UniSuper

Fact sheet

Inbuilt temporary incapacity benefits for Defined Benefit Division members

If you're a Defined Benefit Division (DBD) member, inbuilt benefits are an important feature of your membership. In the unfortunate event that you suffer an illness or injury and have to take time off work, you may be eligible to access a temporary incapacity benefit from UniSuper.

What is a temporary incapacity benefit?

A temporary incapacity benefit is an inbuilt feature of DBD membership and is calculated using a formula in the governing rules of the Fund.

If you're assessed as meeting the definition of temporary incapacity in the governing rules of the Fund, you may be eligible to receive an inbuilt temporary incapacity benefit.

Temporary incapacity is defined as a state of health which, in the opinion of the Trustee, leaves you unable to perform your own duties or any other duties for which you're reasonably qualified by training and experience and available at your employer, where:

- you've met the 'waiting period', which means within a period of twelve consecutive months immediately prior to the date of lodging the claim for a temporary incapacity benefit, you've been absent from employment through injury or illness for:
  - 60 working days if you're working full-time (prorated if you're not working full-time); or
  - if your injury or illness occurred before 1 July 2019, the lesser of:
    - 60 working days if you're working full-time (prorated if you're not working full-time); or
    - three months; and
- the Trustee is satisfied that your state of health isn't due to or induced by any wilful action on your part to obtain a benefit.

When can you make a temporary incapacity claim?

You can generally make a temporary incapacity claim at any time if you believe you've met the definition of temporary incapacity while you're in *DBD eligible employment*.[1]

If you're on approved leave without pay from your employer, you can lodge a claim, but you must have used all your paid sick leave to be paid a benefit.

If your illness or injury occurred within 90 days of ceasing *DBD eligible employment*, you may still be entitled to receive a benefit. Please contact us if you think this applies to you.

How to make a temporary incapacity claim

1. Call us on **1800 825 246** to inform us that you intend to make a claim. You'll be assigned a dedicated UniSuper case manager who will let you know what forms you need to complete.
2. Have the following forms completed and return them to us as soon as possible so we can start to assess your claim:
   a. Member's statement (you must be absent from work due to injury or illness on the date you sign the Member's statement)
   b. Employer's statement
   c. Attending doctor's medical report[2]
   d. Attending specialist's medical report[2], and
   e. Medicare forms if you've been a DBD member for less than three years.

1 *DBD eligible employment* is defined as employment with an employer who is eligible to participate in the DBD, in a role that the employer agrees can participate in the DBD.

2 Both medical reports must be completed by legally qualified medical practitioners.

How long does it take to assess a temporary incapacity claim?

The sooner you submit your forms after meeting the definition of temporary incapacity, the sooner we can start assessing your claim. We must receive all forms and supporting documents within 90 days of the date we start receiving documents from you—otherwise, you'll need to re-submit your initial form and start the claim process again.

We're typically able to assess your claim within 60 days of receiving all the required paperwork. However, the time it takes to assess temporary incapacity claims varies.

We assess claims according to the medical evidence provided. We may need to contact you to request additional information or documentation, further medical reports (historical and current) from your treating doctors, or to request that you attend an independent medical examination. If we require more information or documentation, this can delay the processing of your application.

What happens if you don't agree with our claim decision?

You can ask us to review your claim if you disagree with the Trustee's decision or you believe the Trustee hasn't considered new or changed information.

Call: 1800 825 246
Email: claims@unisuper.com.au
Mail: UniSuper Claims Department
Level 1, 385 Bourke Street
Melbourne Vic 3000

After our review, we'll let you know whether the decision has changed. If you still don't agree with our decision after we've reviewed it, you can lodge an objection with the Australian Financial Complaints Authority (AFCA).

What happens if your claim is approved?

If your claim is approved, your temporary incapacity benefit will commence from the later of:

- the date your 'waiting period' ends, and
- the date your paid sick leave expires.

Prior to your first payment, you'll need to provide:

- your financial institution account details
- certified proof of identity documents (refer to the guide at the end of this fact sheet for instructions)
- a completed *Tax file number declaration* form.

3 *Contributing service* is defined as the period of time that you have been a contributing member of the DBD.

How is a temporary incapacity benefit paid?

An inbuilt temporary incapacity benefit is paid as a monthly payment, payable for up to two years, regardless of your age. The monthly payment amount is calculated using a formula in the governing rules of the Fund.

Once the payments have commenced, the benefit amount is automatically indexed on 1 July each year in line with the Consumer Price Index (CPI) increase for the preceding 12 months ending 31 March.

Your temporary incapacity benefit may be reduced in certain circumstances. For example if you're receiving or have received workers' compensation or a similar type of payment.

How are temporary incapacity benefit payments taxed?

Inbuilt temporary incapacity benefit payments are considered assessable income and taxed at your marginal rate. We'll deduct the required rate of tax from your payments and send you a PAYG payment summary each year to assist with your annual income tax return.

When is a temporary incapacity benefit not payable?

An inbuilt temporary incapacity benefit won't be payable in certain circumstances including:

- you don't meet the definition of temporary incapacity in the opinion of the Trustee;
- you meet the definition of temporary incapacity and you've completed less than three years *contributing service*[3] after becoming a DBD member, and the Trustee considers that your temporary incapacity arose directly or indirectly from a condition which existed at the time you joined, transferred or resumed DBD membership, for which there are no special or exceptional circumstances;
- you meet the definition of temporary incapacity and the Trustee considers that your temporary incapacity is due to, or induced by, wilful action on your part to access a benefit;
- you're a DBD member and you cease *contributing service* and the date of temporary incapacity is more than 90 days after ceasing service.

More information

Refer to the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement*, available at **unisuper.com.au/pds**. You can also obtain a copy of the governing rules of the Fund (UniSuper's Trust Deed and Regulations) via our website.

Fund: UniSuper, ABN 91 385 943 850
Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806
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Your guide to proof of identity

We prioritise the security of your super savings. To make withdrawals or other important changes to your account, you'll need to prove your identity. This fact sheet explains how to submit your ID documents, what documents we can accept, and how to properly certify copies.

Verifying your identity online

The quickest way to prove your identity is through your online account by logging into **unisuper.com.au/memberonline**. It should only take a few minutes, and you'll get instant confirmation of your ID check.

To verify your identity through your online account, you must currently reside in Australia and provide one or more of the following valid Australian documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card.

Please make sure that you've checked your personal details are up to date with relevant government agencies before you begin the process of verifying your identity online. We use government and public databases to securely verify your identity.

If you cannot confirm your identity via your online account, or if the documents you wish to verify aren't listed above, there are alternative methods to submit your proof of identity documents.

Other ways to verify your identity

You can verify your identity by providing us with certified copies of your ID documents. Before doing so, please ensure you've read this fact sheet to understand which documents are acceptable and how to certify them correctly. You'll also find instructions on how to submit your documents to UniSuper toward the end of this fact sheet.

CIRCUMSTANCES WHERE WE CAN VERIFY YOUR IDENTITY

On some forms, you have the option to include your identity details and give us permission to check them electronically, so you don't need to send certified copies of your ID documents.

In some cases, if the ID documents you send with a form aren't properly certified or are difficult to read, we may try to verify them electronically. Generally, if you've signed the form declaration, you've consented to this process. We'll use the documents you provided to verify your identity. If we're unable to confirm your identity, we will let you know.

ID documents we can accept

Generally, we'll accept either one document from List A or two documents from List B.

LIST A

A certified copy of your current:

- Australian driver's licence or permit
- Passport (expired Australian passports are acceptable if they expired within the last two years)
- Indigenous community card with your photograph issued by the Australian government or a local Indigenous community organisation
- A photo identification card issued by the Commonwealth, states or territories of Australia in your name.

LIST B

A certified copy of your:

- Birth certificate or birth extract.
- Australian citizenship certificate.
- Concession card issued by Centrelink that entitles you to financial benefits, Australian Health Care card, or Department of Veterans' Affairs card, etc.

And:

- Letter from Centrelink regarding a Government assistance payment.
- Notice from the Australian Taxation Office (less than 12 months old) that contains your name and residential address e.g. Notice of Assessment.
- Rates notice from local council (less than 12 months old) that contains your name and residential address.
- Electricity, gas or water bill dated within the past three months that contains your name and residential address.

LINKING DOCUMENTS

For certain requests (such as updating your name or signing on a member's behalf), you must provide a certified linking document in addition to the standard ID documents. These documents demonstrate the connection between you and the change being made or the member. The documents may be issued by an official Australian or foreign entity. The requirement for linking documents varies based on the request, for example:

ACTION	SUITABLE LINKING DOCUMENT
Change of name (document must show history of name change)	• Marriage certificate • Divorce certificate • Change of name certificate • Registered relationship certificate • Birth certificate that shows history of name change • Deed Poll
Updating date of birth	• Birth certificate
Signing on behalf of another member	• Power of Attorney • Guardianship papers

Your linking document can be provided by/from another country. However, any foreign-issued documents not in English must first be translated into English.

Please note: The details of authority (e.g. Power of Attorney documentation) will need to be attached and noted on the member's account before any interaction proceeds. Once we have a valid authority in place, you'll still need to ensure you provide your certified Proof of Identity documents in order to provide us with any instructions in relation to the member's account.

Certifying your ID documents

Take your original document(s) along with a clear photocopy of both sides to an authorised person. We provide a list of who's authorised to certify IDs later in this fact sheet.

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
   - signature
   - printed name
   - qualification (e.g. Magistrate), and
   - date.

IMPORTANT THINGS TO REMEMBER

When having your ID documents certified, please ensure the following:

- All pages must be certified.
- The copy of the document must be certified directly, not attached on a separate page.
- Documents not written in English must be accompanied by an English translation prepared by an accredited translator. Both the original document and the translation need to be certified.
- Documents need to be certified within the last 12 months to be accepted.
- The documents being certified are acceptable and considered valid, as outlined in the sections above.

WHO CAN CERTIFY

Some of the people authorised to certify identity documents include:

1. A person currently licensed or registered under a state or territory law to practise in one of the following occupations:
   - Architect
   - Chiropractor
   - Dentist
   - Financial adviser or financial planner
   - Legal practitioner
   - Medical practitioner
   - Midwife
   - Nurse
   - Occupational therapist
   - Optometrist
   - Patent or trade marks attorney
   - Pharmacist
   - Physiotherapist
   - Psychologist
   - Veterinary surgeon.
2. Or, individuals from the following list:
   - A teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution
   - An agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service at, an office supplying postal services to the public
   - An officer of a bank, building society, credit union or finance company with two or more years of continuous service

- A clerk, master, registrar or deputy registrar of a court
- A Judge or Magistrate
- A Justice of the Peace
- An accountant who is:
  - A Fellow of the National Tax Accountants' Association, or
  - A member of any of the following:
    - Chartered Accountants Australia and New Zealand
    - The Association of Taxation and Management Accountants
    - CPA Australia
    - The Institute of Public Accountants
- A Notary Public
- A Police Officer.

Members living overseas and foreign ID documents

Similarly to the section *ID documents we can accept*, we can accept a certified copy of a driver's licence, passport or similar travel document issued by a foreign government, if it contains your photograph and signature. The document must not have expired.

Any documents not written in English must be accompanied by an English translation prepared by an accredited translator. Both foreign and English translations must be certified.

If you're living overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- An employee of the Commonwealth or the Australian Trade and Investment Commission who is authorised and exercising his or her function in a country or place outside Australia
- A person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by someone licensed or registered to practise outside of Australia, or who holds a position in a foreign country, except for a foreign notary public.

Have you provided your TFN?

If you provide us with your tax file number (TFN), we may be able to process some requests, such as rollovers, without additional proof of identity. However, if your TFN can't be validated or you're transferring to a self-managed super fund or requesting a withdrawal, proof of identity is still required.

Read more about providing your TFN at **unisuper.com.au/tfn**.

Providing your certified ID documents to UniSuper

Once your ID documents have been correctly certified, you can send them to us electronically or by post.

Electronically: Use our *Upload a document* tool available at **unisuper.com.au/contact-us** or via your UniSuper online account.

By post: Send to UniSuper, Level 1, 385 Bourke Street, Melbourne VIC 3000.

Need help?

- Call **1800 331 685**, or
- visit **unisuper.com.au/contact-us** for more options - including chat.

How we protect your privacy

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper is collected and used in accordance with our Privacy Policy, which can be found online at **unisuper.com.au/privacy**. If you have any privacy related questions, please call **1800 331 685**.

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