

Making a Terminal Illness Insurance claim

If you are diagnosed with a terminal illness, you may be eligible for a Terminal Illness insurance benefit. You do not have to cease work to qualify for this benefit. If you believe you may be eligible to apply for a Terminal Illness insurance benefit, we are here to help.

We prioritise the assessment of Terminal Illness insurance claims. The time to assess your claim will depend on the circumstances of your condition, and the information needed by our insurer to assess.

Important

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



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

2 Eligibility

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

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 two of your treating doctors 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 two business days to discuss details of your claim, such as 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.

5 Assess

MLC Life Insurance assesses your claim and may request further medical information from your treating doctors. You will receive regular updates on your claim and you can request information about your claim at any time.

Timeframes

We aim to finalise the Terminal Illness 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 Terminal Illness 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 one month.
- It may take longer if there are multiple complex circumstances and delay in providing the required documents.

Note: 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

If your claim is successful we'll make payment as per your instructions. You can also speak to an adviser from TelstraSuper Financial Planning on **1300 033 166** to discuss your options.

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

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

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*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.