

NEW CLAIMS PROCESS FOR TOTAL AND PERMANENT DISABLEMENT

AS AT FEBRUARY 2016

We know that claiming a Total and Permanent Disablement (TPD) benefit can be stressful, which is why BUSSQ is making it easier for members.

You can now provide information about your TPD claim over the phone through a new claims system that is tailored towards your specific circumstances.

This means less filling out forms and less questions that may not be relevant to your specific condition.

BUSSQ's insurance providers OnePath can also now converse directly with your doctor or medical professional about their diagnosis, saving you the time and money required to get them to sign off on paperwork.

The idea is to create a quick and streamlined process of TPD claims to make things easier for members going through what is likely a very difficult time.

HOW DOES THE NEW PROCESS WORK?

Previously, members were required to fill in lengthy forms and get a doctor and a specialist to sign off on documents claiming they were unfit for work.

Now the process has been made easier:

1. If you wish to make a TPD claim, call the BUSSQ call centre on **1800 MY BUSSQ (1800 69 2877)**. They will conduct a very brief eligibility check over the phone and, if you are insured for TPD, we will post an Authority form to your address.
2. Once you've completed and signed the form and included certified copies of identification, post them to OnePath in the supplied reply-paid envelope. **Please also enclose copies of documentation you have that you feel is relevant to your claim.**

IMPORTANT INFORMATION The advice supplied in this fact sheet is general advice only and does not take into account or consider your personal objectives, financial situation or needs. Before acting on this information, you should consider the appropriateness of the information to your individual needs or seek independent advice from a properly qualified professional. Before acquisition of a BUSSQ product, a Product Disclosure Statement should be obtained. A copy of BUSSQ's Financial Services Guide and Product Disclosure Statements may be downloaded from bussq.com.au or you can request a copy by contacting BUSSQ on **1800 MY BUSSQ (1800 692 877)**. Licence and registration numbers for: BUSS(Queensland) Pty Ltd ABN 15 065 081 281; AFS Licence 237860; BUSSQ ABN 85 571 332 201.

Information in this fact sheet is correct as at February 2016.



3. Once OnePath receives the signed Authority form and certified identification, they will call you to schedule a phone interview at a convenient time.
4. During this call an experienced staff member will ask you questions relevant to your condition.
5. OnePath will also talk to your doctor and medical specialist to confirm your medical details. As OnePath will pay the doctor cost, this can save you a lot of time and money in medical visits.
6. Your claim will be processed for assessment and you will be contacted about the decision.

WHAT ARE THE BENEFITS OF THE NEW PROCESS?

- Faster turnaround time on assessing claims.
- Less filling in of lengthy forms; all questions can now be answered over the phone.
- Questions are now tailored toward your specific condition, meaning less irrelevant or unnecessary questions.
- OnePath can discuss your condition directly with your medical professional and specialist, saving you time and money on doctor trips.
- Doctors will be asked for their medical opinion on your diagnosis and capacity relevant to your line of work, rather than a generic fit/unfit to work assessment.



NOTE: When you mail back the Authority form, you will need to include a certified copy of photo identification.

Copies of identification (such as drivers licence or passport) must be signed and certified as a true copy by someone who is approved to do so, such as a Justice of the Peace.

This will be discussed in greater detail over the phone during the claims process.



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