

Important update

Changes to your situation – Queensland Police Special Constables (State Officers)



Part of Australian Retirement Trust

1300 360 750 | qsuper.qld.gov.au

30 September 2024

The QSuper Insurance Guide issued on 1 July 2024, includes information about what will happen to your cover if you leave your job or your employment situation changes, while you remain a QSuper Accumulation account holder.

From 30 September 2024, new insurance rules apply to you if you have a QSuper Accumulation account with insurance cover and start working as a Queensland Police Special Constable (State Officer).¹

¹ Special Constable (State Officer) is defined in the *Police Service Administration Act 1990 (Qld)*.

QSuper Insurance Guide

The below updates apply to pages 36 and 37 of the QSuper Insurance Guide issued 1 July 2024. We have highlighted the updated information (on page 4 of this important update), so you can easily see what's changed.

This important update should be read in conjunction with the QSuper Insurance Guide.

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If you leave your job or your employment situation changes

The table below outlines what will happen to your cover depending on your situation, providing you remain a QSuper Accumulation account holder. You will find information about default cover on pages 12 to 13 of the QSuper Insurance Guide. If you are not 'at work' for 30 consecutive days from when you receive any new cover or an increase to your cover, you will be subject to an indefinite 'pre-existing exclusion period' until you have been 'at work' for 30 consecutive days. Subject to eligibility, any automatic increase in default cover due to changing your employment situation will not result in a 'pre-existing exclusion period'.

If you have salary-based Income Protection cover, your 'salary IP cover amount' will be reviewed annually. Please see page 23 for more information. If you have unitised Income Protection cover, your cover may change in line with CPI changes. Please see page 24 of the QSuper Insurance Guide for more information.

Employment situation	Death cover and TPD cover	Income Protection cover
You work for the Queensland Government or a 'default employer' and leave Queensland Government or 'default employer' employment.	Providing you still meet the eligibility conditions to hold cover, you will have the same level of cover.	If you have salary-based cover, it will automatically convert to unitised cover after 3 months rounded up to the nearest \$500. ¹ The 'waiting period' and 'benefit period' will remain unchanged. If you have unitised Income Protection, your cover will not change.
You continue to work for the Queensland Government or a 'default employer' and change your employment to a 'permanent full-time or part-time basis'. ²	Your cover will not change.	If you have previously personalised any cover, your cover will not change. If you have not previously personalised your cover, you will receive the default cover for your new job. Please see page 12 of the QSuper Insurance Guide for more information.
You continue to work for the Queensland Government or a 'default employer' but change your employment to casual employment only.	Your cover will not change.	If you have salary-based cover, it will automatically convert to unitised cover after 3 months, rounded up to the nearest \$500. ¹ The 'waiting period' and 'benefit period' will remain unchanged. If you have unitised cover, your cover will not change.

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You continue to work for the Queensland Government or a 'default employer' on a 'permanent full-time or part-time basis' and start a second employment with another employer.	Your cover will not change.	Your cover will not change.
You opened your QSuper account directly (not through your Queensland Government or 'default employer'), and begin working for a Queensland Government employer or a 'default employer' (including Queensland emergency services), or your employer becomes a 'default employer'.	Your cover will not change. In these circumstances, you can apply for default cover. If you receive this default cover within 120 days of starting work with a Queensland Government or 'default employer', or within 120 days of your employer becoming a 'default employer', no 'pre-existing exclusion period' will apply to your default cover, once you have been 'at work' for 30 consecutive days from when this cover starts. You can choose to pay premiums at the 'default rate' or keep your existing 'occupational rating'.	Your cover will not change.

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Employment situation	Death cover and TPD cover	Income Protection cover
You start working as a 'police officer' for the Queensland Police Service.	<p>Providing you still meet the eligibility conditions to hold cover, you will receive the default police cover. Refer to the default insurance cover table on page 13 of the QSuper Insurance Guide for more information on the cover you will receive.</p> <p>If you have previously personalised your cover, there will be no change to your level of cover, however your premiums will now be charged at the 'high risk rate'.</p> <p>If you have personalised your cover, you can choose to apply to receive default police cover instead, and your premiums will be charged at the police rate. You can compare the different levels of cover you may receive in the table on page 13 of the QSuper Insurance Guide and the cost of cover on pages 55-58 of the QSuper Insurance Guide. If you receive default police cover within 120 days of starting work for the Queensland Police Service, no 'pre-existing exclusion period' will apply to your cover, once you have been 'at work' for 30 consecutive days from when your cover starts.</p>	<p>If you have Income Protection cover, your cover will continue but your 'waiting period' and 'benefit period' will change to the Queensland Police Service arrangements. Please see the 'police officers' section on page 43 of the QSuper Insurance Guide for more information.</p> <p>If you have previously personalised any cover, your premiums will now be charged at the 'high risk rate'.</p> <p>If you have not previously personalised your cover, you will receive the default police cover.</p>
You are an existing QSuper member and start working as a Special Constable (State Officer)³ for the Queensland Police Service	<p>If you aren't currently a sworn officer, your cover will not change. If you pay premiums at the 'default rate' you will continue to pay premiums at the 'default rate'. If you have an 'occupational rating' you will continue to pay premiums at your 'occupational rating'.</p> <p>If you were a sworn officer and stop employment on your 60th birthday, or leave sworn employment, and you have cover, the 'waiting period' and the premiums will change. Please see the 'police officers' section on page 43 of the QSuper Insurance Guide for more information.</p>	

1 This benefit includes a 'contribution replacement benefit' of \$72.65 for each unit. A 'contribution replacement benefit' is a payment made to your QSuper Accumulation account while you are receiving an income protection benefit.

2 Income Protection cover is not available if you are a Member of the Legislative Assembly, Judicial Registrar, or Magistrate.

3 Special Constable (State Officer) is defined in the *Police Service Administration Act 1990 (Qld)*.