

# Permanent Disability Benefit guide

Queensland Government employees

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## Contact Centres

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# Introduction and application

Your QSuper insurance covers you 24 hours a day, 7 days a week.

Permanent disability benefits can be claimed by members who have a permanent disability to an extent where they will never be able to work again in a job for which they are reasonably qualified by education, training, or experience. If you have a permanent disability the QSuper Board will determine your eligibility for a permanent disability benefit based on specialist medical evidence.

Special conditions apply for members with a QSuper State or Police account. Please visit our website or call us for further information.

## Our claims philosophy

In administering claims for permanent disability benefits, QSuper has a focus on best practice in all aspects of claims management. We aim to manage claims professionally and promptly and provide the best possible service to all our members.

## How do I apply for a permanent disability benefit?

The process of investigating whether you are eligible for a permanent disability benefit can be started by:

- you
- your employer
- QSuper (if you're already receiving an income protection benefit and medical evidence suggests you may not be able to return to your normal position).

If you or your employer request that QSuper investigate a permanent disability benefit, a detailed medical report addressing specific questions will be required from your treating medical specialist. Please note you, or your employer, will be responsible for the cost of this initial report if it is required. QSuper will pay for the costs of any subsequent medical information required to assess your claim.

To claim a benefit, remove and complete the *Permanent Disability Benefit Application* form at the back of this guide. Please send your claim to QSuper at the address shown on the form, along with any medical reports you've received from your current treating specialist.

We'll let you know if any further information is needed to assess your claim, and we may ask you to see independent specialists at our expense.

Please call us if you need help to complete this form.

## What if I'm receiving a QSuper income protection benefit?

An income protection benefit is payable for temporary disability and will end if your disability becomes permanent. For more information you can download a copy of the *Income Protection Benefit* guide from our website, or call us and we'll send you a copy.

# Permanent disability benefit

## Total and permanent disability (TPD)

A TPD benefit is payable if you have a disability and the QSuper Board, after considering relevant medical opinions, is satisfied you are unlikely ever to be able to work in any job for which you are reasonably qualified by education, training, or experience.

## How is my benefit calculated?

### Defined Benefit account

If you have a Defined Benefit account and are under age 55, your payment will have two parts – your current accrued benefits including any extra funds you may have in a QSuper Accumulation account, plus your insurance benefit. Your insurance benefit is the amount by which your Defined Benefit account would have grown if you had remained a member of the Fund up to 55 (your prospective benefit). If you work part-time, an adjustment is made to the prospective service part of your TPD benefit to reflect the pattern of your employment. If you're 55 or over, your payment will be your current accrued benefits only.

You may be entitled to extra benefits if you have additional death and disability cover. The age limit for additional disability insurance cover is 65, and additional death-only insurance ceases at 70.

## Accumulation account

If you have an Accumulation account, your insurance benefit is a specific dollar value, based on the number of units you have. For members aged 35 or under each unit provides \$100,000 of cover, however, the value of a unit reduces as your age increases as shown in the table below. Your benefit will be comprised of this amount, plus your Accumulation account balance.

Death and TPD insurance cover for police officers ends at age 60.

## Pre-existing medical conditions

### Standard death and TPD cover

In the first two years of cover, an insurance benefit will not be paid if, in the opinion of the QSuper Board, your death or disability is related to a pre-existing medical condition.

A partial insurance benefit may be available if, between two and seven years of continuous cover, your death or disability is related to a pre-existing medical condition.

Age at death or disability	Amount of cover per unit for \$1.25 per week (\$0.37 from age 65)	Age at death or disability	Amount of cover per unit for \$1.25 per week (\$0.37 from age 65)
Up to 35	\$100,000	53	\$12,600
36	\$90,600	54	\$10,800
37	\$80,500	55	\$9,500
38	\$72,400	56	\$8,000
39	\$65,600	57	\$6,800
40	\$59,700	58	\$5,800
41	\$54,400	59	\$5,100
42	\$49,500	60	\$4,500
43	\$44,900	61	\$4,000
44	\$40,500	62	\$3,500
45	\$36,400	63	\$3,000
46	\$32,600	64	\$2,700
47	\$29,000	65	\$2,400 <sup>1</sup>
48	\$25,700	66	\$2,100 <sup>1</sup>
49	\$22,700	67	\$1,900 <sup>1</sup>
50	\$20,000	68	\$1,700 <sup>1</sup>
51	\$16,200	69	\$1,500 <sup>1</sup>
52	\$14,400	70	\$0

<sup>1</sup> Death cover only from 65. This does not apply to police officers.

# Permanent disability benefit

The table below outlines the percentage of standard cover that may be available if your claim is related to a pre-existing medical condition.

Period of insured membership	Percentage of insured benefit
Up to 2 years	0%
Between 2 years and 6 years 11 months	10% + 1.5% for each full month of continuous cover after 2 years
7 years or more	100%

## Additional death and TPD cover

In the first seven years of cover, the additional insurance benefit will not be paid if, in the opinion of the QSuper Board, your death or disability is related to a pre-existing medical condition.

## What if I have a terminal medical condition?

If you are suffering from a terminal medical condition, you may be eligible to gain access to your preserved superannuation benefits.

The release of preserved benefits as a result of a terminal medical condition requires two medical practitioners to certify you are suffering an illness or injury which is likely to result in your death within twelve months from the date of certification (the certification period). At least one of the advising medical practitioners must specialise in the area relating to the illness or injury you are suffering.

You'll find more information about eligibility and tax on terminal medical condition benefit payments in the product disclosure statement for the Accumulation account, available from our website, or call us and we'll send you a copy.

## What happens if I die?

Death benefits for contributing QSuper members are calculated in the same way as TPD benefits. Your superannuation benefit does not automatically form part of your estate. Upon your death, QSuper can pay your death benefit to your legal representative (e.g. the executor of your estate), or any other person the Board determines to be appropriate. This may include your spouse, your children, someone who is in an interdependent relationship with you, or a financial dependant.

If you have a Defined Benefit, State, or Police account, a pension may also be paid to your dependent children if:

- you die, or
- you receive a lump sum TPD benefit and, within twelve months of that payment, die from the same condition that resulted in the TPD benefit, or a related condition.

## Permanent and partial disability (PPD)

To be entitled to a PPD benefit you must be disabled to a degree which, in the opinion of the QSuper Board, after considering relevant medical opinions, is such as to render you permanently unfit to discharge, or incapable of discharging, the duties of your office efficiently, but is not regarded as total and permanent disablement.

## How is my benefit calculated?

The PPD benefit is equivalent to your current accrued benefit. It may be made up of two parts:

- unrestricted non-preserved (cashable amount) and/or
- a preserved amount.

The unrestricted non-preserved amount is the portion of your benefit you can withdraw from your super account immediately. It consists of your personal contributions and returns, plus a part of the employer financed portion of your benefit paid into your account before 1 July 1999. This amount is shown on your benefit statement. This benefit is payable as a lump sum only, and will be payable whether or not you had any pre-existing medical condition.

The other part of your benefit is preserved until you retire after reaching your preservation age (shown in the table below), and must remain invested in either QSuper or another complying superannuation fund. For more information visit our website or call us.

Your date of birth	Your preservation age
Before 01/07/60	55
01/07/60 – 30/06/61	56
01/07/61 – 30/06/62	57
01/07/62 – 30/06/63	58
01/07/63 – 30/06/64	59
01/07/64 or after	60

# How is my benefit paid?

You can choose how your benefit is paid, depending on the type of account you have. Your options for receiving your benefit as a lump sum are described in more detail in the column to the right.

## Defined Benefit account

If you have a Defined Benefit account and are over age 55, your total TPD benefit is payable as a lump sum. If you are under 55, you can choose to receive the benefit (excluding any benefit from additional insurance or an Accumulation account) as either a lump sum payment or an indexed lifetime pension, guaranteed to be paid for five years. If you were to die within that five-year period, the balance of the guaranteed amount would be paid as a death benefit. PPD benefits, however, can only be paid as a lump sum.

## Accumulation account

If you have an Accumulation account, benefits are payable as a lump sum only. An indexed pension option is not available.

## State or Police accounts

If you have a State or Police account, your TPD benefit is payable as an indexed lifetime pension. You can choose to convert the benefit to a lump sum. Please call us for more information.

## Financial advice

We recommend you seek personal financial advice before deciding what to do with your benefit to ensure you make the choice that's best for your personal circumstances.

## Q Invest

You can access competitively priced financial advice from Q Invest<sup>1</sup> on a range of issues covering superannuation, retirement planning, wealth creation, salary packaging, and personal life insurance. To make an appointment with a Q Invest Adviser, call 1800 643 893.

<sup>1</sup> Q Invest Limited (ABN 35 063 511 580, AFSL 238274). Q Invest is wholly owned by the QSuper Board of Trustees. The QSuper Board does not accept responsibility for the financial advice or services provided by Q Invest, which is a separate legal entity.

## Lump sum payment options

### 1. Leave your benefit in a QSuper Accumulation account

One option is to leave your benefit in your Accumulation account, or transfer it into one if you previously held a Defined Benefit account. Specific tax rules apply to the additional tax-free component of your benefit, due to your invalidity. Please call us if you need to find out more.

With a QSuper Accumulation account you can select from nine investment options, ranging from lower risk/lower return to higher risk/higher return. There are no entry or exit fees, just one low management fee. More information on fees is available in the product disclosure statement for the Accumulation account which you can download from our website, or call us and we'll send you a copy.

You can withdraw amounts over \$2,000 from the unrestricted non-preserved component of your Accumulation account at any time. You can also deposit other money into your account, including superannuation from other funds, and voluntary contributions.

### 2. Transfer your benefit into a QSuper Pension account

With a QSuper Pension account your funds are invested while you draw a regular income or pension. This would be paid until your investment and returns run out. You can choose how large or small your payments are (within legislated guidelines) and how often you receive them.

To open a QSuper Pension account you must deposit at least \$30,000. You cannot invest extra money into the account after this initial deposit, but you can open a second QSuper Pension account.

With a QSuper Pension account you can select from nine investment options, ranging from lower risk/lower return to higher risk/higher return. There are no entry or exit fees, just one low management fee. More information on fees is available in the product disclosure statement for the QSuper Pension account which you can download from our website, or call us and we'll send you a copy.



# How is my benefit paid?

### **3. Cash your QSuper benefit**

You may be able to take all or part of your QSuper benefit as cash, but you need to be aware that some components of your benefit may be subject to tax. More information on tax is available in the *Tax Explanation* fact sheet, which you can download from our website or call us and we'll send you a copy.

### **4. Roll over to another complying superannuation fund**

You can roll over all or part of your QSuper benefit to another complying superannuation fund. If you are considering this option, you might like to compare QSuper's range of educational tools, real service, and great value, before making your decision.

# Reviews and appeals

## What is the review and appeals process?

If you aren't satisfied with QSuper's decision regarding your claim, you may lodge an appeal and have the matter reviewed by the QSuper Board. All appeals must be made in writing to:

Legal Review Unit  
Insurance Management  
QSuper  
GPO Box 200  
Brisbane Qld 4001

You will be responsible for the costs of any additional medical reports you want to obtain to support your appeal.

If, after the Board's review, you are still not satisfied, you may lodge a complaint with the Superannuation Complaints Tribunal (SCT) within two years of the date of QSuper's original decision.

## What is the Superannuation Complaints Tribunal?

The Superannuation Complaints Tribunal (SCT) is an independent body, established by the Commonwealth Government to resolve disputes between superannuation funds and their members and/or potential beneficiaries if the internal complaints procedure of the superannuation fund has failed to resolve the complaint. Acting as a mediator, the SCT aims to resolve issues by mutual agreement. If a mutual agreement cannot be reached, the SCT may review the matter and make a binding decision.

The complaints which the SCT can deal with are limited, and it's possible they cannot deal with your case. They will advise you if they can deal with your complaint and, if so, what information you will need to supply.

You can contact the SCT at:

The Secretariat  
Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO Melbourne Vic 3001  
Phone: 1300 780 808  
Website: [www.sct.gov.au](http://www.sct.gov.au)

## Need more information?

We're committed to making it easier for you to understand your options, so you can feel confident that you are making the right choices for your super. If you have any questions about this guide, or your super in general, call us or visit our website for useful information, tools, and calculators.

Written enquiries can be addressed to:

QSuper  
GPO Box 200  
BRISBANE QLD 4001

 [qsuper.qld.gov.au](http://qsuper.qld.gov.au)

 1300 360 750

# Permanent Disability Benefit Application

Please complete in dark blue or black ink.

## What do I use this form for?

Before we can assess your application for a permanent disability benefit, we need detailed information regarding your employment and the nature, cause, and extent of your medical condition or injury. We also need to know who your current treating medical practitioners are, as we may need to contact them for further information. All sections of the form need to be completed.

## Part A Personal details

Mr/Mrs/Ms/Miss/Dr/other (please specify)  Surname

Given names

Postal address   
 State  Postcode

Residential address   
 State  Postcode

Date of birth (dd/mm/yyyy)  Previous name<sup>1</sup>

Phone number (home)  Phone number (work)  Phone number (mobile)

Email address

<sup>1</sup> If your name has changed since you last had contact with QSuper, please contact us for information on the additional documents you will need to provide.

Preferred method of contact  email  post  phone

Employer

District/school/region

Position/title

Payroll number

Manager's name

Manager's phone number

Office use only:

# Permanent Disability Benefit Application continued

## Part B Details of your condition

What is the exact name and cause of your condition? Please note, 'medical condition' is not sufficient.

Name of condition

Cause

Are you receiving, or willing to receive, appropriate medical care as recommended by your treating medical practitioners?

Yes  No

When was the condition first diagnosed or date of injury? (dd/mm/yyyy)

Please enclose copies of any other medical information you may have, such as WorkCover Queensland records, or Veterans' Affairs assessments, that may be useful in considering your claim.

When did you first approach a medical practitioner in relation to your condition? (dd/mm/yyyy)

What date did you first stop working as a result of your condition? (dd/mm/yyyy)

If you have terminated your employment, was it due to this condition?

Yes  No

If yes, please specify the exact date this occurred and the name of your employer.

Date of termination (dd/mm/yyyy)

Name of employer

If you have previously suffered a similar condition, provide details of the name of the condition, the approximate date it was diagnosed, the doctor you saw, and the treatment you received.

Name of condition

Approximate date diagnosed (dd/mm/yyyy)

Doctor's name

Doctor's address

State

Doctor's phone number

Treatment

Have you been able to work in any job whether full-time or part-time, paid, or unpaid, since you became disabled? If so, please give details.

# Permanent Disability Benefit Application continued

## Part C Other entitlement details

Have you claimed, or do you intend to claim, other insurance for this condition?

 Yes No

Have you claimed, or do you intend to claim, a benefit from WorkCover Queensland for this condition?

 Yes No

If yes, please indicate the start and end dates of the WorkCover claim period

start date (dd/mm/yyyy)

end date (dd/mm/yyyy)

If you are claiming WorkCover, please advise your:

WorkCover case manager's name

WorkCover case manager's phone number

WorkCover claim reference number

## Part D Job details and employment history

Please describe your job in detail

  
  

What particular duties are/were you prevented from doing?

  
  

What particular duties are/were you able to do?

  
  

What educational qualifications, degrees, certificates, or specific work skills do you have?

  
  

Please give details of previous employment (approximate dates are suitable).

Job description

start date (dd/mm/yyyy)

Employer

end date (dd/mm/yyyy)

Job description

start date (dd/mm/yyyy)

Employer

end date (dd/mm/yyyy)

Job description

start date (dd/mm/yyyy)

Employer

end date (dd/mm/yyyy)

Job description

start date (dd/mm/yyyy)

Employer

end date (dd/mm/yyyy)

Please continue on a separate sheet if necessary.

# Permanent Disability Benefit Application continued

## Part E Medical practitioner details

Please advise details of your current treating medical practitioner(s) and/or specialist(s).

Name

Postal address

State

Postcode

Speciality

Phone number

Date first contacted (dd/mm/yyyy)

Date last contacted (dd/mm/yyyy)

Name

Postal address

State

Postcode

Speciality

Phone number

Date first contacted (dd/mm/yyyy)

Date last contacted (dd/mm/yyyy)

Name

Postal address

State

Postcode

Speciality

Phone number

Date first contacted (dd/mm/yyyy)

Date last contacted (dd/mm/yyyy)

Name

Postal address

State

Postcode

Speciality

Phone number

Date first contacted (dd/mm/yyyy)

Date last contacted (dd/mm/yyyy)

# Permanent Disability Benefit Application continued

## Part F Authority to access and release medical details

Mr/Mrs/Ms/Miss/Dr/other (please specify)

Surname

Given names

Postal address

State

Postcode

Date of birth (dd/mm/yyyy)

Employer

- I give my consent to QSuper, its agents and advisers, to contact medical practitioners I have consulted including, but not restricted to, those listed and to contact other organisations, including WorkCover Queensland, Centrelink, the Department of Veterans' Affairs, insurance companies, and my employer, who may have medical or other details that may be relevant to my disability claim.
- I authorise those medical practitioners and bodies to release such details (which may include sensitive or health information) to QSuper, its agents, and advisers, as may be requested.

- I further consent to QSuper releasing medical and other information (which may include sensitive or health information) to my employer, WorkCover Queensland, medical and allied health advisers, and agents who may be asked to provide reports and/or opinions relating to my disability claim.
- I understand and agree that if I do not sign this authority, which is required for the proper administration of QSuper, or if I do not give information requested by QSuper or its representatives, QSuper may not be able to assess my claim.

**i** A photocopy of this consent and authorisation is as valid as the original.

Signature

Date (dd/mm/yyyy)

## Part G Declaration and authorisation

- I declare the information included in this application is, to the best of my knowledge and belief, true and correct, and that no relevant information relating to this claim has been withheld.
- I authorise QSuper to obtain from my medical practitioners any further information that may be required.
- I agree to provide all medical information requested and to undertake any medical or occupational assessments considered appropriate by QSuper.

Signature

Date (dd/mm/yyyy)

## Checklist

Please use this checklist to ensure you have fully completed the *Permanent Disability Benefit Application form* and submitted all required supporting documentation.

- |                                                                                                                                                                            |                              |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| I have provided all the relevant information in part A (page 1).                                                                                                           | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| I have provided details of my condition in part B (page 2) and attached copies of any medical evidence I already have on my condition, and any other relevant information. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| If I am claiming any other entitlements, I have provided details in part C (page 3).                                                                                       | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| I have completed my job details and employment history in part D (page 3).                                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| I have provided details of my recent medical practitioners in part E (page 4).                                                                                             | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| I have completed and signed the Authority to access and release medical details in part F (above).                                                                         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| I have signed the QSuper declaration in part G (above).                                                                                                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |



**Contact Centres** 70 Eagle Street Brisbane and 63 George Street Brisbane

**Telephone** 1300 360 750 (+61 7 3239 1004 if overseas)

Monday – Friday 8.30am to 5.00pm AEST

**Postal address** GPO Box 200 Brisbane Qld 4001

**Fax** (07) 3239 1139

**Website** [qsuper.qld.gov.au](http://qsuper.qld.gov.au)

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**Contact Centres**

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