Fact Sheet > Super SA

INSURANCE AND LEAVING THE PUBLIC SECTOR

The information in this document forms part of the Triple S Product Disclosure Statement dated 30 September 2020 and the Flexible Rollover Product Disclosure Statement dated 30 September 2020

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IN THIS FACT SHEET

This fact sheet explains how leaving the SA public sector affects your insurance entitlements.

Can I keep my Death and Total & Permanent Disablement (TPD) Insurance with Super SA when I leave the South Australian public sector?

Yes, if, within 60 days of ceasing SA public sector employment you invest in the Super SA Flexible Rollover Product (FRP) and make the required insurance election, you can continue your Triple S insurance in the FRP, subject to the same terms, conditions and restrictions. The type and level of cover that you held in Triple S (if any) on your last day of work will then be continued in the FRP, without having to provide further medical information, and provided you meet the required age and employment conditions.

Any pre-existing medical condition or prescribed activity (eg smoking) that resulted in a limitation being placed on your Triple S insurance will carry forward to your cover in the Super SA FRP.

If you terminated employment as a result of receiving a Targeted Voluntary Separation Package (TVSP) then you cannot claim a TPD benefit in relation to an incapacity that was known to you at the time of accepting the TVSP.

Please remember that there are special rules for casual employees and termination of employment. For example, if you are a casual employee who is working an average of nine or more hours per week before you cease employment, you are deemed to remain in employment for a further 12 months. However, if you are a casual working less than nine hours per week, your employment is taken to cease at the end of your last shift.

This is important because, as stated above, in order to be able to continue your insurance you are required to invest in the FRP and make the required insurance election to continue your insurance within 60 days of ceasing SA public sector employment.

Did you know?

By investing in a Super SA FRP account and making the required election within 60 days of ceasing employment, you can continue your Death and TPD Insurance. Conditions apply.

Contact us

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Can I keep my Income Protection Insurance as well?

No, your Income Protection Insurance will cease once your employment with the SA public sector ceases. The Super SA FRP does not offer Income Protection Insurance.

What happens if I don't open a Super SA FRP account within 60 days?

If you don't open a Super SA FRP account within 60 days of leaving the SA public sector, you cannot continue your Triple S Death and TPD Insurance. However, you can still invest in the FRP and apply for Death and TPD Insurance and your application will be medically assessed.

For more detailed information, see the FRP PDS, and relevant forms and fact sheets available on the Super SA website.

Can my spouse transfer their Death Only Insurance in Triple S to an FRP account?

Yes, if, within 60 days of becoming eligible to an entitlement in Triple S, they invest in the FRP and make the required insurance election. See the *Spouse Members and Spouse Accounts* fact sheet for more information about when they are eligible to claim a benefit in Triple S.

Transferred insurance will be subject to the same terms, conditions and restrictions that apply to their Triple S insurance (including any limitations).

How your entitlements are determined

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