

# Claiming a terminal illness benefit payment



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## What is a terminal illness benefit payment?

If you are diagnosed with a medical illness that will reduce your life expectancy to 24 months or less, you can claim the early release of your super account balance together with any death insurance cover that you have. Terminal illness cover sits within death cover.

### Am I eligible to claim?

To assess your claim the Trustee needs to be satisfied that you have met the definition of 'terminal medical condition' as outlined by superannuation law.

Superannuation Industry Supervision Regulation 6.01A defines this as:

*"A terminal medical condition exists in relation to a person at a particular time if the following circumstances exist: (a) two registered medical practitioners 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) at least one of the registered medical practitioners is a specialist practicing 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."*

### Your Claims Manager

At REI Super, we know that making an insurance claim can be stressful, that's why we have a dedicated claims manager to provide the assistance and support you need to navigate through the claims process.

### How long does the claim process take?

There are several steps involved in assessing a claim. The length of time depends on the availability of information required from you, your doctors, and specialists to assess your claim. Together with our Insurer, we aim to finalise terminal illness claims within one month from receipt of all relevant documents, subject to availability of required information, but will aim to update you each 20 business days from lodgement of your claim, with current status.

### Need financial advice?

REI Super offers financial advice limited to your REI Super account at no cost. To make an appointment, call us on **1300 13 44 33**.

## How to apply for a terminal illness claim

The steps below outline what's involved in submitting, assessing, and processing your terminal illness ('TI') claim.

### 1. Contact us!

If you believe you could be eligible to claim a terminal illness benefit, call our helpline on **1300 13 44 33** to commence your claim. We will ask you a few questions to assist in determining the correct benefit you may be entitled to. When you call, please have the following information on hand:

- Your REI Super member number,
- Date of the last day you were at work,
- Date of diagnosis, and
- Your life expectancy as advised by your treating doctors.

You will be assigned a claims manager who will review the information held and provided by you, to confirm your eligibility to claim. This includes confirming you have cover in place and that your premiums were paid. They will send you some forms to complete. A copy of this Information Sheet and other summary material of the claims process will also be sent to you.

Various timeframes apply to this part of the claims process, including 5 business days for sending forms, taking telephone appointment information and 10 business days for initial eligibility to claim assessment with acknowledgement of that to you.

### 2. Documents

The following documents will be sent to you for completion:

- Initial information form for Terminal Illness Claim form – to be completed by you;
- Terminal Illness Medical Statement – please provide two completed Medical Statements, one from your specialist and the other from the GP who has treated you for your condition.
- Copies of relevant medical reports from your GP and specialist(s) and test results that support your claim should be attached to the completed reports. Any costs associated with completing this form will need to be covered by you; and
- Certified proof of identity – For security purposes certified proof of your identity such as your driver's licence or passport is required. A certified copy is simply a photocopy of an original document that has been sighted, signed and stamped as being a 'certified true copy' by an authorised person. Photocopies of certified documents cannot be accepted. More information on how to certify documents can be found on our website.



### 3. Assessment

Once we receive the documents, we will lodge your claim with our Insurer.

The Insurer will use the information you provide when making its assessment. They may also request additional information for you, your employer, or doctors. They may make an appointment for you to have an independent medical examination (IME).

The Insurer will pay for any additional medical reports it requests and any examinations it arranges for you to attend.

### 4. Decision

Once the Insurer has finalised their assessment, they will advise us if your claim has been accepted or declined.

If your claim is approved, we will let you know in writing and confirm the terminal illness benefit amount payable.

If your claim is declined, we'll complete an independent review of the Insurer's decision. We'll write to you with the outcome of our review, explaining the reason for the decision.

Should this occur, and if you disagree with the decision, you can request a review. You will have the opportunity to provide any further evidence to support your claim. All review requests are treated as formal complaints and will be independently assessed by the Trustee.

Should you not agree with the Insurer and Trustee's final decision on your complaint, an external dispute resolution process exists in the form of the Australian Financial Complaints Authority.

Please refer the Trustee's Inquiries and Complaints Policy at [www.reisuper.com.au](http://www.reisuper.com.au) for contact details to download a copy or call our helpline on **1300 13 44 33** to be sent a copy.

### 5. Payment

If our Insurer approves the insurance component of your claim, the Trustee's Administrator will pay the insurance payment into your REI Super account to form a final total benefit amount. This total benefit amount may be paid to you once the Trustee approves the claim. They will also provide you with payment options and seek your instructions.

The total benefit payment is tax-free and can be paid to you as:

- partial lump sum withdrawals from your super account when you need the funds, or
- a full benefit payment to you via EFT.

### Roles and responsibilities

When it comes to applying for a terminal illness benefit payment, several parties have a role to play in the claim process.

Party	Responsibilities
You	Complete any documentation sent to you. Provide any information requested by your Claims manager, Insurer or the Administrator.
Your Claims Manager	The primary liaison and co-ordinator between the Trustee office, the Insurer and the Administrator regarding your claim. Explain the application process to you and guide you through your claim. Respond to any queries you might have. Keep you updated on the progress of your claim.
The Insurer	Review your documentation and see if more information is needed. Assess your eligibility to claim and make the decision on your application.
Us	Oversee the claim process. Oversee the conduct of the Insurer and other service providers. Assess your eligibility for an early release of your super. Complete an independent review and come to a decision on any complaint received when the Insurer doesn't believe a benefit payment should be made.

### Need help?

**1300 13 44 33** | [reisuper.com.au](http://reisuper.com.au)

[admin@reisuper.com.au](mailto:admin@reisuper.com.au)

