



**DR SCOTT WHITING**

UPPER GI • BARIATRICS • GENERAL SURGERY

# ACCESSING YOUR SUPERANNUATION FOR BARIATRIC/WEIGHT LOSS SURGERY

## ASSISTING YOU IN FUNDING YOUR WEIGHT LOSS SURGERY

Once you make the decision to undergo bariatric surgery, you may be eligible to access your superannuation to fund all or part of your bariatric surgery fees. Our team is here to make the process of applying to use your superannuation as straightforward and streamlined as possible.



### ARE YOU ELIGIBLE TO USE YOUR SUPERANNUATION FOR SURGERY?

If you are considering accessing your super fund to pay for your surgery, you will first need to check that you are eligible. You can do this by accessing the ATO eligibility for compassionate release of superannuation webpage which details the eligibility requirements you must meet.

You will also need to consult with Dr Scott Whiting and your GP to ensure they can provide you with all relevant documentation.



### WHAT DO I NEED TO ACCESS MY SUPERANNUATION?

- ✓ A MyGov account
- ✓ An ATO account linked to your MyGov account
- ✓ An application form completed by Dr Whiting (supplied at your consultation upon request)
- ✓ An application form completed by GP (supplied by our team after the surgery is booked in upon request)

## CONTACT DETAILS

### Phone

(07) 4725 2833

### Email

admin@drscottwhiting.com.au

### Location

North Queensland Minimally Invasive Surgery (NQMIS)  
Level 3, Suite 8, 25 Fulham Road, Pimlico, QLD 4812

# WHAT IS THE PROCESS OF ACCESSING YOUR SUPERANNUATION FOR BARIATRIC SURGERY?

## 1. CHECK YOUR SUPER

First, you will need to contact your superannuation fund and confirm they allow early access to funds. You will also need to ensure you have enough funds to cover the surgery.

## 2. LINK YOUR MYGOV TO YOUR ATO ACCOUNT

You will need to ensure your MyGov account is linked to your ATO account. This can be done via your MyGov account.

## 3. MEET WITH DR WHITING AND YOUR GP

Once your date for surgery is confirmed, our team will provide you with two copies of the ATO Compassionate Release of superannuation form. Dr Whiting will fill out one of these forms and sign it. You will need to take the other form to your GP for them to fill in and sign.

## 4. SIGN THE FORMS

Once Dr Whiting and your GP have filled out and signed the forms, please ensure that you sign both copies. Additionally, please review both copies and check all appropriate sections have been filled out.

## 5. SUPPORTING DOCUMENTS

For the ATO to approve your application for accessing your superannuation for bariatric surgery, you will need to supply supporting documentation of the expenses you are claiming. You will need to provide evidence/quotes of:

- Dr Whiting's fee
- Anaesthetist's fee
- Mater Hospital fee
- Intensive Care fee (if applicable)

Our team will provide further details and contact information in order for you to obtain your quotes.

## 6. LODGE YOUR DOCUMENTS AND APPLY FOR EARLY RELEASE OF SUPERANNUATION

Once you have all your supporting documentation, log into your MyGov account and access the ATO website. **Follow the steps outlined on the ATO to apply for early release of your superannuation on compassionate grounds.** Once you have submitted your application, the ATO will take 14 to 28 days to process it. They will notify you via your MyGov inbox if you have been successful and provide you with an approval letter. They will also notify your super fund.

## 7. CONTACT YOUR SUPER FUND

If your application is successful, you will need to contact your super fund and arrange the release of money into your bank account. Additionally, you will need to provide your super fund with the ATO approval letter.

## 8. KEEP YOUR RECEIPTS

Once you have paid your expenses with your superannuation, you will need to ensure you keep all receipts. This will be of assistance if the ATO audits you, you can provide evidence of how the funds were spent (much like at tax time). Any money you didn't use from your superannuation can be reinvested into your fund.



### YOUR SUPERANNUATION CHECKLIST

- Call super fund to ensure they will allow early release of your superannuation
- Link your MyGov account to the ATO
- Have Dr Whiting and your GP sign the relevant forms
- Obtain quotes for Dr Whiting, anaesthetist, Mater Hospital, and intensive care fee
- Lodge documents with the ATO
- If successful, contact your super fund
- Save all your receipts

[FIND OUT MORE](#)

If you have any further questions, our team are on hand to assist in accessing your superannuation.