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contributing to your future**IN THIS FACT SHEET**

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<sup>1</sup>The maximum 24 month period applies for members who are employed full-time or part-time. Members who are employed casually and have applied and been accepted for Income Protection insurance are covered for up to 12 months.

Members who have cover are covered until age 65 or until employment with the SA state government ends, whichever comes first.

<sup>2</sup> A CRB is only paid where the member's incapacity commenced on or after 3 September 2018. A CRB is not applicable for prior claims payments.

<sup>3</sup> Transitional provisions apply in relation to the calculation of notional salary where a member became entitled to receive an Income Protection benefit before 3 September 2018.

<sup>4</sup> Members who turned age 60 before 3 September 2018 are required to apply for IP cover.

Income Protection (IP) Insurance cover helps to protect your greatest asset: your ability to earn an income if you're unable to do so for a period of time due to injury or illness.

**Overview**

Income Protection Insurance (IP) can provide a fortnightly income while you are unable to work due to a temporary illness or injury. IP can provide for up to 24 months<sup>1</sup> of up to 75% of your notional salary (see the Quick Glossary, *below*) plus a contribution to your Triple S super of 9.5% of your fortnightly IP benefit, known as a Contribution Replacement Benefit (CRB)<sup>2</sup>.

**Quick glossary****Notional salary**

The salary used to calculate IP Insurance benefits.

For full-time employees, this is the salary immediately prior to being incapacitated.

For members who were not immediately before the commencement of the incapacity, in full-time employment, notional salary is the superannuation salary averaged over a period of up to three years, prior to incapacity<sup>3</sup>.

An Automatic Acceptance Limit (AAL) and Maximum Salary Cap may also impact on your 'notional salary' for Income Protection. More information on page 4.

**Casual Triple S members can apply**

Casual employees are not automatically provided with Income Protection Insurance, however they can apply.

See the *Applying for IP Insurance* section in this fact sheet on page 4.

**Eligibility**

Eligible Triple S members automatically receive Income Protection Insurance if they:

- are an active Triple S member working full-time or part-time
- are aged less than 65<sup>4</sup>.

IP Insurance is provided to these members regardless of their current state of health and medical history.

Some Triple S members are **not eligible** for IP insurance. Members who are **not eligible** are listed below:

- casual employees (unless they apply for IP Insurance). There are special rules that apply to casual employees. Refer to the Applying for IP Insurance section on page 4 of this fact sheet
- a person who is employed for a specified time period and remunerated by a fee, allowance or commission (eg members of boards and committees)
- members aged 65 or older (or a member who turned 60 prior to 3 September 2018, unless they apply for cover)
- non-active or preserved Triple S members
- contributory members of the Lump Sum Scheme, Pension Scheme and Police Pension Scheme who salary sacrifice or have their Government co-contributions paid into Triple S
- spouse members
- a member to whom an insurance benefit has been paid on account of invalidity or terminal illness under another state government super scheme.

# INCOME PROTECTION INSURANCE

The information in this document forms part of the Triple S Product Disclosure Statement dated 22 August 2019



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### Example of IP Insurance cover

Bruce works full time for the SA Government and was eligible for IP Insurance cover. His salary is \$70,000 pa. Bruce becomes unwell and his IP Insurance benefit is approved as follows:

He receives a fortnightly payment of 75% of his notional salary into his bank account and 9.5% of that amount into his super.

It means that fortnightly he receives \$2,012 (minus tax) to his bank account and \$191 is paid into his super.

	Description	Calculation
IP payment	75% of notional salary paid into Bruce's bank account.	= Salary x IP benefit% x fortnight period = \$70,000 x 0.75 x (12/313) = \$2,012.78 (before tax)
Contribution Replacement Benefit (CRB)	9.5% of the fortnightly IP benefit.	= IP benefit x 9.5% = 2,012.78 x 0.095 = \$191.21
Total Benefit		\$2,203.99

### Costs (premiums)

IP Insurance premiums are automatically deducted from your Employer Account in your Triple S account.

The cost of IP Insurance is based on your:

- salary paid for each pay period while you have IP cover
- age
- waiting period.

The table of premiums is shown on page 3.

Super SA does not use occupational ratings or premium loadings. Premium loadings are used by some insurance providers to minimise their risk in insuring individuals with higher-risk jobs or who have certain medical conditions or undertake certain activities. Under legislation, the Super SA Board has the option to place limitations on insurance cover. Refer to the *Assessment of your application section* on page 5 of this fact sheet.

### Waiting periods

The default waiting period for IP Insurance is 30 calendar days. The waiting period begins from your last day of work or the start of your incapacity, whichever is later.

The waiting period is calendar days, not business days.

Special rules apply where you return to work during the waiting period. Contact Super SA for further information.

You can change your waiting period. You can choose between a waiting period of either 30 or 90 days.

Changing your waiting period will impact your premiums. The 90 day waiting period option has lower premiums but you will have to wait longer before IP Insurance benefits can be paid.

If you change from the 90 day waiting period to the 30 day waiting period option, the earliest you can be eligible to receive IP payments will be 90 days from the change.



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### Important:

Premiums for members who joined Triple S after 3 September 2018 with a salary over \$122,000 per year are subject to the Automatic Acceptance Limit (AAL). For more information, go to page 3.

## IP Insurance Premium table

Age last birthday	30 day waiting period	90 day waiting period	Age last birthday	30 day waiting period	90 day waiting period	Age last birthday	30 day waiting period	90 day waiting period
15	0.16%	0.09%	32	0.18%	0.10%	49	0.46%	0.25%
16	0.16%	0.09%	33	0.18%	0.10%	50	0.49%	0.27%
17	0.16%	0.09%	34	0.19%	0.10%	51	0.52%	0.29%
18	0.16%	0.09%	35	0.20%	0.11%	52	0.56%	0.31%
19	0.16%	0.09%	36	0.21%	0.11%	53	0.63%	0.35%
20	0.16%	0.09%	37	0.21%	0.12%	54	0.70%	0.39%
21	0.16%	0.09%	38	0.23%	0.13%	55	0.78%	0.43%
22	0.16%	0.09%	39	0.24%	0.13%	56	0.85%	0.47%
23	0.16%	0.09%	40	0.26%	0.14%	57	0.93%	0.51%
24	0.16%	0.09%	41	0.27%	0.15%	58	0.97%	0.54%
25	0.16%	0.09%	42	0.28%	0.16%	59	1.02%	0.56%
26	0.16%	0.09%	43	0.31%	0.17%	60	1.07%	0.59%
27	0.17%	0.09%	44	0.33%	0.18%	61	1.11%	0.61%
28	0.17%	0.09%	45	0.35%	0.19%	62	1.16%	0.64%
29	0.17%	0.09%	46	0.37%	0.20%	63	1.02%	0.56%
30	0.17%	0.09%	47	0.39%	0.22%	64	0.44%	0.24%
31	0.17%	0.10%	48	0.43%	0.23%	65+	not offered	

### Case study: Ada's fees

Ada's salary is \$2,000 per fortnight. She is 30 years old and has the default waiting period of 30 days.

Salary	Age & waiting period factor	Premium calculation	Premium
\$2,000 p/fortnight	0.17%	\$2,000 X 0.17%	\$3.40 p/fortnight

If Ada chooses to change her waiting period to 90 days, the cost of Income Protection insurance will reduce as follows:

Salary	Age & waiting period factor	Premium calculation	Premium
\$2,000 p/fortnight	0.09%	\$2,000 X 0.09%	\$1.80 p/fortnight



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If you want to change your level of IP insurance, download and complete the *Change Income Protection Insurance Level of Cover* form.

You will find the form on the Super SA website.

**Salary limits: Automatic Acceptance Limit**

- Members who joined Triple S IP Insurance on or after 3 September 2018 will have their notional salary limited to an Automatic Acceptance Limit (AAL) of \$122,000.

This means that if your actual salary is over \$122,000 your IP Insurance premiums and benefits will be based on a salary of \$122,000 and not your actual salary.

Allan is 35 and earns a salary of \$200,000 per year. Allan joined Triple S in December 2018, is eligible for automatic IP Insurance and his IP Insurance is subject to the AAL of \$122,000.

Therefore, Allan's IP premiums, and benefits if he was to claim, are calculated based on a notional salary of \$122,000 pa and **not** his actual salary of \$200,000.

Members who have a salary over \$122,000 and are subject to the AAL may apply to be covered for IP Insurance up to their actual salary from time to time (not exceeding the maximum cap - see below) by completing a Personal Statement about their health.

Where an application to increase above the AAL is approved, limitations may be applied.

Allan applies to increase his IP above the AAL as he is earning \$200,000 a year and wants to be covered for up to 75% of his actual salary, rather than being limited to the AAL. Allan has a bad back which he discloses on his application to increase his IP cover.

When approved, his IP premiums and benefits (if he makes a claim) are based on his notional salary of \$200,000 up to the maximum salary cap. However, he will have a limitation applied to his IP cover due to his bad back in respect of the amount of IP benefit he would receive above the AAL.

- Members who joined Triple S IP Insurance before 3 September 2018 are not subject to the AAL. However, those members earning a salary above \$122,000 can apply to decrease their IP Insurance to the AAL.

**Salary limits: Maximum Salary Cap**

There is a Maximum Salary Cap on the notional salary. For members who joined Triple S IP Insurance after 3 September 2018 and whose salary exceeds \$584,000, their IP premiums and benefits will be based on a notional salary of \$584,000.

Members who had a salary of greater than \$584,000 on 3 September 2018 will have their Maximum Salary Cap set to their salary at 3 September 2018.

Members cannot apply to increase their IP Insurance cover above the Maximum Salary Cap.

**Applying for IP Insurance**

If you are not automatically provided IP Insurance (such as casual employees or employees who were already 60 years of age on 3 September 2018), you can apply for IP Insurance. When you apply you will be required to provide health and medical information (limitations may apply). More information on what a limitation is and how it applies can be found on page 5.

Note that the maximum period that benefits are payable to a casual employee is 12 months. Existing members (employed full-time or part-time) who change to casual employment within 90 days from termination of their full-time or part-time employment may continue their IP Insurance.

You can apply for IP cover by completing the *Apply for Income Protection Insurance* form, which can be downloaded from the Super SA website.



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## Information required for the application form

You will be asked for your height and weight, whether you are, or have been, a smoker in the last five years, and whether you have any medical conditions<sup>1</sup>. These are typical questions that people applying for IP Insurance are asked. These questions allow Super SA to assess the risks involved in offering you insurance. You must answer the questions completely and truthfully.

## Assessment of your application

When your application is received, Super SA will assess your application and, if your IP Insurance is approved, we will grant your IP Insurance cover with or without limitations.

## Limitations

The Super SA Board may place limitations on the IP Insurance cover it offers you if you have a medical condition or if you engage in a 'prescribed activity' that increases your risk of incapacity for work.

If you have a limitation applied to your IP Insurance cover and you lodge a claim for IP, you will not be covered if your incapacity for work is caused in any way by the medical condition that is the subject of the limitation.

For example, if you have a pre-existing heart condition, a limitation may be placed on your IP insurance cover for that condition and related illnesses. This means that you will not be covered for an incapacity that is in any way caused by the pre-existing heart condition or any related illness.

The same applies if you have a limitation on your IP insurance for a prescribed activity such as smoking. It means that you will not be covered for an incapacity that is caused in any way by smoking or its related illnesses.

If you have a limitation placed on your IP insurance and your circumstances change, you can apply to have the limitation removed. You will need to complete a Statutory Declaration and provide medical evidence. Based on the updated information or medical evidence you provide, your limitation may remain, be varied or be removed.

## What does the limitation mean for me?

If you make a claim, Super SA will ascertain if there is a connection between the reason your limitation was applied (ie your medical condition or prescribed activity) and the medical condition (refer to the Quick Glossary for the definition) that is stopping you attending work. Super SA will seek expert medical opinion or opinions, and if there is a proven connection between the limitation and the medical condition causing your incapacity for work, your claim will be denied.

It is important to remember that even if you have a limitation for one or more medical conditions or a prescribed activity, you are still covered for other incapacitating events that are not related to the limitation.

## What if I do not disclose a medical condition on my application form?

When you lodge a claim for income protection, the claim and medical information received are reviewed. If you were not automatically provided IP Insurance on joining Triple S (eg casual employees) or have applied to increase your IP insurance above the Automatic Acceptance Limit, and have

**Smoking, chewing or sucking a tobacco product is a 'prescribed activity' and may result in a limitation being placed on your insurance.**

### Quick Glossary

**Limitation:** is the term Super SA uses for "authorised conditions".

**Authorised condition:** can be a pre-existing medical condition or a medical condition that is a result of a pre-existing medical condition. It can also be a prescribed activity, such as smoking or chewing tobacco. You can find the full definition of "authorised condition" within the Southern State Superannuation Regulations 2009.

**Medical Condition:** is any illness, disease, injury, disability, disorder, syndrome, infection, behaviour and atypical variation of structure and function that impact on or affect the physical and/or mental condition and impairs normal function.

<sup>1</sup> A "medical condition" is any illness, disease, injury, disability, disorder, syndrome, infection, behaviour and atypical variations of structure and function that impact on or affect the physical and/or mental condition and impairs normal function.

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subsequently applied for IP insurance, your claim will also be assessed against your original application.

If there is medical evidence that you participated in a prescribed activity or that a condition or symptoms existed before you were granted your IP Insurance, and this was not disclosed on your application, and it relates to the condition for which you are claiming, Super SA has the right to deny your insurance claim in relation to any portion of the cover that you applied for.

**This is known as non-disclosure, and any insurance cover can be declined where non-disclosure occurs.**

**Making a claim**

To make a claim for IP Insurance, contact Super SA.

The time taken to assess your claim, once Super SA has received your original IP Insurance claim form and all other relevant documentation, depends on the conditions you have and the information that is available. A claim can take anywhere from a few weeks to several months, particularly if we have to wait for information from medical practitioners.

We will keep you informed of progress and how you may be able to help us if there are any delays outside of Super SA's control. You will have to pay the cost of providing any medical evidence to support your claim, such as obtaining the medical reports from your treating medical practitioners.

After your claim is approved, you will need to pay the cost of obtaining any necessary ongoing reports requested by Super SA from your treating medical practitioners to review your claim.

If Super SA request you attend an appointment with an independent medical examiner, the medical examiner's costs will be covered by Super SA.

However, if an appointment is arranged and you do not attend the appointment, you will need to pay the cost of any non-attendance fee incurred.

Eligible members, except casual employees, can receive up to a maximum of 24 months of IP payments during any 48 month period for the same illness or medical condition. If you suffer a different illness or medical condition, you may claim for up to a further maximum period of 24 months.

Casual employees who applied for IP Insurance are eligible to receive IP payments for up to 12 months during any 48 month period for the same illness or medical condition.

**What is the eligibility criteria for members claiming IP Insurance?**

To be eligible to claim IP Insurance payments you:

- must have cover
- must be temporarily or permanently incapacitated for work
- must be aged under 65
- must still be employed within the SA public sector
- must lodge your claim within six months of ceasing to be engaged in employment due to illness or temporary disablement (the day you last physically went to work) or within six months of ceasing paid leave entitlements if taken immediately following incapacity
- must have been off work due to incapacity for your waiting period (ie 30 or 90 days)
- cannot be receiving compensation under the *Return to Work Act*
- cannot be receiving annual leave, long service, sick leave payments or other paid leave.

**Will I need to supply medical information when applying for or receiving Income Protection Insurance payments?**

Yes. If you apply or want to continue receiving Income Protection Insurance payments you must supply Super SA with updated medical information as requested.

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**When will IP Insurance payments start?**

You are not eligible to receive IP benefits until you have been off work due to incapacity for a period of 30 or 90 calendar days (ie your waiting period). You can work two days within the 30 day waiting period or five days (but no more than two consecutive days) within the 90 day waiting period without the waiting period being reset. During the waiting period, you can use sick leave or other forms of paid or unpaid leave.

You can lodge an application for IP benefits during your waiting period but your claim will not be assessed until your waiting period has expired.

After your IP claim is approved, you will receive payments fortnightly, in arrears. Once you are receiving IP insurance payments, your notional salary will be adjusted six monthly<sup>1</sup>, commencing on 1 April and 1 October each year in line with the Consumer Price Index (CPI) All Ordinaries Adelaide.

All benefit payments you receive are included in your taxable income.

**When will IP Insurance payments cease?**

Your IP Insurance payments will cease being paid if:

- your employment terminates for any reason, including if your contract expires
- you reach age 65
- you reach the end of the 24 month maximum benefit period
- for those employed on a casual basis – after you have received 12 months' maximum payments benefit period
- you are no longer ill or temporarily disabled or incapacitated for work
- you resume your normal working hours

- you commence receiving workers' compensation benefits under the Return to Work Act or paid leave entitlements
- you receive work income that exceeds the total benefit you would otherwise be entitled to from Super SA
- you are approved a Terminal Illness benefit or die
- you request payments be suspended (note: the period of suspension will count towards the 24 month maximum entitlement period).

**Cancelling IP Insurance**

Most Triple S members can cancel IP Insurance at any time.

However Triple S Police and SA Ambulance Operational members and SA Ambulance staff who transferred into Triple S from the SA Ambulance Service Superannuation Scheme cannot cancel their IP Insurance until age 60.

To cancel your IP insurance, download and complete the *Triple S Cancel Income Protection* form. You will find the form on the Super SA website.

If you cancel your IP Insurance cover and at a later time wish to re-apply you will need to provide health and medical information. This means that limitations may apply.

**IP Insurance Cover and Leave Without Pay (LWOP)**

IP Insurance cover ceases when you commence LWOP. It recommences on the day that you return to work.

If you are on LWOP for 12 months or more, you will not be covered for any 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.

<sup>1</sup> Transitional provisions apply to the adjustment of IP insurance payments in respect of an IP insurance entitlement which commenced before 3 September 2018.

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**Further information**

The following fact sheets and Product Disclosure Statement (PDS) may be helpful if read in conjunction with the information presented above:

- Death and TPD & Death Only Insurance
- Leave Without Pay
- Triple S PDS

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

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**Disclaimer**

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.

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