

# Employer quickguide

## What to do in the case of a contributing member's death

If a PSSap, PSS or CSS contributing member dies, there are some important steps to follow in relation to the late member's super benefit.

### Inform ComSuper

When a member dies please inform your agencies contact at ComSuper promptly so that we may note the membership record. If you do not know your contact, you can call the Employer Help Desk on 02 6272 9993.

ComSuper has automatic processes for ceased memberships. It is presumed a membership has ceased due to resignation unless otherwise advised. Therefore it is important that ComSuper is informed of a death in order to ensure sensitivity.

### PSS and CSS members

#### 1. Request a benefit estimate ASAP

##### REVERSIONARY BENEFITS

There may be eligible dependants entitled to reversionary benefits from your deceased employee's superannuation entitlements. The appropriate benefit application form provides the definitions for an eligible spouse and eligible children (refer to the benefit forms under Quick links below).

It is not up to personnel to determine a dependant's eligibility. If the situation is not straightforward you should provide all available information to ComSuper to investigate.

The following copies of supporting documentation need to be provided before an estimate can be produced:

- > Marriage certificate
- > Death certificate
- > Will; and
- > Full birth certificates for any children

To assist the deceased member's family and/or estate, we recommend you request a benefit estimate once supporting documentation has been provided. You will first need to obtain permission from the family and/or estate. Early attention to this matter may ease any financial stress on the member's family.

To do this, simply complete a PSS or CSS Benefit Estimate Request Form available on the scheme sites <http://www.pss.gov.au> and <http://www.css.gov.au> under Forms > Other Forms (see quicklink below). Fax the completed form with supporting documentation to ComSuper 02 6272 9801 or 02 6272 9802.

These requests receive top priority. In most cases, the eligible dependant's benefit estimate will be faxed back to you within 24 hours once supporting documents have been received by ComSuper.

## 2. Provide a benefit application and fact sheet to the dependants

When forwarding the benefit estimate to the eligible dependant, please ensure that you also provide them with the relevant application form (Spouse or Spouse and children of deceased member benefit application) and the fact sheet – "The facts about death benefits". These are available under Forms and Publications on the PSS or CSS website under [www.css.gov.au/css/forms](http://www.css.gov.au/css/forms) or [www.pss.gov.au/pss/forms](http://www.pss.gov.au/pss/forms) (see Quick links below).

### NO ELIGIBLE DEPENDANTS

If there are no known eligible dependants, i.e. eligible spouse/de facto and/or eligible children, please complete a Departmental report of a resignation benefit application form and forward the Departmental report to ComSuper along with superannuation details and a covering letter clearly advising the date of death and details of the person responsible for looking after the estate. The following copies of supporting documentation need also be provided:

- > Death certificate
- > Will; and
- > Statutory Declaration certifying that the member was not survived by an eligible spouse, and/or eligible child/ren

This form is available on the employer site under CSS or PSS Forms and Publications /Benefit forms (see Quick links below).

ComSuper will contact the executors of the estate, when required.

When a payment is to be made to the estate, in the event the benefit exceeds \$50,000, the estate will need to provide a Grant of Probate (if there is a will) or Letters of Administration (if no will exists).

**Employers are not obligated to provide supporting documentation, however ComSuper cannot proceed with benefit estimates or benefit claims without this documentation. Your assistance in helping us obtain this is appreciated.**

## PSSap members

You should report the cessation of membership due to death through your payroll system or Employer Services Online directly. You should also notify ComSuper as soon as possible of a death of a PSSap member by phoning 1300 725 171.

Once an agency has reported the death of a PSSap member ComSuper will liaise with the family or estate in providing any estimate or insurance details. Employers will be contacted by ComSuper if additional information is required.

## Quick links

The facts about Death and TPD Cover

<http://www.pssap.gov.au/documents/factsheets/PSSap11.pdf>

The Facts About Death Benefits PSS

<http://www.pss.gov.au/pss/factsheets/psf03.pdf>

The Facts About Death Benefits CSS

<http://www.css.gov.au/css/factsheets/csf03.pdf>

### Forms:

Benefit Estimate Request Form (BERF-PSS)

[http://www.pss.gov.au/pss/forms/pdf/berf\\_pss.pdf](http://www.pss.gov.au/pss/forms/pdf/berf_pss.pdf)

Benefit Estimate Request Form (BERF-CSS)

[http://www.css.gov.au/css/forms/pdf/berf\\_css.pdf](http://www.css.gov.au/css/forms/pdf/berf_css.pdf)

Spouse (or Spouse and Children) of Deceased Member Benefit Application (SSM1-PSS)

<http://www.pss.gov.au/pss/forms/pdf/ssm1-pss.pdf>

Spouse (or Spouse and Children) of Deceased Member Benefit Application (SSM1-CSS)

<http://www.css.gov.au/css/forms/pdf/ssm1-css.pdf>

Orphan of a Deceased Member (PSS SOM1)

<http://www.pss.gov.au/pss/forms/pdf/som1.pdf>

Orphan of a Deceased Member (CSS SOM1)

<http://www.css.gov.au/css/forms/pdf/som1.pdf>

Cessation of Employment (PSS Resignation SR1)

<http://www.pss.gov.au/pss/forms/pdf/sr1-pss.pdf>

Cessation of Employment (CSS Resignation SR1)

<http://www.css.gov.au/css/forms/pdf/sr1-css.pdf>

PSSap Training notes

[http://employer.pss-css.gov.au/documents/pssap/pssap\\_employer\\_training\\_notes.pdf](http://employer.pss-css.gov.au/documents/pssap/pssap_employer_training_notes.pdf)