

# claiming a benefit for a terminal illness or terminal medical condition



If you are diagnosed with a terminal illness or terminal medical condition, you may be eligible to claim for:

1. Death Cover – terminal illness insurance benefit, and/or
2. the early release of your superannuation balance due to a terminal medical condition.

This document explains how you can make a claim for either or both of the above insurance and superannuation components.

## When can I claim for the early release of my superannuation account benefit?

If you have been diagnosed with a terminal medical condition you may be eligible for the release of your superannuation benefit. A terminal medical condition exists in relation to a person at a particular time if the following circumstances exist:

- a) a medical practitioner and a medical specialist have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the certification period) that ends not more than 24 months after the date of the certification;
- b) the medical specialist must be practising in an area related to the illness or injury suffered by the person;
- c) for each of the certificates, the certification period has not ended.

## When can I claim the Death Cover Terminal Illness benefit?

If under age 70:

- a) a medical practitioner and a medical specialist have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the certification period) that ends not more than 24 months after the date of the certification;
- b) the medical specialist must be practising in an area related to the illness or injury suffered by the person;
- c) for each of the certificates, the certification period has not ended.

If between age 70 and 75:

- a) a medical practitioner and a medical specialist have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the certification period) that ends not more than 6 months after the date of the certification;
- b) the medical specialist must be practising in an area related to the illness or injury suffered by the person;
- c) for each of the certificates, the certification period has not ended.

## Do you have Death Cover insurance?

Not every HESTA member has Death Cover as part of their membership. Generally, you will not have Death Cover if:

- you're over 75
- you have previously claimed a lump-sum disablement benefit from HESTA unless your Death Cover exceeds any Lump-sum TPD previously claimed
- your cover ceased because your super account balance was too low to pay your insurance fees
- you were ineligible or cancelled your cover
- your insurance was switched off because your account was inactive for 16 consecutive months and you had not chosen to maintain your insurance
- you are a HESTA member and you are under the age of 25 or have an account balance which has not exceeded \$6,000 and you have not opted in to receive cover.

Other limitations may also apply. If you have Death Cover you can claim for both the early release of your superannuation benefit and the Death Cover terminal illness insurance benefit. If you do not have Death Cover, your benefit paid will consist solely of your account balance.

## How does the claim process work?

### 1. Prepare your claim

In order to start the claim process we require you to complete a *Terminal Illness/Terminal Medical Condition* claim form and provide two medical reports. One report must be completed by your medical practitioner and the other by your specialist physician. In addition, diagnostic test reports must be provided – your specialist or medical practitioner will need to provide these.

You can also download this brochure from [hesta.com.au/formsandbrochures](https://hesta.com.au/formsandbrochures)

The *checklist* overleaf will guide you through the other information you need to provide.

### 2. Lodge your claim

To help us process your claim as quickly as possible:

1. check you have completed, signed and dated the claim forms before submitting them
2. attach the two required medical reports, one of which is a specialist report and the diagnostic test reports
3. check identification documents have been certified correctly.

If you need help to complete the forms, call 1800 813 327.

Any claim for a Terminal Illness insurance benefit will be reviewed by our insurer. Based on all information provided, they will accept, defer or decline the claim. Your claim may be declined if our insurer forms the view you do not satisfy the insurance policy definition based on your specialist physician's opinion.

Before a final decision is made, your claim will be reviewed by us to determine if our insurer's decision was fair and reasonable.

### 3. Complaints process

Complaints will be handled promptly, fairly and in strictest confidence.

1. To make a complaint, contact us directly:

**HESTA Complaints Officer**    **Attention: Complaints Officer**  
**Locked Bag 5136**                    **hesta@hesta.com.au**  
**Parramatta NSW 2124**  
**1800 813 327**

2. If you are not satisfied with our decision, access external dispute resolution:

#### **Australian Financial Complaints Authority (AFCA)**

The Australian Financial Complaints Authority (AFCA) is an independent body that may be able to assist you to resolve your complaint. This service is provided free of charge. HESTA reviews all complaints and if you're not happy with the outcome you can send your complaint to AFCA.

**Australian Financial Complaints Authority**  
**GPO Box 3**  
**MELBOURNE VIC 3001**  
**1800 931 678**  
**www.afca.org.au**  
**info@afca.org.au**

Visit [hesta.com.au/complaints](https://hesta.com.au/complaints) to learn more

#### How much will it cost?

You will need to pay the cost of obtaining the medical reports you submit to make your claim. No exit fees are charged.

### What happens if I receive my super account balance due to a terminal medical condition?

If you're eligible for the early release of your superannuation account balance due to a terminal medical condition and you also have Death Cover but are unable to qualify for an insurance benefit (e.g. you are between 70-75 and are likely to pass away within 24 months but not within the 6 months required to access your insurance benefit), an amount of \$6,000 will be retained so the cost of your insurance fees can be met. You must select to maintain your insurance cover if your account becomes inactive so you don't lose your insurance cover.

If you're eligible for early release of your superannuation account balance due to a terminal medical condition and a Death Cover Terminal Illness benefit, your Death Cover will cease. If you hold any optional Lump sum TPD Cover a Terminal Illness benefit will also reduce any TPD cover amount. Withdrawing your full account balance will stop any remaining cover you hold. You may wish to contact us to find out more if this applies to you.

If your death occurs while the Terminal Illness claim is being processed, it will become a death benefit claim.

To provide greater certainty about who receives your benefit when you die, you can make a binding death benefit nomination. A binding nomination requires you to complete a *Binding death benefit nomination* form available at [hesta.com.au/bindingnom](https://hesta.com.au/bindingnom)

## contact us

[hesta@hesta.com.au](mailto:hesta@hesta.com.au) | 1800 813 327 | **Email form to [hesta@hesta.com.au](mailto:hesta@hesta.com.au) or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124**

### Tax on benefits

Terminal Illness benefits may be paid tax free during the period that you are certified to be terminally ill.

### Need help?

If you need help with your terminal illness benefit claim, call 1800 813 327.

### Help claiming social security benefits

The Welfare Rights Centre is an independent community legal centre specialising in social security law and its administration by Centrelink.

The Centre has a long-standing relationship with HESTA, guiding members through the social security maze when they are off work and need financial help. This free service for HESTA members provides information, advice and assistance to identify and access social security rights and entitlements, including:

- how to apply for Sickness Allowance, Newstart Allowance, Disability Support Pension and the Family Tax Benefit
- how to sort out problems with obtaining entitlements
- how receiving an insured benefit and/or the release of your super account balance could affect social security entitlements.

The above is general information only. It does not constitute legal advice. If you need legal advice about your social security entitlement, please contact the Welfare Rights Centre on (02) 9211 5300 (Sydney) or call 1800 226 028. The Welfare Rights Centre, Sydney, is a community legal centre which specialises in social security law, administration and policy. It is entirely independent of Centrelink. All assistance is free. For more information, visit [welfareightscentre.org.au](https://welfareightscentre.org.au)

### Terminal illness medical condition and/or Terminal Illness insurance benefit checklist

Your claim cannot be finalised until all of the following documents have been received:

- Completed, signed and dated *claim statement and payment authority*.
- Copies of most recent pathology and diagnostic reports from the treating specialist where you have Death Cover. **(Note: failure to attach diagnostic reports will delay your claim.)**
- Two completed medical reports: one from your treating specialist physician and one from your general practitioner.
- A certified copy** of your proof of identity document (see Certifying your identification).
- If you have changed your name, a **certified copy** of your proof of name change.
- If you are requesting payment by EFT, proof of your bank account details, including BSB.

**Return the completed form with your claim documentation to:**

Scan and email all requirements to [hesta@hesta.com.au](mailto:hesta@hesta.com.au) or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124

# claim statement and payment authority terminal illness benefit claim

# HESTA

This form enables you to apply for the early release of your account balance and/or any terminal illness insurance benefit you may have as a HESTA member.

## 1 Your member details

Member number:

Title: Ms  Mrs  Miss  Mr  Dr  Other

Gender: F  M

Given name/s:

Family name:

Preferred postal address:

PO Box/Unit number/Street number

Street name

Suburb

State/Terr. Postcode

Telephone number (home):

Telephone number (mobile):

Email (optional):

Date last worked:

Date last worked modified duties or reduced hours:

## 2 Payment options

I am claiming for  
(tick both if claiming your super and insurance benefits):

the early release of my super benefit

terminal illness insurance benefit

Specify your preferred payment method by placing an 'X' in the appropriate box

I would like an electronic funds transfer (EFT) into my account.

Account name:

**Note:** Your nominated bank account must be held in your name or, if it is a joint account, you must be one of the account holders.

## 2 Payment options (continued)

I confirm that the bank account is in my name (or jointly) and the details provided above are correct.

BSB:

**!** Ensure you provide a copy of your bank statement to verify details.

Account number:

I would like a cheque in my name.

**Note:** Cheques can only be sent to the address on your account.

## 3 Keeping your insurance with HESTA

If your account becomes inactive we are required to cancel your insurance. 'Inactive' means you have not received a contribution, rollover (to combine super) or other transfer for 16 months. You can make an election to maintain cover if you become inactive. If you do choose to keep your insurance with HESTA, you will also be excluded from being transferred to the ATO if you are deemed 'inactive low-balance'. This occurs when your balance is under \$6,000 and you are 'inactive'.

I want to keep my insurance cover if I become inactive.

## 4 Declaration and acknowledgement

I declare that:

- the information supplied on this form and in the attached documentation is complete and correct
- I have not withheld any material from HESTA's insurer.

I authorise:

- any person, hospital or doctor I have consulted, or any employer, to give HESTA's insurer (or its authorised representative) any information it needs to assess this claim
- HESTA's insurer to give any information or document relating to this claim to HESTA's administrator
- HESTA's insurer to give any information or document to any medical provider it consults to help assess this claim.

I acknowledge that:

- if my insurance stops due to insufficient funds in my HESTA account, cover will not be reinstated under the terms of the insurance policy
- payment of my account balance discharges the HESTA Trustee from all liability for this entitlement
- any decision made by the HESTA Trustee regarding my Terminal Illness claim is independent of any claim on HESTA's insurance policies and a decision made by HESTA's insurer
- The HESTA Trustee may report certain information to the Australian Taxation Office upon paying my benefit, as required by law
- a photocopy of this declaration and authority shall be considered as valid as the original
- I have read and understood the HESTA Privacy Collection Statement and consent to the HESTA Trustee collecting, using and disclosing my personal information.

Signature:

Date:

## contact us

hesta@hesta.com.au | 1800 813 327 | Email form to hesta@hesta.com.au or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124

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Name:

Member number (if known):



## Proving your identity

To protect you from the risk of identity fraud, you will need to provide certified identification to make a change of name or details, benefit claim, open a HESTA Income Stream or apply for refund of contributions. You can provide certified documents in hard copy or you can provide consent for us to verify your identity electronically with your accompanying application form.

### For IP and TPD insurance claims

If you're making an IP or TPD claim:

- **select Option 2 (certified copies of ID documents).** These documents will be shared with our insurer as part of your claims process.
- **send your claim forms and certified ID back to:** AIA Australia, PO Box 6111, Melbourne VIC 3004.

**For any other claim**, and to avoid any delay in processing your request, please send your claim form and certified ID to HESTA at the address provided at the bottom of this page.

#### Option 1: Electronic proof of identity

Please provide at least **TWO** of the following for verification.

##### Electronic verification

If you select this option you do not have to attach any certified documents. We will do all the checks for you.

I authorise the use of the below information for this purpose (complete 'Verification of identification' on this form):

My Medicare number is:

Exp. date:

I am person number  on this Medicare card and

My Australian Driver licence number is:

Exp. date:

State of issue:

and/or my Australian passport number is:

Exp. date:

Place of birth:

Country of residence:

Name on citizenship document (if applicable):

Family name at birth:

#### Option 2: Provide certified copies of ID documents

This step-by-step guide details the types of documents we can accept as proof of your identity and what you need to do to certify them correctly.

##### Hard copy verification

If you select this option you must attach all certified documents.

#### Acceptable documents

##### Either

A certified copy of a primary photographic identification document:

- current photographic driver's licence issued under state or territory law (copy of the front and back)
- current passport (including English translation where required).

##### or

A certified copy of a primary non-photographic identification document:

- birth certificate
- citizenship certificate issued by the Commonwealth of Australia
- pension card issued by Centrelink that entitles you to financial benefits.

##### and

A certified copy of a secondary identification document:

- a notice issued by a local government body or utilities provider within the preceding three months that shows your name and residential address.
- notice issued by Commonwealth, state or territory government within the past 12 months that shows your name and residential address. For example:
  - Tax Office notice of assessment
  - a notice recording the provision of financial benefits i.e. a Centrelink assistance payment.

#### Verification of identification

I consent to the Trustee of HESTA verifying my identification via electronic means including in the event my certified documents have not been correctly certified or if I apply for TPD and have been approved for payment.

Signature:

Date signed:

## Have you changed your name or are you signing on behalf of another person?

If you've changed your name or are signing on behalf of the applicant, you'll need to provide a certified linking document proving a relationship exists between two (or more) names.

For a change of name you can request linking documents (eg Marriage certificate, Deed poll, Change of name certificate, Divorce decree or Registered relationship certificate) from the Births Deaths and Marriages Registration Office.

If you are signing on behalf of the applicant, you will need to provide Guardianship papers and Power of Attorney documents.

## How to certify

The person authorised to sight and certify documents must:

- sight the ORIGINAL and the copy and make sure they are identical, and
- write or stamp 'certified true copy' on all copied pages followed by their signature, printed name, qualification (eg. Justice of the Peace), registration number (if applicable) and date.

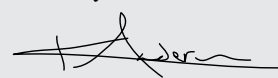
## What does a certified document look like?

Samantha Sample has provided a photocopy of her identification that included signature, full name, date of birth, and current residential address.

- The certifying authority has sighted the original identification, and confirmed that the copy is a true copy.
- Details for the certifying authority are included: full name, qualification, registration number (if applicable), date and signature.



*"I certify that this document is a true copy of the original"*



Name: Kate Anderson      Qualification: JP  
Date: 31 July 2015      Registration no: 222222

## Do proof of identity and/or linking documents need to be translated?

If your proof of identity and/or linking documents are in a language that is not understood by the person carrying out the verification, they must be accompanied by an English translation prepared by an accredited translator.

## Who can certify my identification document?

For a full listing of people who can certify your documents, see Schedule 2 of the *Statutory Declarations Regulations 2018*. Some of the people who can certify copies of originals as true copies are:

- a medical practitioner
- a nurse
- an optometrist
- a psychologist
- a pharmacist
- a chiropractor
- a veterinary surgeon
- an accountant (member of ATMA, CA ANZ, CPA or IPA)
- a teacher permanently employed full time or part time basis at a school or tertiary institution
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public
- a police officer
- a Justice of the Peace
- a magistrate
- a bank officer with 5 or more continuous years of service
- a marriage celebrant
- a member of the Governance Institute of Australia Ltd
- a permanent employee of the Australian Postal Corporation with 5 or more years of continuous service
- a SES employee of the Commonwealth.

## What if I don't certify my identity documents correctly?

If the identification documents you send with your application are not certified or incorrectly certified, we may call you to verify your identity over the phone. If you're unable to give us enough information to identify you over the phone, you may need to resend certified proof of identity documents. This will lead to delays in processing your application.

Alternatively you can give your consent for electronic verification of your documents to be completed in the event that your documents have not been correctly certified, please sign the consent section under 'Verification of identification'.

## Return your completed form

Scan and email all requirements to [hesta@hesta.com.au](mailto:hesta@hesta.com.au) or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124

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