

How to make an Income Protection claim

Fact sheet

Income Protection insurance provided by Mercy Super gives you peace of mind knowing that you and your family are protected if you are temporarily unable to work due to illness or injury.

This fact sheet outlines the process for making an Income Protection insurance claim with Mercy Super.

Your Income Protection insurance cover

Income Protection cover can provide you with a regular income (for a maximum benefit period) if you can't work temporarily due to an illness or accident, helping to pay your bills and other household expenses.

If you have standard Income Protection cover, you may be eligible for an income replacement benefit of up to 85% of your salary depending on the amount of cover provided and any options you have selected. You may also be eligible for a super contribution benefit of up to 10% of salary.

Your waiting period and benefit period will also depend on whether you have standard cover or have chosen Voluntary Income Protection cover.

To find out how much cover you have, login to your account via Member Online or contact us.



TIP: When you make a claim, you'll need to provide proof of your income, so make sure the salary you're covered for matches your actual salary. If you have cover for a higher amount than your salary, you will still only be eligible to claim the relevant percentage of your actual salary (depending on your level of cover).

Thinking of making a claim?

In the unfortunate event that you suffer an injury or illness and are likely to be off work for an extended period, we urge you to contact us so we can help you through the claim process.

We'll explain the steps involved in making a claim and make sure you're looked after throughout the process.

Eligibility

You may be eligible for Income Protection benefits once your waiting period has passed and if you satisfy the definition of Total or Partial Disability, as assessed by the Fund's insurer. The disability definition that the insurer will assess you against will depend on a number of factors including (but not limited to) whether as a result of your sickness or injury you are:

- unable to perform at least one income producing duty of your occupation which generates 20% or more of your monthly income immediately prior to your disablement, and
- under the continuous care and following the advice of a doctor in relation to that sickness or injury.

Further details about Income Protection eligibility and definitions of terms can be found in our *Insurance in your super* booklet which is available from our website and in the Fund's insurance policy.



TIP: Check the waiting period that applies to your cover to see when you might first be eligible for any benefits.

Additional benefits

If your Income Protection claim is approved, you may also be eligible for other benefits including:

- Rehabilitation benefit
- Workplace modification benefit
- Benefit indexation
- Death benefit whilst on claim

Making a claim

Here's an overview of the claim process:

	What you need to do	What we will do
STEP 1: Contact us	Before you do anything, call us on 1300 368 891 , drop in and see us or send an email to information@mercysuper.com.au to discuss your circumstances.	We'll explain the steps involved, how long your waiting period is and provide you with the forms that need to be completed.
STEP 2: Return the information requested	There are a number of forms and documents that need to be provided to enable your claim to be assessed. This includes documents from you and your treating doctors. Note: It usually takes 4 - 8 weeks for the information to be received from these various parties.	We will request the information required from your employer to enable your claim to be assessed. Once we receive all of the completed forms we will submit the information to our insurer who will assess your claim. Note: The initial assessment usually takes about 2 weeks.
STEP 3: Provide any additional information	We'll let you know if we require further information from you or your employer. If more medical information is needed, the insurer will generally contact your doctor directly. You may need to provide additional information if requested to do so.	We will liaise with the insurer to ensure your claim is progressed as quickly as possible. We'll keep you updated on the progress of your claim.

Assessing your claim

If your claim is accepted:

The Fund's insurer will notify you in writing and will arrange for your Income Protection benefit to be paid into your nominated bank account. Payments are made one month in arrears, with your first payment backdated to your waiting period expiry date. The Fund's insurer will deduct PAYG income tax from each payment and send you a payment summary at the end of the financial year showing any tax deducted.

If your claim extends beyond the initial claim period you will be required to visit your doctor at regular intervals. You and your treating doctor will need to provide further information to enable the ongoing payment of your claim.

If your claim is not accepted:

We will write to you and explain why you do not qualify for an Income Protection benefit. If you have any supporting information that has not previously been supplied, send this to us and request a reassessment. We'll forward this new evidence to the insurer and they will reassess your claim. You will be notified of the outcome once the reassessment is completed.

If you are not satisfied with the insurer's decision or reassessment of your claim, you can lodge a complaint with Mercy Super. Once the complaint has gone through the Mercy Super complaints procedure, and if you are not satisfied with the response you receive, you may contact the Superannuation Complaints Tribunal.

When will payments stop?

Your Income Protection benefit payments will stop:

- when you are no longer Totally or Partially Disabled
- if you are no longer under the regular care and following the advice of a registered medical practitioner
- if your benefit period expires
- when you reach age 65*
- if you die
- if a fraudulent claim is made
- if you don't provide the insurer with all of the relevant information to assess your claim
- If you are age 60 or more when you become disabled and your maximum benefit period expires.

*Age 70 for members with retained (grandfathered) cover.

We're here to help

Mercy Super has a duty to look after our members' best interests and our insurer has a strong track record of paying legitimate claims.

If you have any questions about your insurance cover or the claims process, call us on **1300 368 891** or send an email to **information@mercysuper.com.au**. We'll help explain the steps involved and make sure you're looked after throughout the process. That's what we're here for. We mean it when we say we provide personal service built on empathy, professionalism and trust.

Contact us

IN PERSON	Potter Building, Ground Floor, Mater South Brisbane Campus, South Brisbane QLD
MAIL	PO Box 8334, Woolloongabba QLD 4102
PHONE	1300 368 891 or 07 3163 8880
FAX	07 3163 2421
EMAIL	information@mercysuper.com.au
WEB	mercysuper.com.au