

Making a Total and Permanent Disablement (TPD) claim

TPD cover provides you with a lump sum benefit payment if you become permanently disabled through injury or illness. If you believe you may be eligible to apply for a TPD claim, we are here to help

We aim to finalise your TPD claim as quickly as possible. The time to assess your claim will depend on your injury or illness, and the information needed by our insurer to assess.

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

- Best Doctors & Mental Health Navigator for worldwide access to a second medical opinion
- Community Services Catalogue for information on free services available
- GoShare online portal of health resources
- CancerAid Coach Program to guide those diagnosed through treatment and support for better outcomes.

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

Have the following information:

- ✓ Your member number
- ✓ Details of your injury or illness 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 injury or illness.

We determine your eligibility to claim

- ✓ eligible
- ✗ Ineligible

3 Authority

To proceed you'll need to complete a Declaration and Authority Form, and ask your treating doctor 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 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 employment, 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 both your treating and independent doctors to assess the permanency of your condition.

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 six months after lodgement. If there is a reason MLC Life Insurance cannot provide a decision within six months they will write to let you know the reason for the delay. TelstraSuper acts as your advocate throughout the claims process.

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 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.

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