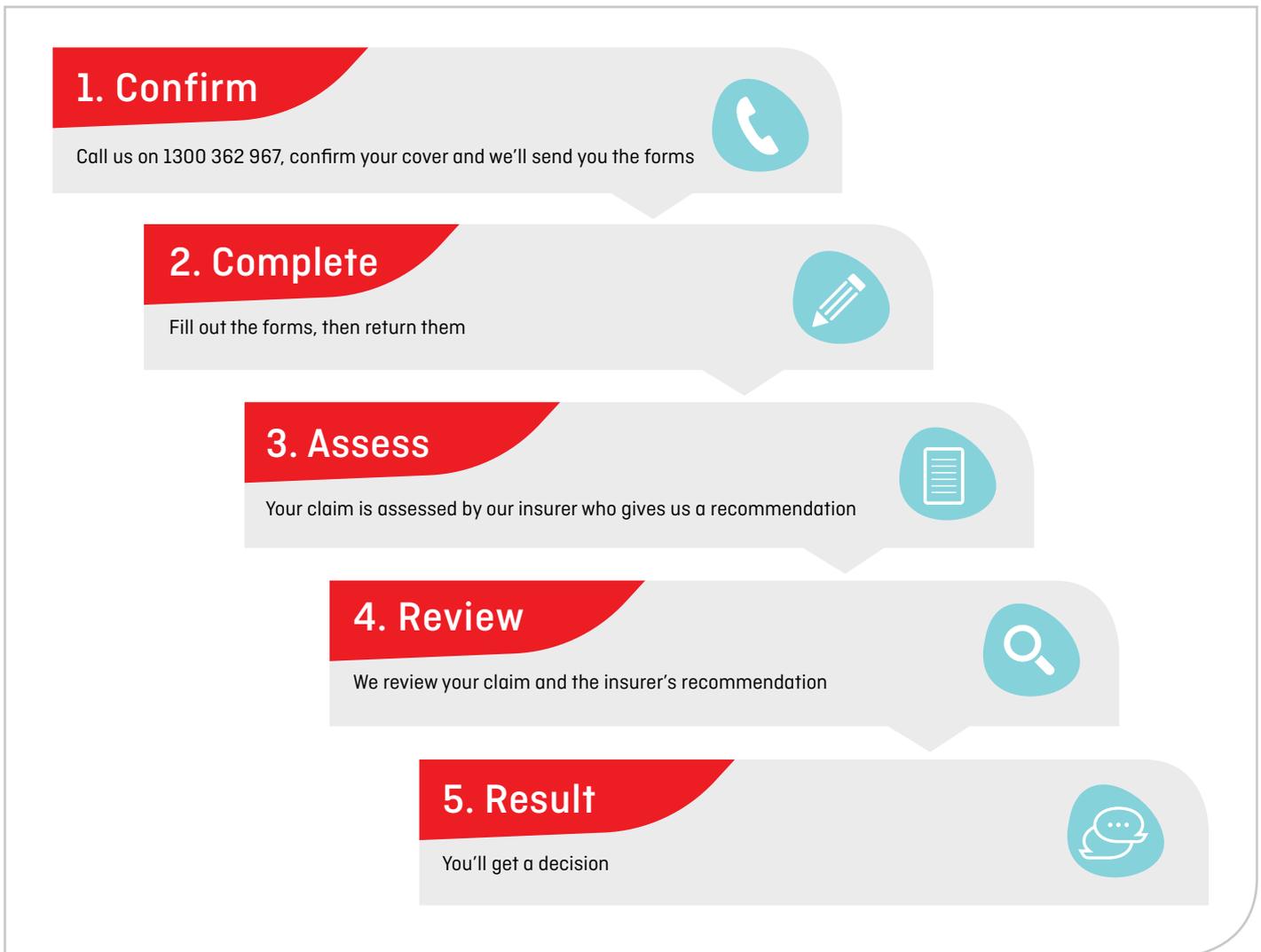


- Making a disability insurance claim can be straightforward
- Learn about the key steps in the process
- Talk to us if you need help

# How to claim on your Qantas Super disability insurance benefit

The last thing you need when you're unwell is battling to understand insurance processes. So here's a simple, clear outline of what you need to do to get your claim in.



## Did you know?

✓ 90% of claims were approved in 2016/2017.

✓ 378 members have received replacement income of \$32 million while they were unable to work, over the past five years.

✓ 99% of all cover is accepted without extra medicals, blood tests or any need for family medical history in most instances (conditions apply). This means it's quicker and easier to get insurance.

# How to claim on your Qantas Super disability insurance benefit in detail

## 1. Confirm



### Confirm you have insurance cover

- Call us on 1300 362 967 to ask about your level of insurance cover.
- If you're eligible to claim, we will send you our insurance claim form. This has three parts:
  - **Part A – Employee Statement:**  
To be completed by you
  - **Part B – Employer Statement:**  
To be completed by your Line Manager or HR representative
  - **Disability Medical Report:**  
To be completed by your treating doctors or specialists

## 3. Assess



### Your claim is assessed by our insurer

- Once we've checked all your documents are complete, we'll provide your file to our insurer, MLC Limited, to assess your claim.
- You'll be allocated an MLC claims consultant who will be your contact at MLC.
- Once MLC completes their assessment, they'll make a recommendation to us about your claim.

This can be a long process as additional medical or employability reports may be required which may take some time. As a result, your MLC consultant may contact you for more information from you or your doctors, and/or ask you to see a specialist doctor or other professional selected by us. If this is required, we'll arrange a convenient time and we'll pay for the appointment.

## 2. Complete



### Complete and return the documents

It's important you know that we need to receive all the completed documentation before we can start to assess your claim. And the more information you can provide up front, the easier it will be to assess your claim, so the process will be faster.

- 1 Complete Part A – Employee Statement.
- 2 Ask your manager or HR representative to complete Part B – Employer Statement. If you're unable to contact them, please call People Services on 1300 303 411 or ext. 86111.

- 3 Ask your doctor to complete the Disability Medical Report. Your doctor must be a registered medical practitioner (eg GP or specialist). If your doctor charges a fee for completing this report, you'll need to pay this fee.

Note: If you're claiming for a total and permanent disablement (TPD) or terminal illness benefit, we'll require a second report. At least one of the reports must be completed by a treating specialist.

- 4 Send the following documents to Qantas Super, GPO Box 4303, Melbourne VIC 3001:

- Part A – Employee Statement
- Part B – Employer Statement
- Disability Medical Report/s
- any other medical documentation (including workers compensation claim details)
- certified proof of identity

- 5 We may contact you if we need any other information.

## 4. Review



### We review your claim and the insurer's recommendation

- When we're reviewing the claim and recommendation, we may ask MLC to look into your claim further.
- Once we have all the information, we'll then decide whether to approve or decline your claim.

## 5. Result



### You'll get a decision

- We'll let you know our decision to approve or decline your claim.
- If your claim is accepted, we'll contact you about payment.
- If your claim is declined, you can ask for a review if you have more evidence that's relevant to your claim.

# Frequently asked questions



This is a list of top FAQs. For more information about insurance, visit our Fact sheets page on the website.

## **Q** What are my benefits if I am sick or injured?

Any benefit payable will depend on the assessment of your claim and the Qantas Super division to which you belong. To find out the level of your insurance cover, call the Qantas Super Helpline on 1300 362 967.

## **Q** How long will it take to assess my claim?

Each case is different. It can take between three to 12 months (and occasionally longer) after you submit your paperwork before assessment is completed. Finalising your claim can be a complex process and delays can be encountered with your employer, one or more of the treating doctors, or the specialists or other professionals engaged by the insurer. We try to ensure these delays are minimised – but sometimes there is little we can do to speed up your claim.

## **Q** Why does it take so long?

Cases can be complex, and waiting for doctors' reports or copies of medical or workers compensation files are often key reasons for the delay. Sometimes we need more information from you, your doctors or your manager, and it takes time to get this.

You can help by providing any medical information you already have up front when you submit your claim and by asking your doctors and your manager to complete their reports quickly.

## **Q** If my claim is approved, what benefit would I be entitled to, and when would the payments start?

If your claim is approved, the benefit payable will depend on a number of variables, including the Qantas Super division to which you belong and your salary. For information specific to you, please call the Qantas Super Helpline. Once we've determined the outcome of your claim, we may need to work with your employer depending on the type of claim, to finalise your benefit. If a benefit is payable, it will be backdated to the relevant date.

## **Q** Do I need a lawyer to make a claim for me? Will a lawyer improve my success with a claim?

No. All the information you need to make a claim is on our website. And if you need help with the application forms, you can ring our insurance hotline. The process is the same whether you do it, or the lawyers do it – except if they do it, any insurance benefit you receive will be reduced by their fees, they may also charge you expenses and potentially slow the process by adding a layer of complexity. You can get the information you need by ringing the Qantas Super Helpline on 1300 362 967 in the first instance, and we'll guide you through the process.

## **Q** Can a lawyer win me a larger amount?

No, they can't. Your insurance benefit isn't negotiable – it's set and calculated in a specific way according to the Qantas Super division you're in.

## Contact us

### Need to know whether you're covered?

**Qantas Super Helpline** (8am to 7pm AEST weekdays)  
1300 362 967 (within Australia)  
+61 3 8687 1866 (outside Australia)

### Need help completing this form?

**Our insurance hotline** (9 am to 5pm AEST weekdays)  
1300 721 139 (within Australia)  
+61 3 8687 1811 (outside Australia)  
Email: mercerinsurancesydney@mercer.com

### Want to know the status of your claim?

**Contact your claims consultant direct, or call the MLC Limited Helpline** (8.30am to 5.30pm AEST weekdays)  
1800 236 534  
Email: mlc\_group\_claims@mlc.com.au

The information in this document is of a general nature and is not intended to constitute personal financial product advice as it has not been prepared taking account of your objectives, financial situation or needs. In addition, the information contained in this document is generic and may not be applicable to members across all divisions. We recommend that before acting on any information contained in this document, you consider its appropriateness and seek financial advice tailored to your personal circumstances from a licensed financial adviser.

Issued by Qantas Superannuation Limited ABN 47 003 806 960 AFSL 288330 (Trustee, we, our, us) as trustee for the Qantas Superannuation Plan ABN 41 272 198 829 (Qantas Super).  
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