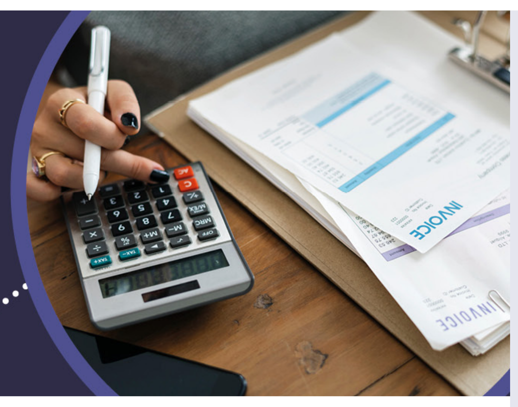
Australian Government
Commonwealth Superannuation Corporation



CSC Employer Newsletter: October 2022

Welcome to the October edition of the CSC Employer Newsletter. As we enter the final quarter of the calendar year, 2022 is far from over with still so much to come. Keep a close eye on our newsletters and email blasts to stay ahead of the game on everything super, and so that your colleagues receive CSC communications direct, simply flick them this link.

Prompt provision of salary history details
Over the past couple of months, multiple employers have advised us that they are unable to obtain a new employees' pay term (salary history details) when an employee is transferred between agencies. The losing agency has been informing the gaining agency that they are unable to provide the requested information due to privacy concerns. Please be reminded that an employee's salary history needs to be shared immediately, so that the correct salary is being reported. This will ensure that both CSC and employers have the current data and that accurate contributions are being paid.

Guiding your Graduates
On another note, the 2023 Graduate season is fast approaching, so let's start talking now about how we can guide your upcoming Graduate Program participants. Transitioning from university to the workforce can be daunting—and the concept of superannuation is often new and can feel complex.

We have plenty of resources and services available to educate your Graduates on the basics, so they start their working life with a solid understanding of the long-term importance of super. A resource of particular use is our 30-minute webinar which is an effective introduction, explaining what a 15.4% contribution actually means, how investments work, the types of insurance on offer, and how to consolidate and nominate beneficiaries so they're setting themselves up comfortably for their eventual retirement—although it will feel very far away!

To chat more about how we can support you and your Graduates at the start of their super journey, contact your Relationship Manager or send an email to employer.service@csc.gov.au.

As always, if you require any guidance or support, contact us on 1300 338 240 or the email address above.

Kind regards

Tim Hart
Manager, Employer Engagement
Customer Innovation & Services

Employer Relationship Survey 2022 Findings – A review of CSC's employer services

Earlier in the year, we asked various government agencies to share their thoughts on the services we provide—the results have been very useful in steering us in the right direction to improve to meet your expectations. Questions ranged on topics such as the support CSC provides, ease of interaction, and the overall quality of agencies' relationships with us.

Thanks to everyone who completed the survey. We were impressed by all the feedback, and found that it reinforces our thoughts around what we are doing well, and opportunities to improve. Key positive findings include:

- Employers see CSC as a trusted and important partner.
- Employers have a good working relationship with CSC.
- CSC's Employer Service Desk is reliable and easy to contact.
- Employer training and education remains in demand.

The following areas were flagged for improvement:

- Innovation regarding the application process.
- Service thoroughness.
- Online content and the employer website.

The overall results of the survey indicate positive interaction between employers and CSC, and it was pleasing that many of the responses indicated a high level of satisfaction with our training services. Feedback indicated that our trainer, Elisabeth, is undoubtedly an asset to CSC and is incredibly dedicated to provide the best training services possible.

We appreciate the positive feedback about our Relationship Managers and the Service Desk. The team places great importance on building lasting relationships with employers and delivering an efficient and reliable service to all.

Next steps

Guided by the survey results, these are the exciting items we are now working on:

- A full audit of all employer website content. Resulting in an update and amendment of all content to make the website easier to navigate, digitise some services, and fill content gaps.
- A new suite of online learning modules. We kicked this off with our Superannuation for Employers course providing an introduction to CSC, and an explanation of our super funds and how they work. The course is perfect for people who are seeking a high-level overview of what super is and what CSC does—such as those new to government or Graduates. Coming next is in the new year is *PSSap Insurance Claims*.
- Supporting you to deliver Life Journey Financial Wellbeing Programs for your employees—relevant for all career stages. The sessions will encourage your people to learn about, and engage more effectively, with their super and other finances.
- Initiatives to better align our internal work processes with your internal operations. We will be looking to learn more about employer's processes and your pain points. One way to improve your experience is by potentially digitising the departmental report, which we will talk more about in future newsletters.

We cannot thank you all enough for participating in the Employer Relationship Survey 2022. Your responses have provided us a clear direction to improve our services.

We continue to be open to any feedback by contacting your Relationship Manager direct, calling the Employer Service Desk on 1300 338 240 or via email employer.service@csc.gov.au

Cessation of PSS membership applications

For the cessation of a PSS membership, also known as 'opting out' of PSS, there are some key points to consider in the process.

In this scenario, the opt out or cessation date of a membership is the date that CSC receives a valid 'cessation of membership' application from the member. It is not the date that they advise your payroll/HR team, or any other date nominated by the member. This means that if PSS members approach you to request to opt out, ensure that that they are aware that, in order to cease PSS membership, they are required to submit the form to CSC.

PSS members can't nominate a date to cease their PSS membership. Therefore, members should only submit their election to cease membership when they wish to exit the fund. CSC is currently updating the benefit application and relevant information on our website. In the meantime, ensure you continue to pay and report contributions for PSS members until the correct cessation date.

It would be greatly appreciated if you could direct any members investigating this to CSC.

Employer Services Online (ESO) eligibility determiner

If a member is set up in the incorrect fund, it can have a massive impact on both the employee and the agency. To ensure a member is in the right fund from the outset, check the ESO PSS/CSS Eligibility Determiner for every new starter born before 1 July 1990. If the new starter is not eligible for PSS/CSS or they were born after 01 July, 1990, they will need to complete a super election form prior to their first day of work. If in doubt, you can always contact CSC's Employer Service Desk on 1300 338 240 or employer.service@csc.gov.au.

If you have accidently set up a new starter in PSSap rather than CSS or PSS, or vice versa, it is always a good idea to contact CSC before submitting any refund request to ensure the member has not taken out funds from PSSap. Members occasionally roll funds out before you are able to recover them from PSSap, and our team can provide guidance on what do in these circumstances, and in general.

You may also encounter a situation where a member should have recommenced in CSS or PSS. Depending on the length of time that has passed, CSC may need to set up a retrospective membership, which requires certain data from you. Within our online portal you are only able to report current data, not historical—this is why it's good practice to call us in the first instance.

Member education sessions

CSC's Member Education Team will be running live public webinars throughout October. The sessions will cover how much super is enough, retirement readiness, contributions and investments, as well as fund-specific education.

If you or any of your team are interested in these sessions, please register here.

If October is looking a little too full already, our pre-recorded content can be accessed here.

Employer training

Our last Public Training sessions for 2022 will take place in December. The sessions are designed to support you to understand, and streamline, your super obligations. All sessions presented online via MS Teams. You can register here.

If you require individualised training or are unable to join these sessions, please reach out to us at employer.training@csc.gov.au or register your interest here.

Helping you help those you care for

Do you have employees who are caring for family members or loved ones? As the population ages, there is a greater need to support older Australians so they can continue to live safely, comfortably and independently.

Unfortunately, the current aged-care system can be complex and difficult to navigate. This can be tough for families, many of whom are providing care on top of other responsibilities.

CSC recognises it's a problem and is here to help, which is why we've partnered with Mercer on the Care and Living with Mercer (CaLM) initiative. You can find out more about how CaLM can offer support to your employees.

Find out more

Commonwealth Superannuation Corporation

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397
Trustee of Commonwealth Superannuation Scheme (CSS)ABN: 19 415 776 361 RSE: R1004649
Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306
Public Sector Superannuation Scheme (PSS) ABN: 74 172 177 893 RSE: R1004595
Public Sector Superannuation Accumulation Plan (PSSap) ABN: 65 127 917 725 RSE: R1004601
Defence Force Retirement and Death Benefits Scheme (DFRDB Scheme) ABN 39 798 362 763
ADF Super ABN: 90 302 247 344 RSE: R1077063