

Early Release of Superannuation on Specified Compassionate Grounds Medical, Dental or Transport

To apply for an early release of superannuation for medical expenses you need to:

Firstly you will need to contact your superannuation fund and ask them if they allow early release of superannuation under any circumstances, if they say yes then you are able to start the application process.

What You Need To Do

To apply for an early release of superannuation for medical expenses, you need to:

- complete an online application using your Centrelink online account through myGov <http://www.humanservices.gov.au/customer/subjects/mygov>
- provide an Early Release of Superannuation on Specified Compassionate Grounds Report by Medical or Dental Practitioner or Specialist form completed by a relevant registered treating medical practitioner or your local GP
- provide an Early Release of Superannuation on Specified Compassionate Grounds Report by Medical or Dental Practitioner or Specialist form completed by a relevant registered treating specialist (we will provide you with a letter from Dr Blair Bowden instead of this form)
- confirm your identity, and
- provide all supporting documents requested in the online application.

Eligibility

You may be eligible for an early release of superannuation for medical treatment if you or your dependant:

- have a life threatening illness or injury, acute or chronic pain, or acute or chronic mental illness, and need assistance to meet the costs of medical treatment, which is not readily available through the public health system or fully covered by insurance.

Supporting Documents

You need to provide the following reports to support your medical treatment:

- 1 from a registered medical practitioner/GP, and
- 1 from a registered specialist qualified in the area of medicine relevant to the medical treatment

Each report needs to state that:

- you or your dependant has a life threatening illness or injury, acute or chronic pain, or acute or chronic mental illness, and
- treatment is not readily available through the public health system.

The report needs to:

- clearly show the doctor's qualifications
- be signed and dated, and
- be no more than 6 months old when submitted

Evidence of Dependency

If you are applying for an early release of superannuation to meet expenses for another person, you must prove that they are dependent on you for financial, domestic, personal or medical care. A partner or child is automatically considered your dependant.

An example of evidence is a medical certificate that confirms you provide personal, domestic or medical care to the person.

Quotes or Unpaid Invoices

You need to provide quotes or unpaid invoices from relevant service providers to show the amount you need to pay for the medical treatment.

The quotes or invoices must:

- show any amounts claimable through private health insurance or Medicare, and
- be within the relevant timeframe - quotes can be more than 6 months old and unpaid invoices no more than 30 days old.

Maximum Release Amount

The maximum amount that can be considered for early release of superannuation within a 12 month period is equal to 12 months of medical treatment.

Submitting Your Application and Supporting Documents

If you have completed your application online, you can submit your documents online, which will attach your documents directly to your application.

If you are unable to apply online you will need to contact the Department of Human Services on **1300 131 660** between 9am and 5pm to find out how to submit an application. Then you will need to return your completed forms and any other documents we have requested by registered mail to:

**Department of Human Services
Early Release of Superannuation Benefits
PO Box 7832
CANBERRA BC ACT 2610**

We recommend that you keep a hard copy of everything that you submit and if you can print a copy of your application that you have submitted online, keep a copy of it also.

Generally, on receiving paperwork you will usually be informed of your application / approval status within 10 working days. If you have not heard anything within this time, it is your responsibility to contact them between 9am and 5pm on **1300 131 660**.

If you have any further questions please do not hesitate to contact the office on 3371 4333

Most of the application forms required for your application can be emailed to you in a PDF format or given to you as a hard copy in Dr Blair Bowden's rooms.

If you have any further questions please do not hesitate to contact Lara on 3371 4333 or via email on lara@blairbowden.com.au