

TRIPLE S INSURANCE RESTRICTIONS

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



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There are some situations where members are not eligible for insurance cover due to restrictions in Triple S Regulations, and other situations where insurance cover ceases.

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.

Ineligibility

1. Casual employees and Income Protection (IP) Insurance

Eligibility for IP Insurance is based on your employment type¹.

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 insurance¹, 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 their new employment within three months of their previous termination.

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 (ie 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 ceasing as a part-time employee and commencing work as a casual is more than 90 days. Mary must apply and be underwritten if she wishes her cover to continue throughout the current period of casual employment.

It is important that you contact us immediately if you think you fall into one of these categories. 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 1300 369 315 and we will clarify the cover you are entitled to.

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

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



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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.

2. Members who were in Triple S and turned 60 prior to 3 September 2018

Members who were both members of Triple S at 3 September 2018 *and* turned 60 prior to that date do not automatically have Income Protection Insurance. Any member who was both in Triple S at 3 September 2018 and turned 60 prior to 3 September 2018 needs to apply for cover using the *Apply for Income Protection Insurance* form available on the Super SA website.

Full-time and part-time employees aged between 60 and 65 who joined Triple S on or after 3 September 2018 received IP cover by default (conditions apply) and do not need to apply.

3. 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 & 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 (eg returning officer, electoral officers, etc).

Such members will, however, be entitled to cover if they have other SA government employment.

If you have been employed or engaged in the capacity described above, and subsequently been employed in the SA government, you should contact Super SA to ensure your correct insurance entitlement is recorded.

4. 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.

5. 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.

When insurance cover ceases

- IP Insurance ceases when employment ceases (including when a fixed term contract expires).
- IP Insurance ceases when a member turns age 65, except where the member turned 60 prior to 3 September 2018 in which case the IP Insurance ceased when the member turned 60.
- 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.

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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* or the *Death & TPD and Death Only* or the *FRP Insurance* fact sheets for more information about insurance.

Contact us

Address

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

Postal

GPO Box 48, Adelaide, SA 5001

Call

(08) 8207 2094
1300 369 315 (for regional callers)

Email supersa@sa.gov.au

Website www.supersa.sa.gov.au

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