

# Claiming an Income Protection benefit



This fact sheet is for Accumulation Plan members, with Income Protection insurance, who want information about how to claim an Income Protection benefit if you're temporarily unable to work. AIA is ESSSuper's Accumulation Plan Insurer.

## What's Income Protection?

Income Protection can help if you become sick or injured and can't work temporarily.

An Income Protection benefit provides you with a monthly payment up to 85% of your pre-disablement income if you become sick or disabled. Up to 75% of your salary will be paid to you and up to 10% will be paid into your super account.

## Not sure if you have Income Protection cover?

To view details about your Income Protection cover, log into your Members Online account at [esssuper.com.au/login](https://esssuper.com.au/login), and navigate to the Insurance / Insurance details menu. Details are also shown on your Annual Benefit Statement under the Insurance for Accumulation Plan section. You can also call us to find out.

## Is your illness or injury covered?

To be eligible for an Income Protection benefit, AIA and ESSSuper must be satisfied that you have suffered a total disability or partial disability as defined in the policy held by ESSSuper. Exclusions may apply to your cover.

For further information on exclusions and the glossary definitions of total disability and partial disability, please refer to the *Accumulation Plan PDS – Insurance Guide AP.2* which is available on our website at [esssuper.com.au/pds](https://esssuper.com.au/pds)

If your claim is accepted by AIA, your benefit will start from the end of the waiting period. The waiting period starts on the date that a medical practitioner examines you and certifies that due to your illness or injury you are disabled within the definitions of the policy. You must be totally disabled for at least 14 out of the first 19 consecutive days of the waiting period to qualify for a disability benefit.

A partial disability benefit may be payable if:

- you are totally disabled for 14 consecutive days during your waiting period,
- you're unable to return to performing all of your duties of your usual occupation, and
- you are partially disabled immediately after the expiry of your waiting period.

If you're not sure if you should claim an Income Protection benefit, call us for help.

## What happens when you claim an Income Protection benefit



Step	What happens
1. Contact us	If you need to make a claim for Income Protection call us and we will send you forms to complete.
2. Documents	We will work with you to make sure we receive all of the information required to process your claim including: <ol style="list-style-type: none"> <li>1. <i>Member Initial Claim form – Salary Continuance Insurance/Income Protection;</i></li> <li>2. <i>Employer Statement form</i></li> <li>3. Proof of age – Certified copy of your current driver's licence OR certified copy of your current passport OR Certified copy of your birth certificate.</li> </ol> Forms can be posted or emailed back to us.
3. Your case manager	Our case managers will keep you informed every step of the way. Call us if you have any questions.

Step	What happens
4. Review	<p>Your case manager will advise you when your claim for an Income Protection benefit has been sent to AIA for review.</p> <p>If AIA needs more information, we'll let you know. Sometimes the Insurer will request a specific medical report, but they'll pay for any fees associated with this step.</p>
5. Decision	<p>ESSSuper reviews all decisions of AIA.</p> <p>If your claim is approved, AIA will liaise with you regarding payment and documentation you may be required to provide each month (please refer to the section below <b>How long will you be paid for?</b>).</p> <p>If your claim isn't approved, we will write to you with the outcome of our review, explaining the reason for the decision.</p>
6. Payment	<p>Once a benefit becomes payable, you will be paid monthly in arrears. If you are only disabled for part of a month, your benefit will be paid proportionately.</p> <p>Benefits will be paid directly to you by AIA. Any portion of the benefit above 75% of your pre-disability salary will be paid as contributions into your superannuation account.</p> <p>Income Protection premium deductions will cease while you are being paid an Income Protection benefit.</p>

## Taxation

Income Protection benefits are treated as taxable income and attract Pay As You Go (PAYG) withholding tax, the same as income and wages. AIA will deduct PAYG withholding tax from your benefit payments, issue group certificates and remit deductions to the ATO.

If a portion of your benefit is paid as a superannuation contribution, it will be paid into your Accumulation Plan account and taxed as if it were an employer contribution.

Note: These statements are based on interpretation of current Australian tax law, which may change from time to time. You should consult a taxation adviser for advice on your personal circumstances.

## How long will a decision take?

AIA will make a decision as quickly as possible. Your case manager will contact you if there are any delays with the Insurer. Delays are most often due to a delay in receiving information from third parties to support your claim. If any further information is required by the Insurer we will advise you. We will provide you with progress updates every step of the way. You can also contact us anytime you have questions.

## How long will you be paid for?

Once your payments start, your progress will be reviewed monthly to ensure you're eligible for ongoing payments. You and your doctor may need to complete progress updates but AIA will let you know when these are needed.

If you remain eligible, your payments will continue up to the end of your benefit payment period.

## Learn more

For more information:

- Download our *Accumulation Plan PDS – Insurance Guide AP.2* from our website at [esssuper.com.au/pds](https://esssuper.com.au/pds)
- Contact us on 1300 650 161, or email at [info@esssuper.com.au](mailto:info@esssuper.com.au)

## Proudly serving our members

At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines set down in the Privacy and Data Protection Act 2014 and the Health Records Act 2001 (Vic). To obtain copies of ESSSuper's Privacy Policy and Privacy Collection Statement, visit our website at [esssuper.com.au](https://esssuper.com.au)

Emergency Services Superannuation Board ABN 28 161 296 741 the Trustee of the Emergency Services Superannuation Scheme ABN 85 894 637 037 (ESSSuper). The information contained in this document is of a general nature only. It should not be considered as a substitute for reading the relevant ESSSuper Product Disclosure Statement (PDS) that contains detailed information about ESSSuper products, services and features. Before making a decision about an ESSSuper product, you should consider the appropriateness of the product to your personal objectives, financial situation and needs. It may also be beneficial to seek professional advice from a licensed financial planner or adviser. An ESSSuper PDS is available at [esssuper.com.au/pds](https://esssuper.com.au/pds) or by calling 1300 650 161.

ESSSuper provides insurance cover to members through group insurance policies that the Board holds with AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA). The policies were originally issued by The Colonial Mutual Life Assurance Society Limited (CMLA), otherwise known as Commlnsure, and transferred to AIA on 1 April 2021 by way of a statutory asset transfer of CMLA's life insurance business to AIA under Part 9 of the Life Insurance Act 1995 (Cth). AIA is part of the AIA Group, the largest publicly listed pan-Asian life insurance group. Copies of the insurance policy documents are available on request. Cover is subject to the terms of the applicable policy.