



# EMPLOYER SUPER

## Understanding income protection

If you can't work due to an illness or injury, income protection cover provides you with a regular monthly income so you can keep your household up and running, and still look after your loved ones while recovering.

### How income protection works

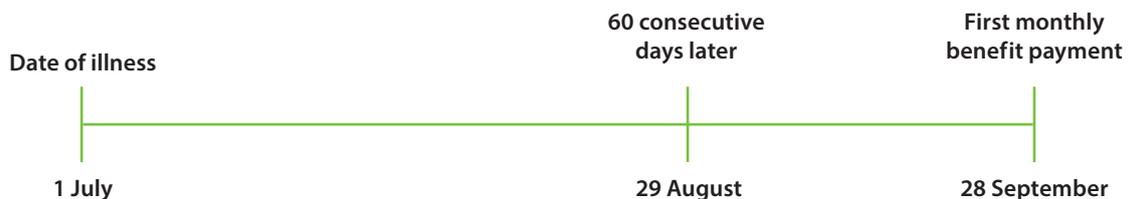
The Bendigo and Adelaide Bank Staff Super Plan (BASSP) provides standard income protection benefits based on 75% of your salary after a 60-day waiting period up to two years for permanent employees.

You should check your superannuation account to confirm your waiting period and if there are any exclusions by logging into your account at [www.bendigostaffsuper.com.au](http://www.bendigostaffsuper.com.au) or by contacting the Client Services Team on **1800 787 372**.

If a medical practitioner certifies that you are unable to work due to an accident or illness that may be longer than the waiting period on your policy, you may be eligible for a claim.

If your claim is accepted, a benefit payment will commence 30 days after the waiting period ends and will be paid monthly in arrears. The below diagram provides an example of the waiting period.

### Benefit payment example



### Returning to work during the waiting period

If you return to work full time for five days or less during the waiting period and again become sick or incapacitated as a result of the same injury or illness, the waiting period will still be regarded as continuous. However, the number of days you worked will be added to the end of the waiting period.

If during the waiting period, you return to work for more than five days and again become sick or incapacitated as a result of the same injury or illness, a new waiting period will commence from the date of your recurring injury or illness.

There may be circumstances when your doctor/ medical practitioner recommends or you feel you may be able to return to work during the waiting period in a limited capacity. If this return to work is formally approved by your doctor, the insurer and your employer, it may not adversely affect the date of commencement of your waiting period.

## Amount and payment of benefits

You will receive a monthly benefit payment which is not more than 75% of your agreed monthly salary. Your benefit amount may be impacted if you receive any income amounts paid or payable from any or all of the following:

- Workers' compensation schemes;
- Motor accident compensation;
- Statutory compensation, pension, social security or similar schemes;
- Benefits paid under state or federal legislation, such as the Department of Veterans' Affairs;
- Income benefits from other disability income insurance policies or super funds; or
- Employer funded sick leave entitlements.

If your claim is admitted, benefits will be made to you monthly in arrears, similar to receiving your salary. You'll also receive a payment notification from the insurer when each benefit payment is made.

Your payments are taxable just like your usual salary and tax will be deducted prior to you receiving your payment. The insurer will send you your payment summary at the end of the financial year.

## Helping you get back to good health

Whilst you are on claim, the insurer may recommend rehabilitation services that can help you return to health. The Approved Rehabilitation Program services can include:

- exercise programs
- re-training
- psychological support (grief counselling)
- career counselling and work placement programs
- return to work programs and worksite assessments.

There are many more options available and your case manager will work with you directly to determine if any other rehabilitation services or program services will help with your return to good health and return to work.

If you work for the Bendigo and Adelaide Bank or an associated company or **Community Bank**<sup>®</sup>, your employer has a Work Health and Safety Return to Work Program available.

An officer can work with you and the insurer to implement a program that provides time for adequate rest, recuperation and ongoing medical appointments.

## Frequently asked questions

### How long can it take to assess my claim?

The time it takes to assess a claim varies depending on the type of claim, your individual circumstances and how quickly you complete the claim requirements and return the information requested by the insurer. It takes at least a week to assess your claim once the insurer receives all the required documentation.

### What are my responsibilities while receiving income protection benefits?

While on claim, you must be under the regular care of a registered medical practitioner. It is vital you follow their treatment recommendations and advise your case manager of any changes in your circumstances.

Your case manager may request progress medical reports from your treating practitioner(s) and other additional information in support of your claim.

### What happens if I have a recurrent disability?

If you become sick or incapacitated again as a result of the same, or related, illness or injury and it's within six months of you returning to work and your benefits ceasing, the insurer will reopen your claim without going through another waiting period.

If the illness or injury recurs more than six months after your previous claim, you will need to fulfil the waiting period again.

Please note that all claim periods for the same or related illness or injury will be added together to calculate your maximum benefit period.

If you have already received benefits for the whole benefit period due to the same injury or illness, no benefit will be payable.

## Further information

For full details please refer to the product disclosure statement and insurance guide available from our website ([www.bendigostaffsuper.com.au](http://www.bendigostaffsuper.com.au)). For more information and assistance, speak to your financial adviser or contact our Client Services Team on **1800 787 372**.