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.



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.

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.

"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.





Notify us of your intent to claim

(, 1300 033 166

Have the following information:

Your member numbe

Details of your illness or injury and treating doctors



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

We determine your eligibility to claim







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.



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.



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.

Note: TelstraSuper acts as your advocate throughout the claims process, and updates you regularly.



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



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.

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.

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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 occur before 1 July 2020.