

## Who is Protect?

Protect is Australia's leading industry severance scheme, setting the pace for over ten years across industries including electrical, manufacturing, maritime, rail and construction.

Protect's primary purpose is to strengthen the financial security of workers during any period of unemployment, illness, injury or personal difficulty.

Employers are required to make weekly severance contributions to Protect which is held in trust on behalf of workers, providing them with peace of mind. The amount each employer is required to contribute is determined by their Certified Industrial Agreement.

Governed by a Trust Deed and the regulation of the Australian Taxation Office (ATO), the Protect Board of Directors comprises independent representation, and nominees of the Victorian branches of the Electrical Trades Union (ETU) and National Electrical & Communications Association (NECA).

The Protect Board meets regularly to review the scheme's operations, in consultation with external investment, legal and accounting experts. This ensures a responsible and balanced approach to both investment and the future direction of the scheme. The Protect Board and staff are committed to pursuing

a wide range of initiatives to improve the benefits and operations of the scheme for both employers and workers.

Protect is the industry scheme preferred by more than 30,000 workers and 1,200 employers throughout Australia.





# Protect Severance

Protect leads the way for industry severance schemes, being Australia's first to offer workers the choice of two severance account options.

This progressive organisation gives you the opportunity to offer such innovations to your prospective workers, providing a significant advantage when seeking talented employees in an increasingly competitive industry.

In addition, making severance contributions to Protect assures workers that their entitlements are protected in trust, should their job be made redundant. This provides a major benefit to you by encouraging a secure and productive work environment. Contributing to Protect not only allows you to manage your legal and industrial worker redundancy obligations, but also provides tax advantages and steady cash flow management.

## **How do I join Protect?**

To join Protect, you are required to pay severance and/or income protection to the scheme on behalf of your employees in accordance with a Certified Industrial Agreement.

“The Protect Severance and Income Protection Scheme provides our employees with comfort in the knowledge their severance entitlements will always be safe and their income always secure in the event of personal illness or injury.”

*David Colasante - Executive General Manager, Commercial Division Australia, Downer*

## How often do I need to make severance contributions?

Contributions are payable monthly in arrears.

## How do I manage and pay my severance contributions?

You can lodge and pay your contribution returns online through your secure Protect account. To receive assistance from an Employer Relationship Officer, please call Protect on 1300 344 249.

## How do I check if I am up to date with my severance contribution payments?

Your online Protect account allows you to check the severance contributions made to your workers, and submit payments at any time.

## Where can I find further information regarding Protect Severance?

Please visit [www.protect.net.au/severancebenefits](http://www.protect.net.au/severancebenefits) for more information.

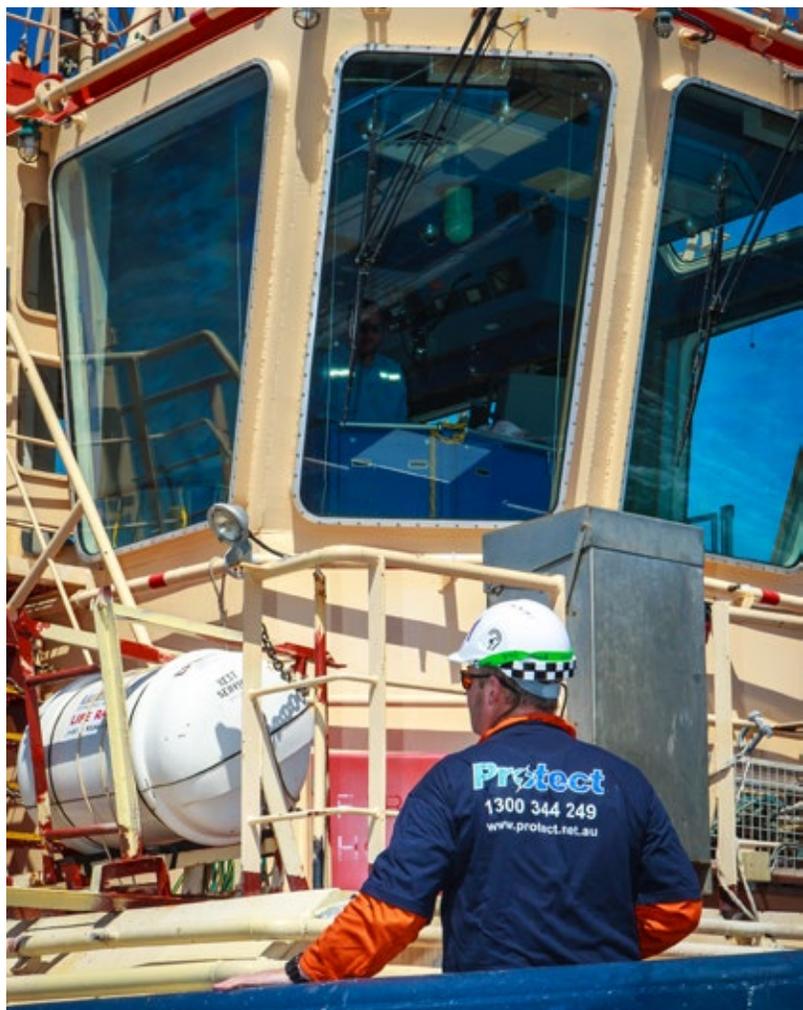


# Protect Income Protection Insurance

Protect administers Australia's best personal Income Protection Insurance cover for workers across a range of industries in the event of serious injury and/or illness. Protect's extensive list of benefits ensures the best support for worker recovery, providing your employees with confidence and security so they can focus on the job.

It's important to note that in addition to the competitive rates provided, Protect also offers you the ability to extend your cover to include directors and administrative staff not employed under an Industrial Agreement. With a constant focus on the development of new and exciting offerings, Protect continues to lead the industry.

Protect's administrative and on-site teams provide support for all employers, guaranteeing responses to enquiries in a timely fashion. With a large team of Field Officers on hand, Protect will arrange site visits to brief you and your team on the scheme's benefits. In addition, claims administered by ATC Insurance Solutions are assessed and processed in a swift manner to ensure your team is well looked after throughout any difficult periods.



“Protect Injury & Illness Insurance provides great cover and financial security for our employees. It removes the need for our employees to take out their own income protection insurance, together with peace of mind of a quality cover”

*Craig Thomson - Chief Human Resources Officer, DP World Australia*

# Protect Counselling

Protect Counselling is a fundamental element in Protect's service offering. This independent support program operates Australia-wide for Protect employers, workers, and immediate family members. Counselling is free, confidential and delivered by external professionals.

Whilst a critical service for individuals seeking support, Protect Counselling is invaluable for employers seeking advice on the best method to assist and refer workers and/or colleagues dealing with a range of concerns, such as:

- Relationship breakdown
- Alcohol, drug or gambling addiction
- Physical or mental health issues
- Stress, anger, grief or depression
- Social isolation and loneliness, or
- A significant change in living arrangements

It is important for you to promote this beneficial service to your workers, providing them with additional security and reassurance. Protect staff are available to explain the benefits of this service during a site visit, as well as provide the necessary contact information.

## How do I access Protect Counselling?

Call Protect Counselling on 1300 725 881 (free call) for immediate access to our independent counselling service.

## How much will it cost me?

Nothing.

Protect Counselling services are free of charge to you, your workers, and their immediate family members.

## Will I remain anonymous?

This is completely up to you. Protect Counselling services are strictly confidential, with no requirement to identify yourself when calling. As such, no other individual needs to be aware of your use of the service.

## What can I expect when I call?

An immediate response from a highly trained team of independent professionals. A Critical Incident Response can be immediately organised where required.

## Can I meet with a counsellor near me?

Yes, Protect Counselling has access to more than 170 qualified professionals throughout Australia. Both male and female counsellors are available.

## Do I need a referral from my GP?

No medical referral is necessary.

## Where can I find further information regarding this service?

Protect's website and counselling portal contains useful information for specific counselling subject matters. This can all be found at [www.protect.net.au/protectcounselling](http://www.protect.net.au/protectcounselling)



# Frequently Asked Questions

## How do I join Protect?

To join Protect, you are required to pay severance and/or income protection to the scheme on behalf of your employees in accordance with a Certified Industrial Agreement.

## How much severance is required for employee contributions?

This information is outlined in your industrial agreement. You can view or print a copy of your agreement from [www.fwc.gov.au](http://www.fwc.gov.au)

## What happens if a Protect member leaves my employment or is made redundant?

You are able to terminate the worker through your online contribution return. We recommend you contact Protect for any further advice required.

## What does 'Calculator Day' mean?

The 'Calculator Day' determines the number of weekly payments (either 4 or 5) due in each month. The default calculator day is Tuesday. If you wish to change this day to coincide with your payroll, please contact Protect.

## If a worker's employment ends on a Wednesday and my calculator day is a Tuesday, do I have to pay Protect?

Yes. Given your employee worked part of the week, your usual Protect contributions must be paid for that week.

## What does on-site and off-site mean?

This answer depends on your individual agreement. Generally, on-site means employees are working in the construction industry and Protect severance contributions are payable at a higher rate.

It is your responsibility to ensure the correct rate is applied to each worker. The rate can be amended online when processing your contribution return each month.

## How do I check my Industrial Agreement?

You can obtain or view your agreement on [www.fwc.gov.au](http://www.fwc.gov.au)

## Do we need to continue contributions whilst a member is receiving workers' compensation benefits?

This answer depends on your individual industrial agreement. Protect contributions are generally payable when an employee is receiving workers' compensation benefits or is on any other form of paid leave, such as long service leave.

## Do we need to continue contributions if a member is on unpaid leave?

The nature of the unpaid leave needs to be assessed accordingly. We suggest you refer to your industrial agreement in order to determine whether contributions are required.



If you have additional questions or would like to make a time to meet with one of our Employer Representatives, contact the Protect team on **1300 344 249**