

Making an Income Protection claim

Income Protection insurance provides you with a replacement income of up to 75% of your salary, with an additional 12%^{*} payable to your super, while you're temporarily unable to perform the regular duties of your regular occupation due to injury or illness. Depending on your cover, your waiting and benefit period may vary.

If you believe you may be eligible to apply for an Income Protection claim, we are here to help.

Important

If the date of your injury or illness, or date you ceased work due to your injury or illness occurred before 1 July 2020, please call us on **1300 033 166** to discuss as there is a different process and forms required.

Meet Vivo

Vivo is a holistic health, wellness, and recovery program, available to you and your immediate family[#] at no extra cost through TelstraSuper's partnership with MLC Life Insurance. It's here to provide you care and support through life's journey.

Whether you're looking to improve your overall health and wellness, dealing with a medical condition or require recovery support, Vivo is here to help. Visit vivowellbeing.com.au today.

^{*}In the event of an approved IP claim with a Date of Disablement that is prior to 4 April 2024, the additional benefit paid to your super will be 10%.

[#]Immediate family members include your children (under parental supervision), your partner, your parents and your partner's parents. Access to immediate family members is limited to Vivo Virtual Care services. Conditions apply.

We recommend you read our **Frequently Asked Questions** available on our website.

1 Notify

Notify us of your intent to claim
☎ 1300 033 166
✉ tsclaims@telstrasuper.com.au

Have the following information:

- ✓ Your member number
- ✓ Details of your illness or injury and treating doctors
- ✓ Details about your work status and the date you last worked

2 Eligibility

We check that you had appropriate cover on the date of your illness or injury

We determine your eligibility to claim

✓ **eligible** ✗ **Ineligible**

3 Authority

To proceed, we'll send you a link where you can complete your claim form online, including the Treating Doctor's Report form which you'll need your treating doctor to complete.

4 Lodge

We will forward your claim to our insurer, MLC Life Insurance*. Once MLC Life Insurance receives your claim, your claim will be allocated to an MLC Life Insurance Case Consultant who will contact you within five business days to discuss details of your claim, such as your employment, your condition and your medical treatment. You'll also be able to track the progress of your claim online. If you're unable to lodge your claim online, we'll work with you to meet the requirements.

Timeframes

We aim to finalise the Income Protection claim as quickly as possible. The time it takes to assess the claim depends on the complexity of the circumstances and on obtaining all the required information. The circumstances of a Income Protection claim can range from very straightforward to very complex.

- The earliest timeframe, for a very straightforward claim where the member has provided all documents quickly, can be two months.
- 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 if you've made several attempts to return to work in some capacity.

5 Assess

MLC Life Insurance assesses your claim and may request further medical information from both your treating and independent doctors to determine the nature of your condition and your capacity to work.

MLC Life Insurance may also ask your employer to provide relevant details about your employment, including the details of your job and your income.

Note: You will receive updates on your claim at least every 20 business days and you can request information about your claim at any time. MLC Life Insurance will do their best to assess your claim as quickly as possible, however they will let us know the outcome of your claim no later than two months after the latter of the end of the waiting period or the lodgement of the claim. If there is a reason MLC Life Insurance can't provide a decision within two months they will write to let you know the reason for the delay. TelstraSuper acts as your advocate throughout the claims process, and updates you regularly.

6 Review

The TelstraSuper Trustee also reviews your claim before the final determination is made.

7 Outcome Claim is successful

Your income protection payments will be paid to you after you have met your waiting period. These will be paid to you monthly, directly by MLC Life Insurance and may be backdated.

The amount of your income protection payments may be reduced by other disability income payments that you are receiving or are entitled to receive. These include disability income payments from workers' compensation, payments from Compulsory Third Party (CTP), sick leave payments and any benefits payable under other Income Protection policies.

MLC Life Insurance will be in touch regarding the ongoing requirements for your claim which may include the completion of a Continuing Claim form. This will provide MLC Life Insurance with an update on your condition and your treatment plan and will help them track your progress for your return to health and work.

MLC Life Insurance will help you get back on track after illness or injury. With Vivo Recovery you can achieve your recovery goals and reconnect with your community, with the support you need to get back to what you love - at work and at home.

MLC Life Insurance may also request financial information if they need to calculate your benefit entitlements.

Claim is unsuccessful

If your claim has been unsuccessful you have the right to review all information provided. You can provide further evidence and can ask the TelstraSuper Trustee and MLC Life Insurance to review their decision upon receipt of the new evidence or you can raise a complaint by contacting us. Please refer to telstrasuper.com.au/complaints-handling for more information and contact details.

If you're not satisfied with the final decision you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent body set up by the government to assist in the resolution of certain complaints in relation to superannuation. For more information visit www.afca.org.au

We're here to help

We appreciate that this may be an emotional time so we're here to help. If you have any queries or need assistance with the claim process please get in touch.

☎ 1300 033 166 ✉ tsclaims@telstrasuper.com.au

© Telstra Super Pty Ltd, ABN 86 007 422 522, AFSL 236709, is the Trustee of the Telstra Superannuation Scheme ABN 85 502 108 833.

^{*}MLC Limited (MLC Life Insurance) is TelstraSuper's main group life and group Income Protection insurance provider. However TelstraSuper's former group life and group Income Protection insurer, TAL Life Limited insures members for certain claims where a death or disability occurred before 1 July 2020. Completion of TAL claim forms are required for death and disability claims that occurred before 1 July 2020.