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Leave Without Pay (LWOP) affects your insurance and contributions. To maintain your arrangements contact Super SA before you go.

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.

If you are taking LWOP you need to contact Super SA to discuss your options.

Triple S Insurance and LWOP

- If you have Income Protection Insurance through TripleS you will have immediate cover for Income Protection Insurance when you return to work. 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 that date. You cannot claim for Income Protection Insurance while on LWOP even if you continue to contribute.
- Your TripleS Death and Total and Permanent Disablement (TPD) insurance cover will continue during your LWOP. The cost of your insurance will be deducted from your Account. If there are insufficient funds in your Account, your insurance will be suspended.
- You can choose to suspend your Triple S Death and TPD insurance cover while on LWOP. If you do this, you will not be covered by insurance and you will not be charged a fee. You should contact Super SA to suspend your insurance cover.
- No Death and TPD insurance will be paid within one year of your arranging to reinstate your insurance cover unless your death or disablement is caused by an accident.

Insurance for Super SA Select members is provided through the TripleS Scheme. In order to suspend any insurance arrangements for the duration of your leave, you must complete the Triple S "Leave Without Pay" form and return it to Super SA.

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What to do when you take LWOP

You must let Super SA know that you are taking LWOP regardless of whether or not you choose to maintain member contributions during your period of LWOP.

Download the Super SA Select *Leave Without Pay* form and complete and return it to Super SA before you commence your leave.

If you wish to suspend your TripleS insurance please complete the Triple S *Leave Without Pay* form.

Contributions and LWOP

During a period of LWOP you:

- are not entitled to any employer contributions
- are able to make one-off after-tax member contributions into your super for the period of LWOP granted by your employer.

Please note that if you choose to make a lump sum payment, in the interests of the security of our members and staff, Super SA does not accept cash payments. If you wish to maintain member contributions during LWOP, payments can be made by BPay or cheque.

Please refer to the Super SA Select *Grow Your Super* fact sheet for more information.

Form Information

Visit the Super SA website and download the Super SA Select *Leave Without Pay* form or contact Super SA to have one posted to you.

This form should be completed and returned to Super SA before you commence your leave.



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TO FIND OUT MORE VISIT WWW.SUPERSA.SA.GOV.AU

LEAVE WITHOUT PAY

IN THIS FACT SHEET

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Contact us

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Disclaimer

The information in this document is intended to help you understand your entitlements in Super SA Select. The Southern Select Super Corporation, as Trustee, 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 Super SA Select, please refer to the Trust Deed and Rules. You may obtain a copy by requesting it in writing from Super SA.

Super SA Select 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). Southern Select Super Corporation is not required to hold an Australian Financial Services Licence to provide general advice about Super SA Select.

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 Super SA Select, 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. Please refer to the PDS for information on the cooling off rights associated with this product.

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