BALDWIN ADVOCACY & CLAIMS

# ComSuper vs DVA Entitlements

Two different systems, both there to support you. Why you might be entitled to both, and how they work together.

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## What is ComSuper?

ComSuper, now run by CSC (Commonwealth Superannuation Corporation), manages military super schemes including MSBS and DFRDB. If you were medically discharged, you may be eligible for invalidity benefits through these schemes. These are ongoing payments, not lump sums, and they can be substantial.

## DVA vs ComSuper: What's the Difference?

This is one of the most common things veterans get confused about, and honestly, the system doesn't make it easy.

**DVA**

Compensates you for specific service-related conditions. Initial Liability, Permanent Impairment, incapacity payments, and access to medical treatment. It's condition-specific.

**ComSuper**

Provides superannuation invalidity benefits based on your overall capacity to work. It's not about specific conditions. It's about whether your medical issues prevent you from working in civilian employment.

> Here's the kicker: they're not mutually exclusive. You can claim both. Many veterans are entitled to DVA compensation AND ComSuper invalidity benefits. Having one doesn't disqualify you from the other. If someone told you otherwise, they were wrong.

*Kai Baldwin, BAC Founder*

## Invalidity Classification

ComSuper invalidity benefits come in three tiers: Class A, B, and C. The classification depends on how severely your conditions affect your ability to work. Class A is the highest level of incapacity, Class C is the lowest. The tier you're placed on determines the percentage of your benefit entitlement.

These can be reviewed over time, so if your situation changes, your classification can change too. That works both ways, so it's important to stay on top of it.

## How They Work Together

DVA and ComSuper sit alongside each other, but there can be interactions, particularly around incapacity payments. It's not as simple as just claiming both and getting two full payments. The way they interact depends on your specific circumstances, which legislation applies, and what benefits you're receiving.

This is exactly the kind of thing where getting proper advice makes a real difference. Getting it wrong can cost you.

## How BAC Can Help

I help veterans work through both systems so you understand what you're entitled to across DVA and ComSuper. I can help with ComSuper invalidity applications and make sure your claims across both systems are lined up properly for the best possible outcome.

Don't leave money on the table because the system is confusing. That's literally what I'm here for.

# 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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*Your entitlements belong to you.*