



Employer quickguide

Assisting terminally ill PSSap members

The news of a terminal diagnosis is not easy to deal with. This can be a very emotional time for members, their families, and for their colleagues. We will try to make the process of accessing their super as simple as possible.

Depending on the circumstances there are several ways for PSSap members who are suffering from a terminal illness to access their super. In particular, members can apply for early release of their super on terminal illness grounds, or as an employer you can apply for an invalidity retirement certificate (IRC) so that you can medically retire the member.

If you become aware that a member has a terminal illness, encourage them to contact us as soon as possible so we can discuss the most appropriate option for them.

Super release on terminal illness grounds

PSSap members who have a terminal illness with a life expectancy of less than 24 months can choose to apply directly to us for a release of their super. There is no requirement that the member cease employment to access their super, which means members can continue working despite their medical situation if they wish.

Medically retiring the member

If you wish to medically retire a PSSap member under age 60 who has a terminal illness, we must first issue an IRC. To issue the IRC, we must be satisfied that the member is permanently incapacitated.

The process for applying for an IRC for a member with a terminal illness is the same as applying for an IRC for a member with any other condition or illness. Any applications for invalidity retirement for terminally ill members will be fast tracked where possible. Below is a quick guide on what to include in the IRC application.



IRC application

The following documents form your application:

- Covering letter explaining the background to your application
- Completed application for issue of invalidity retirement certificate (SPC) form available on our website at [csc.gov.au/Employers/News-and-publications/Forms/](https://www.csc.gov.au/Employers/News-and-publications/Forms/)
- Two doctors' reports dated within the last 12 months
- Any other relevant background medical information
- The member's resume and current job statement

The two doctors' reports dated within the last 12 months should to the extent possible answer the questions on the doctor's report checklist found on our website at [csc.gov.au/Employers/Your-responsibilities/Insurance-and-invalidity](https://www.csc.gov.au/Employers/Your-responsibilities/Insurance-and-invalidity). Although a report from an independent medical examiner should be provided if available, there is no need to obtain a report from an independent medical examiner as the two reports can be from doctors who are treating the member, such as their specialist and a general practitioner. It is important that both doctors' reports comment on the member's life expectancy and whether they are permanently incapacitated. In this context, "permanently incapacitated" means that because of the member's ill health, whether mental or physical, they are unlikely to engage in gainful employment for which they are reasonably qualified by education, training or experience.

Note that amounts paid to members for permanent incapacity are generally taxed. However, if the two doctors' reports advise that the member's life expectancy is less than 24 months, the member may be eligible to receive their lump sum benefit tax free as a release of super on terminal illness grounds.

Insurance claim

If the member has lifePLUS insurance cover they may also wish to make a terminal illness insurance claim through AIA Australia. If the member chooses to make a claim, your IRC application will generally be considered after the insurance claim has been finalised.

Further information

If you require any further information please contact CSC using the details provided below.



Email

employer.service@csc.gov.au



Phone

1300 338 240



Fax

(02) 6275 7010



Post

Employer Service
GPO Box 2252
Canberra ACT 2601



Web

[csc.gov.au](https://www.csc.gov.au)



Overseas Callers

+61 2 6275 7000