

Fact Sheet > SA Ambulance Service Superannuation Scheme

DISABLEMENT ENTITLEMENTS

CLAIM PROCESS

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The SA Ambulance Service Superannuation Scheme provides members with disablement entitlements.

How to make a claim

To claim a disablement entitlement you will need to complete the *Application for Disablement Entitlements* form. You can contact Super SA to have a copy posted to you or you can download the form from www.supersa.sa.gov.au.

What can I claim?

The SA Ambulance Service Superannuation Scheme provides members with four disablement entitlements.

Permanent disablement:

- Total and Permanent Disablement benefit,
- Serious Ill Health retirement benefit, or
- Release of preserved super (preserved members only).

Temporary disablement:

- Income Protection benefit.

Definitions of Total and Permanent Disablement, Serious Ill Health and Temporary Disablement are included in this fact sheet.

Total and Permanent Disablement (TPD)

As a standard contributory member of the Scheme and a permanent employee working nine or more hours per week, you are automatically covered for basic level TPD insurance 24 hours a day, seven days a week. The entitlement is designed to help you financially if you stop work permanently because of an injury or illness.

The entitlement is a lump sum and is calculated in the same way as your retirement entitlement would have been at age 60. You will also receive the balance of your accounts at the time of total and permanent disablement. If you have taken out additional voluntary insurance your entitlement may be greater, provided the level of cover is not limited by any health restriction.

Serious Ill Health

Your entitlement application will first be assessed for TPD and temporary disablement. If you do not qualify under the definition of TPD or temporary disablement, your application will be assessed for serious ill health.

If you are eligible to retire before age 60 due to serious ill health you will receive a lump sum entitlement, however this is preserved under Commonwealth Rules.

Release of preserved super

If you are a non-active member of the Scheme and have preserved super, the preserved amounts can be released if you become permanently incapacitated¹.

You can only claim one of the permanent disablement entitlements. For further information regarding these entitlements see the Product Disclosure Statement.

Income protection

As a permanent employee working more than 15 hours a week you are automatically eligible for an income protection benefit. You are also covered by this insurance if you are:

- on leave with pay, or
- on leave without pay for less than 12 months.

Income protection provides an entitlement to help you cope financially if you are unable to work for a prolonged period as a result of an injury or illness.

The entitlement provides a fortnightly income, after a three-month waiting period, of 75% of your salary for a maximum of 24 months. The entitlement is reduced by any workers' compensation payments or other income received in respect of the injury or illness.

¹ as specified under superannuation law and permitted under the Trust Deed and legislation.

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Do not resign or accept termination on account of a total and permanent disablement without first getting written approval from the Super SA Board.

What evidence do I need to provide?

Your application will need to show your disablement fits the following definitions for permanent or temporary disablement.

Permanent Disablement

– A disablement due to an illness or injury as a result of which the Trustee is satisfied, after consideration of medical information and advice, that you are incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by education, training or experience.

Serious Ill Health

- You have a mental or physical disablement that was caused by a bodily injury, illness, disease, infirmity or accident (none of which has been inflicted for the purpose of obtaining an entitlement), and
- the disablement precludes you from ever carrying out the majority of the duties of your occupation necessary to produce income, and
- you are not totally and permanently disabled or temporarily and totally disabled, and
- the Trustee is satisfied that, in the opinion of your employer, there is no other suitable position available for you (with your employer) from which you are not precluded by reason of disablement.

Temporary Disablement

– A disablement due to an illness or injury that causes you to be absent from work for a period of three consecutive months and the Trustee is satisfied that after consideration of medical information and advice, you are incapacitated to such an extent as to render you unable, for the time being, to resume work in your occupation.

You must provide all relevant information in your application to enable your claim to be processed.

When should I resign?

Approval for the payment of a total and permanent disablement entitlement must be granted before your employer terminates your employment. Therefore, **do not resign or accept termination** on account of a total and permanent disablement without first obtaining written approval from the Super SA Board.

Who fills in the application form?

The application form consists of two sections:

- You will need to fill in and sign Part A
- Your medical practitioner will need to fill in and sign Part B.

Do I need to provide any supporting documentation?

The application form does not ask you for any additional supporting documents.

Your medical practitioner will provide supporting medical advice in Part B.

If you or your medical practitioner need to provide additional information or need extra space to fill in your answers you can attach additional pages to your application.

Where do I send my application?

Please forward your signed and completed application form to Super SA.

In person: Ground Floor
151 Pirie Street (enter from Pulteney St)
Adelaide SA 5000

By post: Super SA
GPO Box 48
Adelaide SA 5001

How long will my claim take?

All applications for a disablement entitlement are considered by Super SA on behalf of the Super SA Board. Therefore, from receipt of your application form, it may take up to three weeks before you know the outcome of your claim. If it is likely to take longer than this, Super SA will let you know.

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Further information

The SA Ambulance Service Superannuation Scheme Product Disclosure Statement may be of assistance if read in conjunction with the information presented above.

If you have any enquiries please contact Super SA on (08) 8207 2094 or 1300 369 315.

Contact us

Address

Ground floor,
151 Pirie Street
Adelaide SA 5000
(Enter from Pulteney Street)

Postal

GPO Box 48, Adelaide, SA 5001

Call (08) 8207 2094 or
1300 369 315

Email supersa@sa.gov.au

Website

www.supersa.sa.gov.au

Disclaimer

The information in this document is intended to help you understand your entitlements in the SA Ambulance Service Superannuation Scheme. Super SA does its best to make sure the information is accurate and up to date. However, you need to be aware that it may not include all the technical details relevant to the topic. For the complete rules of the SA Ambulance Service Superannuation Scheme, please refer to the Trust Deed and Regulations that operate pursuant to an Act of State Parliament, the *Superannuation Act 1988*. The Trust Deed and accompanying Regulations set out the rules under which the SA Ambulance Service Superannuation Scheme is administered and entitlements are paid. You can access a copy of the Trust Deed and Regulations from the Super SA website.

The SA Ambulance Service Superannuation Scheme is an exempt public sector superannuation scheme and is not regulated by the Australian Securities and Investments Commission (ASIC) or the Australian Prudential Regulation Authority (APRA). Super SA is not required to hold an Australian Financial Services Licence to provide general advice about the SA Ambulance Service Superannuation Scheme.

The information in this document is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Super SA recommends that before making any decisions about the SA Ambulance Service Superannuation Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

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