



FAQs

HOTLINE: 1800 014 140

#EPSS-HOTLINE

EPSS-HOTLINE@police.nsw.gov.au

	Category	EPSS - Scheme Design
FAQ #	Question	Response
1.	What is the Enhanced Police Support Scheme (EPSS)?	<p>From the 1 October, the EPSS replaces the Police Blue Ribbon Insurance (PBRI) cover. The EPSS is a new insurance and support scheme made up of:</p> <ul style="list-style-type: none"> <i>on-duty benefits</i> – supplementary support payments topping up workers compensation (WC) weekly payments where eligibility criteria is satisfied – administered by NSWPF <i>off duty income protection</i> – income protection via Police Insurance – administered by TAL/NSWPF <i>on and off duty benefits</i> – death benefits via Police Insurance issued by TAL and administered via Aware Super.
2.	Why replace PBRI?	<p>The new EPSS scheme will provide a streamlined approach for accessing supplementary support payments for all work-related injuries and improve officer experience.</p> <p>In doing so this will address, the rising costs of the PBRI scheme, which is currently contributing to significant concessional cap issues/breaches for some officers.</p>
3.	What are the main differences between EPSS & PBRI?	<p>PBRI was a group of policies issued by TAL, administered by Aware Super on behalf of NSWPF.</p> <p>EPSS is a simplified scheme structure, provided by NSWPF and TAL directly. The streamlined approach will provide enhanced coverage for on and off duty benefits in the form of supplementary support payments for up to 10 years and 3 years respectively.</p> <p>Income protection premium payments will no longer impact your concessional cap, allowing you to salary sacrifice more.</p>
4.	When will the EPSS commence & what are the eligibility requirements?	<p>The EPSS will commence on 1 October 2024.</p> <p>To be eligible you must have an accepted workers compensation claim and an incapacity for work from 1 October 2024.</p>
5.	What does the EPSS benefit structure look like?	<p>On duty supplementary support payments are structured as follows;</p> <p>Period 1 = 0 to 9 months – up to 100% salary Period 2 = up to 7 years – up to 75% salary Period 3 = up to an additional 3 years – up to 75% salary</p> <p>Note: Benefits under period 3 may arise in cases of a catastrophic work injury, or other exceptional circumstances that may be applied for as a Catastrophic Exceptional Extension Payment (CEEP). This application must be made at the 6.5-year mark of Benefit period 2.</p>

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6.	Explaining CEEP – Catastrophic Exceptional Extension Payment	The CEEP structure allows for a tailored approach to each case, offering assurance that the CEEP program is flexible and considerate of diverse individual circumstances while maintaining a fair and transparent decision-making process.
7.	What does CEEP cover?	The CEEP is designed to provide support during extraordinary and catastrophic circumstances. The scope of CEEP is designed to be flexible, ensuring that each individual's unique situation and exceptional circumstances are considered.
8.	How is eligibility for CEEP determined?	Officers may apply for CEEP benefits after 6.5 years from the commencement of the second benefit period i.e., 7-year EPSS benefit period. Providing support for officers that are suffering an exceptional injury (based on medical advice – still on WC claim). Not currently in any employment or employed for the past three years prior to application. Eligibility for CEEP is assessed on an ongoing basis throughout any approved term. For catastrophic injuries defined by Part 9 of the Workers Compensation Guidelines, presumptive approval is granted for a 3-year extension period. However, for all other exceptional circumstances, an independent panel will review the application taking into account a range of individual factors including the officer's capacity to work again. The final determination lies with the Commissioner of Police (CoP), based on the panel's recommendations.
9.	What factors does the independent panel consider?	The independent panel considers various types of evidence to inform their recommendations, which could include income or pay slips, medical or health assessments, vocational assessments, Whole Person Impairment Assessments, or any other material deemed necessary. The panel's role is to assess the merits of exceptional applications and disputes, ensuring a thorough and individualized review process
10.	Who is on the independent panel?	The independent panel is composed of: <ul style="list-style-type: none"> • A person nominated by the Commissioner of Police, • A person nominated by the President of the Police Association of NSW (PANSW), and • A Chairperson nominated by the Minister for Police and Counter Terrorism.
11.	Is Workers Compensation changing?	No, the Workers Compensation Act 1987 as applicable for Police officer has not changed and will continue to apply to work related injuries.
12.	Do I still have to pay for the EPSS?	Yes. Your current contribution of 1.8% (or 0.88% for SASS/ABC officers) of your salary will be applied to the EPSS once the PBRI ceases.
13.	Do I have to apply to be covered by EPSS?	If you are a police officer on 1 October 2024 you will be covered by the EPSS. Eligibility will be determined by the nature and date of injury.



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14.	Will EPSS cover Police Officers & Administrative employees?	<p>No. Similar to PBRI, EPSS is a scheme designed to support Police officers, including commissioned officers, who have been injured on and off duty.</p> <p>Administrative employees will continue to be covered under workers compensation provisions where necessary.</p>
15.	Will EPSS cover student police officers?	No. Student police officers are not covered by EPSS. The usual workers compensation provisions will continue to apply to student police officers. In addition, they have optional Death Cover with Aware Super.
16.	How long will EPSS benefits be paid for?	If eligible, please refer to question 5 for breakdown of benefits per period.
17.	Is Workers Compensation changing?	No. The Workers Compensation Act 1987 has not changed, therefore all provisions under the Act remain unchanged.
18.	Does the P902 process change?	No. There is no change to the current process relating to the submission of P902's.
19.	Are former officers eligible for EPSS payments?	No. Officers who cease to be employed with NSWPF prior to 1 October 2024 are not eligible for EPSS payments.
20.	I am Pre-88 am I covered under EPSS?	No. Similar to PBRI there is no entitlement to EPSS for Pre-88 officers. You will continue to be covered under your current scheme.



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	Category	EPSS – Injured Officers/ Transitional Arrangements
1.	I have sustained a work related injury prior to 1 October 2024. Am I covered under PBRI or EPSS?	Officers will be covered by a benefit scheme. Determination of coverage & liability will be considered by the insurer at the time of claim lodgement, which will then determine which scheme applies.
2.	I already have a workers compensation claim how does this affect me and my eligibility to make a claim on the PBRI cover?	Your workers compensation claim will continue to be managed by EML. Officers will be covered by a benefit scheme. Determination of coverage & liability will be subject to the individual circumstances of the case and considered by the insurer, which will then determine which scheme applies.
3.	What happens if I return to pre-injury duties, whilst in receipt of EPSS?	To support your return to work, periods in which you are at work on your normal pre-injury duties will not be counted as part of the EPSS benefit period ensuring that you will be supported throughout your recovery and able to achieve a sustainable return to work.
4.	I put in a notification of an incident prior to 1 October but have not yet made a claim. If I now put a claim in, will I be covered by PBRI or EPSS?	Officers will be covered by a benefit scheme. Determination of coverage & liability will be considered by the insurer at the time of claim lodgement, which will then determine which scheme applies.
5.	What happens if I am injured at work after 1 October 2024 and when do EPSS payments commence?	If you are injured at work, you must lodge a Workers Compensation Claim. EML will determine and advise NSWPF whether the claim has been accepted, and if there is an incapacity to work. Workers compensation payments will be made consistent with that decision and where a short fall of your ordinary salary arises, EPSS supplementary support payments may commence within that first 9 months.
6.	Is TPD included in EPSS?	EPSS does not include a TPD lump sum payment, however, the extension of the supplementary support payments for up to 10 years for on-duty and 3 years for non-work related illness or injury, this is a key improvement – making sure officers can continue to be supported in times of need.
7.	Are off duty injuries & illnesses covered by EPSS?	The off duty product will continue to be provided by TAL. The income protection benefit period will be for up to 3 years instead of 2 years.
8.	If I am currently in receipt of PBRI benefits, what happens to them from 1 October 2024?	If you have a TPD claim in progress, or you are in receipt of income support your claim will not be affected.



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9.	What happens if I am in receipt of weekly Workers Compensation benefits and the 9-month period has been exhausted?	After the 9-month period (Benefit Period 1) has been exhausted and if you are still in receipt of workers compensation benefits, you may receive EPSS supplementary support payments up to 75% of your salary for up to 7 years
	Category	EPSS Concessional Tax
FAQ #	Question	Response
1.	Will Income Protection under EPSS count towards my concessional cap?	No. Income protection premium payments will no longer impact your concessional contributions cap. This means you will be able to make voluntary superannuation contributions within your cap without accruing additional tax.
2.	Will I still have to submit a claim for concessional tax reimbursement?	Yes. If you exceed the threshold while the scheme is transitioning. Shared Services will be available to assist you through that reimbursement process. However long term under EPSS the concessional cap issue will be resolved. This means you will be able to make voluntary superannuation contributions within your cap without accruing additional tax.
3.	Will death benefit still be paid through my superannuation?	Yes. A small amount will be paid through your superannuation for your on and off duty death cover. Currently that is 0.56% of the premium cost, which might have a minimal impact for a small number of officers, if any. This will continue to be monitored.