



# Leave without pay—PSS

## What are the effects on my contributions?

Depending on the type and duration of leave without pay (LWOP) you take, making your fortnightly member contributions may be compulsory, optional or not permitted.

## LWOP for periods 12 weeks or fewer

During periods of LWOP that are 12 weeks or fewer, you're required to pay contributions for the whole period, and you can elect a contribution rate of 0% or 2–10%. You'll also accrue a multiple during this period. This applies to every type of LWOP except **maternity or parental LWOP** and **compensation LWOP**.

## Maternity or parental LWOP

You're not required to pay contributions and you won't accrue a multiple, regardless of the length of your LWOP. If you choose to pay contributions at any time, you'll accrue a multiple but you must tell your payroll section on or before the payday you want to start or stop contributing (you can't choose this afterwards). You can start and stop contributions as often as you like during maternity or parental LWOP.

## Compensation LWOP

You're required to pay contributions regardless of the length of your LWOP, however you can't elect a 0% contribution rate. Furthermore, your minimum contribution rate during compensation leave is based on your contribution rate on each of the four paydays before you started compensation leave.

- If you contributed 5% or more on any one of these four contribution rates, your minimum will be 5%.
- If you contributed less than 5% on all four of these paydays, your minimum contribution rate will be the highest it was over those four paydays.
- If you contributed 0% on all four of those paydays, your minimum contribution rate will be 2%.

## Who should read this?

PSS members who are going on Leave Without Pay (LWOP).

## Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call **1300 377 777** during business hours.



Public Sector  
Superannuation  
Scheme

The table shows examples of the contribution % range allowed on compensation leave.

EXAMPLES—Contributions % range allowed on Compensation Leave					
	Contribution due days before leave				% Range allowed
	1st	2nd	3rd	4th	
% Paid	7%	7%	8%	9%	5% to 10%
% Paid	3%	6%	2%	3%	5% to 10%
% Paid	2%	4%	3%	2%	4% to 10%
% Paid	3%	0%	0%	0%	3% to 10%
% Paid	0%	0%	0%	0%	2% to 10%

Note: This is a minimum only, you can contribute more if you want to.

## LWOP for periods more than 12 weeks

During periods of LWOP that are 12 weeks or more, your ABM will only grow if you're required to or choose to pay contributions—even if that's 0%.

The rules for **maternity or parental** LWOP and **compensation** LWOP are the same regardless of length.

The table summarises the contribution rules for common types of LWOP for periods more than 12 weeks.

Leave type	Contributions
Sick leave	Payable. 0% not allowed
Miscellaneous	Not payable unless the employer agrees to cover super costs. 0% not allowed
In public interest	Payable – criteria applies. 0% not allowed

## What are the effects on my benefit?

If contributions continue, your ABM will grow depending on your nominated contribution rate.

Your ABM will not grow during any period of leave that you are not making member contributions to PSS. However, we will continue to apply the earning rate of the fund to the member and productivity components of your benefit.

For more information read [How it works](#).

## Do you have Additional Death and Invalidity Cover (ADIC)?

If you go on approved LWOP, your cover will continue if:

- premiums are paid; and
- the period of LWOP doesn't exceed 24 months.

If you do not return to work within 24 months, your cover will cease 30 days after the end of the 24 month period.

You can apply to extend the cover beyond the 24 months by completing the [ADIC Application to continue while on leave without pay](#) form.

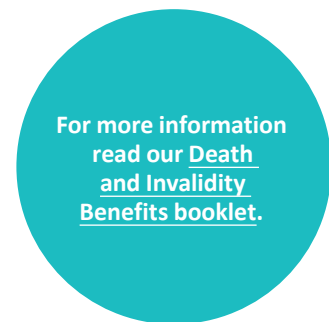
Premiums will be payable while on LWOP for any period of LWOP that your employer is:

- required to pay fortnightly employer contributions— they will continue to pay half of the standard premiums.
- not required to pay fortnightly employer contributions—you will be responsible to pay the full premium for that period.

For more information about if your employer is required to pay their contributions, read [What are the effects on my contributions?](#)

While on LWOP, you won't be able to have the premiums paid directly from your fortnightly pay, you will need to pay the premiums directly to us. For the relevant payment options, email [members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au) or call **1300 000 377**.

Insurance terms and conditions apply. For further support email [members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au) or call **1300 000 377**.



## What do I need to do?

If you are going on LWOP, discuss your obligations and options with your employer. You may need to nominate a new contribution rate for your period of leave.

If you're taking LWOP to engage in other employment, ensure your temporary employer understands their obligations. If they need more information, they can contact our Employer Services team by calling **1300 338 240** or emailing [employer.services@csc.gov.au](mailto:employer.services@csc.gov.au)

If you have ADIC and your LWOP exceeds 24 months, you can apply to extend the cover beyond the 24 months by completing the [ADIC Application to continue while on leave without pay](#) form.

## How can I get more information?



**EMAIL** [members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au)

**PHONE** 1300 000 377

**MAIL** CSS  
GPO Box 2252  
Canberra ACT 2601

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