

How to make an Income Protection claim

Income Protection insurance provided by HESTA for Mercy 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 HESTA for Mercy.

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, which is capped at the lesser of the amount for the number of units you hold and 75% of your pre-disability salary. If you hold voluntary cover different rules might apply.

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 pre-disability 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 insurer will consider a number of factors when determining if you satisfy the Total or Partial Disability definition. These include (amongst others);

- whether you are incapable of performing one or more duties of your occupation necessary for producing your income.
- whether you are engaged in any occupation, and
- whether you are following the advice of your medical practitioner in relation to your injury or illness

You must be Totally Disabled for at least 7 out of 12 consecutive days in the waiting period in order to be eligible to receive a Partial Disability benefit at the end of the waiting period.

If you are capable of returning to work in a reduced capacity on a lower income you might qualify for a Partial Disability benefit.

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

Information on this fact sheet applies to claims under the Fund's current insurance arrangements. Claims for events before 1 December 2022, may be subject to different terms and conditions.

TIP: A different Total Disability definition applies once you have been on claim for 24 months (if your benefit period exceeds 2 years). 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@hestaformercy.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 HESTA for Mercy. Once the complaint has gone through the HESTA for Mercy complaints procedure, and if you are not satisfied with the response you receive, you may contact the Australian Financial Complaints Authority.

Not satisfied with our response to your complaint?

If you're not satisfied with our response to your complaint, you may be eligible to take your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Mail: GPO Box 3, Melbourne VIC 3001

Call: 1800 931 678

Email: info@afca.org.au

Web: afca.org.au

contact us

1300 368 891 | [Email form to information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail to: **PO Box 8334, Woolloongabba QLD 4102**

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 your benefit expiry age
- if you die
- if you don't provide the insurer with all of the relevant information to assess your claim
- if you are over 65 or more when you become disabled and the maximum benefit period expires.
- 6 months after you reside or travel overseas while on claim where you have remained outside of Australia for the entire 6 months.
- if you are subject to a custodial sentence or involved in criminal activity.

We're here to help

HESTA for Mercy 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@hestaformercy.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.

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