

# Fact Sheet > Super SA > Pension

# TOTAL AND PERMANENT DISABLEMENT

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**SUPER SA**  
contributing to your future

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The Pension Scheme provides a fortnightly income for members who cease employment on the grounds of total and permanent disablement.

### Eligibility for a total and permanent disablement entitlement

To be eligible for a total and permanent disablement income, you:

- Must be under the age of 60.
- Must satisfy the Super SA Board that your incapacity for all kinds of work is 60% or more of total incapacity, and likely to be permanent. (If you do not meet this requirement, the Board may allow you to retire on the grounds of partial disablement.)
- Must cease employment on the grounds of invalidity.

The Super SA Board must approve all fortnightly incomes paid on the grounds of total and permanent disablement. **Therefore, do not resign or accept termination on account of total and permanent disablement without first getting written approval from the Super SA Board.**

### Your entitlement

You will receive a fortnightly income based on:

- your Entitlements Superannuation Salary (ESS)\*
- your age when you joined the Pension Scheme
- the date you joined the Pension Scheme
- whether you have had any periods of less than full-time employment, and
- whether you have made contributions at your elected contribution rate during your membership.

If you meet the criteria to retire on the grounds of partial disablement, but not the criteria to receive a fortnightly income due to total and permanent disablement, you will be eligible to claim a lump sum entitlement, which is the greater of:

- twice your Adjusted Final Salary (FAS)\*\* or
- the balance of your Member Account, plus an Employer Component which is a multiple of your ESS\*.

### Entitlements for preserved members

If you have a preserved entitlement in the Pension Scheme and are under the age of 55 you may be able to apply for a permanent disablement entitlement. Please contact Super SA for information.

### Circumstances affecting entitlement received

There are a number of situations where the amount of entitlement received could be affected. These include:

- You need to have averaged your standard contribution rate throughout your scheme membership.
- Reducing your contribution rate to 0%. This is called non-contributory membership and you can never “catch-up” a period of contributing at 0%. See the *Points* fact sheet for more information.
- Having any periods of Leave Without Pay (LWOP) where you do not maintain your member contributions (maximum 12 months). If you do not maintain your contributions, your contribution rate will be deemed to be 0% for any periods of LWOP. See the *Points* fact sheet for more information.
- Having a pre-existing medical condition at the time of joining the Pension Scheme prior to turning 60. If you retire due to total and permanent disablement after you turn 60, normal retirement entitlements will be paid.
- If you are receiving, or are entitled to receive, weekly workers’ compensation payments.
- If you have been employed part-time or on a casual basis, your entitlement will be reduced proportionately.
- If you have any outstanding annual (recreation) leave, your entitlement start date, or the date you ceased employment with the SA public sector, will be extended to include the number of days annual (recreation) leave for which you have been paid. Your fortnightly income will be calculated and start being paid from the later date.

\*Your ESS is your full-time equivalent salary, including higher duties or acting allowance for 12 months continuously, on the date you leave the SA public sector, even if you are working part-time.

\*\*Your Adjusted Final Salary is your ESS on the date you cease SA public sector employment. If you worked part-time or as a casual, your ESS is reduced to reflect the part-time or casual employment and expressed as a proportion of your full-time salary.

Do not resign or accept termination on account of total and permanent disablement without first getting written approval from the Super SA Board.

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### Commuting your fortnightly income

You can choose to exchange, or commute, your fortnightly income to a lump sum once you turn 60, but you must do so within three months of turning 60. This amount will be taxed at concessional rates.

You can also work while receiving a fortnightly total and permanent disablement income from Super SA, however, you will be income assessed up until age 60. This means that you can earn the difference between your superannuation salary and the fortnightly income you receive from Super SA without affecting your fortnightly income. Your superannuation salary is the annual salary you would have received had you still been employed in your former position. If your former position no longer exists, your last known salary will be indexed annually by the Consumer Price Index (CPI), All Groups for Adelaide for the 12 months to the preceding 30 June.

### Commutation options for invalid pensioners

If you are an invalid pensioner you have the option described above or if you are under the age of 60 you have a one-off option to commute a portion (up to a maximum of 20%) of your pension entitlement before you would usually have access to a lump sum. Invalid pensioners who joined the Scheme before 1 July 1974 and elected for an age of retirement of 55 years before that date also have access to this option. See the *Commutation Option for Invalid Pensioners* fact sheet for more information.

### Temporary disablement (Income Protection)

Based on medical evidence, the Super SA Board may recommend you receive a fortnightly income on the grounds of temporary disablement. For further information on temporary disablement, see the *Income Protection* fact sheet.

### How to claim your entitlement

To make a claim for a temporary disablement entitlement you need to complete the Pension Scheme *Application for Payment* 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.

### Triple S members with additional Death and TPD insurance

If you have purchased additional voluntary Death and TPD insurance through Triple S, you will need to make a separate claim for this. See the *Triple S Death and TPD* fact sheet for more information.

### Further information

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

- [Commutation Option for Invalid Pensioners](#)
- [Income Protection](#)
- [Leave Without Pay](#)
- [Points](#)
- [Triple S Death and TPD Insurance](#)

Fact sheets on a range of topics relating to your super are available on the Super SA website and from Super SA. Alternatively, if you have any enquiries regarding total and permanent disablement or any other matters raised in this fact sheet, please contact Super SA.

You can work while receiving a fortnightly income benefit from Super SA, however you will be income assessed up until age 60.