

SASS and SSS Employer Quick Reference Guide

Each of the State Super schemes has a comprehensive **Employer Easy Reference Guide (ERG)**. The guides are designed to help employers respond to the requirements imposed by superannuation legislation. The aim of the guides is to provide a comprehensive document which will assist you, as an employer, to understand the schemes, your responsibilities as an employer and help you answer frequently asked questions.

The table below summarises some of the more frequent Scheme transactions and is to be used as a quick reference only. If you need additional information please refer to the relevant section of the ERG. Additional information can also be found in Forms, Fact Sheets and in the legislation. These are available on our website at www.statesuper.nsw.gov.au.

The STC Employer Support Team is also available to assist employers via phone 1300 142 708 or email at STC_Employer@mercer.com

Component	SASS	SSS	ERG section reference	
			SASS	SSS
Employer Contact Details	<p>For privacy and security of information, Mercer keeps a listing of contact details for each employer. Employers must provide updates whenever staff commence or leave.</p> <p>All staff dealing with SASS and SSS matters must have the relevant scheme knowledge. Listed contacts can:</p> <ul style="list-style-type: none"> • send member and employer changes such as exits and contributions • request and access private and sensitive information via the portal, phone and email • authorise, grant and apply for Employer Services portal access • enquire about employer or member superannuation details <p>Advise all changes to the STC Employer Support Team STC_Employer@mercer.com</p>			
Employer Services Web Portal	<p>Employer Services Login: https://services.Pillar.com.au/StateEmployers/Login.aspx</p> <p>The SASS and SSS Employer Services portal functions are slightly different. Below is a general guide to the functionality available for both schemes.</p> <p>File Send: This option allows you to send files to Mercer, such as completed ARD salary lists and contribution files.</p> <p>Data Entry: This option allows you to enter data via the web. You can complete many transactions such as contributions, remittance advices, exits, transfers, LWOP, salaries, CIHW.</p> <p>File Download: This is where you will find the files that Mercer has sent to you. Including member lists for annual reviews, annual rate adjustment files and SASS monthly advice files.</p> <p>File Status: Employers can see the files which they have previously sent to Mercer.</p> <p>Scheme Legislation, Employer Easy Reference Guides, Fact Sheets and Forms are available on the State Super public website: www.statesuper.nsw.gov.au</p>		3.2 3.3	3.2 3.3
Annual salary review dates	<p>Salaries reviewed as at 31 December.</p> <p>Employers to report by 31 January.</p> <p>SASS Fact Sheet 6: Salary for Superannuation Purposes</p>	<p>Salaries reviewed on either 9 Feb or 28 Jul (depending on when the member's birthday occurs). Employers to report immediately after these dates.</p> <p>SSS Fact Sheet 1: Salary for Superannuation Purposes</p>	5.0	6.0

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			SASS	SSS
<p>Annual Member Contribution Rate Elections</p> <p>SASS member contributions are compulsory and the amounts are set by the SASS scheme. Members cannot alter their SASS contribution amount via their payroll unless to change between pre-tax/post-tax or to address arrears or overpayments. SASS members may elect to alter their contribution % rate via the annual Rate Election Advice. The scheme then advises employers of the monthly contribution amount due for each member.</p> <p>SASS Fact Sheet 2: Contributions</p> <p>Annual Member Rate Election This occurs once per year only. Every October members receive a Contribution Rate Election Form with their SASS Annual Statement. All members may choose to alter their contribution rate between 1% and 9% by returning the completed form by 31 Dec.</p> <p>SASS Fact Sheet 3: Benefit Points System</p>	<p>SSS member contributions are compulsory and the amounts are set by the SSS scheme. Members cannot alter their SSS contribution amount via their payroll unless changing between pre-tax/post-tax or to address arrears/overpayments. Some SSS members may elect to alter their SSS member contributions at the Annual Adjustment Day by returning their Annual Review Day notice. The SSS scheme then advises employers of the due contribution amount for each member.</p> <p>SSS Fact Sheet 3: Contributions</p> <p>Annual Review Day notice Issued in either March or August, depending on the member's date of birth. Members receive an Annual Review Day notice which shows their updated salary and contribution rate. Members can elect not to increase their contribution rate if the new rate is more than 6% of their salary.</p> <p>SSS Fact Sheet 2: Unit Entitlement</p>	5.2	6.1	
<p>Salary Sacrifice Adjustment (Pre-tax concessional contributions)</p> <p>Members may elect to pay their compulsory member contributions via salary sacrifice (pre-tax).</p> <p>Salary sacrifice contributions are treated as employer contributions and attract the Commonwealth Government's 15% concessional contributions tax on entry to the Scheme. Therefore, the member net contribution amounts advised by the schemes must be increased when the deduction is pre-tax otherwise the amount allocated will be short by 15%.</p> <p>The formula to increase the amount for the 15% concessional contributions tax is:</p> <p style="text-align: center;">Post tax amount ÷ 0.85 = Salary Sacrifice (pre-tax) amount</p> <p>Employer then deducts the higher grossed up amount and remits it as a pre-tax amount</p> <p>SASS Fact Sheet 17: Salary Sacrifice your Compulsory Personal Contributions to SASS SSS Fact Sheet 24: Salary Sacrifice your Compulsory Personal Contributions to SSS</p>		6.2	7.4	
<p>Concessional Contributions Cap</p> <p>An annual limit is placed on the total amount of concessional contributions that can be made into all superannuation funds on behalf of an individual.</p> <p>Special conditions apply to members of the STC schemes. If the amount calculated by the scheme exceeds the cap, the amount reported will be the cap amount (with the exception of some SASS members who can lose this condition permanently).</p> <p>SASS Fact Sheet 16: Contribution Caps and Your Total Superannuation Balance SSS Fact Sheet 23: Contribution Caps and Your Total Superannuation Balance</p>		6.2	7.4	

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Calculation of Superable Salary Superable salary is not determined by a member's gross or net income. Also, the superable salary should not be reduced when the member takes LWOP or extended leave at half pay. Superable salary is the 'Base Salary' as at the review day plus superable allowances. The 'Base Salary' is the ordinary salary of office for the employee's rank and position. Superable allowances are as follows: <ul style="list-style-type: none"> • A loading in respect of shift work if the member has worked 105 shifts or more in the relevant period unless there is an agreement between, or a practice accepted by, a trade union and the employer of a contributor which was in force immediately before 18 December 1987 • Higher duties allowance if the member has been paid or is expected to be paid a relieving allowance for at least 12 months as at the review day. • Workers compensation payments. • Superannuation contributions made from before-tax salary. • Some non-cash benefits provided to employees through salary sacrifice (salary packaging) arrangements. • Allowances that are payable within the value of leave paid on termination. Superable Salary excludes all other allowances and overtime. Please refer to the relevant scheme legislation for more information. SASS Fact Sheet 6: Salary for Superannuation Purposes SSS Fact Sheet 1: Salary for Superannuation Purposes PSSE: Superable salary for PSSE staff is not the Total Remuneration Package (TRP). It is also different from the above and is defined separately in the legislation and in the SES Guidelines (although the SES Guidelines are no longer current, the information in Chapter 6 regarding Superannuation generally remains correct). See also STC Fact Sheet 8 . Contract Employment: There are no specific guidelines for non-PSSE contract employees however some of the attributes of PSSE employment are similar to contract employment.	5.1	5.3			
		6.10	7.14		
		6.12	7.12		
	6.13	7.15			
	5.3	5.6			
Salary Reporting In November the scheme provides a list of your members via a downloadable file: 'Annual Salary List' under [File Download]. Salary reporting: <ol style="list-style-type: none"> 1. Employer opens file 'Annual Salary List'. 2. Employer completes all full time and part time salaries as at 31 Dec and saves the file. 3. Employer sends the completed file back via the [File Send] option. File is due by 31 Jan .			Twice per year the scheme provides a downloadable file containing a list of your members. 'SSL – Annual List of Salaries' under [File Download]. Salary reporting: <ol style="list-style-type: none"> 1. Employer opens file 'SSL- Annual List of Salaries' 2. Employer completes all fulltime and part time salaries as at review day, 9 Feb or 28 July and saves the file. 3. Employer sends the completed file back via the [File Send] option. File is due immediately after the review day; 9 Feb or 28 July .	5.2	6.1

Component	SASS	SSS	ERG section reference	
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<p>Employer Process:</p> <p>Member Contribution Rate Adjustment</p>	<p>Post-tax member contribution rates are set by the scheme. Members cannot alter their SASS contribution amount via their payroll except when changing their contribution to pre-tax (Sal Sac) or to address arrears/overpayments.</p> <p>Rate Adjustment</p> <p>In March the scheme provides new contribution rates via a downloadable file 'Annual Pre-List'. The file appears under [File Download].</p> <ol style="list-style-type: none"> 1. Employer opens file 'Annual Pre-List' 2. Salary Sacrifice (Pre-tax) adjustment: Employers must gross up the post-tax amount if member has chosen to salary sacrifice their member contributions. (Post-tax divided by 0.85 = Pre-tax) 3. Employer adjusts all SASS member contributions so that the new rates can be paid to SASS from 1 Apr. 	<p>Post-tax member contribution rates are set by the scheme. Members cannot alter their SSS contribution amount via their payroll except when changing their contribution to pre-tax (Sal Sac) or to address arrears/overpayments.</p> <p>Rate Adjustment</p> <p>The scheme provides new contribution rates twice per year (May and Oct) via a SSS file 'Rate Adjustment Schedule' under [File Download].</p> <ol style="list-style-type: none"> 1. Employer opens file SSS 'Rate Adjustment Schedule' 2. Salary Sacrifice (Pre-tax) adjustment: Employers must gross up the post-tax amount if the member has chosen to salary sacrifice the new amount. (Post-tax divided by 0.85 = Pre-tax) 3. Employer adjusts member contributions so that the new rate can be paid to SSS from relevant adjustment day: 5 May or 21 Oct depending on DOB. 	5.2 6.1 6.2	6.1 7.3 7.4
<p>Sending Member Contributions Data</p>	<p>Payable monthly only</p> <p>Member Contributions are due within the first 7 days of each month for the month prior.</p> <p>Data must show member amounts only. Do not show any SG, oncost or employer amounts in the data.</p> <p>Employers must send contribution data via the STC Employer web portal – via [File Send] CONVAR format or via [Data Entry].</p> <p>Clearing House or ATO Data Standards files cannot be accepted.</p> <p>Files can be sent in any order. Employers may send multiple adjusting files after their main file has been processed for any month.</p>	<p>Payable 4 weekly only</p> <p>Member Contributions are due within 7 days of the end of each 4-weekly period.</p> <p>Data must show member amounts only. Do not show any SG, oncost or employer amounts in the data.</p> <p>Employers must enter contribution data via the STC Employer web portal – via the [File Send] option CSV SSS cont format or [Data Entry]</p> <p>Clearing House or ATO Data Standards files cannot be accepted.</p> <p>Files must be sent in date order. Employers can only send one file per period, per employer code. Employers cannot send adjustment files.</p>	6.1 11	7.1 13
<p>Member Contributions Payment</p>	<p>Contributions Process</p> <ol style="list-style-type: none"> 1. Employer sends the SASS monthly member contributions data. The scheme allocates and returns a file 'Employer Reconciliation Report' via the web portal, under [File Download] within 48 hours. 2. Employer opens 'Employer Reconciliation Report' makes EFT for the amount due. 3. Employers must address all errors and rejections on the 'Employer Reconciliation Report' then resends adjusting files as required. <p>Please send a STC Form E206: Remittance Advice with each payment.</p>	<p>Contributions Process</p> <ol style="list-style-type: none"> 1. Employer sends SSS 4 weekly member contributions data. <p>IMPORTANT: please only send one file at a time, awaiting allocation then send the next file. If using [File Send], SSS Transformer will send a validation email. If using [Data Entry], no confirmation email is sent.</p> <ol style="list-style-type: none"> 2. The employer then sends a matching EFT payment and STC remittance Advice. <p>If the data and the payment match, Mercer allocates.</p> <p>If there are any errors or mismatched payment/s, employer is requested to resubmit.</p> <p>Please send a STC Form E206: Remittance Advice</p>	11	13

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<p>Member Arrears or Overpayments</p> <p>Member contribution arrears & overpayments are reported to employers via a downloadable monthly file. File is available under [File Download]: filename 'Self-Assessment Employer Advice'. Employers must address all arrears and overpayments in liaison with the members. SASS members cannot make payments directly to the scheme. Employers liaise with members to clear arrears or overpayments.</p>	<p>Member contributions arrears & overpayments are reported directly to members on a quarterly basis via a letter. SSS members may contact employers to check their SSS member contribution rate. SSS members can make payments directly to the scheme, or can arrange to have additional deductions taken from their pay, to clear any arrears.</p>	<p>11</p>	<p>7.7</p>	
<p>Member Contributions Corrections</p> <p>Employers can send multiple adjusting files via File Send (CONVAR) or Data Entry. Data Entry is the preferred way to correct contributions. Please contact the STC Employer Support team or the processing team for assistance. SASS_Conts@mercer.com STC_Employer@mercer.com</p>	<p>Employers cannot send adjusting files. Employers should send an email with details of any changes to the SSS processing team. SSS_Contributions@mercer.com All changes are manually done. It is preferred that employers reconcile through adjustments to future files rather than to alter processed files. Allocations cannot be easily reversed.</p>	<p>11</p>	<p>13</p>	
<p>Reporting Leave Without Pay (LWOP)</p> <p>In SASS, LWOP is classified as either Prescribed or Non-Prescribed.</p> <p>Non-prescribed LWOP</p> <p>Non-prescribed LWOP is leave that is not to the benefit of the employer – e.g. recreation Report all non-prescribed LWOP of more than 5 continuous days. STC Form E223: Member Taking Full-time Ordinary LWOP Non-prescribed LWOP is sometimes called Ordinary LWOP. During full months of non-prescribed LWOP no member contributions are due. If the member works part of any month then the normal contribution is due for that month. The member cannot make any election about contributions.</p> <p>Prescribed LWOP</p> <p>Prescribed LWOP is leave that is in the interest of the state or the employer or is out of the member's control. Includes maternity, sick, defence, union etc. Prescribed LWOP is not reportable except for periods of sick LWOP or maternity LWOP that exceed 2 years. Normal member contributions are due during prescribed LWOP but the member can ask to reduce their contribution rate if they are in financial hardship. Refer the member to SASS member services for further details.</p>	<p>In SSS, LWOP is classified as either Ordinary or Approved.</p> <p>Ordinary LWOP</p> <p>Ordinary LWOP is leave that is not to the benefit of the employer – e.g. recreation Report all ordinary LWOP of more than 5 continuous days. STC Form E223: Member Taking Full-time Ordinary LWOP For the first 3 months there is no reduction in SSS entitlements. After 3 months, a reduction will apply to the SSS benefit unless the member elects to pay employer contributions. The member must make this election before the leave begins otherwise a benefit reduction will apply. SSS Form 536: LWOP – Member Election Refer the member to SSS member services for further details. SSS member contributions are always due no matter what type of LWOP is taken.</p> <p>Approved LWOP</p> <p>Approved LWOP is leave that is in the interest of the employer or out of the member's control and includes maternity leave, sick leave, secondment, workers compensation, military leave. Approved LWOP is not reportable except for sick LWOP or maternity LWOP that exceeds 2 years. SSS member contributions are always due no matter what type of LWOP is taken.</p>	<p>6.7</p>	<p>7.7</p>	

Component	SASS	SSS	ERG section reference	
			SASS	SSS
Reporting Part-time and Part-time LWOP	<p>Normal Part-time</p> <p>Report normal part-time service via Change in hours worked form.</p> <p>Casual Service</p> <p>Report periods of casual service using the Change In Hours Worked form. Where the hours worked vary often, please provide an average which reflects the member's actual service fraction.</p> <p>In SASS, LWOP is classified as either Prescribed or Non-Prescribed.</p> <p>Non-prescribed part-time LWOP</p> <p>Report all periods of non-prescribed part-time LWOP as a change in hours worked.</p> <p>These periods are treated as part-time employment.</p> <p>STC Form E222: Change in Hours Worked</p> <p>Prescribed part-time LWOP</p> <p>Not reportable, treated as full-time employment.</p>	<p>Normal Part-time</p> <p>Report normal part-time service via Change in hours worked form.</p> <p>Casual Service</p> <p>Report periods of casual service using the Change In Hours Worked form. Where the hours worked vary often, please provide an average which reflects the member's actual service fraction.</p> <p>In SSS, LWOP is classified as either Ordinary or Approved.</p> <p>Ordinary part-time LWOP</p> <p>Report all periods of Ordinary Part-time LWOP.</p> <p>Members can elect to be treated as part-time or full-time for the period of leave.</p> <p>SSS Form 536: LWOP - Member Election</p> <p>If no election is received the member will be treated as a full-time employee.</p> <p>If the member is treated as part-time, this may reduce personal contributions and the member benefit will be reduced.</p> <p>If the member is treated as full-time and the full-time equivalent of ordinary part-time LWOP is more than 3 months, then the conditions for full-time LWOP apply.</p> <p>Refer members to the SSS member services for further details.</p> <p>Prescribed part-time LWOP</p> <p>Not reportable unless member elects to be treated as a part-time employee.</p> <p>SSS Form 536: LWOP - Member Election</p> <p>STC Form E222: Change in Hours Worked</p> <p>Contribution rate will change immediately if hours decrease. If hours increase, change will only apply from the next Annual Review.</p> <p>Employers receive an email with the new contribution rate if any change applies.</p>	6.8	7.9
	<p>Other Leave Types</p> <p>Annual leave, Sick leave (including Sick LWOP less than 2 years), Long service leave or Extended leave are not reportable and normal contributions are due during these periods. These periods do not impact on benefits or the superable salary. Shift workers may be affected due to the reductions in number of shifts worked. Members on higher duties may also be affected if the higher duties allowance ceases during the leave.</p> <p>Purchased leave reduces superable salary and thereby reduces benefits and contribution rate.</p> <p>SSS Fact Sheet 5: Purchased leave</p> <p>SASS Fact Sheet 11: Purchased leave</p>	6.13	7.15	

Component	SASS	SSS	ERG section reference	
			SASS	SSS
Employer Contributions	There are no SG payments for most employers. The employer contribution amount is usually determined by the schemes and billed to employers on a monthly basis. Treasury funded employers do not receive a bill except for Additional Employer Contributions (AEC). SASS and SSS employer contributions (excluding AEC contributions) are held in Reserve Accounts and do not appear on member statements. The scheme conducts annual reviews of employer contribution rates. AASB Review.		6.5 11 12	7.5 12
Payments	Payments should be made by EFT. An STC Form E206: Remittance Advice must be sent to STC_CRU@mercero.com with every payment. State Super banking details are as follows: BANK: COMMONWEALTH BANK 48 MARTIN PLACE SYD BSB NUMBER: 062 000 ACCOUNT NO: 10226181 ACCT NAME: STC SUPER SCHEMES GENERAL ACCOUNT ABN: 29 239 066 746 Remittance advice must show the payment amount, the relevant month or periods, the allocations and any invoice numbers. State Super has given some employers specific instructions on how they should complete their remittance advices. Please follow the instructions given to ensure your funds are allocated correctly. All executive officer Oncost amounts must be shown as Extra-ordinary payments. No member data is needed when remitting oncost amounts.		6.5 11 12	7.5 12
PSSE – Public Service Senior Executive Oncost	See refer to STC Fact Sheet 8: Calculation of Superable Salary and Oncost Liability and Membership Options for Public Service Senior Executives and Police Service Executives Oncost payments must be shown under Extraordinary payments on the STC Form E206: Remittance Advice		5.3	12.8
Transfers	Employers must notify the scheme of all transfers using the correct form STC Form E216: Transfer		8.1	9.1
Exits	Employer must notify the schemes of all exits using the correct exit forms. SASS Form E403: Advice of SASS Member Ceasing Employment SSS Form E503: Advice of SSS Member Ceasing Employment Please show the correct details such as YTD conts, exit salary and the two previous Annual Salary Review Dates salaries so that the correct benefit is paid. Any retrospective salary increases paid after a member exits from employment must also be reported to the scheme so that benefits and contributions can be recalculated. Member contributions are not payable for the final period/month unless the member's exit date is the last day of the period (SSS) or month (SASS).		8.9	9.11
Member Age 65	After reaching age 65, members can elect to receive payment of their super benefit even if the member is continuing to work. Employers must cease the scheme member contributions and send an exit advice. Member contributions are not payable for the final period/month unless the member's exit date is the last day of the period (SSS) or month (SASS). SASS Form E403: Advice of SASS Member Ceasing Employment SSS Form E503: Advice of SSS Member Ceasing Employment Members continuing to work are entitled to SGC after they have exited the SASS or SSS scheme. Please refer members to scheme member services for benefit enquiries.		6.15	7.16
Member Age 70	Members must exit the schemes at age 70. Contributions cannot be accepted and benefits stop accruing even if the member continues to work. Members continuing to work are entitled to SGC. Please refer members to scheme member services for further details.		6.15 8.7	7.16 9.9

More information

If you need more information, please contact us:

Telephone:	1300 142 708 8.30 am to 5.30 pm, Monday to Friday.
Fax:	(02) 4298 6688
Postal address:	State Super, GPO Box 2181, Melbourne VIC 3001
Internet:	www.statesuper.nsw.gov.au
Email:	STC_Employer@mercero.com

Important numbers

ABN: 29 239 066 746

Unique Superannuation Identifier (USI)

SASS:	29 239 066 746 001
SANCS:	29 239 066 746 001
SSS:	29 239 066 746 003
PSS:	29 239 066 746 002
Deferred Benefits:	29 239 066 746 004
Pensions:	29 239 066 746 006

Superannuation Product Identification Number (SPIN)

SASS:	SAS0102AU
SSS:	SAS0100AU
PSS:	SAS0101AU