

APPLYING FOR A SALARY CONTINUANCE INSURANCE (SCI) BENEFIT

WHAT IS A SCI BENEFIT?

A SCI benefit provides you with a monthly income if you are unable to work due to injury or illness. The benefit amount can be up to 75% of your income, plus up to 10% paid into your superannuation. There are different types of cover available:

- Short-term: the benefit is payable for up to two years
- Long-term: the benefit is payable until age 65

If you also hold Total and Permanent Disablement (TPD) cover with Active Super you may be able to apply for a TPD payment.

For more information on TPD benefits, please refer to the *Voluntary insurance* fact sheet at activesuper.com.au or call our member services team on 1300 547 873 between 8.30am and 5.00pm, Monday to Friday.

When can I apply for a SCI benefit?

You can apply for a SCI benefit if you suffer Total Disability or Partial Disability, which has been caused solely as a result of an injury or illness. Please refer to the Appendix of this document for definitions of these terms.

There is a Waiting Period that will commence on the first day you are deemed to be Totally Disabled that continues for a minimum of 14 days followed by a period of Total Disability or Partial Disability extending to the end of the Waiting Period.

The length of the Waiting Period is either 30 days, 60 days or 90 days depending on what you selected when you applied for cover.

How do I receive my SCI benefit?

Once your SCI claim is approved, your benefit will be paid monthly into the nominated bank account that you provide in the *Claim payment* form. The superannuation component of your benefit will be paid into your Active Super Accumulation Scheme account.

What do I need to provide in order to make a claim?

Please complete and return the following forms to us to make an SCI claim:

- *Employer statement*
- *Attending doctor's statement (income protection)*
- *Member's statement*
- *Tax file number declaration*
- *Claim payment*

For more information about certification and acceptable documents for identification, please refer to the *Proof of identity* fact sheet.

Where do I need to send my application?

Once you have all the required information, please send your application to:

Active Super
PO Box N835
Grosvenor Place NSW 1220

How will I know how my application is progressing?

We will process your claim as quickly as possible and will contact you directly if we require further information from you to assess your claim.

Understanding your benefit entitlement

You are entitled to be provided with any information you may reasonably require for the purpose of understanding your benefit entitlement. The Accumulation Scheme PDS provides more information about any insurance you may hold, as well as any fees and charges that may apply to your benefit payment. Your latest member statement or Member Online will provide you with information on the balance of your account, plus the value any insurance cover you hold with Active Super.

INFORMATION ON PRIVACY

We are fully committed to comply with the Australian Privacy Principles in the way that information is collected, stored and used. Full details on how this is achieved are contained within Active Super's Privacy Policy, a copy of which is available at activesuper.com.au or from Member Services.

NEED MORE INFORMATION?

For more information please call our member services team on 1300 547 873 between 8.30am and 5.00pm, Monday to Friday.

APPENDIX: SCI DEFINITIONS

TOTAL DISABILITY

Own Occupation

The Own Occupation definition applies to Insured Persons working 15 hours or more per week (averaged over the 26 week period prior to the date of disablement or such shorter period if employed less than 26 weeks immediately prior to the Date of Disablement).

Total Disability and Totally Disabled means that in the Insurer's opinion the Insured Person, while insured, as a direct result of an Illness or Injury:

- a. is unable to perform at least one important income producing duty of his or her regular occupation
- b. is not working in any capacity, whether or not for reward, and
- c. is under the regular care and following the advice of a Medical Practitioner and, in the Insurer's reasonable opinion, is complying with the advice and treatment given by that Medical Practitioner.

Similar Occupation

The Similar Occupation definition applies where at the time of disablement, the Insured Person was working less than 15 hours per week (averaged over the 26 week period prior to the date of disablement or such shorter period if employed less than 26 weeks immediately prior to the Date of Disablement).

Total Disability and Totally Disabled means that in the Insurer's opinion the Insured Person, while insured, as a direct result of an illness or injury:

- a. is unable to perform the important income producing duties of any occupation for which he or she is suited by education, training or experience
- b. is not working in any capacity, whether or not for reward, and
- c. is under the regular care and following the advice of a Medical Practitioner and, in the Insurer's reasonable opinion, is complying with the advice and treatment given by that Medical Practitioner.

Note: Casual employees will not be covered for SCI.

PARTIAL DISABILITY

Partial Disability means that immediately following a period of at least 14 consecutive calendar days of Total Disability, and as a direct result of the same Illness or Injury that caused Total Disability, you:

- cannot work your pre-disability working hours or you are unable to perform at least one important income producing duty of your regular occupation, or you do not

have the capacity to work at the same level you were working at prior to commencement of Total Disability

- suffer a reduction in your Earned Income, and
- are under the regular care and following the advice of a Medical Practitioner and, in the Insurer's reasonable opinion, you are complying with the advice and treatment given by that Medical Practitioner in relation to the cause of the Partial Disability. All work undertaken by you must be approved by the Insurer and your Medical Practitioner.

This has been issued by LGSS Pty Limited (ABN 68 078 003 497) (AFSL 383558), as Trustee for Local Government Super (ABN 28 901 371 321) (Active Super). The information in this document is general only and does not take into account your personal objectives, situation or needs. You should consider obtaining professional advice to your personal circumstances and refer to the relevant Product Disclosure Statement available at activesuper.com.au before making a financial decision. Date issued: 16 August 2021