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Action Required: PSS Additional Death and Invalidity Cover (ADIC) premiums changing

From payday **21 May 2026**, insurance premiums for PSS Additional Death and Invalidity Cover (ADIC) will increase by 9.5%.

What you need to do

For payday 21 May 2026, please update ADIC premium amounts in your payroll system to reflect the new rates applicable to each member.

CSC will shortly provide a list of employees with ADIC, along with their updated premium information. Please keep an eye out for this information, as it will support accurate payroll updates.

Member communications

CSC will contact PSS members with ADIC directly to explain the changes, including:

- their current level of cover, and
- their updated premium amount.

This ensures members receive clear and timely information about how the change affects them.



Planning for redundancies? CSC can support you

If you are planning to offer voluntary redundancies in your agency, engage CSC early to support both your organisation and your employees.

CSC can help you by

- coordinating redundancy benefit estimates for individual or bulk redundancy rounds,
- providing guidance on employer superannuation requirements and documentation,
- delivering employee super education sessions online or in person,
- giving employees access to the Looking Ahead: Redundancy online program, and
- connecting employees with CSC financial planners for personal advice, subject to availability.

Early engagement helps reduce administrative pressure, supports accurate processing and ensures employees receive timely, consistent information.

Get support now

You can access practical guidance, tools, employer responsibilities and more by visiting the [Redundancy](#) page on the CSC website.

Or contact your CSC Employer Relationship Manager as soon as redundancy planning begins. If you are unsure who your Relationship Manager is, call CSC on **1300 338 240**.

Service update

CSC is currently working through a backlog following the February IT upgrade. As a result, some employer contributions and related transactions may take longer than usual to appear, and employee account balances may not yet reflect recent payments. Processing timeframes are expected to return to normal by the end of May.

Critical payments, including retirement benefits and cases involving financial hardship, continue to be prioritised.

Employers do not need to take any action, but may wish to reassure employees that contributions are being processed and balances will update once processing is complete.

For the latest updates, visit csc.gov.au/employer-lsp

Get Payday Super ready

Our new **Payday Super** webpage is now live, giving employers everything you need to prepare ahead of the changes taking effect from **1 July 2026**.

On the page you'll find:



- Downloadable checklists to help you plan
- clear explanations of what's changing and what it means for you
- answers to common employer questions
- practical tools to support system and process updates

We'll continue to update the page throughout the year, so you can be confident you're accessing the latest information and guidance as you prepare.

Read more about [Payday Super](#).



Supporting PSS and CSS members to salary sacrifice to PSSap

Employer representatives play an important role in supporting PSS and CSS members who are considering making additional super contributions through salary sacrifice.

Because some contributions cannot be paid directly into PSS or CSS, eligible members can choose to make salary sacrifice contributions to a PSSap account instead.

Before salary sacrifice contributions can begin, members must first open a PSSap account. Members can do this by completing the [Join PSSap for PSS and CSS members form](#). Once the account is established, employers can begin making salary sacrifice contributions as part of the member's payroll arrangement.

Want to learn more?

If your staff are interested in setting up a PSSap account, you can refer them to [this helpful factsheet](#).



Celebrating National Volunteer Week in 2026—Your year to volunteer

National Volunteer Week is an opportunity to recognise and thank the people who give their time and care to support others. Volunteers play a vital role in building connected, inclusive and resilient communities.

Employers can support National Volunteer Week by encouraging conversations about volunteering and recognising the different ways employees may choose to get involved.

Make 2026 Your Year to Volunteer by encouraging your workforce to explore opportunities that work for them and celebrate the impact volunteers make every day.

[Read more](#) about the great work of volunteers across government and where to start



Balancing insurance and your super

Balancing appropriate insurance cover with long term retirement savings is an important part of financial wellbeing. While insurance through super can provide valuable protection, premiums can affect how much super grows over time.

CSC has prepared an article for members that explains this balance in clear, practical terms. You can support your employees by sharing this article through your internal newsletter, intranet or wellbeing resources.

[Read the full article here](#)

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General Advice

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial advisor. You should obtain a copy of the relevant Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.



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

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