

# Applying for a terminal illness payment

This fact sheet provides information about how to apply for a benefit payment if you have a terminal medical condition.

## This fact sheet will help explain:

- how a terminal illness benefit payment works,
- what happens when you claim and who's involved, and
- what happens if your application is approved.



## What's a terminal illness benefit payment?

A terminal illness benefit payment consists of:

- the greater of your Death or Total & Permanent Disablement (TPD) cover, plus
- the early release of your super account balance.

You'll be able to apply for a terminal illness benefit payment if your Death or TPD cover is current and:

- two of your treating doctors (one must specialise in your condition) believe that despite reasonable medical treatment for your condition, your life expectancy is less than 24 months from the date of their written certification<sup>1</sup>, and
- it's been less than 24 months since the medical certificates were provided.

<sup>1</sup> The medical certificates must be dated prior to your date of death (if applicable). If you are not eligible for a terminal illness benefit payment, the policy may allow for an assessment of a death claim or a posthumous TPD claim.

## Not sure if you're covered for terminal illness?

If you have Death and/or TPD cover, you're automatically covered for terminal illness. Log into your account or call us on **1300 667 387** to find out if you're covered.

If you don't have Death or TPD cover but have a terminal illness, you can still apply for the early release of your super account balance if you're eligible.



## What happens when you make a claim



Step	What happens
<b>1. Contact us</b>	Call <b>1300 667 387</b> from 8.30am to 5pm AEST/AEDT weekdays. If you're not sure if you should apply, call us and we'll help you work out the next steps.
<b>2. Case manager</b>	You'll be assigned a case manager to help you through the process. They'll ask you some initial questions and look after your application from start to finish.
<b>3. Documents</b>	Your case manager will send you some forms to complete. They'll work with you to make sure we receive all of the information required to process your application including two medical certificates that need to be completed by two different doctors (one must specialise in your condition).
<b>4. Review</b>	The Insurer <sup>2</sup> will review your application and if they need more information, we'll let you know.
<b>5. Decision</b>	If your application for a terminal illness benefit payment is approved, we'll let you know and confirm the amount payable. If your application isn't approved, we'll complete an independent review of the Insurer's decision. We'll write to you with the outcome of our review, explaining the reason for the decision.
<b>6. Payment</b>	If your application is approved, the Insurer will pay the benefit payment into your super account and payment can then be made to you using the options you selected in your application.

<sup>2</sup> The insurance provider may differ depending on the date of your terminal medical condition certificate. AustralianSuper insurance is currently provided by TAL Life Limited (the Insurer) ABN 70 050 109 450, AFSL 237848.

## Roles and responsibilities

When it comes to applying for a terminal illness benefit payment, a number of parties have a role to play in the claim process.

Party	Responsibilities
<b>You</b>	<ul style="list-style-type: none"> <li>Complete any documentation sent to you.</li> <li>Provide any information requested by your case manager.</li> </ul>
<b>Your case manager</b>	<ul style="list-style-type: none"> <li>Explain the application process to you and guide you through your claim.</li> <li>Respond to any queries you might have.</li> <li>Keep you updated on the progress of your claim.</li> </ul>
<b>The Insurer</b>	<ul style="list-style-type: none"> <li>Review your documentation and see if more information is needed.</li> <li>Assess your eligibility to claim a terminal illness benefit payment and make the decision on your application.</li> </ul>
<b>Us</b>	<ul style="list-style-type: none"> <li>Oversee the claim process.</li> <li>Oversee the conduct of the Insurer and other service providers.</li> <li>Assess your eligibility for an early release of your super.</li> <li>Complete an independent review when the Insurer doesn't believe a benefit payment should be made.</li> </ul>

## How long will it take for a decision to be made?

We and the Insurer will try to make a decision as quickly as possible but at a minimum, the aim is to make a decision within one month from when we receive both of your medical certificates.

It may take longer if the Insurer needs to request more information to work out if you're eligible or if their decision needs to be reviewed by us. If this happens, your case manager will provide you with progress updates at least every 20 business days. You can also contact them anytime you have questions.

## How much will you be paid and when?

If your application is approved, the amount you'll be paid will be:

- your super account balance, and
- the amount of cover the Insurer has determined is payable based on the policy.

The Insurer will pay any insured benefit payment into your super account and payment can then be made to you using the options you selected in your application.

It's possible your terminal illness benefit payment may result in financial or tax implications so you may also want to consider getting independent advice<sup>3</sup>.

<sup>3</sup> Personal financial product advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.



### We're here to help

Visit [australiansuper.com](https://australiansuper.com)

Email [australiansuper.com/email](mailto:australiansuper.com/email)

Call **1300 667 387** (8.30am to 5pm AEST/AEDT weekdays)



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