

## Information sheet

Triple S

# Leave without pay

You must let Super SA know that you are taking Leave Without Pay.

### Introduction

There are a number of reasons that SA public sector employees take Leave Without Pay (LWOP). These may include:

- parenting leave
- extended study leave
- overseas holidays
- secondment to another employer
- overseas aid programs.

### What to do when you take LWOP

You should notify Super SA if you are taking LWOP for periods of more than one month by:

1. Completing the Super SA Leave Without Pay form; and
2. Forwarding it to your pay office. Your pay office will forward a copy of this form to Super SA. You can download the Leave Without Pay form from the Super SA website.

If your leave dates change, please advise Super SA.

### Making member contributions while on LWOP

- During a period of LWOP you will generally not receive any employer contributions.
- You can make after-tax member contributions into your super while you are on LWOP.
- Please note that any regular contribution arrangements you may have in place with your pay office prior to LWOP will cease while you are on LWOP.
- Therefore, if you wish to make voluntary after-tax contributions into your super while you are on LWOP, you can do so via BPAY.

For more information, see the Triple S Leave Without Pay form or call Super SA.

### Income Protection (IP) Insurance and LWOP

- You are not covered for IP while you are on LWOP.
- IP premiums are not deducted during LWOP. If, however, you are taking LWOP as a result of an incapacity that occurred while you were working you may be able to make a claim for IP.

Refer to the IP - Making a Claim Kit.

- If you have IP Insurance prior to commencing LWOP, when you return to work, you will have immediate cover for IP Insurance. However, if you are on LWOP for 12 months or more, you will not be covered for any pre-existing medical condition that was known to you on the day you returned to work, for a period of two years from the date you returned to work.

You cannot claim for IP Insurance while on LWOP even if you continue to contribute.

### Death and Total & Permanent Disablement (TPD) Insurance and LWOP

Your Triple S Death and TPD Insurance cover will continue during your LWOP unless you cancel your Death and TPD cover. The cost of your insurance will continue to be deducted from your Employer Account in your Triple S Account.

If you reduce your Death and TPD Insurance cover during LWOP (or any other time) and later decide to apply to increase your cover, any application for cover will be subject to underwriting (limitations may apply).

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### Canceling your insurance cover

If you cancel your insurance cover and you want to re-apply for insurance cover at a later time, you will need to complete a new application including information about your health (limitations may be applied).

Most members can change their IP or Death and TPD insurance at anytime, however restrictions apply to police and SA Ambulance operations employees.

If you wish to cancel or change your Insurance cover, complete the Apply for or change my insurance form.

### Police and SA Ambulance Operations employees

Police and SA Ambulance members must maintain IP Insurance up to age 60 and maintain a minimum equivalent of six standard units of Death and TPD Insurance up to age 65.

SA Ambulance staff who transferred into Triple S from the SA Ambulance Service Superannuation Scheme (SASSS) as a contributory member before age 60, cannot decrease or cancel Death and TPD cover until age 60. Members who were non-contributory in SASSS prior to transfer can cancel IP or Death and TPD insurance at any time.

### Further information

Fact sheets on a range of topics relating to your super are available on the Super SA website. Alternatively, if you have any enquiries regarding LWOP or any other matters raised in this fact sheet, please contact Super SA.

The information in this document is intended to help you understand your entitlements in Triple S. 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 Triple S, please refer to the *Southern State Superannuation Act 2009* and *Southern State Superannuation Regulations 2009*. The Act and accompanying Regulations set out the rules under which Triple S is administered and entitlements are paid. You can access a copy from the Super SA website.

Triple S 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 Triple S.

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 Triple S you consider the appropriateness of this information in the context of your own objectives, financial situation and needs, read the Product Disclosure Statement (PDS) and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

Super SA and the State Government disclaim all liability for all claims, losses, damages, costs or expenses whatsoever (including consequential or incidental loss or damage), which arise as a result of or in connection with any use of, or reliance upon, any information in this document.

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## Contact us

**Email** [supersa@sa.gov.au](mailto:supersa@sa.gov.au)

**Website** [supersa.sa.gov.au](http://supersa.sa.gov.au)

**Member Centre, Kaurana Country**

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

**Post** GPO Box 48, Adelaide SA 5001

**Phone** 1300 369 315