



QSuper income protection and disablement benefits

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Income protection (IP) benefit

If you are required to take an extended period of sick leave, and you exhaust your entitlement to paid sick leave, you may be entitled to the payment of an income protection benefit from QSuper.

Accumulation Plan

For members of the Accumulation Plan, the pension can be paid for up to two years for the one medical condition.

Waiting period

Please note, from 1 July 2019 QSuper has changed the default waiting period of accrued sick leave plus 14 days to 90 calendar days or accrued sick leave, whichever is greater. Members who have enough paid leave to cover the 90 day or shorter waiting period will not have to be on any period of unpaid leave before commencing the IP benefit. QTU members who do not have enough sick leave and other leave (e.g. long service) to cover a 90-day waiting period should consider personalising their income protection by reducing the waiting period to either 30 or 60 days. These shorter waiting periods will incur a higher premium than a 90-day policy.

Members will continue to be paid any school holiday leave that occurs in the initial 12 months of paid or unpaid sick leave. School holiday leave can be used to cover part of the 30, 60 or 90-day waiting period if it falls within the waiting period.

The QTU also recommends that members occupationally rate their QSuper insurance as this may result in lower IP and other insurance premiums.

Income protection and extended unpaid leave

QSuper Accumulation members who access extended unpaid leave (greater than 13 months) and don't make superannuation contributions for this period need to be mindful that this may impact on their income protection policy. This includes unpaid parental leave and extended special leave

for family responsibilities. Where no contributions are received for a period greater than three months, QSuper will automatically change the IP cover from a percentage of salary cover to a unitised rate of cover (which may be significantly less than the percentage of income). However, where no contributions are received for a period of 13 months the income protection cover will cease. QSuper will contact its members to notify them of this change, usually via email, however we are aware that people on extended leave may miss this communication.

Members who choose to continue to pay IP premiums during the initial 13 month period of extended unpaid leave should contact QSuper to clarify under which circumstances they can successfully lodge a claim, e.g. if a member has not exhausted their sick leave they would have to return from unpaid leave to commence sick leave, and historically the Department of Education has not allowed members to cancel unpaid leave to access sick leave.

When members return to work and start making super contributions once more (return to work, or paid leave) the reversion to a percentage of salary cover will not be automatic. QSuper members will need to notify QSuper if they wish to return to a percentage of salary income protection cover, if this is their preference.

Other issues

You cannot claim income protection if you need to care for a family member. Income protection can only be paid if you are temporarily ill or injured and are unable to work.

You will need to provide certificates/statements from your doctor to support the need for an absence from duties. If the absence continues over a period of time, you may be required to undergo an examination by a medical specialist chosen by QSuper.

Defined Benefit Plan

For members of the Defined Benefit Plan, the pension can be paid for up to two years for the one medical condition.

The benefit is payable from the beginning of the third week of continuous sick leave without pay.

State Plan

For members of the QSuper - State Plan, the pension may be paid indefinitely. However, in practical terms, a judgement would be made at some time whether you would ever be able to return to normal duties and consideration would be given to the need for ill health retirement.

The benefit is payable from the beginning of the third week of continuous sick leave without pay.

You will no longer be entitled to an income protection benefit if:

- your employment ends
- you reach age 65 (Accumulation Plan)
- you reach age 75 (Defined Benefit Plan).

If the medical evidence obtained regarding a claim for income protection benefit indicates that you may never be able to return to normal duties, QSuper may decide that you should receive a permanent disablement benefit rather than an income protection (temporary disablement) benefit. You may then be retired on the grounds of ill health, even if you have not requested such retirement.

If you or your medical specialist have any doubts on this matter, you should discuss the particular circumstances with the Union.

While receiving the benefit, you will not be required to continue superannuation contributions and there will be no effect on future benefits.

For members of the QSuper – Defined Benefit Plan, the benefit will equal 75 per cent of your previous 1 July salary. If you are working part-time when you claim your income protection, the pension will be adjusted for the part-time rate you are working. If you have a QSuper - Accumulation Plan, the benefit will equal 75 per cent of your current salary. For members of the QSuper – State Plan, the rate of pension is determined according to age at beginning contributions to the plan and may be up to a maximum of 75 per cent of salary.

An application form for payment of the benefit may be obtained from QSuper.

Supply teachers

Supply teachers are not covered by income protection unless they specifically apply. Contact QSuper for further details.

WorkCover

You can claim QSuper income protection while waiting for a WorkCover claim to be processed. If the WorkCover claim is successful, you must repay the benefit paid by QSuper for the period covered by WorkCover.

Graduated return to work program

If you are participating in a graduated return to work program, your employer will pay for the hours you work, and QSuper will pay 75 per cent of the difference between the previous full-time pay and the reduced pay, until you are able to return to normal duties and usual working hours. This payment period is included in the two years for Accumulation or two years for Defined Benefit.

Your employer will need to provide QSuper with a completed graduated return to work agreement form, which can be obtained from the QSuper website. QSuper should receive the form at least one week prior to the start date.

Higher duties

If you have a Defined Benefit Plan, you need to have performed the duties of the position on a continuous basis for at least 12 months at the annual review date (1 July).

If you have an Accumulation Plan, you must have relieved at the higher level for a continuous period of twelve months to have your benefit based on the higher salary.

Permanent disablement

If you are disabled by illness or accident to such an extent that you are unable to continue in your normal duties, you can apply to your regional director for retirement on the grounds of ill health.

This can be done by letter or by obtaining a form from your workplace or regional office.

In some cases, particularly if you have been on an extended period of sick leave, the Department of Education or QSuper may seek access to your medical records and require you to undergo a medical examination by a specialist, to determine whether you will ever be able to return to normal duties. As a result of this examination, the department may seek to retire you on the grounds of ill health.

If you seek ill health retirement, the department will request access to your medical records. You will also be required to undergo a medical examination by a specialist chosen by QSuper.

On the basis of this medical evidence, QSuper will determine whether or not a disablement benefit will be paid. If it will, the Department of Education is advised and will act to effect ill health retirement.

For members of the QSuper - State Plan, there is only one category of permanent disablement benefit payable. The benefit is calculated according to age when contributions to the plan began and may be taken in the form of a pension or a lump sum.

For members of the QSuper - Defined Benefit Plan, there are two categories of disablement benefit. These are explained below.

(1) Total and permanent disablement

This benefit arises if, in the opinion of QSuper after considering all medical evidence, you are never likely to go back to work again in any job for which you are reasonably qualified by education, training or experience.

If you have a Defined Benefit account and are over 55, your total TPD benefit is payable as a lump sum. If you are under 55, you can choose to receive the benefit (excluding any benefit from additional insurance or an accumulation account) as either a lump sum payment or an indexed lifetime pension, guaranteed to be paid for five years. If you were to die within the five-year period, the balance of the guaranteed amount would be paid as a death benefit.

(2) Partial and permanent disablement

This benefit arises if, in the opinion of QSuper after considering all medical evidence, you are ill and permanently unable to perform current duties but are not considered totally disabled from employment for which you are reasonably qualified.

This benefit may be taken only in the form of a lump sum. It is usually a smaller benefit than is payable for total and permanent disablement. If you joined the QSuper - Defined Benefit Plan on or after July 1, 1999, there is no permanent and partial benefit payable, due to changes in federal superannuation legislation. If you joined the plan before July 1, 1999, your benefit will be frozen as at June 30, 1999. The portion of the benefit accrued after this date will be paid in the event of death or total and permanent disablement or age retirement (subject to age retirement preservation conditions).

If you a member of the QSuper - Accumulation Plan there is only one insurance benefit for total and permanent disablement. Accumulation Plan members now have the option to vary their TPD and death insurance coverage.

The definition of this benefit is similar to the same benefit in the QSuper - Defined Benefit Plan.

Benefits are payable as a lump sum only. An indexed pension option is not available.

The QSuper board has delegated the authority to determine the category of permanent disablement (total or partial) to an officer of QSuper. This determination is made based on the medical evidence obtained.

If you are not satisfied with this determination, you can ask the QSuper board to reconsider it. The notification from QSuper of the determination of the category of disablement will give reasons for the determination. In asking the QSuper board to reconsider the category, you will have to address these reasons. You may need to provide further medical evidence if you dispute the medical findings in these reasons.

The Union will be able to assist in pursuing a review of QSuper's decision.

Useful addresses and phone numbers

Members requiring further information or advice about their QSuper insurance should contact QSuper in the first instance.

QSuper
GPO Box 200
BRISBANE QLD 4001
Telephone: 1300 360 750
Email qsuper@qsuper.qld.gov.au

Queensland Teachers' Union
PO Box 1750
MILTON LPO QLD 4064
Telephone: (07) 3512 9000

Note:

Refer to your annual benefit statement from QSuper for approximate values of disablement benefits. QSuper will provide current values on request.

Further information, guidelines and claim forms may be obtained on the QSuper website: www.qsuper.qld.gov.au

QSuper accumulation account members can make changes to their insurance policies, e.g. undertaking occupational rating or changing their IP waiting period, by logging into their [online account](#).