

# Government superannuation funds

## National Super

Public servants have been covered by super for many years.

All States and Territories have generous defined benefit funds. These defined benefit schemes often pay lifetime pensions or lump sums on resignation, retirement, disability or death. They also include pensions or lump sums if you are permanently unfit for work or temporary pensions if you are unable to work short term.

There are some government schemes which are now closed to new employees. Instead they are in accumulated funds, eg First State Super (NSW), VicSuper (Vic) and some divisions of GESB (WA), SuperSA (SA) and Australian Super (NT).

## Commonwealth Super schemes

Most Commonwealth public servants are members of generous defined benefits schemes.

The schemes pay lump sums or pension on resignation, retirement, disability or death.

They include invalidity benefits usually paid as lifetime pensions if you are permanently unfit for your usual job or any other suitable work.

Under the Military Superannuation and Benefits Scheme, the rate of the invalidity pension depends on the severity of your disability.

Many new Commonwealth government employees are now members of the Public Sector Superannuation Accumulation Plan (PSSAp). The PSSAp pays lump sums on resignation or retirement and includes TPD and death insurance lump sums and temporary disability insurance payments for up to two years.

## Claims

The claims process is similar to other super schemes. You will need to complete claims forms and provide medical reports and written submissions. You will also have to attend medical and rehabilitation appointments.

It is important to provide the right information and reports to support your claim. In particular, medical reports and written submissions. It could be used against you if you are too involved in the claim.

Decisions can take approximately three to 12 months, but sometimes longer.

## Appeals

If your claim is rejected or the fund is unreasonably delaying the your claim you can lodge a complaint with the super fund. They have 90 days to make a decision on the complaint.

If your claim is still not successful, you can appeal by lodging a complaint to the Superannuation Complaints Tribunal (SCT) or start court proceedings.

There are restrictions on the types of complaints the SCT can deal with and strict time limits. E.g. 2 year time limits are common for permanent disability claims, but it is important to get advice early as it can vary.

It's very important to get updated reports and make detailed submissions to support a complaint to the SCT or court proceedings.

## Important note

Under some government schemes, complaints/appeals must be lodged with specialist tribunals.

There are time limits for appeals to the courts, SCT and specialist tribunals.

Disability claims can be complicated and take a long time. It's very important that you at least find out about your rights.

Get advice and help with claims and appeals.

## Need help?

If your work is cut short because of blood cancer, you may not have enough super to live off. Any extra disability benefits will help a lot.

**Call Maurice Blackburn on the Disability Helpline  
1800 196 050 for free legal advice.**

This brochure was prepared in February 2017. It is a general guide to legal, superannuation and financial issues and is not a substitute for professional advice.

**For more information, please contact us:**

 **1800 196 050**

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