

NSW Police – Check your First State Super classification

The PSA issued a bulletin to members in April 2014 regarding changes in classifications for members whose Superannuation sat with First State Super. The PSA was last year made aware of at least one member who was still incorrectly classified as an 'Emergency Service worker' (i.e. sworn police officer) from these changes in 2014.

If your Superannuation is with First State Super, please read on.

In November 2013, First State Super wrote to its members to advise of changes to insurance arrangements from 1 January 2014. Along with an increase to insurance premiums, First State Super also advised of some changes to their employer insurance category ratings.

In this same letter, First State Super identified a member's current employer insurance category rating (e.g. Public Service & White Collar) in addition to specifying what their employer insurance category would be from 1 January 2014 (e.g. remain as Public Service & White Collar).

At the end of 2013, First State Super sent members their Super Snapshots at 31 December 2013. Some members reported to First State Super that their employer group for basic cover had changed since their 30 June 2013 Superannuation Statement. They found that their insurance category rating was changed from Public Service & White

Collar to Emergency Services without consultation or notification. As a result, the basic units of insurance cover had been reduced, effectively decreasing their insurance cover by \$90,000.00.

It is advisable that all members of First State Super check the death and disability basic unit cover on their Annual Statement (released around September 2019) to ensure that their employer group for basic cover was not changed from Public Service & White Collar to Emergency Services without their knowledge.

Members who identified large decreases in their Death & TPD basic unit cover were told by First State Super that the decrease was due to a system error which classified them as Emergency Services workers and not Public Service & White Collar.

If your statement classifies you as 'Emergency Service worker' (i.e. sworn police officer), you should make contact with First State Super on 1300 650 873 to rectify.

You should also visit the website and login to eSuper to check changes that took effect on 1 January 2014, as insurance cover may have significantly decreased if your employer insurance category rating was changed to Emergency Services.

The PSA believes that this was fixed back in 2014 for most members, however the fact that a case of misclassification was still identified last year makes it worth checking.

