Inbuilt temporary incapacity benefits for Defined Benefit Division members

As a DBD member, you may be able to access a temporary incapacity benefit should you suffer an illness or injury and be unable to work.

**What is a temporary incapacity benefit?**

A temporary incapacity benefit is an inbuilt feature of the Defined Benefit Division membership and is calculated using a formula in the Trust Deed.

If you are assessed as meeting the definition of temporary incapacity in the UniSuper Trust Deed, you will be eligible to receive a temporary incapacity benefit.

In order to make a claim, a temporary incapacity benefit is defined as a state of health which in the opinion of the Trustee renders you unable to perform your own duties or any other duties for which you are reasonably qualified by training and experience at your place of employment where:

- you have been absent from employment through injury or illness for three months within a period of twelve consecutive months immediately prior to the date of making a temporary incapacity claim, and
- the Trustee is satisfied that your state of health is not due to or induced by any wilful action on your part to obtain a benefit.

You are eligible to claim a temporary incapacity benefit while on approved leave without pay from your employer. In these circumstances, the three-month period of absence from work will commence from when you first notify us in writing of your claim.

**How to make a temporary incapacity claim**

The steps to lodging your claim are:

1. Call us on 1800 331 685 to request the relevant forms
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’ in the *Temporary incapacity benefit application form* (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*
   d. Attending specialist’s medical report*, and
   e. Medicare Australia forms if you have been a DBD member for less than three years.

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

The sooner you submit your forms, the sooner we can start assessing your claim. We must receive all forms and supporting documents within 90 days of receiving the first form, otherwise you will need to re-submit your initial form and start the claim process again.

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**How long does it take to assess?**

The time it takes to assess 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 further information or documentation, this can add to the time it takes to process your application.

**When does payment commence?**

If your claim is approved, your temporary incapacity benefit will commence after you have been absent from work without pay for seven consecutive days from the later of:

- the date you complete three months’ absence from work through the injury or illness within the period of 12 consecutive months immediately prior to the date of making your claim for temporary incapacity, and
- the date your paid sick leave expires.

Prior to your first payment, you will need to submit a Tax File Number declaration form (if you under age 60) and your financial institution account details, along with certified proof of identity documents. We’ve included instructions for providing certified proof of identity at the end of this fact sheet.

**How is it paid?**

Temporary incapacity benefits are paid as a monthly benefit into your nominated financial institution account. Once the payments have commenced, the benefit amount will automatically increase in line with the Consumer Price Index (CPI) on 1 July each year.

For information about how temporary incapacity benefits are calculated, refer to the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement*, available on our website.

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**When are temporary incapacity benefits not payable?**

Temporary incapacity benefits will not be payable in a number of circumstances including:

- you meet the definition of temporary incapacity and you’ve completed less than three years contributing service after becoming a DBD member, and the Trustee considers that your temporary incapacity arose out of a pre-existing condition 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 obtain a benefit;
- you are a DBD member and you cease contributing service and elect to defer your defined benefit component and the date of temporary incapacity is more than 90 days after ceasing service.

To prove you are the person to whom the superannuation entitlements belong, you are required by law to provide certified copies of proof of identity documents in certain circumstances. For example: when withdrawing your benefit, receiving a death benefit, starting a pension and in some circumstances transferring your super to another fund.

If you have provided UniSuper with your correct Tax File Number (TFN) we may be able to process rollover and transfer requests to another super fund without additional proof of identity.

If your TFN cannot be validated, or you wish to transfer to a self managed super fund or have a member benefit paid, you will need to provide us with certified copies of proof of identity documents.

Step 1: Acceptable documents

UniSuper will accept either one document from List A or two documents from List B.

**LIST A**

A certified copy of a:

- Current drivers licence
- Current passport issued by the Commonwealth that has not expired within the past two years

**LIST B**

A certified copy of a:

- Birth certificate or birth extract issued by a State or Territory of Australia
- Australian citizenship certificate
- A pension card issued by Centrelink that entitles the person to financial benefits.

And:

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

Step 2: How to certify documents

**WHAT IS A CERTIFIED COPY?**

A certified copy is a copy of an original identification document, which has been certified and signed by a person who is authorised to certify that it is a true and correct copy of the original.

**HOW DO I OBTAIN A CERTIFIED COPY OF A DOCUMENT?**

You will need to take your original document(s) and a clear photocopy of both sides of the original document to a person who is authorised to certify proof of identity documents (see Step 3).

**HOW IS A DOCUMENT CERTIFIED?**

The authorised person will need to:

1. Sight the original document and the copy to ensure that both documents are identical,
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 (i.e. Justice of the Peace), and date

**EXAMPLE**

I certify that this is a true and correct copy of the original document I have sighted.

Signature: B Smith
Name: Benjamin Smith
Qualification: Police Officer
Date: 2 January 2013

**WHAT IF I RECENTLY CHANGED MY NAME OR I’M SIGNING ON BEHALF OF ANOTHER MEMBER?**

Your name must be the same as shown on your proof of identity. If you have changed your name you will need to provide a certified copy of what is called a ‘linking document’. A linking document is a document that proves a relationship exists between two (or more) names.
If you are signing on behalf of another UniSuper member, you will also need to provide a linking document. The linking document you provide must be certified or it can’t be accepted. Examples of linking documents are:

### PURPOSE | SUITABLE LINKING DOCUMENT
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Change of name | → Marriage certificate  
| | → Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of another member | → Power of Attorney  
| | → Guardianship papers

#### IMPORTANT INFORMATION

- All pages of your proof of identity documents must be certified,
- The certification must be on the copy of the document, not on a separate page attached to the document,
- The certified copies of your proof of identity documents must contain an original signature. Faxed or emailed copies will not be accepted.
- If any documents are written in a language other than English, they must be accompanied by an English translation prepared by an accredited translator.
- Documents certified more than 12 months ago will not be accepted.

#### Step 3: Find someone to certify your documents

##### WHO CAN CERTIFY MY IDENTIFICATION DOCUMENTS?

Only certain people are authorised to certify identification documents. Many of these are listed below:

1. A person who is currently licensed or registered under a law of a State or Territory to practise in one of the following occupations:
   - → Chiropractor
   - → Dentist
   - → Legal practitioner
   - → Medical practitioner
   - → Nurse
   - → Optometrist
   - → Patent attorney
   - → Pharmacist
   - → Physiotherapist
   - → Psychologist
   - → Trade marks attorney
   - → Veterinary surgeon

#### 2. One of the following persons:

   - → Teacher employed on a full-time basis at a school or tertiary education institution
   - → Agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
   - → Bank, building society, credit union or finance company officer with two or more years of continuous service
   - → Clerk, Master, Registrar or Deputy Registrar of a court
   - → Judge of a court or a Magistrate
   - → Justice of the Peace
   - → Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants’ Association
   - → Notary public
   - → Police officer
   - → A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner
   - → An officer with, or Authorised Representative of, a holder of an Australian Financial Services Licence, with two or more years of continuous service with one or more licensees
   - → An officer with, or a Credit Representative of, a holder of an Australian Credit Licence, with two or more years of continuous service with one or more licensees

#### MEMBER RESIDING OVERSEAS

For members residing overseas, the persons who are authorised to certify identification documents are:

- → Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- → Employee of the Commonwealth or the Australian Trade Commission who is:
  - in a country or place outside Australia; and
  - authorised under paragraph 3(c) or paragraph 3(d), respectively, of the Consular Fees Act 1955; and
  - exercising his or her function in that place
- → A person authorised as a notary public in a foreign country
- → Any person who is in a country or place outside Australia and:
  - in a country or place outside Australia; and
  - exercising his or her function in that place
- → Any person who is in a country or place outside Australia and:
  - holds a position in Australia listed in part 2 above (for full list see unisuper.com.au).

Members residing overseas must have their identification documents certified by a person who has an Australian connection (as set out above). Any documents certified by a person who is licensed or registered to practise in an occupation listed above in a foreign country (and not in Australia), or who holds a position in a foreign country, will not be accepted by UniSuper (except for a foreign notary public).

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This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at July 2015 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.


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