

Applying for a terminal illness payment

This fact sheet provides information about how to apply for a payment if you're suffering from a terminal medical condition.

This fact sheet will help explain:

- > how a terminal illness benefit works
- > what happens when you claim and who's involved
- > what happens if your application is approved

What's a terminal illness benefit?

A terminal illness benefit consists of:

- > the greater of your Death or Total & Permanent Disablement (TPD) cover (if you have any), plus
- > the early release of your super account balance.

To be considered to have a terminal illness, two of your treating medical practitioners need to certify that they believe your life expectancy is less than 24 months.

Not sure if you're covered for terminal illness?

If you have Death and/or TPD cover, you're automatically covered for terminal illness. Log into your account and go to *My insurance* or call us on **1300 667 387** to find out if you're covered.

If you don't have Death or TPD cover but have a terminal illness, you can still apply for the early release of your super account balance.

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. They'll work with you to make sure we receive all of the information required to process your application.
4. Review	The insurer will review your application and if they need more information, we'll let you know.
5. Decision	If your application for a terminal illness benefit is approved, we'll let you know and confirm the amount payable. If your application isn't approved, we'll complete an independent review of the insurer's decision. We'll write to you with the outcome of our review, explaining the reason for the decision.
6. Payment	Your terminal illness payment will be made to you using the payment option you selected in your application.

Roles and responsibilities

When it comes to applying for a terminal illness benefit, 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 information requested by your case manager.
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 might have.› Keep you updated on the progress of your claim.
The insurer	<ul style="list-style-type: none">› Review your documentation and see if more information is needed.› Assess your eligibility to claim terminal illness benefit and make the decision on your claim.
Us	<ul style="list-style-type: none">› Oversee the claim process.› Oversee the conduct of the insurer and other service providers.› Assess your eligibility for an early release of your super.› Complete an independent review when the insurer doesn't believe a payment should be made.

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

We and the insurer will try to make a decision as quickly as possible but at a minimum, the aim is to make a decision within one month from when we receive both of your signed certificates.

It may take longer if the insurer needs to request more information to work out if you're eligible or if their decision needs to be reviewed by us. If this happens, 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 and when?

If your application is approved, the amount you'll be paid will be:

- › your super account balance, and
- › the amount of cover the insurer has determined is payable based on the insurance policy.

The insurer will pay any insured benefit into your super account and from there we'll contact you to confirm your payment preference. If we're making a payment, this will be paid via Electronic Funds Transfer directly to your nominated bank account.

It's possible your terminal illness payment may result in financial or tax implications so you may also want to consider getting independent advice.

Contact us

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

Email assessments@australiansuper.com

Web australiansuper.com

Mail AustralianSuper Insurance
GPO Box 1901, MELBOURNE VIC 3001



This fact sheet was issued in December 2018 by AustralianSuper Pty Ltd ABN 94 006 457 987 AFSL 233788, Trustee of AustralianSuper ABN 65 714 394 898, and is a summary of the main features of insurance cover for AustralianSuper members. Further details are available in the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

Benefits will only be paid in accordance with the Trust Deed and Rules of AustralianSuper and the Group Life Policy in force at the relevant time.