

# SIGNIFICANT EVENT NOTICE

The following page outlines important changes which may affect your account with Super SA.



## Triple S Insurance Change

The Super SA Board regularly reviews its product offerings to ensure they meet members' evolving needs. During the latest review there was an update to the timeframe that members have to make a claim for a Total and Permanent Disablement (TPD) benefit.

*The Southern State Superannuation Regulations 2009* require claims for TPD (including Terminal Illness claims) to be lodged with Super SA no later than 2 years after terminating employment.<sup>1</sup>

However, from 1 April 2022, the Super SA Board has the power to consider applications to extend this time limit in respect of eligible members<sup>2</sup> who lodge a claim after the expiry of the 2 year time limit. Members are encouraged to lodge TPD claims within the 2 year time limit, as the granting of an extension is entirely at the Board's discretion.



## Frequently Asked Questions

### How long does a non-casual employee have to lodge a Total and Permanent Disablement (TPD) claim?

A Triple S member must lodge their TPD claim within 2 years of terminating employment. If a claim is not lodged within 2 years, and the employee terminated their employment on or after 1 April 2020, the member can apply to the Super SA Board for an extension to the time limit they have to lodge the claim. This extension is entirely at the Board's discretion.

### How long does a casual employee have to lodge a Total and Permanent Disablement (TPD) claim?

A Triple S member who is a casual employee, is eligible to lodge a TPD claim if they become incapacitated within 12 months of their last shift. The member is required to lodge their TPD claim within 2 years of the date which they became incapacitated. If a claim is not lodged within the 2 year period, and the member became incapacitated on or after 1 April 2020, they can apply to the Super SA Board for an extension to the time limit they have to lodge the claim. This extension is entirely at the Board's discretion.

For example:

**1 May 2020**

Casual employee works their last shift

**1 August 2020**

Casual employee becomes incapacitated

**1 August 2022**

Last date for casual employee to lodge TPD claim, without requiring Board approval for an extension

### What will the Super SA Board consider when deciding whether to grant an extension to the time limit a member has to lodge a Total and Permanent Disablement (TPD) claim?

In considering an application by an eligible member to extend the time limit, the Super SA Board will have regard to the length of the delay that has occurred, the explanation for the delay, any hardship or unfairness that will occur if the time limit is not extended, and any other relevant factors. These are the same criteria that the Board must have regard to when considering extensions of other time limits under the legislation. Members are encouraged to lodge TPD claims within the 2 year time limit, as the granting of an extension is entirely at the Board's discretion.

<sup>1</sup> Refer to the Triple S Death and TPD & Death Only Insurance Factsheet for further eligibility criteria.

<sup>2</sup> An Eligible member is a person who terminated, or terminates, employment on or after 1 April 2020. For those employed on a casual basis, an eligible member is a person who worked 9 or more hours per week and becomes incapacitated on or after 1 April 2020 and within 12 months of their last shift.



## Contact Us

For further information, refer to the Insurance fact sheet available at [supersa.sa.gov.au](https://supersa.sa.gov.au), or contact our Member Services team via email at [supersa@sa.gov.au](mailto:supersa@sa.gov.au) or phone **1300 369 315**.

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