

ESSSuper Claiming a Disability Benefit

Proudly serving our members

Issued 1 July 2017

Issued by: Emergency Services Superannuation Board ABN 28 161 296 741
as Trustee of the Emergency Services Superannuation Scheme ABN 85 894 637 037

ESSSuper 
Emergency Services & State Super

Privacy Statement

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 a copy of ESSSuper's privacy statement, visit our website at www.esssuper.com.au

This guide has been prepared by the Emergency Services Superannuation Board ABN 28 161 296 741. The information contained in this guide is not financial product advice and it does not take into account your individual objectives, financial situation or needs. You should carefully read and assess whether the information is appropriate for you and consider obtaining independent taxation, legal, financial and other professional advice before making an investment decision.

How to contact ESSuper

Our Member Service Centre can assist you with all enquiries regarding your benefit. If you want to discuss any aspect of your membership, or you want to make an appointment for a personal interview, you can telephone us between 8.30am and 5.00pm Monday to Friday. Making an appointment will ensure prompt service.

ESSuper's contact details are:

Street address	Level 16, 140 William Street Melbourne Victoria 3000
Postal address	GPO Box 1974 Melbourne Victoria 3001
Telephone	1300 650 161 (for emergency services members) 1300 655 476 (for state super members)
Facsimile	1300 766 757
Email	info@essuper.com.au



Also, our website is an important source of up-to-date information. Just go to www.essuper.com.au

Contents

Introduction	4
Important things to consider before lodging a claim	5
Making an application	6
ESSS Defined Benefit Fund members	8
New, Revised, Transport and SERB Scheme members	10
Supplementary information	12
Forms	14

Introduction

The purpose of this guide is to assist members of ESSSuper's defined benefit funds when lodging a disability claim.

The guide provides information specific to the ESSS Defined Benefit Fund and the New, Revised, Transport and SERB Schemes, about the benefits available, as well as details about the claim lodgement (*Application for Disability Benefit form*), the assessment process and the payment process.

The disability benefits claim and assessment process undertaken by ESSSuper is complex and detailed. If you have any questions or you wish to speak with someone regarding your application please call our Member Service Centre.

More complex or detailed information about disability benefits can be discussed with a Disability Claims Assessor either over the telephone or in person at ESSSuper's office.

Important things to consider before lodging a claim

Sick leave and Workcover payments

Members should check with their employer or Workcover insurer about their paid sick leave or Workcover entitlements before lodging a disability claim with ESSSuper.

Timeframe

Depending on the member's availability to be medically examined the claim assessment process can take up to three months after a member formally lodges an application. To avoid gaps in member income it is recommended that a disability claim is lodged with ESSSuper at least three months prior to the expected end date of paid salary or Workcover payments.

Authorised representatives

Members may authorise a representative to assist them with their disability claim by completing and returning the *Authority to Release Information to Third Parties form (ES200)*. This form may be downloaded from our website at www.esssuper.com.au or alternatively it can be requested from our Member Service Centre.

Benefit estimates

Member disability benefit estimates are shown on a member's Annual Benefit Statement. These amounts are calculated using employment history information held by ESSSuper as at 30 June each year.

Binding Death Benefit Nomination

Once a Total and Permanent Disability (TPD) pension is approved and becomes payable, or your employment is terminated whilst in receipt of a temporary pension, any binding death benefit nomination will be invalid and will be treated as a non-binding nomination by the Emergency Services Superannuation Board.

Financial advice

ESSSuper recommends that members seek independent financial advice before making any decision about superannuation.

Please call the ESSSuper Member Service Centre for more information.

Making an application

Definition of disability

For ESSS Defined Benefit Fund members, disability is defined in Section 3(1) of the *Emergency Services Superannuation Act 1986* (the ESS Act) as follows:

“the inability of a contributor or member before the age of 60 years or of a police recruit due to a continuing or recurring injury, disease or infirmity to ever –

- i. perform his or her duties; and
- ii. perform any other duties for which he or she is suited by education, training or experience or for which he or she would be suited as a result of retraining

as determined by the Board on the basis of reports provided by at least 2 registered medical practitioners appointed by the Board”.

For New, Revised, Transport and SERB members, disability is defined in Section 3(1) of the *State Superannuation Act 1988*, and the *Transport Superannuation Act 1988* and Section 2(1) of the *State Employees Retirement Benefits Act 1979* as follows:

“the permanent inability of the member before the age of 60 years due to a continuing or recurring injury, disease or infirmity –

- a. to perform his or her duties; and
- b. to perform any other duties for which he or she is suited by education, training or experience or for which he or she would be suited as a result of retraining

as determined by the Board on the basis of reports provided by at least 2 registered medical practitioners appointed by the Board”.

How are disability claims assessed?

For a claim to be accepted the member must be considered to be suffering from a disability as defined in the relevant Act.

ESSSuper will make this decision based on information gathered during the assessment. This information is obtained from:

- the member’s claim form (*Application for Disability Benefit*);
- the employer (the member’s claim form gives ESSSuper the authority to request information from the employer);
- treating doctor reports; and
- medical reports provided by ESSSuper appointed doctors.

To start the assessment process ESSSuper must receive a fully completed and signed *Application for Disability Benefit form* and treating doctor medical report – Parts A and B of the form.

ESSSuper will ask the employer to provide details from the member’s personnel record including (but not limited to): the recent sick leave record; any rehabilitation programs undertaken; and any compensation claims lodged. ESSSuper may also ask the member to provide further information at any time.

Prior to granting a disability benefit ESSSuper will ask the member to attend at least two independent medical examinations with Board approved doctors. A formal vocational assessment may also be arranged.

Once the medical reports have been received from these examinations, ESSSuper will make a decision on a member’s disability claim.

Based on the assessment made by ESSSuper, disability retirement will be offered if a member:

- cannot perform current duties; and
- cannot perform any other duties for which the member would be suited by education, training or experience or for which he or she would be suited as a result of retraining.

When will the disability benefit be paid?

Once accepted, the benefit will be paid on receipt of:

- An employer *Cessation Advice* detailing the service and salary data on the member's final date of service. The employer cannot provide this document to ESSSuper until the member retires on disability grounds; and
- Completed member documentation accepting the benefit offer. ESSSuper will provide the forms for completion when advising members of its decision.

The benefit is generally payable from the date the member retires on disability grounds. However, legislative provisions exist for Revised and SERB Scheme members where the disability pension will commence from the day after their last day of pay if this date predates the date of ESSSuper's decision date.

Review of ESSSuper decisions

A member may request a review of an ESSSuper decision regarding a disability claim.

On receipt of a review request an additional medical examination by a mutually agreed ESSSuper appointed doctor will be arranged.

ESSSuper will then re-examine its decision not to offer retirement on disability grounds using all information before it including the member's review document(s) and additional medical reports.

If ESSSuper's decision is changed upon review the disability benefit will be paid in accordance with relevant legislation.

If, however, ESSSuper considers the medical evidence does not support the member's disability claim the entire case can be referred to ESSSuper's Board for review.

The Board has delegated the power to make decisions of this nature to its Benefits and Service Committee, which comprises members of the Board.

If the Board decides not to accept the disability claim the member's remaining avenue of appeal is with the Victorian Civil and Administrative Tribunal (VCAT). VCAT has the power to review ESSSuper decisions relating to member benefit entitlements.

Members considering lodging a review request against an unsuccessful claim are encouraged to first obtain a copy of the medical reports considered by ESSSuper in making its decision.

Freedom of Information

The *Freedom of Information Act 1982* (FOI Act) gives members the right to request information held by ESSSuper.

Members may lodge an FOI request to obtain copies of medical reports used by ESSSuper to assess their disability claim. This information may help a treating doctor in deciding the future medical care of a member or alternatively it may help a member understand ESSSuper's decision not to accept a disability claim request.

A FOI application fee applies as prescribed by the Victorian Government. On the provision of evidence of financial hardship the fee may be waived or reduced.

Please note that there may be reasons why your FOI request is not accepted in accordance with the FOI Act.

The above FOI process does not apply to any medical reports that are received by ESSSuper after 1 July 2010. Legislative changes to the governing rules of Victoria's public sector superannuation schemes now allow members access (without going through the FOI process) to copies of medical reports received by ESSSuper from that date, with some exceptions. If you wish to obtain a copy of any medical reports received by ESSSuper after 1 July 2010, please forward your written request to ESSSuper, GPO Box 1974, Melbourne VIC 3001. Please note that access may not be granted in certain circumstances.

ESSS Defined Benefit Fund members

ESSS Defined Benefit Fund members have disability cover 24 hours a day, seven days a week regardless of whether they are on or off duty.

The disability benefits available to ESSS Defined Benefit Fund members are:

- Permanent disability pensions or lump sum benefits;
- Temporary pensions for disability; and
- Ill-health retirement lump sum benefits.

Permanent disability pension or lump sum benefits

A permanent disability pension or lump sum will be offered to members suffering from a disability (as defined) as follows:

- the pension will be offered to operational members under 55 years or non-operational members aged under 60 years; and
- the lump sum benefit will be offered to operational members aged 55 and over and non-operational members aged 60 and over.

Permanent disability pensions are payable for life and are adjusted twice a year in line with movements in the Consumer Price Index.

Members may elect to commute a permanent disability pension to a lump sum within the three months before the member's 60th or 65th birthday. Alternatively, the Board may pay a lump sum if:

- ESSSuper no longer considers the member disabled; or
- a member is gainfully employed; or
- the Board cancels the pension e.g. where a member has substantial income from alternative gainful employment.

Lump sum payments release ESSSuper from any further benefit entitlements to the member, spouse or dependants.

Temporary pensions

A temporary pension may be payable in some cases where a member has applied for a disability benefit, but where it appears that he or she is likely to substantially recover from the injury, disease or infirmity.

Members paid the temporary pension are deemed to be on leave of absence without pay.

Members may elect to pay contributions while paid a temporary benefit provided employment has not been terminated. Temporary disability pension payments do not reduce the member's retirement benefit.

The temporary pension is initially payable for a 'first limited period' of up to 12 months.

Members are medically examined prior to the end of the first limited period to assess:

- whether the temporary pension should be continued for a further period of up to 12 months (provided the members' services have not been terminated); or
- whether the temporary pension should be continued for a further period subject to the member's participation in a retraining program (provided the member's services have not been terminated); or
- a member's fitness for duty on resuming employment; or
- the need to offer a disability retirement or ill-health retirement benefit based on the available medical evidence and the member's age and operational status.

Ill-health retirement lump sum benefits

The ill-health retirement lump sum benefit may be payable where the medical evidence indicates:

“...a continuous or recurring impairment of the health of a contributor which is due to a physical or mental incapacity, bodily injury, illness or disease, which in the opinion of the Board:

- a. is not a disability, and
- b. is likely to be adversely affected if the contributor remains in his or her employment or returns to employment with an employer, and
- c. does not preclude the contributor from seeking alternative employment, and
- d. has not been incurred or inflicted for the purpose of obtaining a benefit”.

An ill-health retirement lump sum benefit releases ESSSuper from any further benefit entitlements to the member, spouse or dependants.

Retrospective disability

From 1 July 2014 a former member may at anytime within 6 years from termination of employment make an application for payment of a benefit on the grounds that they were suffering from disability at the time they ceased employment.

Note: this only applies to members who ceased employment on or after 1 July 2008.

In the event that a retrospective disability claim is successful, the disability benefit will be adjusted for any previous benefits provided by ESSSuper.

New, Revised, Transport and SERB Scheme members

Members of the New, Revised, Transport and SERB Schemes under the age of 60 years have disability cover 24 hours a day, seven days a week.

The disability benefits available to members of the New, Revised, Transport and SERB funds vary from fund to fund. The benefits are:

- Permanent disability pensions (all funds);
- Temporary disability pensions (all funds);
- Commuting the permanent disability pension into a full or partial disability retirement lump sum benefit (provisions vary from fund to fund); and
- Ill-health retirement lump sum benefits (New and Transport Schemes only).

Permanent disability pensions

The permanent disability benefit is a fortnightly pension. Permanent disability pensions are payable for life and are adjusted twice a year in line with movements in the Consumer Price Index.

Depending on the membership type these disability benefits may also be paid as a full lump sum benefit or a combination of pension and lump sum. In some circumstances lump sum benefits are offered to members at the discretion of ESSSuper based on a medical assessment of the member's mental competence to make decisions regarding the acceptance and management of a lump sum.

In the event of the death of a Revised or SERB Scheme permanent disability pensioner the benefit may be paid to an eligible spouse at approximately two thirds of the full rate.

In respect to New or Transport Schemes, in the event of a permanent disability pensioner, ESSSuper may pay a lump sum benefit to your eligible dependants, or other persons that it determines (subject to certain restrictions).

Full lump sum payments release ESSSuper from any further benefit entitlements to the member, spouse or dependants.

To be paid a permanent disability benefit the member must first retire from employment on disability grounds.

The permanent disability pension is subject to periodic review.

Temporary disability pensions

A temporary pension may be payable in some cases where a member has applied for a disability benefit, but where it appears that he or she may substantially recover from the injury, disease or infirmity.

The temporary pension is payable for a maximum period of two years (one year for SERB Scheme members) provided:

- employment is not terminated (i.e. active membership of the fund is maintained); and
- the medical evidence at review supports the continuation of the benefit.

Members paid a temporary disability pension are medically reviewed every six months. These reviews may include ESSSuper obtaining medical reports from the treating doctor(s) and/or ESSSuper appointed specialist doctors.

Members may elect to pay contributions while paid the temporary benefit. Temporary disability pension payments do not reduce the member's retirement benefit.

Temporary disability pensioners unable to resume duty on medical grounds after two years (one year for SERB Scheme members) may be offered disability retirement if eligible.

Lump sum payments

Payment of a lump sum benefit may be approved in some circumstances. Members may apply for a lump sum benefit at, or anytime after, they retire on disability grounds. Lump sum benefits vary from fund to fund as follows:

- The Revised Scheme lump sum benefit is equal to five times the annual rate of pension.
- The New and Transport Scheme full lump sum benefit is approximately 12 times the annual rate of pension. New and Transport Scheme members may also elect to be paid a part pension and a part lump sum benefit.
- For SERB Scheme members the Beneficiary Account lump sum can be paid at the time the member retires on disability grounds.

Ill-health retirement lump sum benefits (New and Transport Scheme members only)

The ill-health lump sum benefit may be payable where the medical evidence indicates that a member is incapable of former duty but could undertake alternative employment outside the public sector.

An ill-health retirement lump sum benefit releases ESSSuper from any further benefit entitlements to the member, spouse or dependants.

Retrospective disability

From 1 July 2014, a former member who ceases employment on or after 1 July 2014 prior to age 60 may at any time within 6 years from termination of employment, make an application for payment of a benefit on the grounds they were suffering disability at the time they ceased employment. If you haven't worked since you ceased employment and believe you met the definition of disability at the time you finished working, you may want to consider submitting a retrospective disability application.

Members who cease employment prior to 1 July 2014 have an unrestricted ability to claim for disability retrospectively (i.e. no time restrictions apply).

In the event that a retrospective disability claim is successful, the disability benefit will be adjusted for any previous benefits provided by ESSSuper.

If a retrospective disability claim dates back prior to 1 July 2010 and a medical classification applies, your benefits may be reduced if the reason for your disablements was specified in your Benefit Classification Certificate (BCC).

Supplementary information

Disability pension reviews

Temporary disability pensioners

Temporary disability pensioners are medically reviewed to determine fitness for duty. The review interval differs depending on membership type. ESSS Defined Benefit Fund members paid a temporary pension are reviewed prior to the end of the limited period while for members of the New, Revised Transport and SERB Schemes, the review interval is six months.

Temporary pensioners may work as an aid to resuming employment; however, the income derived from this activity is subject to ESSSuper's disability pension income test. Temporary pensioners wishing to work must first inform ESSSuper.

Permanent disability pensioners

Permanent disability pensioners may undertake employment within their capacity; however, the income derived from this activity is subject to ESSSuper's disability pension income test.

Permanent disability pensioners are periodically reviewed to determine whether they are gainfully employed and, if so, whether the income generated from this activity warrants an adjustment to the pension under ESSSuper's disability pension income test.

In undertaking a gainful employment review ESSSuper will ask the pensioner to provide taxation documents and payslips to substantiate income from any gainful employment. Income derived from investments (e.g. from property and shares) is generally not considered as assessable income, however, income derived from self-employment or any activity undertaken in support of a business is assessable.

A permanent disability pensioner may be subject to medical reviews by the Board.

Temporary pensioners – retraining programs

Vocational assistance and retraining programs may be offered to temporary disability pensioners actively looking for alternative employment.

These programs may be offered by ESSSuper when:

- the medical evidence unequivocally supports the pensioner's participation in these activities; and
- the formal vocational assessment indicates that the member does not have the transferable skills required to reasonably seek alternative employment.

While the legislative provisions for retraining programs vary between funds it is possible for ESSSuper to meet the cost of retraining programs offered to temporary pensioners in some cases.

Temporary pensioners – Resuming Duty Allowance

Resumed Duty Allowance (RDA) is a special allowance that may be paid to former temporary disability pensioners transitioning back into State public sector employment. The transition arrangements can be a graduated part-time to full-time work program and/or working in an alternative position.

ESSSuper will only consider paying RDA if it receives clear and unequivocal medical evidence stating the pensioner will be capable of full-time former or alternative duty within two years of resuming work.

RDA is the difference in salary paid between the position occupied upon return to work and the current equivalent salary (CES) of the former pensioner's pre-disability retirement position.

Terminal Medical Condition (TMC)

A member with a terminal illness where life expectancy is 24 months or less may apply for all or part of their superannuation benefit on TMC grounds.

Superannuation payments made on TMC grounds are tax-free.

The rules governing the payment of ESSSuper benefits can result in different benefit entitlements depending on the individual member's circumstances. It is therefore important that members discuss all benefit options with ESSSuper before lodging a TMC request.

Member eligibility to superannuation benefits on TMC grounds

A terminal medical condition exists if:

- two registered medical practitioners have certified jointly or separately that a member suffers from an illness, or has incurred an injury, that is likely to result in the member's death within 24 months of the date of certification;
- at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury; and
- the certification period of 24 months has not ended for each of the certificates.

Applying for a TMC benefit

There are two forms that can be completed to apply for a TMC benefit.

1. *Disability Claim form* and arranging for two treating doctors, one being a specialist practicing in the area of the terminal illness or injury to each or jointly fully complete Part B – Treating Doctors Medical Report of the enclosed *Disability Claim form*. OR
2. *Terminal Medical Condition form*.

Partial benefits (reduction of benefits)

The partial release of a member's benefit on TMC grounds will result in a reduction of benefits at benefit payment.

Defined benefit members will be charged debt interest on any amount released. The amount released and the cumulative debt interest figure (charged at AWOTE* + 2.5%) will be shown on a statement attached to the member's Annual Benefit Statement. The debt account balance will be deducted from the member's benefit at benefit payment.

For members with accumulation based benefits (Accumulation Plan, Beneficiary Account and Working Income Stream) a TMC payment will reduce or pay out the superannuation entitlement unless additional contributions are made into the account (where permitted). The partial release of your superannuation benefit on TMC grounds will be shown on your Annual Benefit Statement.

Is my Accumulation Plan insurance cover included?

If two medical practitioners (one of whom is a specialist practising in an area related to the illness or injury) have certified that you have an illness or injury that is likely to result in death within 24 months, you will be able to access both your Accumulation Plan balance and insured cover in total, up to a maximum of \$1 million of insured death cover.

Any insured cover in excess of \$1 million is paid when you die, as long as your death occurs before age 65 and you have continued to pay death cover insurance premiums.

*Average Weekly Ordinary Time Earnings.

Transfer Balance Cap

Note any disability pension will count towards an individual lifetime Transfer Balance Cap (valued at 16 times your annual defined benefit disability pension payment) Amounts in the excess of the Transfer Balance Cap are subject to additional tax.

Application for Disability Benefit Form



Who should use this form?

You should complete this form if you wish to apply for disability benefits from the ESSS Defined Benefit Fund, the New Scheme, Transport Scheme, Revised Scheme or SERB Scheme.

Before you start

Please ensure that prior to completing this application, you have read the *Claiming a Disability Benefit* brochure. If you have any questions or are unsure of your entitlements please phone our Member Service Centre and ask to speak with a Disability Benefits Claims Assessor.

Prior to submitting this form, please ensure that all sections of the form have been completed and all supporting documentation has been provided. Any omissions may cause unnecessary delays in the assessment of your claim. You should complete all sections in *PART A – Applicant Details* and then complete the section titled Member Details at the start of *PART B – Treating Doctor’s Medical Report*. You should ask your treating doctor to complete all other sections in *PART B – Treating Doctor’s Medical Report*.

This form gives ESSSuper your authority to request relevant information on your health, medical treatment and employment history from your treating doctor(s), employer and other organisations such as a Workcover insurer. The information collected by ESSSuper to assess your health and work capacity will be used primarily for assessing your disability application and it may be sent to medical practitioners, rehabilitation providers, lawyers or other services providers to assist ESSSuper in assessing your claim. You must submit the original copy of this form and any supporting documents to ESSSuper by way of mail.

Please complete this form in pen using CAPITAL letters and mark with an [X] where applicable.

Part A Applicant details

Section 1 Your personal details

Member number (leave blank if you are a new ESSSuper member)

Title Mr Mrs Ms Miss Other (please specify)

Surname

Given names

Date of birth / /

Postal address

Suburb

State Postcode

Mark with an [X] if your postal and residential address are the same. If your residential address is different, please specify below.

Residential address

Suburb

State Postcode

Telephone (business hours) () (after hours) ()

Telephone (mobile)

Email address

 By providing your email address you are authorising ESSSuper to send communications including statement notifications to that address. This authorisation will apply until it is revoked by you.

Section 2 Employment details

Please provide your current employment details below:

Employer name

Employer address

Suburb

State Postcode

Position held Payroll no.

Name of contact

Telephone () Fax ()

Section 3 Medical history

Please provide details of your medical condition(s) causing disability

When did you first become aware of it? / /

When did you first seek medical treatment? / /

Treating Doctor's name

Speciality

Address

Suburb

State Postcode

Telephone ()

When did you last see your Doctor? / /

Have you attended other health care professionals for your health? Yes No

If "Yes" please list the names and addresses for each on a separate sheet and attach the details to your application.

Have you made a previous compensation claim in relation to an injury or illness prior to this application? (including: Workcover, TAC or Veterans Affairs) Yes No

If "Yes" please advise full details including claim number, contact details and amount of any payments.

Section 4 Secondary employment

Do you have any secondary paid or unpaid employment? Yes No

Do you or your spouse own or operate any business? Yes No

Do you or your spouse have any direct or indirect involvement in any company, partnership or family trust? Yes No

Please note: If you have answered Yes to any of the above questions we will need to request further information and supporting documents from you before we can assess your claim.

Please complete this form in pen using CAPITAL letters and mark with an [X] where applicable.

Section 1	Injury or illness
(a) What condition(s) is/are your patient suffering from?	Primary Condition: Secondary Condition (if applicable): What condition is the major contributory factor to the member's disability and what percentage of the overall disability do you believe the primary condition contributes?
(b) What is the prognosis of the condition(s)?	
(c) How does the condition(s) impact upon his or her ability to work?	
(d) What treatment do you recommend?	
(e) Is the condition permanent or temporary?	<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary If a temporary condition, when do you believe your patient could reasonably return to normal duties? <input type="text"/> / <input type="text"/> / <input type="text"/>
(f) What is the current treatment?	
(g) List contact details of the other practitioners involved in your patient's condition(s):	
(h) List the medications your patient is currently prescribed:	

Section 2

Return to work

Would your patient's health be adversely affected if he/she returned to work in his/her former position or in a suitable alternative position for which they are suited by education, training or experience?

Section 3

Work capacity

If you consider your patient is capable of working, please comment on the maximum number of hours he/she is capable of working each week now and into the future. What medical restrictions, if any, should apply?

Section 4

Rehabilitation

Would your patient's health be adversely affected if he/she were to undertake retraining or a rehabilitation program as an aid to resuming either former or suitable alternative duty? What restrictions, if any, would you impose on any retraining or rehabilitation?

Section 5

Further assessment

Should a medical specialist in another discipline examine your patient? If yes, please provide details.

Section 6

Lump sum benefit eligibility

Does your patient have the mental competence to make decisions regarding the acceptance and management of a lump sum payment?

Section 7

Disability

Does your patient come within the definition of disability as defined in the 'Member Details' SECTION on page 4?

Section 8

Terminal medical condition

Does your patient have a terminal medical illness where life expectancy is 24 months or less?
If Yes, please provide details.

Section 9

Additional information

Are there any other matters which you believe are relevant to your patient's application and should be considered by ESSSuper?

Section 10

Medical report release

Would the release of your medical report to the member pose a serious threat to the life or health of the member, or to any other person?

Yes No

Do you have any other objections to the release of your medical report to the member?

Empty text box for objections

Section 11

Your details and signature

Full name of Doctor

Grid for full name of doctor

Postal address

Grid for postal address

Suburb

Grid for suburb

State

Grid for state

Postcode

Grid for postcode

Telephone

Grid for telephone number

Signature of Doctor

Signature box with 'PLEASE SIGN HERE' text

Date

Grid for date

Please forward this completed form to

ESSSuper GPO Box 1974, Melbourne Vic 3001
T 1300 650 161 | F 1300 766 757 | www.esssuper.com.au

At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines of the Privacy and Data Protection Act 2014 and the Health Records Act 2001 (Vic). To obtain a copy of ESSSuper's privacy policy go to our website at www.esssuper.com.au

Proudly serving our members

Level 16, 140 William Street
Melbourne VIC 3000

GPO Box 1974
Melbourne VIC 3001

T 1300 655 476
F 1300 766 757

info@esssuper.com.au
www.esssuper.com.au