

# Employer quickguide

## Membership eligibility

PSSap, PSS and CSS membership eligibility falls into the following groups:

- compulsory PSS membership
- membership of PSSap and PSS through employer default fund arrangements
- optional PSSap and PSS membership
- compulsory and optional membership for CSS reappointed members.

Remember you must give new employees the **PSS Product Disclosure Statement (PDS)** and **Confidential Medical and Personal Statement (CMAPS)** form. These publications contain very important and useful information for members and potential members. They can be ordered online through the link located on the Employer Administration Centre or by phoning **Canprint Communications** on **02 6295 4422**.

### Does continuous membership apply?

Read the **Continuous service Quick guide** for details.

What do you need to do to when commencing a new member?  
Read the **Commencing new members Quick guide** for information.

### Compulsory PSS membership

All new permanent ongoing employees of the Commonwealth or an Approved Authority must join the PSS if they already have an interest in the PSS. Please use the eligibility determiner to establish scheme membership.

From 1 July 2008 PSS members can elect to cease their membership of the scheme and join another complying superannuation scheme. Please refer to the quick guide PSS Members Electing to Cease Membership.



**Commonwealth  
Superannuation  
Corporation**

The information provided in this form 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, RSEI: 10001397

Defence Force Retirement and Death Benefits Scheme  
ABN: 39 798 362 763

Australian Defence Force Superannuation  
ABN: 90 302 247 344  
RSE: R1077063

Commonwealth Superannuation Scheme  
ABN: 19 415 776 361  
RSE: R1004649

Public Sector Superannuation accumulation plan  
ABN: 65 127 917 725  
RSE: R1004601

Military Superannuation and Benefits Scheme  
ABN: 50 925 523 120  
RSE: R1000306

Australian Defence Force Cover  
ABN: 64 250 674 722

Public Sector Superannuation Scheme  
ABN: 74 172 177 893  
RSE: R1004595

1922 Scheme  
DFRB Scheme  
PNG Scheme  
DFSPB  
CSC retirement income

## Compulsory PSSap membership

PSSap membership was compulsory from 1 July 2005 until 30 June 2006 for all new permanent ongoing employees of the Commonwealth or an Approved Authority who was not a member of either the PSS or CSS. For details prior to 1 July 2006 please refer to the PSSap training notes.

From 1 July 2006 PSSap members have choice of fund.

## Optional PSS membership

Temporary non-ongoing (they must first have had an interest in the PSS to be eligible for PSS membership) they will need to satisfy employees must be offered choice of fund.

For those employees who select the PSS as their choice of fund the following eligibility criteria:

- a contract of at least three months
  - three months eligible employment in the last two years
- or
- an intention of sending in a transfer value (see PSS leaflet One account makes it easy).

Remember to advise all new temporary non-ongoing employees with an interest in the PSS, of their option to rejoin the PSS. If the employee is eligible and wishes to join, he or she will need to sign an **Election to become a member**. This form should be retained on the employee's personnel file.

For those temporary non-ongoing employees who default to the PSS (through choice of fund arrangements), refer to the super circular at <http://www.finance.gov.au/archive/archive-of-publications/superannuation-circulars/2006/07.html>. They do not need to meet the above criteria nor do they fill in the **Election to become a member** form.

Employers are required to place employees in their employer default fund by the first payday after commencement. Therefore it is important for employees whose default fund is the PSS, to be made aware of this requirement. Once an employee defaults to the PSS they cannot opt out of the fund until they resign from their employment or elect to cease their membership from 1 July 2008.

## Optional PSSap membership

From 1 July 2006 all permanent ongoing employees who are not members of either the PSS or CSS\* must be offered choice of fund. The eligibility determiner will assist you with determining the right scheme membership.

An APS employee elect may to join the PSSap however non-APS agencies will need to check their workplace agreement or individual employee agreements for membership. Please refer to the eligibility determiner quick guide to clarify scheme eligibility.

From 1 July 2006, the PSSap is the default fund for all APS agencies and some non-APS agencies. Agencies are required to place employees in the default funds by the first payday after commencement. Non-APS agencies should refer to the eligibility quick guide for default arrangements.

There is no qualifying criteria for the PSSap.

## Members of the PSS who are permitted to have PSSap membership

From 1 July 2008 PSS members are able to elect to cease their membership of the PSS and join another complying superannuation fund. In cases where the employer has PSSap members the employee must join the PSSap. Once a PSSap member the employee can opt out of fund or alternatively remain a member of the PSSap. Please refer to the PSS Members Electing to Cease Membership quick guide for more information.

## Reappointed CSS members

If a new employee has a deferred (preserved) CSS benefit, he or she may be able to rejoin the CSS. For employees with CSS deferred benefits, CSS membership is:

- Compulsory for permanent employees of the Commonwealth or an Approved Authority
- Optional for employees of the Commonwealth or an Approved

Authority if they are either:

- a full-time non-ongoing employee
- or
- a full-time statutory officer.

**Note:** These employees have no qualifying period to satisfy before electing to become members of the CSS.

**Note:** Members aged over 55 should contact us on **1300 338 244** to discuss the consequences of re-joining the CSS when they have a preserved/ deferred benefit.

For an eligible full-time non-ongoing employee to rejoin the CSS, he or she must complete an **Application to become an eligible employee of the CSS (S20-CSS)**. This form must be kept on the employee's personnel file.

## Choice arrangements for full-time non-ongoing employees

The default arrangements for full-time non-ongoing employees are different for APS agencies and non-APS agencies.

An employee of an APS agency may elect to join the CSS, however, in the event that no choice of fund has been made, the member will default to the PSS.

An employee of a non APS agency may elect to join the CSS, however, in the event that no choice of fund has been made, the member cannot default to the PSSap, PSS or CSS. The employee must default to the agencies other default fund.

## Part-time non-ongoing employees and casuals cannot join the CSS

When a deferred (preserved) CSS member comes back into employment with your agency as a part-time non-ongoing employee or casual employee they must be offered choice of fund. The choice of fund will depend on whether your agency is an APS agency or non APS agency.

The following will apply for an APS agency:

### Casual employment:

- The member cannot elect to join the PSS or the CSS but may elect to join the PSSap. The PSSap is also the default fund.

### The following will apply for a non-APS agency:

Temporary non-ongoing part-time employment:

- Cannot elect to join the PSS, PSSap or the CSS. The default fund cannot be the PSSap, PSS or the CSS. The employee must default to another default fund.

### Casual employment:

- The member cannot elect to join the PSS or the CSS but may elect to join the PSSap. The PSSap is the default fund only in the case where the agency has specified it as their employer default fund.

**Note: If you are not sure if your agency has special provisions with membership to the Commonwealth superannuation schemes you should contact Employer Services on 1300 338 240.**

## Members on leave from the Defence Force

**Please note:** If an employee has undertaken any type of paid leave from the Defence Force, the employee cannot join the PSS or CSS. If on unpaid leave, the employee may join the PSS or CSS, as per eligibility criteria.

## For more information

Please refer to the Employer Administration Centre at [eac.csc.gov.au](http://eac.csc.gov.au)



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