

Employer responsibilities checklist

As well as making your employee SG contributions to a MySuper product for default contributions, you are also responsible for keeping your employee details up-to-date. Incorrect information can result in a variety of issues for employees, including:

- being ineligible for insurance cover or having difficulties with insurance claims
- having SG contributions rejected
- not receiving mail – such as their statements
- paying higher tax, or
- paying higher insurance premiums.

The table below outlines some of the tasks which you should perform regularly, particularly when an employee has a pay rise, or has changed their address or their working hours.

Further information on your responsibilities is in the Reference Guide for Employers, available online at colonialfirststate.com.au/fcesemp

Task	Action	More information on how to update
Regular updates - monthly		
Salaries	Your employees' salaries may impact their levels of insurance cover, so they must be updated when they change. Salaries should exclude SG contributions.	Refer to the FirstNet Quick Reference Guide
Contact details	If a member's contact details are incorrect and they are classified as lost (after we've sent their mail to the wrong address), their super may be sent to the ATO.	Refer to the FirstNet Quick Reference Guide
Employment categories	Each employment category may hold different insurance and fee structures. It is important that these are up-to-date, so members pay their correct insurance premiums and have their benefits paid at the time of an insurance claim (subject to claims assessment). It is important to nominate employees to the correct employment category and ensure that their salary and other details are kept up-to-date.	Refer to the FirstNet Guide on FirstNet Employer
Occupational groups (collar ratings)	The collar rating is used to work out how much a member pays for their insurance and what benefits are paid to them at the time of an insurance claim.	See the Occupation rating guide located in the 'Resources' and 'All Forms' tab at colonialfirststate.com.au
Employment details	It is important to update an employee's employment details, eg casual, permanent, as well as their working hours, as this affects an eligible employee's SCI cover.	Refer to the FirstNet Guide on FirstNet Employer
Ongoing administration		
Set up new employees	A new employee may not be eligible for full insurance cover if they aren't set up within the first 120 days of working for you. You can set up a new employee's super account on FirstNet by entering their details, including contact details, salary and collar rating.	Refer to the FirstNet Quick Reference Guide
Date of birth	It is important that you enter the correct date of birth, as this determines the Lifestage option your employee is placed in. It may also impact the level of insurance cover your employee receives and the premiums they pay.	Refer to the FirstNet Quick Reference Guide
Prepare and upload SG contributions	The SG legislation requires that you pay SG contributions at least quarterly to avoid paying the SG charge.	Refer to the Reference Guide for Employers for more information on 'How often should you contribute'
Remove a member when they cease employment	You will need to move an employee who has resigned to a retained benefits category. You will benefit from this, as your plan will continue to grow, and bigger plans mean bigger potential discounts on fees and costs for employee members.	Refer to the FirstNet Quick Reference Guide

Passing on your employees' Tax File Numbers (TFNs)

When your employee completes a TFN declaration, you must pass their TFN on to us if you make contributions for them to FirstChoice Employer Super. You need to do this within 14 days of receiving your employee's TFN declaration form.

If you don't pass on your employee's TFN, you are not meeting your obligations, and:

- you may be liable to pay a penalty
- we may have to deduct extra tax from your employee's contributions
- your employee won't be able to make personal contributions
- your employee may miss out on super co-contribution payments.