

NEWSLETTER



BERT / BEWT / CIP Easter Message

Please be advised our office hours over Easter break are as follows:

- Thursday 2 April 2015 December 2014 - 8:30 am to 12 noon
- Good Friday 3 April 2015 - Closed
- Easter Monday 6 April 2015 - Closed

The office will reopen on Tuesday 7 April 2015 at 8:30am.



The BERT & CIP Team wishes you and your family a safe and happy Easter

10th Annual CIP Charity Lunch



10th ANNUAL PROSTATE CHARITY LUNCH



"Celebrating 10 years raising funds for prostate cancer research"



The CIP Fund recently held its 10th Annual Prostate Charity Lunch at Victoria Park, on 13 March 2015 with great success.

Over the last ten years CIP, in conjunction with the Mater Hospital, have been

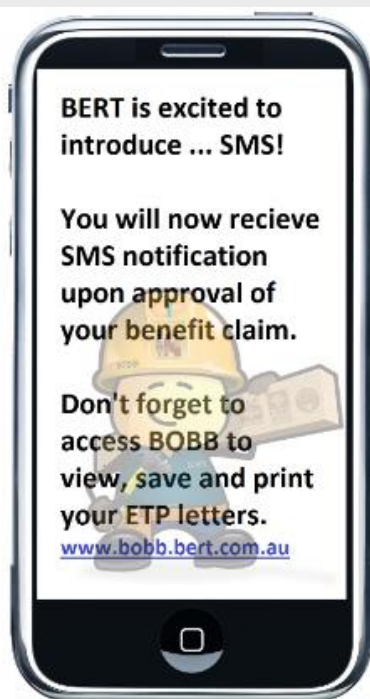
successful in raising over \$450,000 for prostate cancer research. This year's lunch was no different adding another \$60,000+ towards research for this dreadful disease.

Highlights from the event included our International Guest Speaker Retired Sergeant Kevin Briggs, who was able to provide some insight into his experience with men and women struggling with their own wellness and personal issues. We also heard from our very own Wally Trohear who provided an uplifting and memorable account of his own experience with prostate cancer.

CIP would like to thank everyone who attended and supported the cause on the day. And we look forward to hosting the event next year.



BERT is now sending SMS to members!



Don't forget when claiming that Electronic Funds Transfer (EFT) is the quickest and most effective way to receive your benefit.

To receive payment via EFT we require a copy of your bank statement which clearly displays:

- Name of Bank
- BSB Number
- Account Name
- Account Number

If the EFT details provided are incomplete, insufficient, illegible or incorrect a cheque will be issued.

News from the Top End

December 2014 saw some significant redundancies from the Ichthys Major Projects site after some civil contracts were completed. Approximately 900 redundancies were made overall.

With the completion of the wet season and commencement of new contracts, it is anticipated the workforce will increase. Further, there has been slight progress in Building Construction EBAs in the Northern Territory with Queensland Contractors signing agreements that include their NT employees.
All great news for BERT and CIP in the Top End!!

Major Projects Report 2015

The Major Projects report 2015 is a joint industry report drafted by CSQ (Construction Skills Qld) in conjunction with QMCA (Qld Major Contractors Association). This report documents the public and private sector spending trends for the Civil Engineering industry.

Since 2013/14 there has been an industry downturn which resulted in Major Projects falling by 22% and we will continue to see a fall in 2015/16 to a total of 65%. This same trend is apparent in employment positions which are down 5,500 to 18,000.

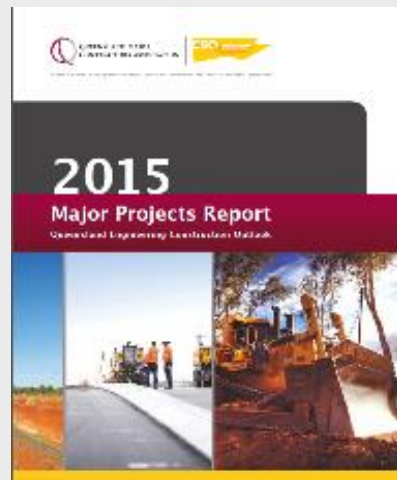
Despite the downturns there is some good news with an expected upswing to Major Projects for the 2016/17 period and even further rises expected in 2018/19 with the commencement of transport infrastructure projects (roads & railways).

While some of these new projects do carry a risk of not starting due to only being partly being funded by Government, and with no funding provided yet from the private sector, other future projects already have full funding. These projects include:

- Brisbane Airport Parallel Runway - \$1 bn
- Toowoomba Range Second Crossing - \$1.6bn
- Sunshine Coast Motorway - \$1.2b
- Upstream Gas Field Development (over 4 years) - \$5.5bn

The report predicts some significant coal mine projects for the Galilee Basin by Adani & GVK and associated rail and port projects to support the coal export from these new mines - totalling about \$9.5 billion.

All in all the future for Major Projects looks bright for the next six (6) years with roads, rail, coal mines, ports and Gas developments providing job security for our members.



Major Projects - BERT Contribution Rates

Contribution Rates for Major Projects in Qld and NT are presently at \$84 per week and are set to rise in May 2015 to \$86 per week per the Greenfields site agreements for these sites.

Other Greenfield site agreements in Western Qld gas infrastructure will see an increase to \$84 per week as at July 2015.

Please note on some Major Project sites the standard BERT rate increased to \$95 per week in January 2015.

BERT / BEWT Weekly Contribution Rates

BERT/BEWT increase

The following rates applicable from January 2015 contribution. The new EBA rates are as follows:

1st January 2015	BERT	BEWT
Adult	\$95.00	\$12.45
1st year apprenticeship - Builder	\$42.75	\$5.60
1st year apprenticeship - Plumber	\$38.00	\$5.00
2nd year apprenticeship	\$52.25	\$6.85
3rd year apprenticeship	\$71.25	\$9.35
4th year apprenticeship	\$85.50	\$11.20

CIP Weekly Contribution Rates and Benefits

Please be advised the CIP Board has resolved to increase the weekly contribution rate and benefits as follows:

Benefit Increase

The member benefit for the Building Scheme has increased for claims post 1 March 2015. The new benefit is 85% of pre-disability earnings up to a maximum of \$1,200. This is the first increase for the benefit since January 2009.

* Please note for any injury / illness prior to 1 March 2015 the weekly benefit applicable at that time will apply.

Sector Rates

Building Industry:

Operative Date	Contribution Rate (per person/ per week)	Benefit *
March 2015	\$24.90	\$1,200
March 2016	\$29.60	\$1,300
March 2017	\$31.70	\$1,400
March 2018	\$35.00	\$1,500
March 2019	\$39.30	\$1,600

Civil Industry:

Operative Date	Contribution Rate (per person/ per week)	Benefit
March 2015	\$24.90	\$1,400
March 2016	\$29.60	\$1,400
March 2017	\$31.70	\$1,400
March 2018	\$35.00	\$1,500
March 2019	\$39.30	\$1,600

Major Projects

Operative Date	Contribution Rate (per week)	Benefit
March 2015	\$44.50	\$2,750

* Please note these benefits are 85% of pre-disability earnings to a maximum of the rates above subject to condition and exclusions of the policy.

MATES in KOKODA 2015



After the amazing success of the 2014 inaugural Mates in Construction (MIC) Kokoda Trek with 37 trekkers raising over \$145,000, the team at MIC have thrown down the challenge again!

BERT and CIP will be sending 2 trekkers this year, Bill Wallace and Chris Kilimnik in support of the initiative and challenge all contributing employers and unions to think about how they can get involved in this great event.

Be part of this years' once in a lifetime opportunity to trek the Kokoda track and raise much need funds and awareness for suicide prevention in our industry.

Click the image above for more information.

SWITCH YOUR CTP FOR YOUR MATES

Did you know?

Just by switching your Compulsory Third Party (CTP) Insurance to our Industry partner QBE they will donate \$50* to Mates in Construction.

Simply click [here](#) to complete the electronic nomination form.

More information can be found on the [Mates website](#)

* Conditions Apply

An advertisement for switching CTP insurance to QBE. The background is blue with a yellow diamond-shaped road sign in the center showing two cars crashing. The text is white and yellow. At the bottom, there are logos for MIC and QBE.

Switch your CTP
to QBE today and support
MATES in Construction

**Queensland Driver?
Over 30?**

Switch your CTP to QBE today and support Mates in Construction. The 2015 CTP Insurance and QBE will donate up to \$50* for each qualifying vehicle to Mates in Construction.

Additional information and details on the Mates in Construction website. For more information, visit [www.matesinconstruction.com.au](#) or call 1800 000 000. *Conditions apply.

MIC QBE

BERT and CIP - WE CARE !

Supporting the industry!

\$384,297,243 paid to BERT members

\$63,546,758 paid to CIP members

BERT
SUPPORTING THE INDUSTRY

CIP
Income Protection

PHONE
1300 261 114

Building Employees Redundancy Trust
www.bert.com.au

Construction Income Protection
www.cipq.com.au

Protecting your Income!

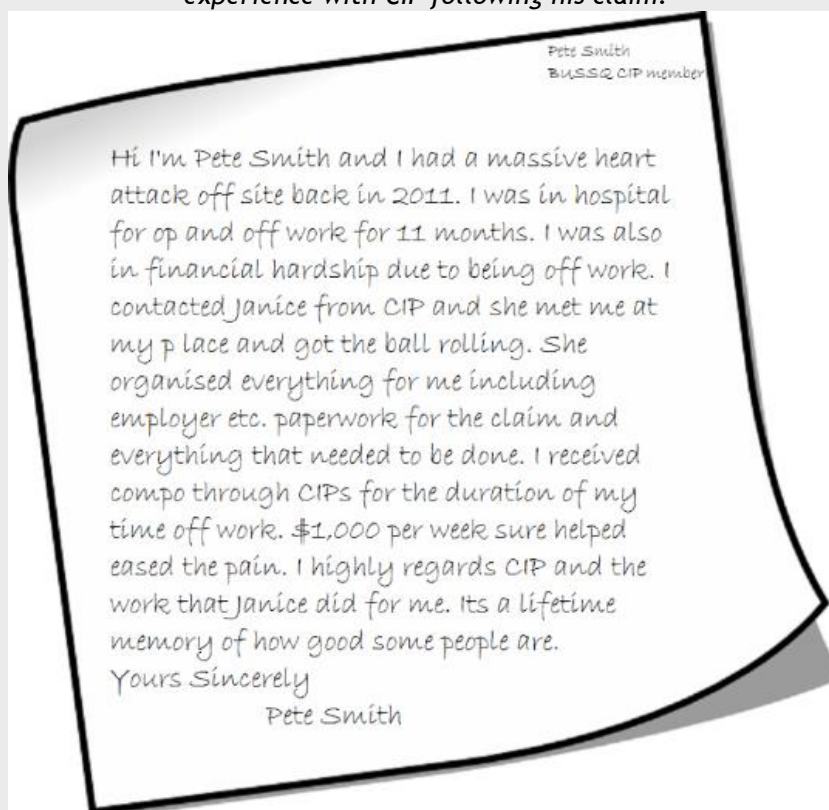
We provide a unique service and support to our members.

Please see the below testimonials and some photos of our wonderful members and staff.



CIP Memories Last!

After 4 years and a successful return to work Pete still has wonderful memories of his experience with CIP following his claim.





WHY BOBB - BERT Online Balances and Benefits ?

Save time and check online - anytime - day or night!

- Check your current balance - review your redundancy entitlement
- Check that your employers' payments are up to date
- View / Save / Print your Eligible Termination Payment ETP for end of year tax
- Update your address and contact details
- Add a nominated beneficiary
- Payment Estimate Calculator
- Send us an enquiry



BOBB provides you with 24/7 access to your BERT and CIP accounts.

All you need to register is your name and date of birth.

[Join your mates and register now!](#)

We are happy to help in anyway you need however the online system is your access to get your information at any time. If you still need help, please give us a call on 1300 261 114 or email enquiries@bert.com.au

Current Tax Rates

The current tax rates for withholding tax for BERT claims if a tax file number has been provided are as follows:

Claim Type	Under 55 years	Over 55 years
Redundancy	32%	17%
Retirement	32%	17%
Disability	32%	17%
Leaving the Industry	49%	49%
Leaving Australia	49%	49%
Financial Hardship	49%	49%

Please Note: If a tax file number is not provided you will be taxed at the highest personal tax rate of 49%.

EMPLOYERS ONLINE

Handy Tips to Avoid Duplicate Member Accounts

Here are our best tips to avoid duplicate member accounts

When adding members, try a quick search using the members given name / surname / date of birth.

The screenshot shows a web form titled "Add member". The form has several input fields: "Member no:", "Given names:" (containing "K"), "Surname:" (containing "Fitzgerald"), "DOB:" (containing "02/02/1990"), "Phone number:", "Email address:", "Street:" (with sub-fields "1:" and "2:"), "Suburb/Locality:", "State:" (a dropdown menu), and "Post code:". At the bottom of the form are three buttons: "Clear search", "Search", and "Cancel". The "Search" button is highlighted with a red box. Additionally, the row containing the "Given names", "Surname", and "DOB" fields is highlighted with a red box.

The online system will perform a quick search through the database and if the member details match our records you have found the account. If no member is found then you can add a new member.

Not sure if the account returned is for the same member?

Check their addresses, contact details or email address.

You have added the member but they are not appearing on your contribution?

Don't panic! The newly added member will appear at the bottom of the contribution screen. Once you hit save the contribution will be sorted and the member will appear in the list in alphabetical order (based on surname)

LAST BUT NOT LEAST .. Sometimes BERT members don't keep us up to date with their current details so you may have the correct details. Please help us to keep our records up to date by providing us with the details!



PORTABLE SICK LEAVE (PSL) - What you need to know

Q. How do I claim Portable Sick Leave?

A. To claim portable sick leave you must be a full time employee with a CIP contributing employer with premiums paid up to date and you have exhausted any sick leave days with your current employer. Complete a portable sick leave claim form; provide a copy of your last pay slip and a Doctor's Certificate.

Q. How are my PSL days calculated?

A. They are calculated by the information provided to CIP from your employers via your Termination Form. This information is then calculated at a rate of 1.85 hours per week paid to CIP and recorded on the system less any days taken.

Q. What happens to my PSL days if I do not claim within two years?

A. The insurance policy holds your recorded PSL days for up to two (2) years from the last employer paid contribution. IF there are no contributions for 2 years, your recorded days expire and are removed.

Q. If I am working for an employer who is not contributing to CIP, can I still claim my PSL days?

A. No. You can only claim your PSL days if you are working for a company that is contributing and you are a not a casual employee

Q. Can you claim your PSL if you are a casual employee?

A. No. You must be a permanent employee who accrues sick leave.

Q. Can a member use his sick leave credits in the fund if he/she is not receiving contributions?

A. No. They must be employed and the Employer is contributing into the CIP Program.

Q. What happens to the sick leave credits for members who have left their employer and subsequently returned to that employer within 6 months

A. Any sick leave credits in the fund as a result of that termination will be returned to that employer.

Q. Can you tell me if my previous employer has forwarded on my accrued sick days and if not what can be done about it?

A. You can check your PSL Balance anytime on our online member website [BOBB](#). If your employer has not completed a Termination Form and sent it to CIP, your sick days will not be recorded. The form is available on our [website](#), or your employer can use our online system to complete the termination.



PO Box 805, Spring Hill QLD 4004

Fax: 07 3832 3799

1300 261 114

enquiries@bert.com.au

www.bert.com.au

enquiries@cipq.com.au

www.cipq.com.au

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This email was sent by BERT / CIP, Level 1 Astor Terrace, SPRING HILL, QLD 4004, Australia to kfitzgerald@bert.com.au

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