

Pension changes affecting you as an employer

Some key changes are due to come into force in 2012. Whilst this may seem a long way off, these changes, known as the 2012 pension reforms, are being implemented by the Government and will affect you and indeed all employers within the UK.



It is proposed that from October 2012, employers will gradually be required to make minimum levels of contributions and auto-enrol all employees aged between 22 and 65 into a qualifying pension scheme.

As an employer already operating B&CE's stakeholder pension scheme, EasyBuild, there is no need to worry. You may be aware of the Government's proposed alternative pension scheme National Employment Savings Trust (NEST). Our aim is to ensure EasyBuild will satisfy the legal and compliance obligations for both existing and new customers by becoming a qualifying scheme and a better alternative than NEST.

EasyBuild is already recognised as the construction industry's official stakeholder pension scheme. With extensive experience in administering pension schemes for the industry, B&CE understands the needs of both you as an employer and individuals and will

support you to ensure you meet all your needs and obligations with these forthcoming changes. This means you can concentrate on running your business with the minimum of disruption.

Look out for the next issue of View where we aim to give you more details. And if you are not already operating EasyBuild for your employees and want to find out more about the advantages in doing so, including being ready for 2012, or have any questions on the matter, get in touch by:

Calling 01293 586666
Email info@bandce.co.uk
Write to us at
B&CE Benefit Schemes,
Manor Royal, Crawley RH10 9QP

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01293 586666



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VIEW

Important changes to B&CE's accident and life offering

As outlined by the Construction Industry Joint Council (CIJC) in its recent announcement, the industry is enhancing its existing accident and life products designed specifically for the benefit of the construction industry.

B&CE has been providing for the industry's accident and life cover needs since 1975 and with our Board comprising both union and employer representatives, the interests of the industry are always at the forefront of our activities. In conjunction with the

CIJC, we are therefore making a number of improvements resulting in a more flexible accident and life product offering from October 2010.

The new schemes will be known as Employee Accident Cover and Employee Life Cover from B&CE. Where previously a scheme member needed to have attained 40 weeks service to qualify for full life cover, with the new product all employees enrolled into the scheme are covered from the day they join, relieving any of their financial

worries. With our life cover, there is no longer a requirement to prove financial dependency; in the event of death, the claim amount will be payable either to the nominated dependants or the deceased's estate.

You also have the option to provide higher levels of cover for different groups of employees with up to three modules of full life cover, providing a more comprehensive level of cover.

While there can be no better benefit than knowing you are covering your employees, we are increasing all accident cover, with the maximum amount up from £17,500 to £23,000. In addition, loss of hearing and permanent disablement will be covered. And all these additional accident and life cover benefits for just £1.39 per employee per week.

As a not for profit organisation, B&CE remains dedicated to the personal and financial wellbeing of everyone in construction with any surpluses made used to directly support the construction industry. Much of this support is provided by the B&CE Charitable Trust. Launched in 1991, the Trust provides financial assistance for the welfare of those in construction in times of distress. In addition, funding may be provided for training and re-training purposes. Since 1991, the Trust has paid almost £1.5 million in support of these causes.

Over 2.3 million people work in Britain's construction industry, making it one of the country's biggest industries*. It is also one of the most dangerous. However safe your working environments, no construction company can entirely prevent accidents from occurring. That's why accident cover is an essential element of the B&CE Employee Benefits package, providing financial assistance in the event of an accident

travelling to, from or whilst at work. And while no one likes to consider the prospect of passing away, with life cover, your employees will feel reassured that their dependants will receive financial support should they die for any reason whilst in active service. Providing this valuable cover promotes your profile as a conscientious employer.

As a specialist provider to the construction industry, our staff are familiar with the complexities of your business and will provide expert guidance through this period of transition to the new scheme, making it as seamless as possible allowing you to concentrate on running your business. You will receive a full transition pack within approximately 3-6 weeks with more information on the process, together with further details on the features and benefits of the product and frequently asked questions. If you have any queries in the meantime, please contact us on 01293 586666.

KEY BENEFITS AT A GLANCE

- Employees covered from day one of joining the scheme
- Increased and improved benefits
- Proof of financial dependency no longer required
- Ability to provide increased levels of cover for employees
- Up to 3 levels of full life cover

*Health & Safety Executive February 2009 <http://www.hse.gov.uk/construction/index.htm>

Don't let employee absence harm your business

Construction employees take on average nearly six sick days each year. The average cost of absence is £582 per employee, per year* in the construction industry.

But help is at hand. We've teamed up with Westfield Health to offer B&CE's Employee Healthcare Plan relevant to construction employers, employees and their families. It helps cover employees essential health costs, and includes treatments that can help prevent common health conditions associated with construction from becoming chronic.

And as well as being affordable and flexible, it's a great way to

help cut the cost of employee absence, and help sick and injured staff back to work faster.

It's available to both operatives and clerical staff – and all from just £1 a week, per employee.

Employer Support Services

The improved plan now includes three invaluable new employer support services; BusinessCare, an HR helpline and a Company Health Report, which is available once employees have completed an online personal health risk assessment.

The new **Online Personal Health Risk Assessment** gives employees and their resident

family members the opportunity to complete an online assessment to show how their lifestyle impacts on their health and the risk of them developing major diseases such as cancer or coronary heart disease. The process will also support them to take action to reduce any identified risks.

The aggregated and anonymised results can then be presented in an electronic **Company Health Report**, which will give employers greater clarity on the health profile of their workforce. It also presents an opportunity to use the information to take preventative action in those areas of greatest concern, to improve the health of their employees, reduce absence and so boost the health of the business.

Another new employer service, **BusinessCare**, provides 24-hour access to expert telephone advice as well as online information on a range of legal issues including employment, health and safety and many more.



The HR Helpline provides 24-hour access to free and confidential advice regarding people management issues.

The plan also offers three optional modules – **Surgery Choices**, which provides employees with cover for 60 different non-urgent surgical procedures, **For Kids**, which provides health cover for employees' dependent children, and **DoctorLine™**, which provides 24-hour worldwide telephone access to a qualified practising GP as well as access

to special membership deals at UK health and fitness clubs. Customers who apply for B&CE's Employee Healthcare Plan before 30 June 2010 can take advantage of the DoctorLine™ module free for 12 months.

The improved plan is available now for all new sales. All existing companies with the current plan will be contacted in due course about transferring to the new plan.

find out more on how you can help cut the cost of absence at www.mennotatwork.info

*Source: CIPD Absence Management Report 2009

We now have a dedicated phone number for employer customers!



We are proud of the high levels of customer service we have consistently achieved over a number of years, but we are always looking for ways to improve upon it.

To this end, we now have a new dedicated telephone number (01293 586666) supported by a brand new telephone system to better enable us to ensure your calls are answered not only more quickly but by the right person, first time.

Call this number anytime between 8.30am and 5.30 pm, Monday to Friday.

Save yourself time and paperwork – you can also use this number to make changes to your Payment Schedule or make a withdrawal over the phone, rather than return your paperwork to us in the post.

The number is **01293 586666** so update your phone book today! Next time you need us, give the new number a try – we'll be delighted to help.

We'll continue to give the same great service to your employees, who should continue to use our usual main contact numbers.

And the bronze award goes to...

We are delighted to announce B&CE has achieved the Investors in People accreditation. IiP is the UK's leading national quality Standard that focuses on the importance of staff to the success of an organisation. There is a general agreement that people are an organisation's greatest asset and for an organisation to succeed everyone has to perform well. To achieve this, people need the right knowledge, skills and motivation to work efficiently. They also need to be given clear direction and be supported by inspirational and effective management practices. IiP provides a framework, based on a number of criteria (indicators) against which organisations can measure their performance in a number of areas relating to good management practice, communications and support for staff development.

What this means to you...

Chris Webb, Director of HR & Business Services says: "Putting our customers at the heart of everything we do is important to B&CE and through our employees we aim to provide the highest quality standards of attention and service. The achievement of the Investors in People Bronze award demonstrates not only our investment to developing our employees but also our commitment to continually improve on our business performance."



**INVESTORS
IN PEOPLE** | Bronze

Please send any comments or feedback via email to: info@bandce.co.uk

B&CE Benefit Schemes

Manor Royal, Crawley
West Sussex, RH10 9QP

www.bandce.co.uk

For general enquiries please call:

08457 414142 or
01293 586790

email: info@bandce.co.uk

To help improve our service, we may record your call.

