



Significant Event Notification

Changes to state super rules now in effect for GESB members



May 2025

As a result of recent amendments to the *State Superannuation Act 2000* and the *State Superannuation Regulations 2001*, GESB's governing legislation, important changes to your super are coming into effect as of 12 May 2025.

The changes were made to reflect member feedback and to align Western Australian (WA) State super arrangements with the Australian Government's *Your Future, Your Super* reforms implemented across the wider super industry.

As a GESB member, you should note the changes outlined below and consider how they may impact you.

GESB Super accounts will follow members when changing jobs

The Australian Government's *Your Future, Your Super* legislation introduced stapling of member accounts to reduce the creation of duplicate accounts when employees change jobs.

The changes made to GESB's regulations enable GESB Super accounts to follow WA public sector workers when changing jobs. As a result, if you have a GESB Super account and begin employment outside the WA State Government, you may have your non-government employer¹ superannuation contributions automatically paid into your GESB Super account.

Related provisions, including the introduction of stapling arrangements for WA State Government employers, will be implemented at a future date. This will result in super contributions for new WA public sector workers being paid to their existing super fund, unless they choose otherwise.

GESB Super accounts can accept non-government employer¹ contributions

The change above means that GESB Super accounts can now have employer contributions (such as Superannuation Guarantee contributions) paid from any employer, including those not part of the WA public sector (non-government employers).¹ Previously, GESB could only accept employer contributions from WA public sector employers.

As of 12 May 2025, you can choose to have contributions paid to a GESB Super account from non-government employers. This means even if you move to a non-government role or have secondary private employment, you can direct your compulsory super contributions to GESB, through a GESB Super account.

Important note: the above changes will only apply to current GESB members. Former members who have closed their GESB account cannot open a GESB Super account, unless they begin employment with a WA public sector employer, or they are eligible to open a Retirement Income Pension account.

How to choose GESB as your nominated fund for non-government employer¹ contributions

You can direct your non-government employer¹ to make compulsory superannuation contributions to GESB by submitting a 'Fund nomination form' to that employer. You can download this form at gesb.wa.gov.au/stay-with-GESB.

It is important to note that if you're a GESB member but do not have a GESB Super account, one will be opened for you when we receive your first non-government employer¹ contribution. Your new GESB Super account will sit alongside your existing West State Super, Gold State Super or Retirement Income Pension account.

What happens when we receive your first non-government employer¹ contribution?

When we receive the first Superannuation Guarantee (SG) contribution from your non-government employer¹, we will check if you have an existing GESB Super account. If you do, the contributions will go into this account.

If you do **not** have a GESB Super account, for example you're a West State Super or Gold State Super member, we will open a GESB Super account for you. This is because only GESB Super accounts can receive superannuation contributions from non-government employers.¹

If you have existing basic Death and Total & Permanent Disablement (TPD) insurance cover through GESB, we will not provide you with any new insurance cover.

If you do **not** already have insurance through your GESB Super or West State Super account, and if you meet eligibility criteria, you will be provided with Death and TPD cover by default when we receive your first non-government SG contribution. You may be eligible to opt-in to Salary Continuance Insurance (SCI) cover.

If we set up any insurance for you, we will contact you to let you know and provide details, including any specific terms and conditions.

Read more about how insurance may apply in our 'Insurance in your super' brochure, available at gesb.wa.gov.au/brochures.

¹ 'Non-government employer' has the same meaning as 'non-government contributor' as defined in s37(1) of the *State Superannuation Act 2000* (WA). Typically, 'non-government employer' refers to employers who are not part of the Western Australian Public Sector.

Related insurance changes

Salary Continuance Insurance (SCI) cover to cease automatically after 180 days if no Superannuation Guarantee (SG) contributions have been received to either GESB Super or West State Super

Our SCI policy terms prior to 12 May 2025 state that your SCI cover will lapse if we do not receive SG contributions into your GESB account for 180 days.

As a result of the changes above, from 12 May 2025, if you have a West State Super account and a GESB Super account, we will check if you have received an SG contribution into either of your accounts in the 180 days before we cancel your SCI cover, regardless of which scheme your SCI policy is attached to.

SCI casual opt-in to enable members to select up to \$4,200 per month sum insured (subject to eligibility)

Our SCI policy terms prior to 12 May 2025 state that casual employees who are eligible may apply for a default amount insured of up to \$2,000 per month, depending on minimum hours worked. They must apply within 90 days of us receiving their first SG contribution from their public sector employer.

As a result of the changes above, from 12 May 2025, if you're a casual employee and you're eligible to opt into SCI cover, you can apply for a default amount insured up to the lesser of \$4,200 per month or up to 85% of your income.

Insurance cover will be cancelled if no relevant contributions have been received to either GESB Super or West State Super

Under the Australian Government's *Protecting Your Super* legislation, insurance in GESB Super and West State Super accounts that have not received a relevant contribution for 16 continuous months will be cancelled, if the member does not notify us that they would like to keep their insurance.

A relevant contribution includes before and after-tax contributions and rollovers. See the 'Insurance and your super' brochure at gesb.wa.gov.au/brochures for a full list of relevant contributions.

As a result of the changes above, if you have a GESB Super and West State Super account, we'll check both accounts for relevant contributions prior to cancelling your insurance cover.

For more information about the Protecting Your Super measures, read our Significant Event Notification at gesb.wa.gov.au/pys.

Find out more

- Read more about the changes at gesb.wa.gov.au/stay-with-GESB
- Read our Product Information Booklets and 'Insurance in your super' brochure for details of our accounts and insurance at gesb.wa.gov.au/brochures

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