



## Fact Sheet – Changes to QSuper Income Protection Benefits

Income protection benefits changed on 1 July 2019 for QSuper members with an **Accumulation Account**.

There are no changes for employees with QSuper Defined Benefit Accounts.

Changes are summarised below:

Pre 1 July 2019	Post 1 July 2019
<p>Income protection benefits were payable for a period of <b>up to 3 years</b>, where the date of injury/illness was between 1 July 2016 and 30 June 2019.</p>	<p>Income protection benefits are payable for a <b>default period of up to 2 years</b>.</p> <p>Employees can personalise their insurance for a different period of coverage, with associated changes to premium costs.</p>
<p>A default waiting period of <b>14 calendar days</b> applied <b>after exhausting all paid sick leave entitlements</b>.</p> <p>Employees could <b>access other paid leave</b> entitlements during the 14 calendar day period, eg. recreation leave, long service leave.</p>	<p>The default waiting period is <b>90 calendar days from the date of disablement or the duration of paid sick leave, whichever is greater</b>.</p> <p>Employees can personalise their insurance for a 30 or 60 day waiting period, with associated changes to premium costs.</p> <p>Employees can <b>access a combination of leave</b>, including: paid sick leave, unpaid sick leave, recreation leave, long service leave and ADO/ATO during the waiting period.</p>
<p><b>After leaving employment</b>, income protection benefits can continue when the employee continues to make the employee contributions to their superannuation.</p> <p>Income protection <b>cover ended 12 months after the last contribution</b> was made to an account, unless the employee permanently opted into this insurance cover.</p>	<p><b>After leaving employment</b>, income protection benefits can continue when the employee continues to make the employee contributions to their superannuation.</p> <p>Income protection <b>cover will end 13 months after the last contribution</b> is made to an account, unless the employee permanently opts into this insurance cover <b>OR</b> cover will end if the <b>balance of an account would reduce to less than \$0</b> after a premium payment.</p>



## Process for accessing paid leave entitlements during the waiting period

The department recommends all employees speak with QSuper to discuss a potential application for income protection benefits. Each employee will have unique circumstances, different leave balances available and specific QSuper waiting periods.

After the exhaustion of sick leave, employees may access a combination of paid and unpaid leave during the waiting period. Other leave options are available to employees to cover any unpaid portion of the waiting period, in accordance with the relevant certified industrial agreement and/or directives. Please note any leave taken prior to sick leave may result in a delay or extension to the waiting period.

### Leave Options During the Waiting Period

Employee Group	Sick Leave	Recreation/Annual Leave (full or ½ pay)	Long Service Leave (full or ½ pay)	Accumulated Days/Time Off (ADO/ATO)#
Teachers	✓	X	✓	X
Teacher Aides	✓	X*	✓	✓
Cleaners	✓	X*	✓	✓
Public Servants	✓	✓	✓	✓

# Employees electing to use ADO/ATO to cover part of the waiting period must have written approval from their supervisor. This written approval must be attached to their application for income protection benefits.

\* Cleaners and Teacher Aides cannot use annual leave during the waiting period, as it contravenes their certified agreements. The only exceptions to this are:

- if the Cleaner or Teacher Aide would normally have accessed their annual leave at the commencement of the summer vacation period in accordance the certified agreement, they will still be able to access annual leave if the waiting period is over that period of time; or
- if the employee has excess annual leave available.

### Steps:

1. Employees attach an application for leave (for the waiting period) approved by their supervisor to their application for income protection benefits. (Written approval from the supervisor to use ADO/ATO must also be attached, if relevant.)
2. The completed leave application and attachments are forwarded to the relevant Regional/Central Office Claims Management Officer.
3. The Claims Management Officer completes the QSuper Part B form and then submits the claim to QSuper.
4. Sick leave during the waiting period is entered by the Claims Management Officer onto the TSS payroll system.



5. The Claims Management Officer sends the completed application for other paid leave to Payroll Services, who enter other paid leave during the waiting period onto the TSS payroll system.  
***This leave must not be entered into MyHR ESS by the employee, school or work unit.***

For further information about the changes to QSuper income protection benefits please contact QSuper directly on 1300 360 750 or log into your [Member Online](#) account.

