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As a member of the Pension Scheme you may be eligible to receive Income Protection payments in the form of a fortnightly income if you meet the required conditions.

As a member of the Pension Scheme you may be eligible to receive income protection payments in the form of a fortnightly income if all of the following apply:

- you are under 60 years of age
- you are injured or sick for at least one week
- you have exhausted all your sick leave
- you are not receiving, or are not entitled to receive, workers' compensation payments
- you are not receiving annual leave or long service leave payments.

You, or your employer, must also satisfy the Super SA Board that there is no other position available carrying at least 80% of your former salary that you could reasonably be expected to fill.

Amount of fortnightly income

Your income protection payments will be up to two-thirds of your current full-time equivalent salary, reduced proportionately to reflect any periods of non-contributory membership, part-time employment, or periods when you made contributions at a rate other than your standard rate.

Your income protection is payable for up to 12 months, however, you may apply to the Super SA Board to have your entitlement paid for up to a maximum of 18 months in any 36-month period.

Features of income protection entitlements

- You are not required to make contributions while you are receiving income protection payments, however, your retirement entitlements will continue to accrue.
- If you are injured and applying for WorkCover, you can apply for income protection while your claim is being assessed. If your WorkCover claim is subsequently approved, you will need to repay the amount that has been paid to you by Super SA for any period also covered by WorkCover.
- You are not required to exhaust annual leave or long service leave before claiming.

How to make a claim

To make a claim for a temporary disablement entitlement you need to complete the *Claim for Disablement Entitlements* form and forward this to Super SA together with any medical information that will assist the Board when assessing your claim. You can download the form from the Super SA website or contact Super SA.

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 doctors and any supporting documentation.

Where you attend an appointment with an independent medical examiner arranged by Super SA, the medical examiner's costs will be borne 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.

Your claim will be assessed by the Super SA Board and you will be advised of the outcome.

Returning to work

When you are well enough to return to your employment, you should discuss with your employer the option of a graded return to work.

Super SA is able to provide you with partial income protection during this period, which will ensure that you have as much income as possible during your recovery period.

If it becomes apparent while you are receiving income protection that your health is not improving, Super SA will discuss the option of paying you a total and permanent disablement entitlement.

Alternatively, if you are not eligible or do not wish to accept a total and permanent disablement entitlement once your income protection ends, you may choose to negotiate with your employer to take another form of leave (eg annual leave, long service



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leave or leave without pay) if you are still unable to return to work. Contact Super SA to find out how this might affect your future entitlements.

If you are unable to return to your original hours of work, you can choose to reduce your working hours and maintain your entitlements at your original substantive level.

Further information

The following fact sheets may be of particular assistance if read in conjunction with the information presented above:

- [Leave Without Pay](#)
- [Total and Permanent Disablement](#)

A full range of fact sheets and other information can be found on the Super SA website.

Alternatively, if you have any enquiries regarding income protection rights for invalid pensioners, please contact Super SA.

Contact us

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Ground floor,
151 Pirie Street
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(Enter from Pulteney Street)

Postal

GPO Box 48, Adelaide,
SA 5001

Call (08) 8207 2094 or
1300 369 315

Email supersa@sa.gov.au

Website

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Disclaimer

The information in this document is intended to help you understand your entitlements in the Pension Scheme. 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 the Pension Scheme, please refer to the *Superannuation Act 1988*. The Act and accompanying Regulations set out the rules under which the Pension Scheme is administered and entitlements are paid. You can access a copy from the Super SA website.

The Pension Scheme 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 the Pension Scheme.

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 the Pension Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

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