style-type: none">• any income from other sources (see below for more information).	<ul style="list-style-type: none">• any income from other sources (see below for more information), and
Your benefit payment will only be reduced to the extent that the sum of the benefit payment, and income from other sources exceeds 85% of your pre-disability income.	<ul style="list-style-type: none">• any income that you earn from working while disabled, or in the opinion of the Insurer, you could reasonably be expected to earn from working while disabled.

¹ Your date of disablement is the date your doctor certifies you as being unable to work, or if you're not employed, the date you're unable to perform your usual occupation. We use this date to confirm the amount of cover you had, and which insurance policy is relevant.

² Up to 75% of your pre-disability income is paid to you and up to 10% to your super account. Any amount paid to your AustralianSuper account counts towards your before-tax contributions cap. Payments will be made by Electronic Funds Transfer directly into your nominated bank account.

Income from other sources

Are you getting other payments?

Your monthly Income Protection benefit payments will be reduced by the amount of any income that you're receiving or entitled to receive in a month. This includes any income, payment or insurance payments you receive (or are entitled to receive) because of your illness or injury, including:

- **Workers' Compensation payments** – let us know if you're receiving Workers' Compensation payments now or if you're likely to in the future.
- **Sick leave payments** – that are received outside your Income Protection waiting period.
- **Other Income Protection policy payments** – whether from another super fund or personal policy.
- **Motor accident compensation payments** – (e.g. TAC), though the scheme name will vary dependent on your state or territory.
- **Employer super contributions** – including if you're self-employed and make tax deductible contributions.
- **Centrelink payments** – any Income Protection benefit payment you receive will not be reduced by Centrelink payments. If you receive any payments from Centrelink, you must tell them that you're getting Income Protection benefit payments to prevent you having to pay back Centrelink.
- **Any income or payments from other sources** – including an income component of a common law settlement and lump sum payments (or exchanged for a lump sum) will be converted to a monthly figure as reasonably determined by the Insurer. For details on income from other sources that aren't included, such as income from earned investments, download the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

Let us know if you receive payments from someone else. If you don't tell us and we overpay you, you'll need to pay back the difference or your future payments may be reduced.



Income Protection and tax

Your Income Protection benefit payment is paid as taxable income and attracts Pay As You Go (PAYG) withholding tax, the same as salary and wages. PAYG withholding tax will be deducted from the benefit before it's paid and forwarded to the Australian Taxation Office (ATO). You'll receive a PAYG statement at the end of the financial year.

When will you be paid?

- You won't receive any benefit payments during the waiting period.
- Benefit payments are made monthly in arrears after your waiting period has finished. If your claim isn't accepted until after your waiting period has ended, your first benefit payment will be made when your claim is accepted.
- You're not required to use up your sick or annual leave before you make a claim and you don't pay for the cost of Income Protection while you're receiving Income Protection benefit payments.

Example

Kate was injured on 10 March. Fortunately, she had Income Protection with AustralianSuper with a 60 day waiting period. After providing supporting medical evidence that she can't return to work, Kate's application was accepted and her first Income Protection benefit payment was made on 9 June.



Kate's claim timeline

- | | |
|---|-------------------|
| • Date Kate was injured (medically supported as unable to work): | 10 March |
| • 60 day waiting period (no payments can be made during this time): | 10 March to 9 May |
| • First benefit payment period: | 10 May to 9 June |
| • First benefit payment date (made in arrears to the payment period): | 9 June |

How long will you be paid for?

Once your benefit payments start, your progress will be reviewed at regular intervals to ensure you're eligible for ongoing benefit payments. You and your doctor may need to complete progress updates but your claims consultant will let you know when these are needed. You'll be required to pay any costs associated with ongoing medical updates.

If you remain eligible, your benefit payments will continue up to the end of your benefit payment period.

What happens if you have more than one income protection policy?

If you have two income protection policies your benefit payments will be reduced by any other payments you receive – you won't get paid twice as much. However, you can extend your waiting period with us while you're receiving benefit payments from another insurer. If you do this, you may get benefit payments from us after you stop receiving payments from your other insurer.

If you want to extend your waiting period, you must tell us that you're claiming on another income protection policy before the end of the benefit payment period with your other insurer. You'll still need to be **totally or partially disabled and unable to work** to be considered for benefit payments from us at the end of the benefit payment period with your other insurer.

We're here to help

Visit australiansuper.com

Email claims@australiansuper.com

Call **1300 667 387** (8.30am to 5pm AEST/AEDT weekdays)



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