

Making an Income Protection claim

We understand this can be a challenging time. Our aim is to make the process of making a claim as easy as possible.

This guide will help ensure you're well informed throughout the process by answering some frequently asked questions. For more details, please refer to your plan's Insurance Booklet and Product Disclosure Statement (PDS) [available online at mercersuper.com.au/pds](https://mercersuper.com.au/pds).

Your questions answered

What is Income Protection insurance?

Income Protection insurance is a type of insurance cover that provides financial protection in the event that you're unable to work due to illness, injury, or disability. It's designed to replace a portion of your income, typically up to a specified percentage, if you're unable to earn an income due to a covered condition.

Income Protection insurance can also be known as Salary Continuance insurance or Total but Temporary Disablement insurance.

How do I know if I am eligible to make an Income Protection claim?

Eligibility for an Income Protection benefit is determined by various factors, including age, the status of your coverage at the time of the claim, and the specific eligibility criteria outlined in your plan guide or insurance booklet.

What are the steps involved in assessing the claim?

We acknowledge this can be a challenging time. The claims process incorporates a number of steps, and there are roles for us, for the insurer and for you. You may be required to provide relevant documents and attend assessments. If you're eligible for an Income Protection benefit, we'll put together all the information the insurer needs to assess your claim. Once we've received everything, we'll submit the information to the insurer, who will make an assessment of the claim.

What documents do I need to provide when making an Income Protection claim?

To facilitate the assessment of your claim, you'll be required to submit certain documents, including a claim form and relevant medical evidence. As each claim is unique, the specific documents needed will be communicated to you during the claim process.

How do I know I'm eligible to make a claim via the AIA eClaims portal?

The AIA eClaims portal is available to members of the following plans within Mercer Super:

- Employer Section of the Corporate Super Division covered by the AIA Umbrella Policy
- Mercer Business Super
- Mercer Smart Super – Retail and Business
- Westpac Group Plan

Members belonging to any of these plans are eligible to access the AIA eClaims portal for claim submissions.

How long will it take to assess the claim?

Each case is different. Claims for income protection can take up to 2 months to assess once we receive all of the completed paperwork. The process can take longer if we're waiting for information from your employer, your treating doctor, specialists, or other professionals engaged by the insurer.

We'll do whatever we can to minimise delays and we'll let you know if there are any progress updates.

Who else can initiate a claim?

In addition to the member themselves, there are certain individuals who can initiate a claim on the member's behalf. These individuals include:

- Family members, such as a spouse, parent, or an adult child, who may be able to initiate a claim on the member's behalf. However, the member will need to provide their authority before the claims process can proceed.
- Lawyers appointed by the member to represent them can also initiate a claim on their behalf. Once again, the member will need to provide their authority for the claims process to proceed.

In all cases, a valid third-party authority is required to act on behalf of a member. This requirement ensures the member's privacy and rights are protected throughout the claims process.

What is the role of the Trustee during the claims process?

The Trustee has a duty to act in the best financial interests of members. We make every effort to ensure that all the information that we and the insurer need to process the claim is collected and provided to the insurer to assess the claim. We'll also review all decisions made by the Insurer and make a determination about the payment of the benefit.

What is the role of the insurer?

The insurer will make an assessment of the claim based on the information provided to them. The insurer will then communicate their decision to the Trustee.

We'll provide updates, at least every 20 business days, about the progress of your claim and, of course, you can contact us if you have any queries.

Is there a requirement to attend ongoing assessments?

If the claim is approved, there may be a requirement for you to attend ongoing assessments before further payments can be made to you. If you need to attend ongoing assessments, the insurer will contact you directly.

How will payments be made if the claim is accepted?

Where your Income Protection benefit has been approved for payment by the Trustee, the insurer will contact you for information to progress the payment of the benefit.

We'll also have processes in place to oversee the insurer's decisions about continuing or stopping income protection payments, and we'll raise any concerns that we have with the insurer regarding a decision to stop payments.

Will the benefits be affected by any other amounts received?

Once the insurer has accepted the claim, those benefits may be offset (i.e. reduced) by income received from other sources including Centrelink benefits, workers' compensation or sick leave payments, another Income Protection policy, or other.

Are there any tax or financial implications when the benefit is paid?

Generally, Pay As You Go (PAYG) withholding tax will be deducted from the benefit payment before it's paid and forwarded to the Australian Taxation Office.

We suggest you seek financial advice about taxation, the possible impact on Centrelink entitlements, workers' compensation, sick leave benefits, or other.

If the insurer decides not to accept the claim, will Mercer Super review that decision?

The Trustee has a duty to act in the best financial interests of members and is bound in the Superannuation Industry (Supervision) Act 1993.

If the insurer informs us that it has decided not to pay the claim, it'll be referred to the Trustee for review and consideration. If the Trustee requires extra information or does not agree with the insurer's decision, the claim will be referred back to the insurer for reconsideration. We'll contact you to advise of any next steps.

We'll also provide you with an opportunity to make further representations and submissions, as well as further information about your claim.

What are the Terms of Cover?

The terms of your cover, including the policy's standard exclusions and limitations, are described in the Product Disclosure Statement and/or other communications received since joining Mercer Super which are available on our website [at mercersuper.com.au/pds](https://www.mercersuper.com.au/pds).

If I have Income Protection insurance with more than one account within Mercer Super, or accounts with any other superannuation fund, can I make multiple Income Protection claims?

Typically, you cannot make claims under multiple Income Protection policies simultaneously. For more detailed information, please consult your plan's guide or insurance booklet.

How does Income Protection insurance affect my superannuation balance?

Your superannuation balance remains unaffected. Certain plans offer a benefit that exempts you from paying premiums while in the process of making a claim. Please refer to your plan guide or insurance booklet to determine if this benefit applies to your specific plan.



We're here to help

Speak with one of our claims consultants on **1300 008 605**, Monday to Friday 8am-7pm (AEST/AEDT).

Visit our Mercer Super website at [mercersuper.com.au](https://www.mercersuper.com.au).

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