

## *I've been retired/discharged due to an accident/illness. What benefits are available to me?*

If you are retired from the ADF on the grounds of invalidity, you may be eligible to receive a DFRDB invalidity benefit to help you resettle into civilian work.

## *How do I apply for an invalidity benefit?*

Your Pay Unit will provide you with the necessary forms and help you arrange a medical assessment. The DFRDB Authority will assess your case and, if it considers you to be eligible, it will grant you a benefit in one of three categories based on the percentage of your incapacity to undertake civilian employment, taking into account your condition and your formal qualifications, experience and skills, for civilian employment.

Class A invalidity = incapacity of 60% or more

Class B invalidity = incapacity of 30% to 59%

Class C invalidity = incapacity of less than 30%

## *What will I receive?*

If you are classified Class A, you will receive invalidity pay based on 76.5% of your annual rate of pay for superannuation purposes.

If you are classified Class B, your invalidity pay will be 38.25% (higher if you have completed 23 or more years of effective service).

If you are classified Class C, you will receive a lump sum benefit and a gratuity as well. Your lump sum will consist of a refund of your contributions to the Scheme multiplied by 1.5.

If you are classified Class B or C but you would have been entitled to retirement pay if you had retired on grounds other than invalidity, you will receive a benefit equivalent to retirement pay, at a rate determined by your length of service if this is greater than your invalidity benefit. In this situation, if you are classified

Class C, the commutation option will also be available. If this applies to you, please phone an Information Officer on 1300 001 677 if you need further advice.

## *When am I not eligible for an invalidity benefit?*

There are only three reasons why you would not get an invalidity benefit. One is that you deliberately brought about your own invalidity to try to obtain a benefit. Another reason is that your invalidity has occurred while you were absent without leave for a period of 60 consecutive days. The third reason is where you retire with a pre-existing condition that caused your retirement within twelve months of joining the scheme.

## *I was assessed at Class B invalidity level, but my condition has deteriorated. Can I be reassessed?*

If you are currently rated at Class B, or Class C after being reviewed down from a Class A or Class B rating initially, you can request a review at any time, but usually before age 65.

Class C ratings granted at the time of discharge are not subject to review.

Requests for review should be made in writing to the DFRDB Authority.

## *Can I appeal against an Authority decision?*

You can appeal against any decision the DFRDB Authority, or its delegate, makes that you are dissatisfied with by applying to the Authority requesting reconsideration of that decision. If you are still dissatisfied following reconsideration of your case, you can then appeal directly to the Administrative Appeals Tribunal.

## *If you need more information ...*

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