

Employer

THE NEWSLETTER FOR MARITIME SUPER EMPLOYERS

FOCUS

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September 2015

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SuperStream - making payments for your employees

A big thank you to those employers who are taking the necessary steps to become SuperStream compliant and using our clearing house.

We've listed a few reminders about the information you need to provide when making contributions to the Fund:

- To accurately record your contributions when sending files using SuperStream, Maritime Super has set up a specific field to enter the insurance levy you pay on behalf of your employees in Accumulation Plus and Accumulation Basic. This levy should be calculated and reported per employee in this specific field. If your SuperStream service provider is unable to set up the insurance levy field, contact us to discuss an alternative arrangement.
- When setting up new members, in most cases we will need the Date Joined Fund/Employer, job description and salary. This information is needed to ensure that your employees have the right insurance cover from the right date in case of any accidents or an insurance claim. Including this information in the SuperStream files helps us make the process more efficient for both of us. If you need help on what fields to use, please contact us via the email address below.
- Please be aware that there may be a delay between paying contributions into your clearing house and the superannuation fund receiving the money, especially around the SG due dates each quarter. An EFT payment into the clearing house takes 24 hours to clear, and a direct debit can take up to three days to clear.

If you have any questions on how to report the insurance levy or any other SuperStream questions, email us at: msch@maritimesuper.com.au

We welcome your feedback as we continue to help you with the transition to becoming SuperStream compliant.

 Email msch@maritimesuper.com.au to get started today

SuperStream deadline fast approaching

In June, the ATO provided some compliance flexibility for employers who missed the 30 June deadline on the provision that they were putting plans in place and coming up to speed in the next four months – which takes you to the end of October.



Using the Maritime Super Clearing House - an employer's perspective



The Maritime Super Clearing House (MSCH) has proven to be an excellent tool in meeting the monthly superannuation obligations of Daltug Pty Ltd. What was once a tedious drawn-out process, meeting our super obligations has become a very quick and easy end-of-month task saving at least two hours of administrative time.

“ The MSCH has proven to be an excellent tool ... what was once a tedious drawn-out process has become a very quick and easy end-of-month task ”

As a small business, the task of complying with SuperStream requirements was initially quite daunting, in particular the MSCHFF spreadsheet that is used to upload contribution data to the MSCH interface. Once that MSCHFF spreadsheet is set up, it is then a very easy and quick process from there.

The MSCH interface is easy to navigate and is very user-friendly.

The support and assistance I received from Maritime Super in the setup process was invaluable and I credit that to the fact that Daltug Pty Ltd are now 100% SuperStream compliant.

Janine Stubbins, Daltug Pty Ltd

An update from **Mick**

Business Relationship Manager



Spring is here!

I don't know about you folks, but isn't spring a great time of year? From storing away your winter coat, to getting along to the AFL or NRL finals, or just having a game of golf or a day out with the family - it's good to have winter behind us.

The last quarter has been 'full on' but great. We've been busy helping employers with SuperStream, which has been a top priority for most and one that presents both challenges and efficiencies.

Worksite visits

We've been out and about visiting worksites and building relationships with our employers. Thank you for welcoming us onsite; it's been great for our financial planners to visit your worksites and talk to your employees about their super, provide information and help them with any questions they may have.

I would like to thank those employers who had us onsite in recent months:

- DP World ESD, Melbourne
- DP World, Fisherman Islands, Brisbane
- DP World, North Fremantle
- DP World, Port Botany
- Harbour City Ferries, Circular Quay
- Patrick, Brisbane Terminal
- Patrick, Darwin
- Patrick, Fremantle
- Patrick, Port Botany
- SeaRoad Shipping
- Toll ANL Bass Strait Shipping, Tasmania

Upcoming visits include:

- Flinders Ports, SA
- Qube, Portland
- Toll ANL Bass Strait Shipping, Port Melbourne
- TT Line

Community update

As part of our ongoing initiatives to be involved in the industry and maritime community, we recently supported the Women in Youth conference in Melbourne and sponsored Dean Summers with his heroic swim across the English Channel, raising vital funds and awareness for Hunterlink Recovery Services.

Meet our new Business Relationship Officer

I'd like to introduce you to Michael Farrell, our Business Relationship Officer. Michael joined Maritime Super in July 2014 as a Member Services Consultant and recently moved across to this newly created role. Michael will be supporting me and helping with your requests, reporting and servicing our employer network.

Michael has worked in superannuation and banking for over 30 years, primarily across frontline customer service, management of customer service teams and building and maintaining business relationships.

You'll start to hear from Michael over the next few months.

Interested in a worksite visit?

We can visit your worksite to provide your employees with information about investments, superannuation and retirement planning.

To arrange a workplace visit, email us at:

employers@maritimesuper.com.au

or call me on 0410 446 791.

Reminder for employers paying an insurance levy for employees

From 1 July 2015, Accumulation Basic and Accumulation Plus members who are aged 65 to 69 are covered for Death & TPD. If you have employees in these categories and pay the insurance levy, please ensure that you make the 0.45% insurance levy premium for these employees as well.

Income Protection cover stops at age 65, so you're not required to pay income protection premiums for your employees aged 65 and over and any premiums paid will be refunded.

Seminars - coming soon to a location near you

Maritime Super will be on the road to deliver seminars across Australia in October and November. Key management representatives and financial planners will be presenting the latest investment news and performance and talking members through their super savings journey, providing tips along the way. Visit our website for a list of the seminar dates and locations.

Connect with us ...

Maritime Super is going social! Next month we're launching our Facebook and Instagram accounts to extend our channels of communication and connect with members by providing timely and interesting content to help them make the most of their super.

As we continue to build our relationship with you, it's important that we have your current contact details, and that we're connected to you via LinkedIn. Over the next few months, Michael and I will be reaching out to our current contacts to learn more about each other's businesses and stay up to date with industry news. I know social media isn't for everyone but if you're on LinkedIn, follow Maritime Super and let us know what you would like to see.



Insurance claims - your role as the employer

What's the process for Income Protection claims?

If an employee lodges a claim for Income Protection, a member of Maritime Super's claims team will notify you by email that we have received an Income Protection claim from one of your employees. This email will include a Employer Statement for completion by the appropriate individual at your company.

As part of the assessment process, AIA Australia Limited requires the employer to complete this Employer Statement and provide pay and leave history. Maritime Super's claims team cannot start their assessment until this document is completed and returned.

An AIA representative may also contact your company in the event that they require further information or clarification in relation to the information provided about your employee.

Did you know...

- members do not need to exhaust their leave entitlements before they lodge an Income Protection claim with Maritime Super;
- privacy laws restrict the information we can tell you about your employee's Income Protection claim, unless we have an authority signed by the member permitting us to do so.

We're here to help

If you or your employees have any questions regarding Income Protection cover or the claims process, call us on 1800 757 607.

For a copy of our Frequently Asked Questions fact sheet, email our claims team at: claims@maritimesuper.com.au (we automatically provide a copy of this fact sheet to your employees as part of the initial claim documentation).

For a copy of the Income Protection Insurance Policy, visit our website.

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