



How super can help sick or injured employees

GESB Super, West State Super and Gold State Super



To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

Insurance in super can provide financial assistance to employees who become sick or injured. This is in addition to any other entitlements, such as sick leave, annual leave or workers' compensation.

How you can help

1. Ask sick or injured employees to contact their super fund

Remind your staff, colleagues or clients who are in this situation that they may have insurance within their super. If they are a GESB member, they can call their Member Services Centre on 13 43 72 to see what insurance or early release of super options they have and how we can help.

2. Complete your 'Employer Statement' as soon as possible

As part of our insurance claims process, our Insurer needs factual information from our members' employers. When you receive these requests, called 'Employer Statements', please complete and return them as soon as you can. Otherwise, assessment of any claim may be delayed. If you have any questions, please call our Member Services Centre on 13 43 72.

Frequently asked questions

Here are answers to some questions we're often asked by WA Government payroll and human resources officers.

'Why should employees contact GESB if they are eligible for workers' compensation, or if they have significant sick leave available?'

Depending on the type of insurance cover the employee has, they may have more options available to them in relation to their financial circumstances. Also, some members may be eligible for return to work or rehabilitation programs, as part of the insurance we offer within our schemes.

'When should we refer employees to GESB?'

As soon as possible. Depending on the type of sickness or injury the employee has, we may be able to provide assistance as soon as we are notified. Sometimes, just being aware of the insurance available in their super will help to reduce any stress the employee may be under.

'Can employees access their super with GESB when they are sick and injured?'

Our members may be able to access their super savings if they are suffering severe financial hardship or under specified compassionate grounds, to pay for items such as:

- Modifications to a home and/or motor vehicle to meet the special needs of a member or their dependant due to severe disability
- Medical treatment or medical transport for the member or a member's dependant suffering from a life-threatening condition
- Funeral and other expenses associated with the death of a dependant

Note, if a dependant of a member who has passed away suffers financial hardship, they may be able to obtain early release of super of up to \$25,000. For more information, please see our '**Accessing your super**' brochure for GESB Super and West State Super, or our '**Gold State Super essentials**' brochure, available at gesb.wa.gov.au/brochures.

Learn more about our insurance

Depending on which scheme the member is in, they may have different insurance cover.

GESB Super and West State Super insurance options

We offer three types of insurance within GESB Super and West State Super, which is automatically provided to eligible members.

Insurance type	Insurance benefit
Death cover	Provides a one-off lump-sum payment in the event of a member's death (and includes a terminal illness benefit ¹).
Total & Permanent Disablement (TPD) cover	Provides a one-off lump-sum payment if the member is totally and permanently disabled and can't work because of that condition.
Salary Continuance Insurance (SCI) cover	Provides a monthly income of up to 75% of the member's pre-disability income for up to two years if they become disabled due to sickness or injury. The member may also be entitled to a Superannuation Top-Up Benefit.

For more information, please see our '**Insurance and your super**' brochure available at gesb.wa.gov.au/brochures.

Gold State Super insurance options

Gold State Super includes automatic cover for all contributing members up until the age of 60. This provides Gold State Super members with financial support if they become permanently disabled, or their dependants with financial support, if they pass away. This insurance cover is an integral part of Gold State Super and is provided to members at no extra cost. For more information, please see our '**Insurance and your super, Gold State Super**' factsheet available at gesb.wa.gov.au/factsheets.

Where you can find more information

On our website, at gesb.wa.gov.au/factsheets, you'll find these resources to help you learn more:

GESB Super and West State Super:

- '**Insurance and your super**' brochure
- '**Accessing your super**' brochure (includes information relating to circumstances where a member's super benefit may be paid out)
- '**Understanding the insurance claims process**' fact sheet

Gold State Super:

- '**Insurance and your super, Gold State Super**' fact sheet
- '**Gold State Super essentials**' brochure (includes information relating to circumstances where a member's super benefit may be paid out)

We're here to help. Please call us on 13 43 72 between 7.30am to 5.30pm (AWST), Monday to Friday, if you have any questions about our insurance or super schemes.

¹ Death cover also entitles members to claim for a terminal illness benefit. If two Registered Medical Practitioners have certified in writing on or after 1 July 2016 that the member is terminally ill and has less than 24 months to live, regardless of any treatment undertaken, the member may be able to claim their full Death benefit as a one-off lump-sum payment. The claims process includes providing two medical statements. For more information, please see our 'Understanding the insurance claims process' fact sheet available at gesb.wa.gov.au/factsheets.

Disclaimer: the information contained in this document is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not considered your personal circumstances including your investment objectives, financial situation or needs. We are not licensed to provide financial product advice. Before acting or relying on any of the information in this document you should review your personal circumstances, and assess whether the information is appropriate for you. You should read this document in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures. You may also wish to seek advice specific to your personal circumstances from a suitably qualified adviser.

How to contact us

T Member Services Centre 13 43 72
PO Box J 755, Perth WA 6842

F 1800 300 067

W gesb.wa.gov.au