

# Making an Income Protection claim

Income Protection insurance provides you with a replacement income of up to 75% of your salary, with an additional 10% 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.

You may benefit from MLC Life Insurance's Wellness program which includes:

MLC Enhance pre-claim service for early support

MLC Recovery for support when you're on claim

MLC Assist for additional support after your claim is closed

Best Doctors & Mental Health Navigator for worldwide access to a second medical opinion


Community Services Catalogue for information on free services available

CancerAid Coach Program to guide those diagnosed through treatment and support for better outcomes




GoShare online portal of health resources

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

## 1 Notify

Notify us of your intent to claim  
 via your online account  
 1300 033 166  
 [tsclaims@telstrasuper.com.au](mailto: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 you'll need to complete a Declaration and Authority Form, a Tax File Number Declaration Form and Bank Account Details Form and ask your treating doctor to complete the Treating Doctor's Report. We'll also request a certified copy of your proof of identity (eg. driver's licence or passport).

## 4 Lodge

We forward your claim to our insurer, MLC Life Insurance. Once MLC Life Insurance receives your claim, an MLC Customer Care Representative will contact you within one day to complete the lodgement of your claim over the phone via a teleinterview. This will include a conversation about your employment, your condition and your medical treatment.

Once the teleinterview has been completed, 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.

If you're unable to lodge your claim over the phone, we'll work with you to meet the requirements.

## 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 certain other types of 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 support your return to health and work with a number of wellness initiatives which will be tailored to suit your needs.

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.

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.

## 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](mailto:tsclaims@telstrasuper.com.au)