BALDWIN ADVOCACY & CLAIMS

# Medical Separation Checklist for ADF Members

Every stage of an ADF medical separation, and what to lock in before you move to the next one. Print it, stick it on the fridge, tick it off.

REVIEWED AGAINST DVA SOURCES ON 11 SEPTEMBER 2026.

A medical separation feels like it's happening to you. This checklist is how you take some of it back. It runs from the day your MEC gets downgraded to your first 90 days as a civilian, and every item is something I've watched people miss. If you want the background first, read the medical separation guide. If you want to get moving, start ticking.

Two things before you start. First, since 1 July 2026 every new DVA claim is decided under one Act, the Military Rehabilitation and Compensation Act 2004 (MRCA), no matter when you served. Second, DVA and CSC (Commonwealth Superannuation Corporation, which runs military super) are two separate systems with two separate sets of paperwork. You need to work both.

## When your MEC is downgraded

Your MEC is your Medical Employment Classification. A downgrade is the first signal. Don't wait for the board to start.

- [ ] **Get every condition diagnosed and on the record.** DVA needs a diagnosis from a qualified health professional for each condition you claim, so anything undiagnosed is invisible to them.
- [ ] **Write down when each symptom started.** DVA asks for this when you register a claim, and your memory of it only gets worse from here.
- [ ] **Set up myGov and link DVA to get MyService.** MyService is the quickest way to lodge and track claims, and you cannot use it without a linked myGov account.
- [ ] **Book a Veteran Support Officer on base.** DVA has staff on more than 56 Defence bases who do one-on-one appointments for serving members; email VSO@dva.gov.au. You don't need to be transitioning to see one.
- [ ] **Lodge your Initial Liability claims now, while you're still in.** You don't have to be discharged to claim, and every new claim is an MRCA claim. The how to make a DVA claim guide walks you through it.

## Before the medical board

The board decides whether your conditions are likely to improve and whether you can keep serving in any capacity. What's on your file going in is what they see.

- [ ] **Get specialist reports for anything borderline.** A GP note that says "ongoing" is not the same as a specialist saying what you can and can't do.
- [ ] **Make sure every condition is in the Defence paperwork about your separation.** If it's not on the record at the time, you'll be chasing it years later. CSC's retrospective invalidity process hinges on evidence from around the time you left.
- [ ] **Find out which super scheme you're in.** MilitarySuper (MSBS), ADF Super with ADF Cover, or DFRDB. The invalidity rules and forms differ by scheme. The ComSuper vs DVA guide explains the difference.
- [ ] **Understand that CSC classifies you separately from DVA.** For MilitarySuper, CSC rates your incapacity for civilian work as Class A (60% or more), Class B (30 to 59%) or Class C (under 30%), and it says DVA percentages are not relevant to that assessment.
- [ ] **Ask about DVA-funded treatment during transition.** Full-time members get health care through Defence first, but DVA can fund care where it and the ADF agree, and transitioning out is one of the cases DVA names.

## The transition period

This is the golden window. You still have access to Defence medical services and records, and nobody has started a clock on you yet. Use it.

- [ ] **Chase every claim you've lodged.** DVA says it contacts you about every 30 days while a claim is in progress. If you haven't heard anything, ring 1800 VETERAN.
- [ ] **Answer DVA requests the day they land.** An incomplete claim is registered but put on hold. It doesn't go to the back of the queue, but it doesn't move either until you send the missing piece.
- [ ] **Lodge your CSC invalidity benefit application.** If you're being discharged on invalidity grounds from MilitarySuper, the form is the M40. CSC looks at your service medical papers and may send you for a medical exam at its expense.
- [ ] **Do the needs assessment as soon as liability is accepted.** It's a conversation with a DVA delegate about the compensation, rehabilitation and support you need, and it's where Permanent Impairment and incapacity payments get raised.
- [ ] **Ask about Permanent Impairment for anything that's stable.** DVA considers PI at the needs assessment, but you can request it in writing at any time.

- [ ] **Get free help if you're doing this yourself.** DVA's Claims Lodgement Assistants (email CLA@dva.gov.au) will walk you through MyService, and the DVA Advocacy Register lists free ESO advocates. Or get your shit together early and get an advocate involved.

## Your last 30 days

The last month is admin. Boring, unglamorous admin that decides whether your first year out is smooth or a mess.

- [ ] **Save a complete copy of your Defence medical and service records.** CSC and DVA will pull them with your consent, but you want your own copy before your Defence access ends.
- [ ] **Line up a civilian GP and hand them your records.** Your GP writes the diagnoses for new claims and the medical certificates DVA requires for incapacity payments. They need to know your history from day one.
- [ ] **Check your White Card is on its way.** DVA sends it automatically on discharge if you have at least one day of continuous full-time service, or when it accepts a condition. A digital version sits in MyService.
- [ ] **Lodge an incapacity payments claim if you can't work at your old level.** It goes through the needs assessment or on form D1360, with medical evidence that you're totally or partially unfit for work. Payments run at 100% of normal earnings for the first 45 weeks, then 75% to 100% depending on the hours you can work. Details in the incapacity payments guide.
- [ ] **Get financial advice before super and DVA money start interacting.** Incapacity payments are reduced dollar for dollar by the Commonwealth-funded part of your super. CSC suggests financial advice before a retrospective invalidity application, and I'd apply the same logic to the ordinary one.
- [ ] **Update your address, contact details and bank details with DVA and CSC.** DVA requires you to tell it when your address or contact details change, and mail to the old barracks helps nobody.

## Your first 90 days out

You're a civilian now. The systems don't chase you anymore. You chase them.

- [ ] **Show your Veteran Card to every provider, every time.** Each new provider needs your accepted conditions at least once, and the card is valid anywhere in Australia but not overseas. If you get a bill for treatment of an accepted condition, don't pay it. Contact DVA.
- [ ] **Use non-liability mental health care if you need it.** With at least one day of continuous full-time service and a Veteran Card, DVA funds mental health treatment after you leave, including for alcohol and drug problems, without you having to prove service caused it.
- [ ] **Keep your medical certificates current if you're on incapacity payments.** Payments cease if you don't supply certificates when requested, and can be suspended if you refuse a DVA-directed medical exam without a reasonable excuse.
- [ ] **Report every dollar you earn and every super payment you receive.** DVA needs to know about all employment, paid or unpaid, and any Commonwealth super, and you'll be asked to complete an annual review of circumstances.
- [ ] **Diarise the CSC reconsideration window.** If you disagree with a MilitarySuper classification decision, you have 30 days from receiving it to ask CSC for reconsideration.
- [ ] **Review whether anything has worsened.** A worsening claim is now an MRCA Permanent Impairment claim and needs at least 5 more impairment points under GARP M (the Guide to Determining Impairment and Compensation). Mental health in particular tends to shift after discharge.

> **BAC tip:** the single most expensive mistake I see is a member who leaves with one condition claimed when they have eight. Go back to the first item on this list and ask yourself whether everything is on the record. Don't leave money on the table.

## How BAC Can Help

I was medically separated myself, and I've helped hundreds of serving members through theirs. BAC runs this checklist with you: identifying every condition, coordinating the medical evidence, lodging the DVA claims before your discharge date, lining up the CSC side so the two systems don't trip over each other, and chasing everyone until decisions are made.

Fixed fee. No percentage cuts. You know what it costs before we start. If you're facing a med sep, or think you might be, book the free consult. It costs you nothing and it could save you years of catch-up. Seriously.

# Ready to Get Started?

Book a free, no-obligation chat with me. No sales pitch, no pressure. Just a straight conversation about your situation and what you might be entitled to.

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