

Apply for or change my insurance



Super SA



Government of South Australia

Triple S / Flexible Rollover Product / SA Ambulance

Please complete all the details on this form in **BLOCK LETTERS** using a **BLACK PEN** and return to Super SA via post or email. Complete this form if you wish to apply, increase, decrease or cancel your insurance.

To find out more visit supersa.sa.gov.au or call **(08) 8214 7800**.

Client ID:
[Grid for Client ID]

1. Personal details

Title [Grid] Date of birth [D D / M M / Y Y Y Y]

Given name (s) [Grid]

Family name [Grid]

Email address* [Grid]

Mobile phone* [Grid] Work phone [Grid] Home phone [Grid]

Street address [Grid]

Suburb [Grid] State [Grid] Postcode [Grid]

Postal address (if different from above) [Grid]

Suburb [Grid] State [Grid] Postcode [Grid]

2. Employment details

Employer [Grid]

Occupation [Grid]

Status [] Full time [] Part time [] Casual Salary \$ [Grid] p.a. (before tax, excluding super)

Are you employed as an Operational SA Ambulance employee or as a Police Officer (including Cadets)? [] Yes [] No

Important - Special requirements apply to Triple S members that are SA Police Officers (incl Cadets) or SA Ambulance Operational Staff (excluding salary sacrifice only members), who must maintain minimum units of cover in most circumstances. For detailed information please refer to the Triple S PDS and governing legislation, available at supersa.sa.gov.au, or contact us on **(08) 8214 7800**.

*By providing your email address and/or telephone number(s) you are agreeing to receive, from Super SA, or an organisation on behalf of Super SA, marketing communications including newsletters, announcements, invitations or surveys. You may opt out of these marketing communications at any time by updating your communication preferences in our online member portal or by contacting Super SA. If you opt out of marketing communications, you will still receive important account information from us.

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3. Select the scheme for which you are changing your insurance cover

① Please use separate forms for each scheme.

Triple S

Account ID:

- Death and Total & Permanent Disablement (TPD) or Death only insurance – **complete section 4**
- Income Protection (IP) – **complete section 7**

Flexible Rollover Product

Account ID:

- Transfer your Death/TPD insurance – **complete section 5**
- Change your Death/TPD insurance – **complete section 6**

All other eligible schemes*

Client/Super ID:

- Death and Total & Permanent Disablement (TPD) or Death only insurance – **complete section 4**
*Members of other eligible government schemes may be able to salary sacrifice into Triple S, for more information contact Super SA.

All applicants must also complete sections 9 and 10.

4. Apply or change my Death and TPD or Death only insurance in Triple S

SA Police Officers (incl cadets) and SA Ambulance Operational Staff must maintain an equivalent minimum of six (6) standard Death & TPD insurance units until the age of 65.

Triple S Member

Important - Triple S members are only able to hold Death & TPD Insurance. Death only insurance is not available.

The maximum value of insurance you can hold is:
- \$1,500,000 if you are a full or part-time employee
- \$750,000 if you are a casual employee
(casual employees can only apply for additional cover if employed for 9 hours or more each week (or periods that average 9 hours or more per week over a 3 month period).

Nominate your preferred level of Death & TPD insurance by selecting one of the below boxes and nominating your level of cover.

Select only one box below and complete.

Option 1

I require a total number of Standard unit(s) of cover.
(The value of a unit of Standard Insurance is based on your age and is disclosed in the PDS available at supersa.sa.gov.au).

Option 2

I require a total number of Fixed Benefit Insurance unit(s) of cover. (Each Fixed Benefit Insurance unit has a value of \$10,000)

Option 3

I wish to reduce my (closed) Fixed Insurance cover to unit(s) of cover. (This cover has been closed to new applications since November 2014. Once reduced or cancelled, previously held Closed Fixed Insurance cannot be reinstated.)

Option 4

I would like to cancel my Death & TPD insurance. (Police and SA Ambulance members under 65 years of age are unable to cancel their insurance)

Note: I (or my beneficiaries) won't be able to make an insurance claim if something happens after I cancel. Claims may still be paid for something that happened before I cancelled.

Triple S Spouse Member

Important - Triple S Spouse Members are only able to hold Death only insurance. Death & TPD insurance is not available.

The maximum value of insurance you can hold is \$1,500,000.

Nominate your preferred level of Death only insurance by selecting one of the below boxes and nominating your level of cover.

Select only one box below and complete.

Option 1

I require a total number of Standard unit(s) of cover.
(The value of a unit of Standard Insurance is based on your age and is disclosed in the PDS available at supersa.sa.gov.au).

Option 2

I require a total number of Fixed Benefit Insurance unit(s) of cover. (Each Fixed Benefit Insurance unit has a value of \$10,000)

Option 3

I wish to reduce my (closed) Fixed Insurance cover to unit(s) of cover. (This cover has been closed to new applications since November 2014. Once reduced or cancelled, previously held Closed Fixed Insurance cannot be reinstated.)

Option 4

I would like to cancel my Death only insurance.

Note: I (or my beneficiaries) won't be able to make an insurance claim if something happens after I cancel. Claims may still be paid for something that happened before I cancelled.

Important - Please read the Triple S insurance restrictions fact sheet for more information about your insurance.

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5. Transfer my Triple S insurance into the Flexible Rollover Product

Triple S members and spouse members transferring to the Flexible Rollover Product

To have your Triple S cover transferred and continued in Flexible Rollover Product you must agree to the following (please tick each box):

- | | |
|---|--|
| <input type="checkbox"/> I am under the age of 70 with Fixed Benefit or Standard units of insurance, or am under the age of 65 with (closed) Fixed units of insurance and | <input type="checkbox"/> I understand that any limitations that were applied to my Triple S cover will apply to my cover in the Super SA Flexible Rollover Product, and |
| <input type="checkbox"/> I have either ceased employment with the SA public sector and I am making this application within 60 days of my last day at work or, if I am a spouse member, I am making this application within 60 days of becoming eligible for a benefit in Triple S, and | <input type="checkbox"/> I have not ceased work due to total and permanent disablement and have not received a TPD entitlement from my former Super SA scheme. (if you have received a TPD entitlement please contact Super SA to discuss your insurance options). |
| <input type="checkbox"/> I am applying to continue the same level of cover that I held in Triple S, acknowledge that the same terms, conditions and restrictions will apply, and | |

! Note: A Personal Health Statement is NOT required to maintain the same level of insurance when transferring your cover.

6. Change my TPD and/or Death insurance in Flexible Rollover Product

Death & TPD Insurance

! Important - If you are also an active member of Triple S, the combined value of your insurance through both Triple S and the Flexible Rollover Product must not exceed \$1,500,000.

Note: An employment test of an average of 9 hours or more per week in any 6 month period over the last 2 years applies at the time of claiming Total and Permanent Disablement benefits.

The maximum value of insurance you can have is \$1,500,000 including the level of Triple S cover.

Set your level of Death & TPD insurance by selecting one of the below boxes and nominating your level of cover.

Select one box below and complete.

Option 1
 I require a total number of Standard unit(s) of cover.
(The value of a unit of Standard Insurance is based on your age and is disclosed in the PDS available at supersa.sa.gov.au).

Option 2
 I require a total number of Fixed Benefit Insurance unit(s) of cover (each Fixed Benefit Insurance unit has a value of \$10,000).

Option 3
 I wish to reduce my Fixed Insurance cover to unit(s) of cover. (This cover has been closed to new applications since November 2014. Once reduced or cancelled, previously held Closed Fixed Insurance cannot be reinstated.)

Option 4
 I would like to cancel my Death & TPD insurance.

Death Only Insurance

! Important - If you are also an active member of Triple S, the combined value of your insurance through both Triple S and the Flexible Rollover Product must not exceed \$1,500,000.

The maximum value of insurance you can have is \$1,500,000 including the level of Triple S cover.

Set your level of Death only insurance by selecting one of the below boxes and nominating your level of cover.

Select one box below and complete.

Option 1
 I require a total number of Standard unit(s) of cover.
(The value of a unit of Standard Insurance is based on your age and is disclosed in the PDS available at supersa.sa.gov.au).

Option 2
 I require a total number of Fixed Benefit Insurance unit(s) of cover (each Fixed Benefit Insurance unit has a value of \$10,000).

Option 3
 I wish to reduce my Fixed Insurance cover to unit(s) of cover (This cover has been closed to new applications since November 2014. Once reduced or cancelled, previously held Closed Fixed Insurance cannot be reinstated.)

Option 4
 I would like to cancel my Death only insurance.

7. Change my Income Protection insurance in Triple S

In this section you can apply, change or cancel your Income Protection.

*Income Protection cover and any benefits cease if you make a fund selection to another super fund (other than to Super SA Select)**

Option 1 - I only wish to change my waiting period

I wish to change my waiting period to: 30 days (default) 90 days

! Note: A Personal Health Statement is NOT required to change your waiting period.

*If a member has more than one SA Government employer and has not exercised fund selection in respect of all employers, any Income Protection held will continue on the same terms and conditions in respect of the employers continuing to contribute to Triple S.

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7. Change my Income Protection insurance in Triple S (continued)

Option 2 - Apply for or change my Income Protection

a) I request Income Protection insurance that is limited to a maximum benefit of 75% of a notional annual salary

30 days (default)

90 days

Only for members with a notional annual salary greater than \$122,000

b) I request Income Protection insurance for 75% of my current notional annual salary with a waiting period of:

30 days (default)

90 days

The maximum insured annual salary for members that joined on or after 3 September 2018 is \$584,000.

Option 3 - Cancel Income Protection

I would like to cancel my Income Protection Insurance

Important - SA Police Officers and SA Ambulance Operational Staff must maintain their Income Protection until 60 years of age.

8. Change my Voluntary Cover in the SA Ambulance Service Super Scheme

I require the below total level of Voluntary Cover:

1 unit at cost of \$1.35 per week

2 units at cost of \$2.70 per week

3 units at cost of \$4.05 per week

4 units at cost of \$5.40 per week

0 units, cancel my additional cover

Important: Voluntary cover is in addition to the cover included within your membership entitlements.

9. Personal Health Statement requirement

I have made an application to:

Maintain, decrease or cancel my level of insurance (No additional forms are required).

Increase my level of insurance

You can choose to transfer your existing level of Standard cover to Fixed Benefit at a value that does not exceed your current level of Standard cover, without having to provide medical information. In this case, any existing limitations will continue to apply but new limitations will not be applied. However, if you want an additional level of cover, you will be asked to provide health and medical information as part of your application.

Important: (I have completed and attached the Super SA "Personal Health Statement" to this application).

10. Member declaration

- I understand I will have to pay the cost of providing any medical evidence to support my application.
- I have not previously received a TPD (this includes Terminal Illness (TI)) entitlement from any other government scheme (Triple S members only).
- I have read and understood the relevant Product Disclosure Statement, which is available on Super SA's website.
- My eligibility to apply or claim for benefits will be determined by Super SA in line with the relevant Product Disclosure Statement (PDS) and applicable governing legislation.
- Insurance cover will only be provided as per the terms and conditions outlined in the relevant PDS and legislation.
- Any changes to my insurance will affect my premiums. If I've chosen to increase my cover, the increased cost of the premiums will be deducted from my super account.
- If I've chosen to cancel or reduce any of my cover, my cover will have decreased, and:
 - I (or my beneficiaries, which may include your family) may not be able to make an insurance claim or may receive a lower benefit amount in the event of a claim after I reduce my cover.
 - I might not be able to get cover in the future. If I decide to reapply, I'll need to provide health information for Super SA to consider.
- I acknowledge providing false or misleading information is an offence under the Southern State Superannuation Act 2009.

Signature

Date / /

Important: Once any insurance is reduced or cancelled, you will need to reapply to have any cover increased. This will require the completion and Super SA's acceptance of a Personal Health Statement application including health evidence. It is important that you are aware that acceptance of any such application is not guaranteed. You must also be aware that any reduced or cancelled Closed Fixed Insurance Cover cannot be reinstated.

Contact us

EMAIL medicalsuper@sa.gov.au

WEBSITE supersa.sa.gov.au

PHONE (08) 8214 7800

POST GPO Box 48, Adelaide SA 5001

MEMBER CENTRE (Appointment preferred) 151 Pirie St Adelaide SA 5000