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. 2015 has seen a slight decline on the previous year, with an average of 11,513 operatives participating in the Scheme through the year, compared with 11,823 in 2014. However, the number of employers registered on the Scheme has stayed constant and as the industry and major projects pick up it is anticipated that this trend will be reversed to some extent in 2016 and beyond.

1.3 EC Insurance Services (ECIS) continues to work with the JIB to promote and improve the Employee Benefits offering in 2016 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.

% Private Medical Claims spend by condition 2015

- Musculoskeletal
- Cancer
- Digestive System Diseases
- Respiratory System Diseases
- Heart & Circulatory Diseases
- Diagnosis & Treatment Planning
- Urology
- Eyes & Ears
- Skin Disorder
- Mental Disorders
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.

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Number of Sickness Days Claimed</th>
<th>Number of claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>23,631</td>
<td>648</td>
</tr>
<tr>
<td>2014</td>
<td>22,149</td>
<td>714</td>
</tr>
<tr>
<td>2015</td>
<td>25,561</td>
<td>693</td>
</tr>
</tbody>
</table>

3.2 The Scheme is showing a relatively steady number of sickness claims from 2013 to 2015. Sickness days claimed increased in 2015 relative to 2014 and 2013, whilst the number of claimants has reduced.

4 Life Assurance

4.1 The Life Assurance Benefit under the JIB Benefits Scheme pays a fixed lump sum of £30,000 for death by any cause to the eligible beneficiary(s). This is an increase from £25,000 effective from 6 January 2015.

<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>2013</td>
<td>19</td>
<td>£316k</td>
</tr>
<tr>
<td>2014</td>
<td>15</td>
<td>£349k</td>
</tr>
<tr>
<td>2015</td>
<td>15</td>
<td>£450k</td>
</tr>
</tbody>
</table>

Life Assurance Claims

Causes of Death 2014

- Cancer: 44%
- Heart Failure: 28%
- Lung Disease: 7%
- Accident: 14%
- Other: 7%

Causes of Death 2015

- Cancer: 41%
- Heart Failure: 14%
- Lung Disease: 7%
- Accident: 7%
- Other: 31%

Death in Service Claims – Age Profile

- 2014
- 2015
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 2015, 0 claims triggered this benefit (2014:0).

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, plus an additional £25,000 if the incident occurs whilst at work.

6.2 In 2015 there were four claims that activated the fixed benefit Permanent & Total Disability payment of £25,000.

6.3 In 2015, 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 £85k.

7 Health Assessments

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

7.2 In 2015, 1,166 JIB Operatives took up health assessment invitations, with a total value of £450k.

7.3 Bupa have produced a Health Profile Report, based on the findings from these assessments, that shows the % at risk from a number of health issues compared with construction sector average. The summary by risk factor (below) demonstrates the continued importance of health focus and education for JIB employers: