

Income Protection insurance claims process

We provide Income Protection Insurance cover to eligible QSuper account holders. As an employer, it's likely that one of your employees may need to make an income protection claim at some stage.

Here's what happens if your employee makes an income protection claim

We're committed to partnering with you throughout the insurance claims process to achieve the best outcomes for everybody.

If one of your employees would like to make a claim, it's important to understand our approach to claims management so that we can work together as effectively as possible.

Once we receive a claim, a Claims Manager will be in contact to collect relevant additional information and as soon as they are able, they will let you know the outcome. They will work with you to plan a safe and sustainable return to suitable work in line with the employee's recovery. If you have any concerns or need extra support, you can contact the Claims Manager.

We receive your employee's Income Protection claim

Please make sure you have filled out the *Income Protection Benefit Claim (Part B) – Employer's Statement*.

This is required to allow us to make a decision on a claim and calculate payments and benefit start dates fairly and accurately.

We assess the claim

We'll contact you to ask for extra information about your employee so we can assess the claim – these things could include confirmation of leave history, salary details, position description, training records or details of a Workcover claim.

We might also ask about your employee's occupational situation which could include pre-disability duties, job demands and work options possible in the short and long term.

If your employee is able to return to work prior to the claim being approved, please let us know.

We notify you of the outcome of the claim

Once we've assessed the claim, we'll advise you and your employee of the outcome.

We'll partner with you throughout the claim

If the claim is approved, we'll work closely with you to come up with a suitable return to work strategy for your employee when they're able.

We believe:



Work is healthy and that return to work is an important part of the recovery process.



By focusing on our members' abilities, we can help them realise their greatest potential.



By working together with all stakeholders, we will achieve the best possible outcomes.



Efficient and transparent communication will provide our members with an unparalleled experience.

Need more information? We can help.

If you need more support, speak with your Relationship Manager or call our Employer Solutions team today on:

- Queensland Government employers **1300 367 845**
- Other employers **1300 472 282.**

Supporting an employee with making a claim

You can play an important role in supporting your employees through making an income protection claim.

You may be able to help them by:

- 1 Asking your employee to confirm they have income protection insurance through their super**
Your employee can view their insurance details by logging into Member Online, or they can call us on **1300 360 750**.
- 2 Advising your employee to check their waiting period**
They can do this by logging into Member Online, or by contacting us on **1300 360 750**.
- 3 Downloading the *Income Protection Benefit Guide* at qsuper.qld.gov.au**
The *Income Protection Benefit Guide* contains the forms that need to be completed before we can start a claim for your employee.
- 4 Completing Part B of the *Income Protection Benefit Claim* form and sending us the form**
Part B of the form is the section that only Employers can complete. If your employee's circumstances change for any reason, you will also need to email us or phone your employee's Claims Manager.
- 5 Asking your employee to complete parts A and D of the *Income Protection Benefit Claim* form, and have their doctor complete Part C**
Your employee can find the above parts for completion in the *Income Protection Benefit Guide*.

If you or your employee have any questions about the claim forms, please contact us on **1300 367 845**.



Part of Australian Retirement Trust

This information and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063). Any reference to "QSuper" is a reference to the Government Division of Australian Retirement Trust. This is general information only, so it does not take into account your personal objectives, financial situation, or needs. You should consider whether the product is right for you by reading the relevant product disclosure statement (PDS) and Target Market Determination available at qsuper.qld.gov.au or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances. DTEC1651 02/22.