

Applying for Income Protection payments

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

This fact sheet will help explain:

- › how Income Protection works
- › what happens when you claim and who's involved
- › what happens if your claim 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 temporarily. It can provide monthly payments to help you get by while you're not earning your regular salary.

Not sure if you have Income Protection?

Log into your account and go to *My insurance* or call us on **1300 667 387** to find out.

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 <i>How much do I get paid</i> 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 had negotiated a different waiting period. See the example in the <i>When will you be paid</i> section on page 3 of this fact sheet.
Benefit payment period	This is the maximum time benefits may be paid. Your benefit payment period will be up to two years, up to five years or up to age 65.

Is your illness or injury covered?

All illness and injury types are considered unless an exclusion has been applied to your cover. To receive an Income Protection payment you must meet the insurance policy terms and conditions, including some specific definitions.

What happens when you make a claim



Step	What happens
1. Contact us	Call 1300 667 387 from 8.30am to 5pm AEST/AEDT weekdays. If you're not sure if you should apply, call us and we'll help you work out the next steps.
2. Case manager	You'll be assigned a case manager to help you through the process. They'll ask you some initial questions and look after your application from start to finish.
3. Documents	Your case manager will send you some forms to complete including a Medical Attendant's Statement (MAS), which you'll need to take to your treating doctor to complete. You'll need to pay any fees associated with this step. Your case manager will work with you to make sure we receive all of the information required to process your application. The insurer can't start reviewing your application for payment until they receive your MAS.
4. Review	The insurer will review your completed application and if they need more information, we'll let you know. Sometimes the insurer will request a specific medical report, but they'll pay for any fees associated with this step.
5. Decision and payment	Once the insurer makes a decision on your claim we'll let you know in writing and confirm any amount payable. If your application isn't approved, we'll complete an independent review of the insurer's decision. You'll be contacted with the outcome of our review and be given a reason for the decision.

Roles and responsibilities

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

Party	Responsibilities
You	<ul style="list-style-type: none">> Complete any documentation sent to you.> Provide any further information requested by your case manager.> Keep your case manager updated of any changes, for example:<ul style="list-style-type: none">- a change in contact details- if you return to work- if you receive any other payments such as from Workers Compensation or other insurance policies.
Your case manager	<ul style="list-style-type: none">> Explain the application process to you and guide you through your claim.> Respond to any queries you may have.> Keep you updated on the progress of your claim.
Our insurer	<ul style="list-style-type: none">> Review your documentation and see if more information is needed.> Decide if you're able to receive a payment based on whether or not you meet the policy definitions.
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 a member is eligible to claim.

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

The insurer will try to make a decision as quickly as possible but, at a minimum, they'll aim to make a decision within two months from when we receive your MAS. 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 case manager will provide you with progress updates at least every 20 days. You can also contact them anytime you have questions.

How much will you be paid?

If your application for payment is approved, the amount you'll be paid depends on the level of cover you have with us. Generally, your monthly payment will be the lesser of:

- > your level of cover
- > up to 85% of your salary before you stopped working (your pre-disability income), or
- > \$30,000 a month.

Up to 75% of your salary will be paid to you and up to 10% will be paid into your super account. Payments to you will be made by Electronic Funds Transfer directly into your nominated bank account.

Your monthly Income Protection payments will be reduced by the amount of income you receive from other sources. Examples of other sources include workers compensation, sick leave payments and any amounts received under other income protection policies (if you're claiming both at the same time).

The insurer will also deduct PAYG tax from your payments. Depending on your situation, it's possible Income Protection payments may result in financial or tax implications so you may want to consider getting independent advice.

When will you be paid?

You won't receive any payments during the waiting period. Payments are made monthly in arrears after your waiting period has finished.

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 approved, and her first Income Protection payment was made on 9 June.



Kate's claim timeline

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|---|-------------------|
| > 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 payment period: | 10 May to 9 June |
| > First payment date (made in arrears to the payment period): | 9 June |

How long will you be paid for?

Once your payments start, your progress will be reviewed at regular intervals to ensure you're eligible for ongoing payments. You and your doctor may need to complete progress updates but your case manager will let you know when these are needed.

If you remain eligible, your 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 payment will be reduced by any other payments you receive – you won't get paid twice as much. However, you have the option of extending your waiting period with us while you're receiving benefit payments from another policy. If you do this, you may get payments from us after you stop receiving payments from your other insurance provider.

You must tell us that you want to extend your waiting period before the end of your waiting period, and you must still be unable to work when your other policy ends to be considered for a payment.

Contact us

Call **1300 667 387**
(8.30am to 5.00pm AEST/AEDT weekdays)

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