

A man and a woman are smiling and embracing each other outdoors. The man is wearing a light blue polo shirt and khaki pants, and the woman is wearing a light pink top and white pants. They are standing in front of a blurred background of trees and a bright sky.

Pay for surgery
or a procedure
with your
Super!

SuperCare

Your super
when you need it most

Did you know you can pay for surgery or a procedure with your super?

On top of the pain and suffering associated with surgery or the anxiety of a procedure, there is also the stress of the financial burden!

Your super when you need it most...



Let SuperCare help you...



SuperCare facilitates access to Superannuation - via a 15 year Government initiative - for Clients who:

- Don't have Private Health Insurance
- Lack the financial capacity to pay for their surgery
- Lack the financial capacity to pay the gap not covered by Private Health Insurance
- Need to fund partners and children who don't have accessible superannuation

Use your personal super today to pay for medical procedures or surgery that will provide you or your family members with a better quality of life.

SuperCare provides support and guidance for those who are either time poor or lack the confidence to understand and complete complex forms. SuperCare supports its Clients right through their or their loved ones medical journey.

How SuperCare works...

SuperCare's unique and innovative service provides specialist assistance to individuals and their families in times of need. We do this by facilitating your application to the Department of Human Services, who can approve the release of funds from your personal superannuation fund for medical treatment.

You may be able to utilise your own, or your partner's superannuation to fund part or all the cost of your treatment.

SuperCare is the first and only company in Australia to provide this valuable service. We operate under strict regulations which ensure patient privacy and confidentiality is maintained at all times.

Our caring consultants will educate you on how the process works and guide you through the complex application forms and procedures. We will be there with you every step of the way.

SuperCare's role is to facilitate the application process by providing the following services:

1. We educate you so that you understand the complexities of the legislation and how the Early Release Superannuation Program (ERS) works;
2. Our trained professional consultants provide support and guidance in completing the application and dealing with the Department of Human Services, who administer the ERS program;
3. SuperCare consultants also provide support and guidance in dealing with your clinic, medical practitioner or funeral provider.

The ERS Program is designed to enable access to superannuation on "compassionate grounds", or in circumstances which are "life threatening", or which cause "mental health" issues or "pain and suffering".

The ERS program has been in legislation for a number of years. The funds released may either cover funeral services provided, the gap in your Private Health Insurance or cover all costs involved in the case of surgery.



**1 in 6
couples have
fertility issues!**
You are not alone
and SuperCare
is here to
help.

IVF Services

Trying to conceive a baby can be stressful, especially when things don't happen as quickly as expected. On top of the stress, pain and suffering, there's the worry of the actually funding the treatment. SuperCare understands that whilst the wonder of IVF can provide answers, the process does come at a significant monetary cost.

Servicing IVF clients is SuperCare's premier specialist capability.

To provide you with complete peace of mind, SuperCare offers a 100% money back guarantee if your application is declined by the Department of Human Services based on it not meeting eligibility criteria.

Our role is to offer you support in your time of need. Through education and personalised assistance, SuperCare aims to deliver a professional, convenient and stress-free experience for every applicant.

If you have any further questions about how SuperCare can help with your application for IVF funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

Want to get started?

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A close-up photograph of a person's midsection. A yellow measuring tape is wrapped around their waist, held in place by a hand on the left. The person is wearing blue denim jeans. The background is a plain, light color.

Did you know that you can apply for early release of your superannuation to pay for your obesity or bariatric surgery?

Obesity Surgery

With the assistance of our innovative service, SuperCare can facilitate your application for funding obesity/bariatric surgery procedures including Lap Band surgery, Gastric Sleeve surgery or Gastric Bypass surgery – as well as Plastic Surgery to eliminate excess skin after your weight loss.

In Australia, statistics reveal that obesity affects up to 3 in 5 adults and 1 in 4 children. Obesity is a disease and it can be life-threatening, unless intervention is undertaken.

There are two types of weight gain associated with obesity:

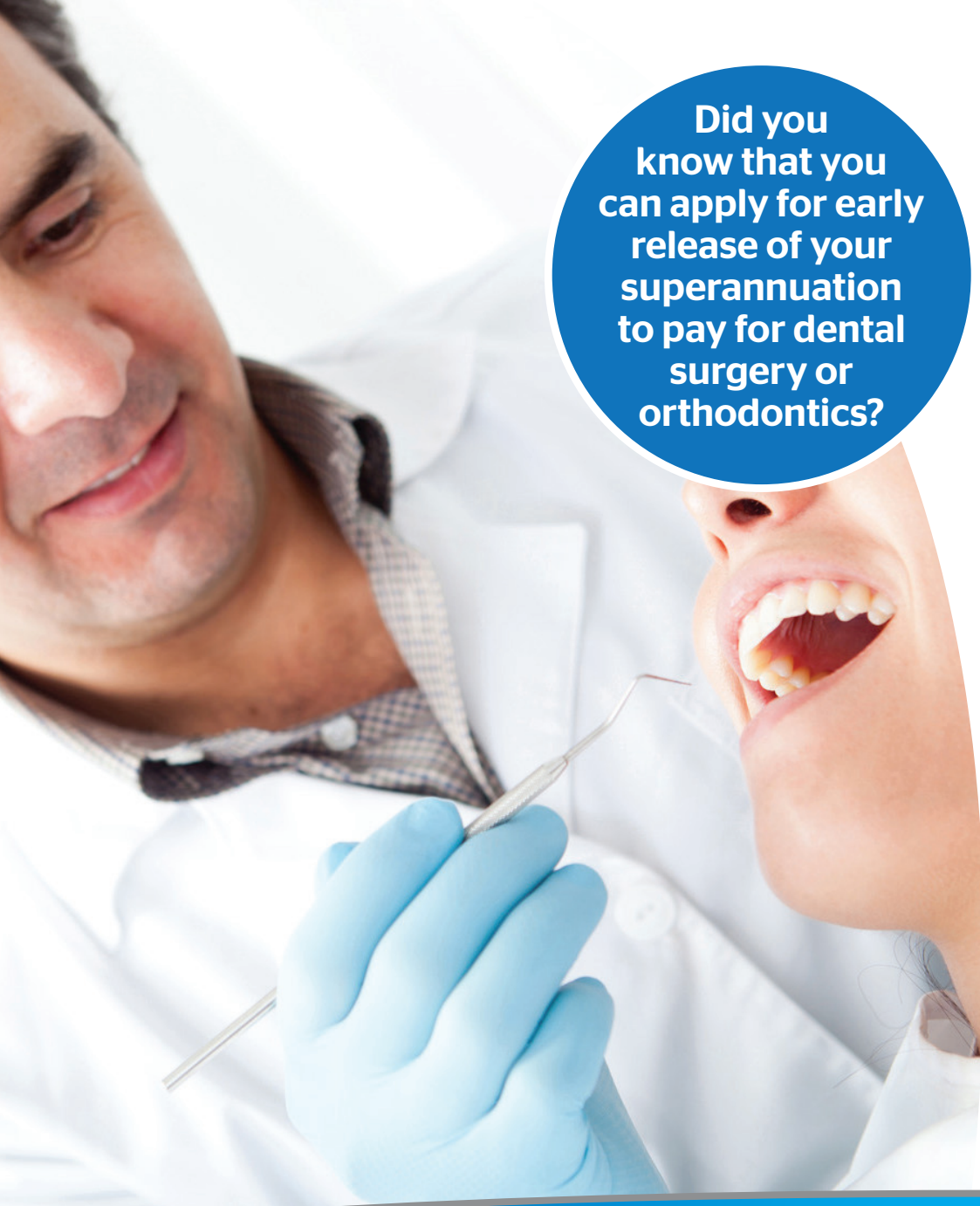
- **Central weight** - Which gathers around the middle
- **Peripheral weight** - Which gathers around the bottom half of the body, such as in the buttocks and thighs

Apart from reduced life expectancy, self esteem issues and the social stigma which can be attached to obesity, carrying extra weight puts pressure on internal organs and can cause ongoing health complications such as heart disease, diabetes, joint pain, cholesterol and blood pressure issues.

If you have any further questions about how SuperCare can help with your obesity or bariatric surgery funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

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Did you know that you can apply for early release of your superannuation to pay for dental surgery or orthodontics?

Dental Surgery

Many types of dental surgical procedures are expensive. Through our innovative service, SuperCare can facilitate your application for funding on many dental surgical procedures, including...

- **Comprehensive Orthodontic treatment** - Braces or orthodontics can do more than just straighten teeth and improve your smile. They are often used as a corrective procedure for health purposes.
- **Implant services** - If you're unfortunate enough to have a tooth knocked out or loosened and it cannot be surgically reattached, implants can be used.
- **Root Canals** - Endodontic therapy, or root canal procedures, can be very costly, with the price varying depending on the tooth and the extent of the procedure.
- **Crowns** - Crowns are used to seal cavities and to prevent further damage to the root of your tooth in order to avoid pain, infection and increasing dental costs.
- **Oral and Maxillofacial surgery** - These types of surgery is used to treat or repair damage due to many diseases, injuries and defects in the head, neck, and the soft and hard tissue of our jaw and mouth.

If you have any further questions about how SuperCare can help with your orthodontics or dental surgery funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

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Did you know that you can apply for early release of your superannuation to pay for your cosmetic or plastic surgery?

Cosmetic & Plastic Surgery

Once you've decide you're going to have either cosmetic surgery or plastic surgery, the biggest hurdle to overcome is how you are going to pay for it. SuperCare can help!

Through our innovative service, SuperCare can facilitate your application for funding on many cosmetic and plastic surgery procedures, including: Rhinoplasty (Nose), Liposuction, Breast Lift/Reduction, Abdominoplasty (Tummy Tuck), Otoplasty (Ear), Reconstructive surgery and body contouring surgery after excessive weight loss.

- **Plastic Surgery** - A reconstructive surgery to correct or repair defects and deformities following trauma, skin cancer, accidents, excision, burns and scars. Plastic surgery is directed and indicated by the surgeon.
- **Cosmetic Surgery** - Aimed at enhancing and improving the patient's appearance. The best cosmetic surgery should be undetectable by others and should provide an increased sense of wellbeing and confidence in the patient.

If you have any further questions about how SuperCare can help with your plastic or cosmetic surgery funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

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Eye Surgery

Did you know that you can apply for early release of your superannuation to pay for your eye surgery?

If you need to have eye surgery, and you're wondering how you're going to pay for it, SuperCare can help.

Through our innovative service, SuperCare can facilitate your application for funding on many eye surgery procedures, including: Cataract, Glaucoma, Macular Degeneration, Lasik and ASLA laser eye surgeries.

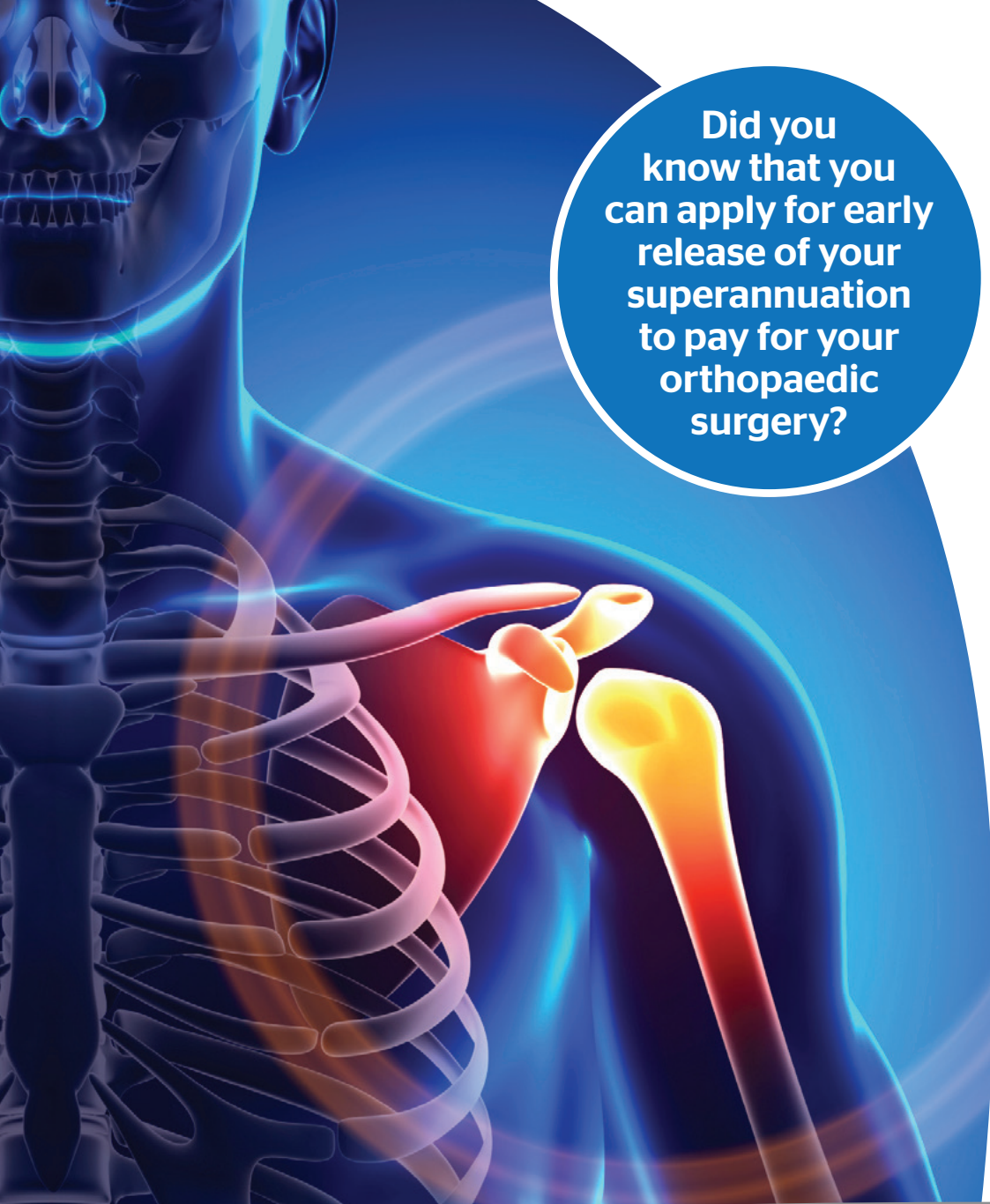
Cataract removal is the most common form of eye surgery in the developed world. A cataract occurs when the natural lens of the eye (the crystalline lens) becomes cloudy. This predominantly happens over time, as the normal protein structure within the lens deteriorates with age.

Eye surgery funding assistance is something SuperCare has successfully offered for a very long time, however, most people are not aware of this initiative. You can apply to access your super to pay for surgery for yourself, your partner or your children. You may choose to apply for funding to cover the entire cost of the procedure or part of the cost.

If you have any further questions about how SuperCare can help with your eye surgery funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

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Did you know that you can apply for early release of your superannuation to pay for your orthopaedic surgery?

Orthopaedic Surgery

If you need to have Orthopaedic Surgery, you may be wondering how you're going to pay for it.

With our innovative service, we can facilitate your application for funding on many orthopaedic surgery procedures. SuperCare can assist those requiring:

- **Knee surgery or knee replacement**
- **Hip replacement or hip surgery**
- **Shoulder reconstruction**
- **Arthroscopic surgery**
- **Anterior Cruciate Ligament (ACL) reconstructions**
- **Many other types of orthopaedic surgical procedures**

Unfortunately, all orthopaedic surgical procedures are relatively expensive, and until recently, have mostly been readily available only to those with private health insurance. SuperCare has opened up the opportunity for everyone to be able to consider this surgical option through the private health system, which allows for your choice of both surgeon and hospital.

If you have any further questions about how SuperCare can help with your orthopaedic surgery funding, please visit our website for more information and FAQ's at www.mysupercare.com.au

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Did you know that you can apply for early release of your superannuation to pay for a family member's funeral?

Funerals

When we lose a loved one, we often experience pain, grief and suffering. The last thing you should have to worry about is the often unexpected and unknown financial burden of their Funeral expenses.

Through our innovative service, SuperCare can facilitate your application for funding to pay for the cost of a final farewell befitting your loved one.

Are you aware that Funeral expenses can quickly add up to many thousands of dollars, with items such as:

- **Professional fees including death certificate, storage, embalming and transportation of the deceased**
- **Coffin or casket**
- **Cemetery fees for grave, interment and memorial plaque**
- **Ceremony fees (eg. Master of Ceremony or clergy payments)**

Assisting with Funeral funding is something SuperCare has successfully offered for a long time, however, most people are not aware of this initiative.

The funds released can pay for the funeral of an immediate relative / dependent and are ideal for those of us who don't have Funeral Insurance, a pre-paid Funeral or lack the financial capacity to pay for a Funeral and related services.


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Disclosure statement: Early Release of Superannuation applications are assessed under the SUPERANNUATION INDUSTRY (SUPERVISION) (SIS Regs) REGULATIONS 1994-REG 6.19A. Certain criteria must be met to be granted release. For further information please visit:

www.austlii.edu.au/au/legis/cth/consol_reg/sir1994582/s6.19a.html