Executive Summary

As the Introduction to this report notes, the latter half of 2014 saw the first increase in the number of benefit credits purchased since 2007.

The reversal of this long term decline is most welcome and whilst the emergence of the industry from the recession is partly responsible, the work which has been undertaken by the JIB to persuade non-purchasing members to resume purchasing and the arrival of a number of new JIB members over the last year has also helped.

The JIB has recently appointed a team of Regional Advisers, who will visit current members over the next two years and work to recruit new members and it is hoped that their activities will lead to an ongoing growth in credit purchases in the future.

The significance of musculoskeletal problems in the industry is shown in the pie chart which analyses claims by condition. Exactly 50% of the claims in 2014 were related to musculoskeletal conditions. Bupa has now introduced Physioline, a new service which allows individuals to call a specialist in these conditions to obtain an immediate diagnosis over the phone without the need to first see a GP. Exercises can be prescribed or a referral to a physiotherapist can be made through this new service.

The take up of health assessments continues to be disappointingly low. Whilst these assessments are valued by those people who accept the invitation, the JIB is now exploring the potential introduction of occupational health assessments in conjunction with Constructing Better Health (CBH).

My thanks go to Hugh Wright (Operations Manager, EC Insurance Services) for his work on preparing this report.

Steve Brawley
Chief Executive

April 2015

1 Introduction

1.1 The JIB Benefits Scheme provides Employee Benefits to JIB Electrical Operatives & Employers under the Terms and Conditions agreed by the JIB and set out in the JIB Handbook. The Scheme provides Private Medical Cover, Life Assurance, Disability Benefit, Accidental Death Benefit, Health Assessments, Sick Pay Cover and an Employee Assistance Programme.

1.2 Since 2007, the number of Operatives and Employers participating in the JIB Benefits Scheme has seen a steady decline. The latter half of 2014 showed a reversal in this trend and the Scheme has seen a modest increase in member numbers for the first time since 2006. EC Insurance Services (ECIS) continues to work with the JIB to promote and improve the Employee Benefits offering in 2015 and beyond.

2 Private Medical

2.1 The JIB Benefits Scheme provides private medical cover under a Bupa Select Scheme. The Scheme provides cancer cover with no limits, an outpatient limit of £1,250 and access to the Bupa network of hospitals and approved consultants.
3 Sickness Benefit

3.1 The Sickness Benefit under the JIB Benefits Scheme is payable after 2 weeks of continuous absence. The Benefit is tiered according to grade and is payable for a total of 50 weeks following the 2 week waiting period. The Scheme is designed to support Electrical Operatives and their Employers through potentially difficult periods associated with long term sickness absence.

This is due to the change in JIB Sickness Benefit rules that meant the higher benefit is paid at the start of the claim, with effect from 6 January 2014.

3.2 The Scheme is showing a relatively steady number of sickness claims from 2012 to 2014. Sickness days claimed reduced from 2013 to 2014 whilst the total benefit paid increased.

4 Life Assurance

4.1 The Life Assurance Benefit under the JIB Benefits Scheme pays a fixed lump sum of £25,000 for death by any cause to the eligible beneficiary(s). This is an increase from £17,000 effective from 6 January 2014.

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Life Assurance Claims</th>
<th>Total Death in Service Benefit Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>23</td>
<td>£391k</td>
</tr>
<tr>
<td>2013</td>
<td>19</td>
<td>£316k</td>
</tr>
<tr>
<td>2014</td>
<td>15</td>
<td>£349k</td>
</tr>
</tbody>
</table>

Life Assurance Claims, Causes of Death Analysis 2014
5 Accidental Death Benefit

5.1 The JIB Benefits Scheme provides a fixed sum of £55k to beneficiaries in the event of death of a JIB Operative directly resulting from injury or disease sustained at work or £12.5k in the event of death resulting from an accident whilst travelling to or from work.

5.2 In 2014, 0 claims triggered this benefit.

6 Permanent & Total Disability

6.1 The Permanent & Total Disability Benefit is provided under a Group Personal Accident Policy. JIB Operatives who suffer from loss of sight or loss of total use of a limb may benefit from a fixed lump sum of £25,000.

6.2 In 2014 there were no claims that activated the fixed benefit Permanent & Total Disability payment.

6.3 In 2014, ECIS & JIB arranged 9 discretionary disability payments for JIB Operatives who are unable to work in their grade but do not qualify for the payment under the Personal Accident policy. The total value of these payments was £81k.

7 Health Assessments

7.1 JIB Operatives whose employers are participating in the JIB Benefits Scheme are entitled to periodic health assessment invitations.

In 2014, 678 JIB Operatives took up health assessment invitations, with a total value of £320k.