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Insurance claims process for PSSap members

In the last edition of Employer News we discussed the need for adequate insurance cover and the eligibility of cover that is provided to your employees. But what happens in the event that one of your employees has to make a claim against their insurance cover? It is important to understand the process that your employee needs to follow and the requirements on you as their employer.

What can you do to help if one of your employees is injured or ill?

When an employee is going through a difficult time due to either illness or injury, it is important that you outline the options available to him or her. This may assist them to ease their financial burden. Many Australians are actually unaware of insurance coverage available through their superannuation fund and it would be helpful to suggest they contact the PSSap about insurance.

What happens when an insurance claim is submitted?

In order for the claim to be efficiently assessed, ARIA's insurer (AIG) requires certain claims forms to be completed by the claimant, their treating medical specialist and their employer. Obtaining accurate and detailed information efficiently will assist to resolve the claim as quickly as possible. Without this information the claim cannot be finalised.

For all disablement claims, these initial forms are:

- > Member's Statement of Claim form
- > Certified Proof of Age documentation
- > Employer's Statement form (if applicable)
- > Medical Attendant's Statement.

We also forward information to AIG about the member's contribution and premium history.

To ensure members' continuity of cover it is important that we receive superannuation payments on time, as insurance premiums are deducted from members' accounts each month.

What is the claims assessment process?

Upon receipt of the initial claims forms, an initial eligibility assessment is completed by AIG to determine if the member is eligible to claim insurance benefits. Once the eligibility test is met, a claims assessor will review the case and either an assessment decision will be made or additional information will be requested. The additional information could be:

- > additional medical reports or specific questions to the member's treating doctors
- > an independent medical examination
- > further financial documentation
- > supplementary questions to the member or their employer.

What is the Employer Statement and why does AIG need this information?

The Employer Statement provides AIG with some very important information regarding the member's eligibility to make a claim on their insurance entitlements.

Please be aware that the Employer Statement form has been revised. The new forms are more comprehensive and are designed to make the claims process easier and faster.

The statement assists AIG to understand what the employee's usual duties were, including what their responsibilities entailed, for example a supervisor, qualifications needed to perform their role and number of hours they worked in their normal capacity.

It also identifies the activities the employee would have been performing during their normal working day, e.g. if predominantly a sedentary worker who spent at least 80% of their work time at a desk or if they worked in an occupation which involved heavy manual labour where they were required to perform a degree of heavy lifting and manual work.

This type of information is crucial for the accurate assessment of the insurance claim in which the member's condition is assessed against the relevant definition of disablement in the Policy. For a copy of these definitions, please refer to the Product Disclosure Statement which can be located at www.pssap.gov.au under **Forms and Publications**.

The updated Employer Statement for can be found on the employer website under **Forms and publications** then select **Other**.

The role of the employer in the claims process

By remitting your employees' superannuation payments to us promptly you assist them by providing eligible members access to insurance cover.

Making regular, on-time superannuation contributions means members' insurance cover should remain active.

If any of the employees have the need to make a claim you can help them by directing them to call us to find out about their potential benefits and options. Finally, by providing the insurer with accurate and detailed information in a timely manner you will assist to expedite the claims assessment process.

If you have any questions about this process please contact Employer Help (contact details are on the last page).

Current topics

Update on PSSap refunds

Good news for those employers who have overpaid contribution payments to the PSSap.

The processing of PSSap refunds is scheduled to begin late this month. We would like to thank you for your patience in waiting for these refunds.

If you have an urgent request and you have not already advised us of its urgency - please contact Andrea Wilson on 02 6272 9252 or email pssapcontributions@comsuper.gov.au

2007 Budget update – super news

New government proposals affecting the PSS and CSS were announced in the 2007 Budget.

We can now let you know that the changes to Maximum Benefits Limits (MBL) and Early Release legislation has passed.

What is an MBL?

An MBL is an overall limit on the amount of benefits payable under the PSS Rules. This limit varies depending on a member's average salary and generally only affects long-serving members.

Once a PSS member reaches their MBL their member contributions and productivity must cease to be paid.

What is the change and what will it mean for PSS members?

Currently, most PSS members are subject to an MBL of 8 times Final Average Salary (FAS). It is proposed that, from 1 January 2008, the current MBL arrangements will be replaced with one of two limits:

- > For members with an average salary of less than \$50,000, their MBL will be \$500,000 - indexed annually based on AWOTE (Average Weekly Ordinary Times Earnings).
- > For all other members, their MBL will be 10 times their average salary.

This is great news for members as it means that they will be able to accrue a bigger benefit from the PSS.

Members have been advised of these changes through the upcoming Annual Member Statement Pack. We will also be advising affected members through direct mail. All other members will be advised through the scheme websites and our At Work for You workshops.

What does this mean for you?

Members who have currently reached their MBL will be able to make a choice to start contributing again from 1 January 2008. The first payday after this date is 10 January. As the member is eligible to contribute for that contribution due day, their contributions (and productivity) must be paid for that whole pay period, not paid pro-rata for that pay period.

They will be able to contribute at the same rate as regular PSS members (between 2% and 10%). Employer contributions and productivity contributions for these members are to be paid as usual for the PSS.

Members currently at their MBL also have the option of not contributing, which is taken to be a contribution of 0%.

In this case, you must still make the productivity contribution. The member's benefit multiple will increase at a rate of 0.11 per annum, accrued pro-rata fortnightly.

It is important to note that this change does not allow for members to back-pay contributions for any contribution period between when they reached their MBL and 31 December 2007.

We will continue to provide you with further updates about these new rules through Employer News.

If members require more information

PSS members should call 1300 00 377.

What is early access and what does it mean for PSS and CSS members?

PSS and CSS contributing members will be allowed early access to their taxed superannuation benefits (member and productivity components) on financial hardship or compassionate grounds, in line with the eligibility rules provided under the general superannuation regulatory framework. Circumstances covered by the early release provisions might include financial hardship incurred in treating life threatening illnesses, for palliative care, funeral and burial expenses and to prevent foreclosure by a mortgagee.

What does this mean for you?

At this point there is no significant impact on you, but we will keep you updated about these new rules through Employer News.

If members require more information

PSS: 1300 000 377

CSS: 1300 000 277

ESO quick tip

Setting up new members

When setting up new members in either the eligibility determiner, the contribution grid or via your payroll file, please ensure that you do not use commas, apostrophes or quotation marks in the address fields.

These symbols will cause delays with member set-up in our systems.

BPAY makes contributing convenient for PSSap members

With the introduction of BPAY making member contributions is now even easier for PSSap members. BPAY is an easy and convenient way for members to make one-off contribution payments to the PSSap whenever they like or during periods of leave without pay. Payments can be made by phone or Internet from their bank, building society or credit union.

Members should access 'Your account' at www.pssap.gov.au for details of how to use this new facility.

Members will require an access number to access 'Your account' and if they don't have one, they can call 1300 725 171 to be issued with one immediately (see article below).

Secure member online access only a phone call away

Members of all schemes can now immediately access their secure online account by applying for an access number over the phone if they don't have one or have misplaced it.

An access number allows members to log into the secure, members-only area of the website where they can:

For PSSap members:

- > check account balances and transaction history
- > select investment options
- > view nominated beneficiaries
- > update contact details
- > use BPAY to make additional contributions
- > use calculators to keep their super on track.

For PSS and CSS members:

- > use the i-Estimator to project potential benefits
- > view and print member statements
- > update address details
- > choose how to receive news about their super
- > pay surcharge and leave without pay (LWOP) contributions using BPAY.

Members should call us to receive their online access number:

PSSap: 1300 725 171

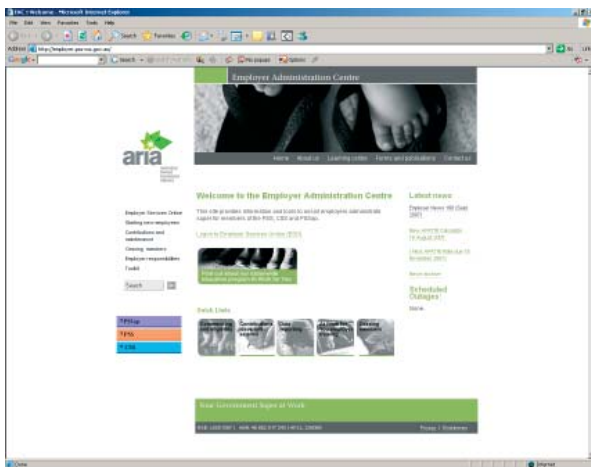
PSS: 1300 000 377

CSS: 1300 000 277

Frequently Asked Questions

Where do I find the registration form to access ESO on the new website?

The form is located on the Employer Administration Centre at www.aria.gov.au (click on **Employer Centre**). Go to the **Forms and publications** then select **Other** – the ESO registration form located in this section.



When will members receive their annual member statement?

All PSSap member statements have been distributed. CSS member statements will be distributed from early November. Unfortunately, the PSS member statements have been delayed and we will inform you of their progress in the next edition of Employer News. However, if we receive an update in the meantime, a news article advising their progress will be placed on the Employer website.

Remember, if we didn't have a home address to send member statements for PSSap members, we have sent their statement to their work address.

The PSSap statements were not bundled together with distribution instructions. However, the PSS and CSS statements will be bundled together. To comply with privacy, please ensure that any ARIA correspondence arriving at your mail room is passed on to the addressee immediately.

How long does it take process benefit payments in the PSS and CSS?

Benefit applications are currently taking about four to six weeks; it may take longer for benefits that require a manual calculation.

September employer training a great success

Employer Services held a series of training sessions for employers at the ComSuper office over the course of a week during September.

The sessions covered topics such as recruitment training, personnel training, ESO training, PSSap training, PSS and CSS training and advanced training.

We are pleased to report that the training was a great success with over 20 participants at each session and we would like to thank those that came along.

Due to the great response, Employer Services will be conducting a similar session in six months time, with the view to holding two per year. If you have any suggestions for the next training session please email Employer Services (see email at the end of the newsletter).

Employer Services provides training for employers on many aspects of superannuation administration for both personnel and recruitment areas. If your agency requires training please contact Employer Services – we are more than happy to provide training built around your agency needs.

Keep an eye on Employer News for the next scheduled session.

New online At Work for You booking system for members

Our At Work for You online booking system for members has now been upgraded – making it easier for members to locate super workshops near them and to register.

We deliver the At Work for You member education workshops primarily at your place of work. But for those small to medium agencies that do not have the space to run workshops, our At Work for You Roadshow, using public venues in key metropolitan and regional centres is a great alternative.

The new online booking system presents all upcoming At Work for You Roadshow workshops in a user-friendly format. Members can book in immediately, will automatically receive a confirmation email and will be notified of any updates or changes as they happen.

Members should visit their scheme website (www.pssap.gov.au, www.pss.gov.au or www.css.gov.au) and look under the **Learning centre** then select **At Work for You workshops** to find out more and to register.



At Work for You employee workshops in Burnie and Launceston

During October and early November our At Work for You team will be holding public workshops for PSSap, PSS and CSS members in Burnie and Launceston.

Our workshops can assist your employees to increase their financial management knowledge, skills and confidence by helping them to establish their retirement goals, set up their super for success, keep their super on track and to find out where to go for more information and help when they need it.

You can help to promote the workshops to your employees—we can provide you with posters and emails with information for your employees.

Just email Glen for more details – the At Work for You contact details are below.

Contact details



Employer Help Desk

Email employer.help@comsuper.gov.au

Phone 02 6272 9993

Fax 02 6272 9816

Web www.aria.gov.au
(select Employer Centre)

At Work for You

Email atworkforemployers@aria.gov.au

Phone 02 6263 6999