

TEMPORARY DISABLEMENT ENTITLEMENT (INCOME PROTECTION)



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If you are under age 55 and unable to work due to sickness or injury, you may be eligible for a temporary disablement entitlement (income protection).

A temporary disablement entitlement is payable in the form of a fortnightly pension for a period of up to 12 months, and up to 18 months in extenuating circumstances.

To receive a temporary disablement pension the following must apply:

- you are under 55 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 on annual leave or long service.

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

Amount of fortnightly income

The pension is equal to two-thirds of your salary¹ for a period of up to 12 months, and a maximum of 18 months in extenuating circumstances, if you become ill or temporarily disabled prior to age 55. This income is payable fortnightly.

Features of temporary disablement entitlements

- You are not required to make contributions while you are receiving your pension payments. Your retirement entitlements will continue to accrue regardless.
- If you are injured and applying for workers' compensation, you can apply for a temporary disablement entitlement while your claim is being assessed. If your workers' compensation 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 workers' compensation.
- You are not required to exhaust annual leave or long service leave before claiming.

¹If you were working less than full-time at the time of your entitlement, your salary is based on your average hours over the last three years.

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 to have one posted to you.

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 pension 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 your pension that your health is not improving, Super SA will discuss the option of paying you a total and permanent disablement entitlement.

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Alternatively, if you are not eligible or do not wish to accept a total and permanent disablement entitlement once your temporary disablement entitlement ends, you may choose to negotiate with your employer to take another form of leave (eg annual leave, long service 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 helpful if read in conjunction with the information presented above:

- [Leave without pay](#)
- [Total and Permanent Disablement](#)

Fact sheets on all aspects of your membership are available on the Super SA website. Alternatively, if you have any enquiries regarding your temporary disablement entitlement or any of the other matters raised in this fact sheet, please contact Super SA.

Contact us

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Disclaimer

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

The Lump Sum 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 Lump Sum 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 Lump Sum Scheme you consider the appropriateness of this information in the context of your own objectives, financial situation and needs, read the Product Disclosure Statement (PDS) and seek financial advice from a licensed financial adviser in relation to your financial position and requirements.

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