

## BENEFITS PAID TO MEMBERS

Claims paid in 2008/2009	\$ 6.7 million
Contributions since 1989	\$ 108.4 million
Claims since 1989	\$ 80.6 million
Funds held in Trust	\$ 27.8 million

## INTERNET ACCESS

You can access your BIRST details online at [www.birst.com.au](http://www.birst.com.au).

Once registered you will be able to view the balance of your account, transaction details and update your contact details.

Contact BIRST on 08 8373 0122



## DRUG & ALCOHOL EDUCATION

In 1995 BIRST established the Construction Industry Drug & Alcohol Program, employing a project officer 2 days a week to educate workers on safety issues relating to drugs and alcohol in the workplace.

This has now grown to the extent that an officer is employed full time and his role has been expanded to include TAFE and pre-vocational training. We are recognised by Government, industry and health organisations as one of the few programs actively promoting and managing drug & alcohol safety in the workplace.

# BIRST

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## MORE THAN JUST REDUNDANCY

### WORKER BENEFITS

#### Journey Personal Accident Cover

This cover protects a members income for injuries sustained whilst traveling to or from their home, to or from their place of employment.

If a member sustains an injury that prevents them from working and being paid, they may be paid their ordinary wages up to a limit of 85% of average gross wages subject to a maximum of \$1,200 per week or their currently weekly pay excluding allowances and overtime (whichever is the lesser) for a maximum benefit period of 104 weeks. Members who are 60 years of age or older are will have a benefit period of 52 weeks. Should a member suffer either permanent disability preventing them working again, or die as a result of the accident, they or their estate may receive a payment of up to \$5,000. The Journey cover only applies members up to 70 years of age.

#### Funeral Cover

Funeral Cover was established to assist with the financial burden of paying for the funeral costs of a deceased member, their spouse or dependants . The cover reimburses the actual cost incurred of the funeral to a maximum limit of \$6,000 following injury or illness resulting in death of the member. The funeral benefit only applies up to 70 years of age.

#### Emergency Transport

Covers the member, their spouse and dependant offspring, including adopted or foster children or children they have responsibility for resulting from a de-facto relationship. A Child is defined as a person financially dependent upon the member and under the age of 18 and attending full time school or a person under the age of 24 who is attending full time tertiary college or university and is financially dependant upon the covered member.

This cover may reimburse a member for the cost of ambulance transport anywhere in Australia resulting from an accident or at the request of a qualified medical practitioner. The maximum cover for any one member is \$10,000 per year. For transportation above normal local ambulance services, prior approval would have to be obtained from the Trustee before the expense of transporting the Member from a remote or interstate location is commenced unless it is an emergency situation.



South Australian Building Industry  
Redundancy Scheme Trust

providing

Redundancy  
Payments

Training

Members Benefits

&

Safety  
Programs

## WHAT IS BIRST?

BIRST is an industry based redundancy fund for the commercial construction industry. Employers in the industry contribute to the fund for eligible employees.

The contributions are paid monthly in arrears are held in trust on behalf of the employee until their employment is terminated. On termination the funds are paid direct to the employee.

## THE BIRST TRUSTEES

The BIRST Trustees are appointed by the Building Trades Federation and the Master Builders Association. The positions are voluntary and the Chairman changes annually, rotating between an employer and employee trustee.

The current BIRST Board comprises :

Martin O'Malley	CFMEU (Construction)
Ben Carslake	CFMEU (Construction)
Doug Buchanan	CEPU
Dave Kirner	CFMEU (FFPD)
Rob Stewart	Master Builders Assoc.
Maurie Howard	Master Builders Assoc.
John Kennett	Kennett Pty Ltd.

## ADMINISTRATION

The fund is self administered by the industry resulting in significant savings in administration costs and overheads.

Alan Suridge	Fund Manager
Cliff Lark	Administration Manager

The fund is audited annually and an actuary reviews our investment strategy regularly.

## WORKER STATEMENTS

BIRST will send you a worker statement every six months so it is important to advise us of any change of address.

If you do not receive a statement regularly you should contact BIRST.

You should check your statement thoroughly and if you do not agree with the contributions shown you should discuss it with your employer. It is much easier to do it immediately rather than after you are terminated.

## INVESTMENTS

BIRST 's primary investment objective is to provide secure redundancy entitlements for it's members. With this in mind the funds are invested in secure, capital stable investments.

The earnings from the investments pay for the administration of the scheme and the remainder is used to benefit the building industry and it's members.

We provide significant benefits such as emergency ambulance, journey and funeral cover for workers and fund worthwhile training and education projects.

The Trustees see this as a greater benefit than the payment of small amounts of interest to individual members which would then be subject to tax.

## FEES & CHARGES

No fees or charges are debited to employers or employees.

The only deduction is taxation which is deducted when a payment is made to a member. BIRST has no control over the taxation rate as it is determined by the Australian Taxation Office.

## CLAIMING YOUR BIRST

An employee that is made redundant is immediately entitled to the balance paid in to the fund by their employer or their award entitlement, whichever is the greater. If claiming BIRST the employer should provide a claim form on termination to the worker who then adds their tax file number and payment details and forwards it to BIRST.

Payments are made within a few days and can be paid by cheque or direct credit to the workers bank account which gives them immediate access to the funds.

### ***What if I am not made redundant ?***

If you resign and have been with your employer longer than 12 months you are entitled to your BIRST and should get a Claim form from your employer. Otherwise you should contact BIRST and will probably be eligible if you have been unemployed for 4 weeks, out of the industry for 9 months, permanently disabled or retiring.

### ***Some redundancy benefits are tax free. Why is BIRST taxed ?***

BIRST is payable to workers even if they resign. Consequently the Australian Taxation Office has ruled that they are not bonafide redundancy payments and are taxable at 31.5% or 16.5% if you are over 55 years of age.

Claims made more than 12 months after termination may be taxed at higher rates.

### ***How does a BIRST payment affect Social Security entitlements ?***

From September 2006 redundancy payments are assessed under the Income Maintenance Period provisions as income for the length of time that the redundancy covers. It is important that you approach Centrelink as soon as possible to receive advice on benefits and to minimize any waiting periods.