

Claiming an Income Protection benefit for temporary disability or illness



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What is Income Protection

Income Protection with REI Super is optional cover. It provides income for up to 2 years to help you manage monthly financial expenses if you are unable to work due to temporary disability or illness.

Do you have Income Protection cover?

Not every member of REI Super has Income Protection ("IP") insurance. You can check if you have IP cover by logging into your online account at reisuper.com.au or call our helpline on **1300 13 44 33**.

Having IP cover doesn't necessarily mean you'll receive a payment – your application will help us determine if you're eligible to receive an IP payment.

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.

What is my Cover amount?

The amount of cover you have will be shown as a dollar amount (for example \$3,000 a month gross).

Is there a waiting period?

Your waiting period is the minimum time you must wait before you'll start receiving an Income Protection benefit payment (as long as you're eligible). Your waiting period can be 30, 60 or 90 days depending on your selection.

What is the benefit payment period?

This is the maximum time benefits may be paid if you're unable to work due to illness or injury. Your benefit payment period will be up to two years.

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 employer, your doctors, and specialists to assess your claim. We aim to finalise income protection claims within one month from when all relevant documents are received but will aim to update you each 20 business days on your current status from lodgement of your claim.

Need financial advice?

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



How to claim for income protection

The steps below outline what's involved in submitting, assessing, and processing your IP claim.

1. Contact us!

If you believe you could be eligible to claim an IP 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,
- Details of your employer(s) you were employed with at date you last performed the normal duties of your job: and
- The date you were medically certified as unfit for work by your doctor.

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:

- IP-Initial Information form – to be completed by you,
- General Medical Statement – to be completed by your treating doctors [GPs/specialist(s)] at the time you ceased work.

Copies of relevant medical reports from your GP and specialist(s) and test results that support your injury or illness should be attached to the completed reports. Any costs associated with completing this form will need to be covered by you,

- 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; and
- Tax File Number Declaration – to be completed by you.

3. Assessment

The Insurer will assign a case manager and will use the information you provided when making its assessment. They may also request additional information from you, your employer, or doctors. The Insurer will pay for any additional medical reports it requests and any examinations it arranges for you to attend.

They will assess your claim against the terms of the Group Income Protection policy held by REI Super's Trustee with the Insurer, at the claimed date of your injury or illness resulting in you being Totally or Partially Disabled (as defined in the Group Income Protection policy), including having regard to any exclusions and pre-existing conditions you may have.

4. Decision

Once the Insurer has finalised their assessment, they will then let you know if your claim has been accepted or declined.

If your claim is approved, the Insurer will let you know in writing and confirm the amount payable. You will need to continue treatment with your doctor, and our Insurer will ask for updates from them when needed to continue the ongoing assessment of your claim.

If your claim is declined by the Insurer, we'll complete an independent review of the Insurer's decision and come to our own independent conclusion in respect of your claim for an IP benefit. We'll write to you with the outcome of our review and conclusion, explaining the reason(s) for the decision and outlining your rights to a further review. 15 business days is the timeframe applicable to issue of correspondence at this point.

Should this occur and/or if you disagree with the decision, you can request a further review, known as a complaint to the Insurer or the Trustee (objection to the Trustee). You will have the opportunity to provide any further evidence to support your claim. All IP review requests/objections are treated as formal complaints and are independently assessed by both the Insurer and Trustee. Unless your matter has complications, the Trustee and Insurer aim to complete this part of the claims process within 45 days of receipt of your complaint.

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 for contact details to download a copy or call our helpline on **1300 13 44 33** to be sent a copy.

5. Payment

If your claim is approved, the Insurer will commence paying the benefit after the waiting period has ended. The benefit payment will be paid monthly in arrears into your nominated bank account and will be nett of any applicable tax payable to the Australian Tax Office. They may also pay a superannuation guarantee contribution amount to your REI Super account.

If you are receiving income from other sources while eligible for an IP payment, your benefit amount may be reduced or rendered unable to be paid (offset). Examples of other sources are:

- amounts paid or payable under legislation, such as workers' compensation or motor accident compensation,
- benefits or other income you may receive which, in the Insurer's opinion, you could reasonably be expected to earn while Totally or Partially Disabled (as defined in the Group Income Protection policy); or
- any benefits payable under other IP policies.

All of any offsets applied and how they are or have been applied will be explained to you and if they have operated so as to render you unable to successfully claim an IP benefit at all, the Trustee will consider refunding premiums deducted for the applicable period and cancelling your IP cover accordingly.

Roles and responsibilities

When it comes to applying for an income protection 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. |
| The Insurer | Review your documentation and see if more information is needed. Assess your eligibility to claim and make the decision on your application. Keep you updated on the progress of your claim. |
| Us | Oversee the claim process. Oversee the conduct of the Insurer and other service providers. Assess your eligibility for an IP benefit. Complete an independent review and come to a decision on any complaint received. |

Need help?

1300 13 44 33 | reisuper.com.au

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