

SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5

Submitted By: Deb Oliver

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Since I returned to PAYG work in February 2016, I have typically worked no more than 12 hours a week, very occasionally working an extra day or two. As a member of [REDACTED] I automatically had income protection insurance, though I was not fully cognisant of the fact. I was only just informed that, through this whole period, I was ineligible for income protection because my average working week is/has been less than 14 hours a week. I have been paying fees for income protection for this whole period at the rate of about \$340 per year, even though I have been ineligible for the benefit. [REDACTED] is the only superannuation fund that I belong to. Given my low contributions, they should have known all along, or could have easily checked, my eligibility for the benefit. Yet they have continued to charge me. There is no doubt that they would scrupulously check my eligibility if I made a claim! I am in a low income bracket and I feel terribly disappointed that I have been slugged for a "service" that I can never access. Thank you for taking the time to consider my submission.