

# NEWSLETTER



## Happy Birthday BERT - 25 years young

The BERT Fund celebrated a significant milestone on 30 March 2014. The Fund has been in existence for 25 years.

Throughout this time the Fund has grown to be the pre-eminent redundancy fund in Queensland and Northern Territory.

### What have we achieved in 25 years?

#### Payments to members

- 141,417 members have received a payment
- \$363,687,305 has been paid out to members
- The Fund has paid out in excess of \$25 million for industry training and \$55,000,000 for member benefits

#### The Fund currently offers the following benefits:

- WorkCover Hub
- BERT Training Fund
- Mates in Construction
- Financial Planning
- Travel Insurance
- Child Care Benefit
- Counselling
- Funeral Benefit
- Dental Benefit

The BERT Fund has the full support of the major employer associations and employee unions operating in the building and construction industry. The benefits paid from the Fund help provide members and their families with financial assistance in the event of ceasing employment because of redundancy or relief from financial burdens.



## BOBB

**Tax time is nearing!** If you have made a BERT claim during this financial year 2013/2014 your ETP is available for download on BOBB.

Do we have your latest details?

Visit BOBB [bobb.bert.com.au](http://bobb.bert.com.au) now to check and update your details.

### **Making a future claim?**

We have introduced the BERT Benefit Payment Estimate Calculator allowing you to obtain an estimate of how much you could expect to receive from BERT when making a claim. Jump on BOBB to check it out now and access your BERT / CIP accounts 24/7.



## CIP benefit and contribution increase

The CIP Ltd Board commissioned a lengthy investigation by external actuaries to consider the following:

- Whether the QBE increases in premium are justified in light of the experience of the scheme
- What other options might the Board consider for increasing the maximum benefits

The board has taken into account that income protection insurers appear to be going through some major structural adjustments with companies advising that they cannot continue to keep paying claims without an adjustment in the premiums to restore a balance in the scheme.

The insurers all seem to be doing the same thing. They are examining the viability of the schemes and products and looking at:

- Reducing the cover and/or
- Increasing the cost and/or
- Only provide short term cover
- (12 month price) with further review and/or
- Rate individual companies based on personal claims history

As a result, please be advised the CIP Board has resolved to increase the weekly contribution rate as follows:

### **Building Industry:**

- From first pay period of July 2014 - \$19.50 per person, per week (incl. GST)
- From first pay period of March 2015 - \$24.60 per person, per week (incl. GST)

### **White Collar Workers:**

- From first pay period of July 2014 - \$19.50 per person, per week (incl. GST)



- From first pay period of March 2015 - \$24.60 per person, per week (incl. GST)

**Civil Industry:**

- From first pay period of July 2014 - \$19.50 per person, per week (incl. GST)
- From first pay period of March 2015 - \$24.60 per person, per week (incl. GST)

**Major Projects:**

- \$44.00 per person, per week (incl. GST) (No Change).

The above increases are necessary due to the following:

- The weekly benefit members receive currently \$1,000 per week is increasing to \$1,200 per week from 1 March 2015
- 95% of all current claims are paid at the \$1,000
- The \$1,000 benefit has not increased since January 2009
- The average claim has risen from \$14,684 in 2005 to \$25,701 in early 2013

Insurance premiums for superannuation funds have risen recently by up to 75%.

## Chairman Update

David Hanna (President of the CFMEU QLD/NT is the Chairman of both the BERT and CIP Funds.

In a recent interview David was asked:

**What is the Chairman’s role?**

The role of the Chairman is an important one in ensuring the maintenance of good Corporate Governance standards at all times.



**What is the best thing about BERT and CIP Ltd?**

BERT, as a redundancy fund in an industry with a lot of seasonal employment, will be needed more now than ever with the Abbott Government’s budget which will see unemployment benefits stripped. BERT provides great welfare entitlements to members such as; family funeral benefit and accidental dental, to name a few. It also plays a vital role in funding Traineeships and Apprenticeships.

CIP is the best income protection scheme in the building and construction industry. Having the security of CIP means workers can concentrate on their recovery without the added stress of financial hardship which a long term injury can cause.

These funds show that we, and employer groups can work together to enhance the industry as a whole. Both funds provide dignity to members when they most need assistance.

**How do you see the future of the Industry?**

There are three key areas:

Industry Activities

This year in major projects we have seen a decline in the Qld coal infrastructure construction area.

However we are still increasing membership in NT as the Ichthys Gas project ramps up with potential membership numbers of up to 3,000 by next year.

Western Qld Gas infrastructure has also begun to see some growth in membership with a few large camp projects starting in the coming months.

Civil construction in Southeast Qld has slowed with a few projects being completed but there will be a few large projects starting later this year and next year, such as Moreton Rail Link (already started) Gateway North widening, Toowoomba range 2nd crossing, Kingsford-Smith Drive upgrade, Gold Coast Light rail to Helensvale, and the BAT Tunnel.

#### Conservative Government

The conservative government is increasing its attack on unions via both the Australian Building and Construction Commission and the recent changes to Right of Entry for organisers in Queensland. We will continue to support our members and their benefits.

#### Royal Commission

The last Royal Commission saw workers miss out on the likes of BERT and CIP. Abbott's new Royal Commission will follow the same game play. It is just another political witch hunt brought about by a Government with the sole intention of destroying its opposition. As the worst budget in history is released, the Government has allocated a huge \$53.3million of taxpayer dollars to fund the first leg of the commission over the next year. This is an absolute gross waste of our taxpayers money which could be better used to ease the financial strain that this budget will inflict on all Australians.

#### **What can we look forward to next?**

Work Choices Mark 2



# CIP Member Benefits



## Building workers

- Cover up to 70 years of age
- Worldwide coverage (payments only when in Australia)
- Dedicated support team
- Fortnightly benefit payments following claim approval
- Available to Blue Collar and White Collar workers

Terms and conditions apply.

## Income protection (injury and illness)

- Leisure time injury and illness
- Up to 85% of pre disability earnings to a maximum benefit
- 21 days excess period on claims
- Up to 2 years benefit period

Terms and conditions apply. \*Maximum limits apply, refer to [www.cipq.com.au](http://www.cipq.com.au) to view brochure detailing maximum covers applicable.

## Portable sick leave

- Bank unused sick leave days on termination
- Maximum 10 days per year to 100 days maximum
- Not available to casual workers
- Held for 2 years from last contribution

CIP Termination Forms are available on the website under 'Forms' or via the employers online contribution advice. The form must be completed by the employer and submitted to CIP to ensure sick leave entitlements are banked for the workers.

Terms and conditions apply.

## WorkCover top up benefits

- Top up benefit to a combined maximum after 26 weeks, once WorkCover reduces payment below 85% of pre disability income. Need to provide a letter from WorkCover
- Up to 78 weeks benefit from date WorkCover reduces payment
- Top up ceases when WorkCover stops payment

Terms and conditions apply. \*Maximum limits apply, refer to [www.cipq.com.au](http://www.cipq.com.au) to view brochure detailing maximum covers applicable.

## When should BERT and CIP be paid?

### BERT

If you are an employee on WorkCover, the BERT Trust Deed requires your employer to continue the weekly payments for twenty-six (26) weeks.

### CIP

Regardless of the absence, the CIP constitution requires weekly payments to be contributed whilst the employee is employed.

### BERT/BEWT increase

The following rates applicable from January 2014 contribution. The new EBA rates are as follows:

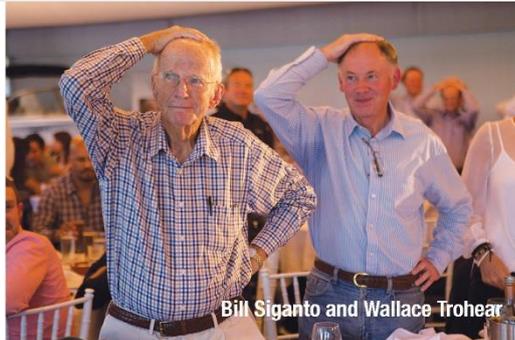
1st January 2014	BERT	BEWT
Adult	\$90.00	\$11.90
1st year apprenticeship	\$40.50	\$5.35
2nd year apprenticeship	\$49.50	\$6.55
3rd year apprenticeship	\$67.50	\$8.95
4th year apprenticeship	\$81.00	\$10.70

### CIP

**Please note:** The following rates applicable from July 2014 contribution. The new EBA rates are as follows:

EBA Rates	
Building Industry	\$19.50 per person, per week
White Collar Workers	\$19.50 per person, per week
Civil Industry	\$19.50 per person, per week
Major Projects	\$44.00 per person, per week

## CIP Charity Prostate Lunch



The CIP Fund recently held its ninth annual Prostate lunch at Victoria Park, with the aim of raising awareness and money towards research for this dreadful disease.

Over the last nine years CIP has been successful in raising over \$450,000 from this event.

Since its inception, CIP has paid out over \$55 million to thousands of members who have suffered from an injury or illness and has been able to provide members and their families with dignity and support during such difficult times. The Fund has further assisted Employers by helping members return to work without the stress suffered prior to the funds creation. The reduction of sick leave taken towards the end of a project has been significantly reduced through the funds portable sick leave initiative, with currently an excess of 90,000 days in the scheme. This alone equates to a savings of \$50,000,000 the industry would otherwise have lost in absences had CIP not been available to its members.

## Farewell Bill, Hello Peter

Bill Perret is leaving BERT on 30 June 2014 after 22 years of assisting the industry. During this time he has liaised with both employees and employers, following up arrears, assisting member claims and promoting the Fund. We wish Bill all the best in his future endeavours.

With Bill's departure the Fund has appointed Peter Close who commenced with the Fund on 10 June 2014. Peter brings a wealth of experience and knowledge to the Fund and we look forward to welcoming him to the BERT and CIP family.



# What happens when you make a CIP claim?

## MEMBER OBTAINS CLAIM FORM

NOTE: forms available from Total Claims Solutions – 1300 362 638, CIP – [www.cipq.com.au](http://www.cipq.com.au),  
BERT administration – [www.bert.com.au](http://www.bert.com.au), your union and employer

## FORM COMPLETED BY MEMBER AND SENT TO TOTAL CLAIMS SOLUTIONS

Level 1, 62 Astor Terrace, Spring Hill QLD 4000

## CLAIMS PROCESSED BY TOTAL CLAIMS SOLUTIONS

Additional information may be required from the following:  
employer, member, administration, your doctor, hospital, specialist, radiologist,  
health commission and independent doctors or specialists

PROCESSING MAY TAKE 5 – 6 WEEKS  
PORTABLE SICK LEAVE CLAIM MAY TAKE 2 WEEKS

BENEFIT PAID TO MEMBER  
FROM DAY 22  
(2 WEEKS IN ARREARS)

MEMBER RECEIVES BENEFIT  
UNTIL CLAIM FINALISED  
Maximum 104 weeks. Ongoing medicals  
will be required while receiving benefits.



MEMBER CLAIM  
REJECTED

APPEALS  
PROCESS



PO Box 805, Spring Hill QLD 4004

Fax: 07 3832 3799

1300 261 114

[enquiries@bert.com.au](mailto:enquiries@bert.com.au)

[www.bert.com.au](http://www.bert.com.au)

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[www.cipq.com.au](http://www.cipq.com.au)

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