

# 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.

## 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](http://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.

## 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

## 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 you will need to complete a Terminal Illness claim form, and ask two of your treating doctors (a GP and a specialist) to complete the Treating Doctor's Report. We will 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 Life Insurance Customer Care Representative will contact you within one business day to complete the lodgement of your claim over the phone via a teleinterview. This will include a conversation about your condition and your medical treatment.

Once the teleinterview has been completed, your claim will be allocated to an MLC 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 your treating doctors. You will receive regular updates on your claim and you can request information about your claim at any time.

**Note:** You will receive regular updates on your claim and you can request information about your claim at any time. 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 <https://www.telstrasuper.com.au/contact-us/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.

 1300 033 166  [tsclaims@telstrasuper.com.au](mailto:tsclaims@telstrasuper.com.au)