

JIB Benefits

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These terms and conditions will be reviewed and updated periodically. Please refer to the online version of the Handbook on the JIB website at www.jib.org.uk

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1. JIB BENEFITS SCHEMES

1.1 GENERAL RULES

Employers shall provide welfare benefits for those employed under JIB Rules through ECIS (EC Insurance Services Ltd) – authorised and regulated by the Financial Conduct Authority (Reference Number 312803). ECIS is a wholly owned subsidiary of the Electrical Contractors' Association Ltd. Further information is given on the ECIS website at <https://www.ecins.co.uk/industry-schemes/joint-industry-board/>. ECIS can be contacted directly for the current range of benefits available (Tel.: 0330 221 0241. Email: ecis@ecins.co.uk).

Each JIB Graded operative ("operative") employed by a JIB employer participant ("employer") is entitled to certain JIB Benefits ("Benefits") subject to the Rules and scale set out below:

1. Each adult operative must be a graded member of the JIB. (See Miscellaneous 1.9(b) below for non-graded non-electrical provisions).
2. The employer must provide the operative with the Benefits specified in this section. ECIS provides access to the JIB Benefits Scheme, which is fully compliant with JIB rules. Employers may provide the benefits through alternative providers by prior agreement with the JIB.
3. Employers using ECIS to provide these benefits must comply with the following rules:
 - 3.1 Benefits are purchased according to a weekly schedule of working weeks, operated and maintained by ECIS on behalf of the JIB.
 - 3.2 The operative will be covered for all Benefits included in the scheme so long as the employer registers the operative with ECIS from the start of their employment and:
 - (a) Remits the balance due for the first payment period covered.
 - (b) Maintains consistent payments for the Benefits, with no payment gaps.
 - (c) Does not become more than 1 "Purchasing Period" (4 or 5 weeks) in arrears for that operative.
 - (d) The claim is valid according to the policy terms of the specific product being claimed for (i.e. there is no specific or general exclusion within the insurance policy backing the product, such as chronic illness under the Private Medical Cover).
4. Where employees are already covered by alternative schemes these may continue by mutual agreement with the JIB provided that they offer benefits with effect from the date of employment which are in accordance with those provided by ECIS hereunder. Self-insurance is prohibited. Where appropriate, top-up arrangements will apply to ensure that the benefits taken as a whole are comparable with the benefits under the JIB Rules.
5. An operative who is graded on completion of apprenticeship is entitled to the specified benefits from the effective date of grading.
6. An employer who fails to maintain up to date Benefits contributions, or who otherwise allows cover for an operative to lapse, shall be liable for full payment of any benefits due under the terms of the Scheme.

7. Employers who persistently fail to provide the specified Benefits for their operatives will be subject to the disciplinary provisions of the JIB.
8. Operatives who become unemployed as a result of being made redundant by a JIB employer may maintain entitlement to Life Assurance and Disablement Benefits on the termination of their employment for a period of 26 weeks. In order to qualify for this extended cover the operative must immediately register with ECIS and the Department of Work and Pensions ("DWP") as being unemployed and available for work. The employer must purchase benefits from ECIS for the operative up to the end of the last week of their employment in order for this facility to be available.

If an unemployed operative wishes to extend their private medical cover at their own expense, they can do so by contacting ECIS to register on the Leavers' Scheme. This facility provides a self-pay option to access the private medical cover as a stand alone benefit.
9. JIB graded operatives who are actively at work on the day their employer becomes a JIB employer member will be able to claim under the JIB Benefits Scheme following the first successful payment collection from their employer. Operatives should contact ECIS to confirm eligibility.
10. Employers must continue to provide Benefits to operatives who are absent from work through certified sickness or accident or when the operative is absent from work due to jury service or holiday.

The JIB Benefits package provided by ECIS costs £21.41 per operative per week and £0.66 per apprentice per week (2025).

This packaged Scheme provides the benefits listed below, including Private Medical Cover, Sick Pay cover, Death in Service Cover, Personal Accident Cover and Occupational Health Assessments.

Notes

- (a) A "Purchasing Period" is defined by ECIS as the working weeks within a calendar month up to and including the last complete working week within that calendar month. This will be either 4 or 5 weeks.
- (b) Employers must include the Private Medical Cover portion of the JIB Benefits Credit as a taxable benefit in kind for P11D calculation purposes. The P11D values for each tax year are available from ECIS through the Canopy Portal or by contacting ECIS at ecis@ecins.co.uk.
- (c) Should a participating company go into liquidation, claims for benefits will continue to be paid up until the end of the last period purchased by that employer. After this date, payment of benefits to operatives shall cease. Any money held as part of the Holiday Pay Scheme will be held until ECIS has received payment instructions from the liquidator. In no circumstances will holiday pay be paid directly to individual operatives by ECIS.
- (d) Operative and apprentice members who are working overseas whilst normally resident in the UK have the following restrictions on cover:
 - Private Medical Cover is not provided whilst working overseas. Private Medical Cover can be utilised on return to the UK for conditions/injuries arising whilst overseas so long as continuous benefit enrolment is maintained. Repatriation cover is not included in the Private Medical Policy.

- Sick Pay Cover, Death In Service Benefit and Personal Accident Benefits (including Accidental Death Benefit, loss of limb/sight and Permanent & Total Disability Benefit) are covered whilst working overseas subject to the following provisions:
 - The operative or apprentice will take no more than 14 overseas business trips per calendar year and;
 - The operative or apprentice will spend no more than 30 days overseas on business trips per calendar year.
 - Evidence that the above conditions have been met will be required by the insurers in the event of a claim arising whilst the individual is working overseas.
- Occupational Health Assessments are only available in the UK.

If additional overseas cover is required then it is the responsibility of the employer to arrange this.

- (e) JIB employers who participate in the JIB Benefits Scheme provided by ECIS agree to be party to the contracts of insurance that cover the benefits described and that they and their operative employees are subject to the terms & conditions of those contracts. Copies of all scheme insurance documents are available from ECIS on the Canopy system or by contacting ecis@ecins.co.uk.

1.2 PRIVATE MEDICAL COVER

Private medical cover must be provided for operatives as part of the JIB Benefits package. Eligibility criteria is specified in Section 1.1. The ECIS Scheme offers the features detailed below. If an employer wishes to provide this benefit from an alternative provider, they must provide evidence to the JIB that equivalent benefits are being provided.

The ECIS Private Medical Scheme includes the following features:

- Full cover for hospital treatment and in-patient diagnostics as well as musculoskeletal and mental health quick referral services. There are also cash benefits available for NHS hospital stays.
- An outpatient limit of £1,750.
- An annual rolling excess of £150.
- Full cover for cancer diagnostics and treatment.
- 45-day in-patient mental health cover.
- 24/7 video GP and nurse access through MyBupa app.

In order for an operative to be covered, their employer must purchase weekly benefits for them within the timescales communicated by ECIS.

- Operatives will be covered under the terms of the policy from the first week purchased under the scheme until the end of the final week purchased.
- Exclusions & conditions apply. Contact ECIS on 0330 221 0241 or by email at ecis@ecins.co.uk for full policy details and exclusions.
- Full terms and conditions will be sent to employers annually.
- **The 2025 insurer for the Scheme is Bupa Insurance Limited. Operatives can call the Bupa helpline on 0345 606 0802 to check eligibility and make a claim.**

Note: Details above are correct at the date of publication, but may change in line with Bupa terms & conditions.

1.3 SICK PAY

The JIB rules specify that employers must provide sick pay to operatives at the rates outlined below. The JIB Benefits Scheme operated by ECIS provides Sick Pay Cover for JIB employers to cover this liability.

Employers become eligible to claim sick pay in respect of their operatives immediately after their first successful payment on the JIB Benefits Scheme and remain eligible as long as the eligibility criteria specified in Section 1.1 continue to be met.

There is a two week waiting period before Sickness Benefit is paid. From Monday 6th January 2025, after eight weeks of continuous sickness absence, payment of waiting days 8-14 (i.e. the second week of the sickness absence claim) will be made retrospectively. There will be no payment for days 1-7 (i.e. the first week).

Where Sickness Benefit has been paid and a second period of sickness occurs within 13 weeks of return to work this may be counted as a continuation of illness and there will be no additional waiting days.

Sickness with Pay Benefits

For new periods of sickness commencing on or after **Monday 1st January 2024**:

	Others (see note)	Electrician	Approved	Technician
Weeks 1 & 2	Nil	Nil	Nil	Nil
Weeks 3 to 24	£180.00	£190.00	£200.00	£210.00
Weeks 25 to 52	£90.00	£95.00	£100.00	£105.00

*Others covers grades such as Electrical Labourer, Trainees under Craft Training Schemes, and Experienced Workers. Please see clause 1.3(a) of Section 9 of the JIB Handbook for further information. The above rates are in addition to Statutory Sick Pay.

Notes

- (a) "Others" covers Labourer, Trainees covered under Craft Training Schemes, ECS Experienced Worker and the Electrical Improver grade.
- (b) JIB Sick Pay is payable in addition to SSP and is liable for PAYE and National Insurance deductions.
- (c) From 6th April 2024 to 5th April 2025, SSP is £116.75 per week.
- (d) The Benefit ceases after 52 weeks (including waiting days) in any 52 week period.
- (e) Operatives will retain other Benefits for 52 weeks from the onset of sickness provided ECIS is furnished with medical evidence as required.
- (f) Operatives dismissed when sick or disabled will also retain benefit cover with no additional premium up to the 52nd week from the onset of the current period of sickness or disability.
- (g) For details of how to claim under the Sick Pay Scheme, please contact ECIS on 0330 221 0241 or email ecis@ecins.co.uk.
- (h) For details of the insurer providing the cover for this product and their policy wording please contact ECIS on 0330 221 0241.

1.4 DEATH IN SERVICE COVER

The JIB Benefits Scheme provides Death in Service benefit of £40,000 for eligible operatives under a Group Life Insurance Policy. This benefit is payable for death by any cause. Claims must be submitted within 2 years. For details of how to claim contact ECIS on 0330 221 0241, by email at ecis@ecins.co.uk or check the ECIS website at www.ecins.co.uk.

In addition, Accidental Death Benefit may be payable. See section 1.5 for details.

1.5 PERSONAL ACCIDENT COVER

The JIB Benefits Scheme operated by ECIS provides cover for eligible operatives under a Group Personal Accident Policy. This provides the following benefits:

- (a) Accident Death Benefit:
 - (i) £12,500 in the event of death occurring as the direct result of an accident when commuting to or from work, which together with the separate life insurance death in service benefit of £40,000 provides a total benefit of £52,500.
 - (ii) £70,000 in the event of death occurring as a direct result of accidental bodily injury sustained while at work. When added to the separate life insurance death in service benefit of £40,000 this provides a total benefit of £110,000.
- (b) Permanent & Total Disability (Personal Accident) Benefit:
 - (i) £25,000 in the event of accidental bodily injury that results in an operative's permanent total disablement from their usual occupation. The benefit is increased to £50,000 in respect of occupational accidents (not including commuting).
 - (ii) Operatives who, as a result of accidental bodily injury or illness (see note below), suffer loss of a limb or permanent and total loss of vision, may claim £25,000 permanent disablement benefit.

Note: Illness is defined as a sudden and unexpected deterioration in health which first manifests itself during the period of insurance and is not caused by bodily injury and that, independently of any other cause within two years of diagnosis results in qualifying disablement.

- (c) Permanent Disablement (Illness) Benefit:
 - (i) Disablement benefit in respect of a sudden and unexpected deterioration in health as a result of illness which, within 2 years of its first diagnosis and independently of any other cause, results in an operative's permanent total disablement from their usual occupation during the period of insurance.
 - (ii) This benefit is provided by a separate sickness benefit policy and applies only if the condition is not covered by the Permanent & Total Disability Benefit in (b) above.
 - (iii) The benefit payable depends on the registered operative's years of service in the industry, years to state pension age and the extent of their disablement.
 - (iv) The maximum benefit payable to any one operative is £25,000.
- (d) In respect of (a), (b) and (c) above, the insurers will not pay any claim first notified to the insurers more than 12 months after the accident event or confirmation of permanent disablement by a medical professional.

- (e) Note: In respect of (a), (b) and (c) above, the insurers will not pay any claim with an incident date after the operative's 75th birthday.
- (f) Note: In respect of (b) and (c) above, any payment made will be in lieu of any other benefit under the JIB Benefits Scheme.

A copy of the full policy terms and conditions are available from ECIS. To make a claim please contact ECIS on 0330 221 0241 or by email at ecis@ecins.co.uk.

1.6 OCCUPATIONAL HEALTH ASSESSMENTS

An Occupational Health Assessment (OHA) is a medical examination that assesses whether an operative is fit to perform the tasks required for their job role. A medical report is provided to the operative that outlines any issues discovered. The employer receives a certificate confirming whether an operative is fit for work, fit for work with adjustments or not fit for work.

Employers who participate in the JIB Benefits Scheme can obtain reimbursement for the cost of eligible OHAs for the operatives they have registered on the Scheme, subject to the rules below:

1. Employers can obtain funding for each OHA from ECIS, up to the cost of the OHA or £85.00 (excluding VAT), whichever is the lower amount.
2. Funding for one OHA per registered operative can be obtained every three years.
3. If an operative changes employer and has had a funded OHA within the past three years, the new employer will not be able to request further funding until three years has elapsed since that funding date. It is important that the employer checks eligibility with ECIS before arranging an OHA.
4. The JIB has a list of preferred OHA providers which is available on the JIB website at www.jib.org.uk/oha and on request from ECIS or the JIB.
5. Employers may request funding for all JIB operatives who have been registered on the JIB Benefits Scheme for a minimum of 4 weeks and who are up to date with their benefits credit purchases.
6. It is not a requirement of the Scheme or of the JIB for an employer to provide an OHA, nor is it mandatory for an operative to attend if they do not wish to do so.
7. In order to be eligible for funding, an OHA must cover the following tests as a minimum standard:
 - Musculoskeletal questionnaire/assessment
 - Skin health check
 - Respiratory health check
 - Audiometry health check
 - Blood pressure
 - Vision (Keystone test)
 - Vibration health check
 - Colour vision (Ishihara)
 - Urinalysis
 - Mental health/workplace stress assessment

Any additional costs, including workplace adaptations and further tests, are the responsibility of the employer. Please ensure that you have read the information provided by the JIB on OHAs. This is available from the JIB at <https://www.jib.org.uk/join-the-jib/value-of-membership/occupational-health-assessments/what-are-occupational-health-assessments/>.

8. The process for requesting funding for an OHA is:
 - a. Employer checks that the operative is eligible for a funded OHA. This can be done by logging in to the ECIS Canopy online administration system and viewing the operative's record.
 - b. Employer arranges OHA with chosen provider and pays provider directly.
 - c. Employer submits claim using the ECIS Canopy system.
 - d. Supporting documentation will be required. This includes an invoice from the OHA provider that outlines the tests undertaken and includes an invoice number, as well as proof of payment.
 - e. Once received, ECIS will review the funding request and, if all eligibility criteria have been met then funds will be paid to the employer on a monthly basis, on or after the 20th of each month.
 - f. Funding requests must be submitted to ECIS within 12 months of the OHA taking place. Requests submitted after this date will not be reimbursed.

The funding for OHAs replaces the previous arrangement for Personal Health Assessments (PHAs). With effect from 1st January 2018, PHAs will no longer be funded through the JIB Benefits Scheme and operatives will cease to receive periodic invitations. PHAs are still available on a self-pay basis at discounted rates from ECIS.

Contact ECIS on 0330 221 0241 or by email at ecis@ecins.co.uk for more details.

1.7 DISABILITY WAIVER

JIB graded operatives may retain eligibility to Life Assurance (Death by any cause). All benefits other than life cover cease at the end of the last benefit week purchased. Once under the waiver, a claim can be submitted for permanent disablement if this is confirmed by a medical professional within 2 years of the date of the incident that caused the disablement. The incident date must be prior to the end of the last credit week purchased. Any claim will be subject to the terms outlined in Section 1.5. following 52 weeks of continuous illness at no extra cost, without the need to purchase further JIB Benefits.

In order to qualify, the operative must provide proof of total disability to ECIS on application and continue to do so as requested by ECIS.

Eligibility terminates when the individual reaches state pension age. Contact ECIS Benefits on 0330 221 0241 for more information.

1.8 JIB REGISTERED APPRENTICES

JIB registered apprentices, who are employed by JIB member companies, are entitled to the following benefits:

- Life Assurance of £10,000 (death by any cause).

Accidental Death Benefit of:

- (i) *£10,000 in the event of death occurring as the result of an accident travelling directly to or from work, which together with the Death Benefit of £10,000, which is payable on death from any cause, provides a total benefit of £20,000.*

- (ii) £25,000 in the event of death occurring as the result of an accident at work which together with the Death Benefit of £10,000, which is payable on death from any cause, provides a total benefit of £35,000.

Permanent & Total Disability up to £10,000

Note: Illness is defined as a sudden and unexpected deterioration in health which first manifests itself during the period of insurance and is not caused by bodily injury and that, independently of any other cause within two years results in qualifying disablement.

In order to provide Apprentices with the above benefits, JIB and Non-JIB Employers can register the individuals with EC Insurance Services Ltd (ECIS) and pay the required weekly premium by Direct Debit.

Premium rates and further details are available from ECIS by e-mailing ecis@ecins.co.uk or phone 0330 2210241.

1.9 MISCELLANEOUS

(a) Observance of Industrial Agreements, etc.

All the Benefits described in this section are part of the Industrial Agreements for the Industry. A condition of these Benefits is that the Industrial Agreements are being fully observed. If an operative elects to participate in strike action, their employer will have no obligation to purchase JIB Benefits on their behalf, so long as they inform ECIS promptly.

Employers and operatives should check the details of the insurance policies backing the Scheme for other exclusions. These commonly include war, riot, civil commotion, law breaking or self injury. Policy details are available from ECIS.

During an official lay-off, JIB Benefits should continue to be purchased in the normal manner.

(b) Non-graded Non-electrical Employees

Options are available from ECIS to provide the benefits covered under the JIB Benefits Scheme for non-graded, non-electrical employees. Costs may vary depending on the category of employee being registered. For more information please contact ECIS on 0330 2210241 or by email at ecis@ecins.co.uk.

(c) Death in Service and Total Entitlements

In the case of Death in Service, the person authorised to make a claim may be entitled to:

- (i) Outstanding Sick Pay up to the date of death
- (ii) Death Benefit
- (iii) Accidental Death Benefit
- (iv) Any outstanding private medical benefit

(d) Continuation of Benefits after State Pension Age

Employers may continue to purchase benefits, and all insurances will continue to apply, up to an Operative's 75th birthday.

It is not normally possible for a new entrant to begin cover after they have reached state pension age. Exceptions will be considered by ECIS depending on individual circumstances. An example of an exception would be an operative, who is already covered, changing employer after state pension age is reached.

(e) Benefits Contributions

The provision of Benefits for each operative is an integral part of the JIB Wages and Conditions. It is the responsibility of the employer to provide the benefits listed in this section for each JIB operative that they employ. If the employer is providing these benefits through ECIS, then ECIS will regularly check Benefits contributions to ensure that individual employers are in compliance. Operatives are entitled to request purchasing history of these benefits from ECIS or to require their employer to provide evidence that a compliant alternative is being provided.

Private Medical Cover, Sick Pay, Death Benefit, Accidental Death Benefit and Permanent & Total Disability Benefit are part of the Industry's Industrial Agreements and, as such, are enforceable under Schedule II of the Employment Rights Act 1996. Where employers do not purchase Benefits from ECIS, their operatives will not be paid by the JIB or ECIS and must pursue their employer direct for the payments to which they are entitled under the JIB Rules. Unite the Union members should enlist the assistance of their local Regional Officer.

Where it is not possible to resolve the matter locally then the matter may be raised through the JIB Resolution Procedure.

(f) Complaints

To make a complaint, please visit www.ecins.co.uk/complaints/ or call 0330 221 0241.

Health, Security, Support

The JIB Benefits Package, provided by ECIS, ensures you are supported through health challenges or personal circumstances.



Private Medical Cover

- Fast-track care when needed.
- 24/7 GP access via Bupa app.
- Specialist care without GP referrals.



Financial Security

- Death in Service: £40,000 for your loved ones. (from Jan 2025)
- Sick Pay: Up to £210 weekly after 2 weeks' absence.
- Accident Cover: Up to £70,000 for workplace accidents.



Occupational Health

- Stay work-fit with reimbursed assessments.



Employee Assistance Programme

- 24/7 confidential support for health & well-being.



For more details:

Phone: 0330 221 0241

www.ecins.co.uk



2. PENSION INFORMATION

Smart Pensions (01322 640530) took over from Evolve/Crystal, therefore if you are trying to trace a pension or have a query about a pension which was with Evolve/Crystal, Smart Pensions should be able to support you.

However, if you are trying to trace an 'old' pension, from a previous JIB employer or non-JIB employer, and Smart Pension hold no records, you may find this link helpful <https://www.gov.uk/find-pension-contact-details>.

3. STATUTORY PENSION PROVISION

Eligible operatives must be automatically enrolled onto a pension scheme. Employers must make a minimum contribution of 3% together with an operative's contribution of 5%, to achieve the legal minimum contribution of 8%. Employers may have the option to pay in more than 3% in which case an employer can, if they wish, increase their contribution, and reduce the operative contribution to achieve 8% combined contribution.

Operatives can choose to opt out of an auto enrolment scheme by contacting the pension provider. Employers are required to re-enrol any operative that has opted out of an auto-enrolment scheme every three years.

4. JIB SKILLS DEVELOPMENT FUND

The JIB Skills Development Fund is the working name of the Further Education Fund for the Electrical Contracting Industry.

The JIB Skills Development Fund promotes further education and maintains higher standards of technical knowledge within the industry.

The Committee helps those who wish to undertake courses and training deemed as further education. Such courses are normally over and above the minimum requirements of the JIB grading structure.

To be eligible for funding applicants must be directly employed by a JIB member company, a registered apprentice (JIB or non-JIB) or a registered unemployed operative who holds a valid ECS card.

The Fund promotes a higher standard of technical knowledge and craftsmanship. This is done through the funding of courses relevant to the industry, usually for 75%.

The amount funded per course has been increased in 2018 from the flat £625 per course to an amount dependent on the level of qualification undertaken.

Level 3 Courses

BTEC National Certificates (including Bridging Courses) have been the most common Level 3 courses funded. Bridging courses will allow progress onto HNCs and higher level qualifications.

Courses in this category will include additional occupational disciplines to NVQ Level 3, BTEC National Certificates (including Bridging Courses), and courses in niche areas, such as photovoltaic courses. These courses attract funding of up to £750 per funding year.

Level 4–5 Courses

These courses are those at an HNC or HND level. The most common courses are the HNC in Electrical and Electronic Engineering and the HNC in Building Services.

These Level 4 and Level 5 courses receive up to £1000 per funding year.

Level 6 Courses and above

These courses are those at Degree Level or higher. These courses receive up to £1,250 per funding year.

The Paul Corby Bursary

In recognition of outstanding candidates (meeting the usual eligibility requirements), up to £5,000 may be awarded per funding year to individuals to support career progression for degree level or higher qualifications. Applications are considered on their individual merits.