

## FACT SHEET

# Triple S insurance restrictions

There are some situations where members are not eligible for insurance cover due to restrictions in Triple S Regulations, other scenarios where insurance cover ceases and situations where a member is unable to make a claim for certain conditions. Some common situations are set out in this fact sheet.

The situations outlined in this fact sheet are the result of particular restrictions in the Triple S Regulations.

Super SA may not necessarily know that any of these restrictions apply to you. Unless you notify Super SA of any changes in your employment type, your annual statement and the member portal may show you have cover, even though you are not entitled to it. You could also be incorrectly paying premiums.

Members may not be entitled to insurance cover due to these restrictions, despite members' annual statements and the member portal showing that they do have such cover, and have been charged premiums.

## Restrictions and Limitations

### 1. Casual employees and Income Protection (IP) Insurance

Eligibility for IP Insurance is based on your employment type<sup>1</sup>.

While full-time and part-time (permanent) employees automatically get IP Insurance cover without underwriting when they join Triple S, casual employees must **apply** for IP insurance<sup>1</sup>, regardless of whether they previously had automatic IP cover as a full or part-time SA government employee, or they have previously applied for cover during an earlier period of casual employment.

This means each time a member commences, or recommences, casual employment, an application for IP Insurance is required. However, members who change from full or part-time employment to casual will continue their IP Insurance cover without having to complete an application if they begin casual employment within three months of being employed full-time or part-time.


It is also important to note that even if you apply for, and are granted IP Insurance cover, you will only be able to claim if you work nine or more hours per week under your casual arrangement, or average over a three month period, nine or more hours each week.

### Example

Mary begins work as a casual employee and applies for IP Insurance cover. She has a limitation for smoking put on her cover.

One year later Mary begins work as a part-time SA government employee. Her cover held as a casual employee ceases and she is automatically provided with IP Insurance without underwriting (i.e. she does not have a smoking limitation) as a part-time employee.

Mary ceases part-time work. Six months later she again becomes a casual employee. She has no IP Insurance cover as a casual (even though she applied for and received cover during an earlier period of casual employment) because the time between her part-time employment and commencing work as a casual is more than 3 months. Mary must apply and be underwritten if she wishes to be covered for IP as a casual employee.

 It is important that you contact us immediately if you think you fall into one of the categories discussed this fact sheet. We will check that we do not deduct insurance premiums for cover you are not entitled to. In these circumstances you may wish to purchase external cover in the private insurance market.

If you are unclear about whether you are entitled to insurance please call **(08) 8214 7800** and we will clarify the cover you are entitled to.

We will also refund any premiums you were not required to pay.

<sup>1</sup> Members who held IP Insurance cover on 1 August 2009 continue to hold that cover without need to apply as a casual employee.

### **2. Members employed or engaged for a specified period and remunerated by fee, allowance or commission**

Members employed or engaged for a specified period of time and who are remunerated by fee, allowance or commission, are not entitled to basic or additional Death and Total and Permanent Disablement (Death and TPD) or IP Insurance, nor can they apply.

Typically these are:

- Board or committee members (who do not have a Triple S account in some other employment capacity)
- Sessional members of Tribunals who are appointed and not employees
- Those engaged for a temporary period and paid by fee
- Those engaged to work during an election period (e.g. returning officer, electoral officers, etc.).

Such members may, however, be entitled to cover if they have other SA Government employment. If you have been employed or engaged in any of these capacities, you should contact Super SA to ensure your correct insurance entitlement is recorded.

### **3. Previous recipients of an invalidity benefit**

If a member previously received invalidity insurance benefits (or benefits of a similar kind) from Triple S or another SA Government super scheme and they recommence SA Government employment, they are entitled to Death Only Insurance cover only.

However, the Death Only Insurance is not payable if the cause of death is connected to the condition for which the previous invalidity benefit was paid.

Members in this category similarly cannot apply for additional Death Insurance and are also ineligible for IP Insurance cover.

### **4. Previous recipients of a terminal illness benefit**

Members who have received a terminal illness insurance benefit (or a benefit of a similar kind) from Triple S or another SA Government super scheme are not entitled to IP or Death and TPD Insurance, nor can they apply.

### **5. New members and Pre-existing medical conditions**

Members cannot make a claim for TPD Insurance in relation to a condition that existed prior to commencement of Triple S membership unless they have been engaged in work (i.e. SA Government work) for more than 6 months.

Death Insurance is also not payable in relation to a condition that existed prior to commencement of Triple S membership where death occurs within 6 months of commencing membership.

### **6. Fund Selection and Directing Employer Contributions back to Triple S & Select**

If employer contributions have been re-directed to Triple S or Super SA Select (e.g. as a result of a Fund Selection or via a fixed term contract), any default Death and TPD Insurance or default Income Protection insurance issued though Triple S will be subject to a 12 month pre-existing condition restriction. This means you will not be able to make a claim for Death, TPD or Income Protection insurance in relation to any medical condition that existed prior to the date at which employer contributions were again being received into a Triple S or Super SA Select account, until you have been engaged in SA Government work for 12 months after this date.

2 If a member has other SA Government employers, any Income Protection cover held in relation to that employer will continue unless a fund selection is also made in relation to that employer.

3 The spouse member's cover ceases at the end of the month following the month in which the last insurance premium was debited from the Spouse Account.

### 7. Taking a Targeted Voluntary Separation Package (TVSP) and the impact on your Total and Permanent Disablement Insurance

If you accept a TVSP offer, you cannot also claim a Total and Permanent Disablement (TPD) Insurance entitlement from Triple S. Please see the Triple S Targeted Voluntary Separation Package fact sheet for further information.

#### When insurance cover ceases

- IP Insurance ceases when SA Government employment ceases (including when a fixed term contract expires).
- IP Insurance ceases when a member turns age 65, (or age 60 prior to 3 September 2018).
- IP insurance ceases in relation to a specific employer when a fund selection is made for that employer (except when the fund selection is made to Triple S or Super SA Select).<sup>2</sup>
- Death and TPD Insurance ceases when employment ceases.
- Death and TPD Insurance ceases when a member turns age 70, or age 65 for Fixed (closed) Insurance.
- Death and TPD Insurance ceases when a member's account balance is no longer sufficient to fund insurance premiums.
- If you transfer your entire Triple S account balance to another fund (excluding Super SA Select) your account will be closed and any insurance held will cease.

### When Death Only Insurance cover ceases (Spouse members only)

Insurance through a Triple S Spouse Account will cease once:

- the spouse member reaches age 70 for Standard and Fixed Benefit Insurance or age 65 for Fixed (closed) Insurance, or
- the Triple S member has transferred their benefit out of Triple S, or
- the balance of the Spouse Account is reduced to zero and the insurance cost can no longer be deducted<sup>3</sup>, or
- the spouse member is no longer the spouse of the Triple S member, or
- the Spouse Account is closed.


#### How your entitlements are determined


Your actual entitlements are determined in accordance with the *Southern State Superannuation Act 2009* and Regulations and the Product Disclosure Statement (PDS).


#### Further information


Please refer to the **Income Protection Insurance fact sheet** and the **Death and TPD, and Death Only fact sheet** for more information about insurance.


#### Contact us

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