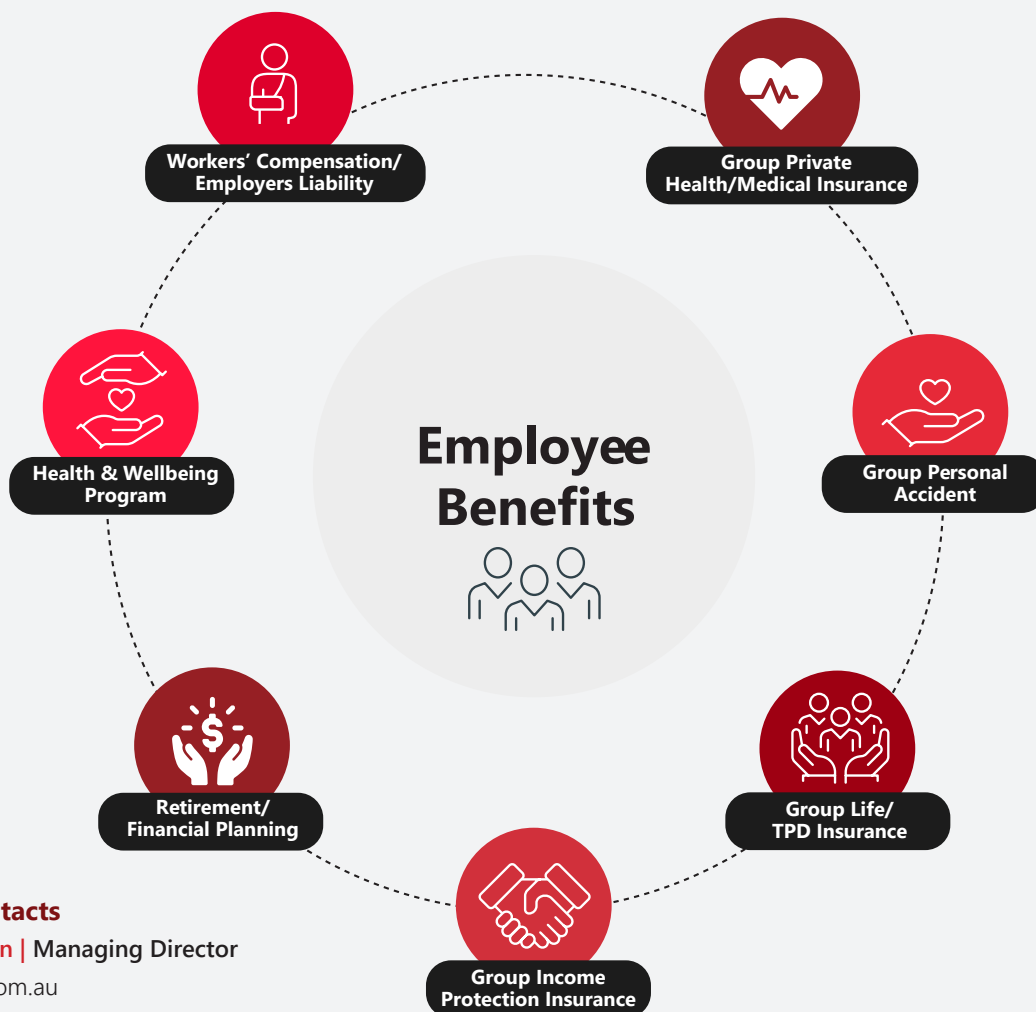




Employee Benefits

EBM has the expertise to assist with setting up an Employee Benefits Program tailored to your company and valued by your employees. We have an extensive network of resources to assist you in developing a program that meets your business objectives and adds value to your organisation.

EBM have specialist arrangements with external parties to support key aspects of the Employee Benefits Program.



EBM Key Contacts

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Employee benefits client stewardship and global enquiries

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Employee benefits coordination and support

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Employee Benefit Solutions

Workers' Compensation

- In Australia, all employers regardless of the size and turnover must have insurance to cover their workers in case they get sick or injured at work or become sick due to their work.
- Workers' compensation is governed by individual states and territories, and the schemes vary depending on the way the state/territory government regulates and administers it.
- Workers' compensation insurance can be complex. EBM can assist you with tailoring your insurance program to your unique needs.
- EBM also have a dedicated Injury Management Service to assist our clients with workers' compensation claims.

Employers Liability

- Employer's Liability provides cover for damages for claims from workers who have suffered personal injury in the course of their employment, not covered by workers' compensation. This policy can be combined with workers' compensation to further protect companies against the costs associated with workplace injuries, illnesses or deaths.
- It can include defence costs incurred in investigating or defending claims or proceedings by the employee.

Group Personal Accident

- Provides financial protection to employees as a result of an accident, with various scope of cover to choose from.

Group Life, Total & Permanent Disability (TPD)*

- This employee benefit provides a valuable financial safety net to employees and their families in the event of premature death or suffering permanent disability.

Group Income Protection Insurance (Salary Continuance)*

- Group Income Protection Insurance (also referred to as Salary Continuance) provides a regular source of income if an employee is unable to work due to sickness or injury.

Group Private Health/Medical Insurance*

- Health, medical and dental benefits programs are available that can be tailored to your industry, budget, payroll structures and employee profile.
- Access to a wide range of healthcare services and corporate wellness programs.

Health & Wellbeing Program*

- Health & Wellbeing Employee Assistance Program (EAP) – confidential counselling, coaching and support available via telephone, online, in-person or through chat messaging.
- 24/7/365 crisis and emergency counselling.
- Wellbeing Gateway digital platform for personal mental health and wellbeing support.
- Specialised coaching and advice for managers and leaders.
- Monthly newsletter, tip sheets, campaigns and activities.
- Reporting dashboards, insights and intelligence.

Retirement and Financial Planning*

- Retirement and financial planning advice
- Superannuation advice – In Australia, superannuation is a way of saving for retirement. An employer must pay a percentage of a worker's earnings into their superannuation account which the super fund invests until an employee retires.
- Income protection, disability and life insurance advice are closely associated with superannuation benefits.
- Financial advisers provide advice on superannuation, estate planning, trauma, insurance and taxation.

Corporate Travel*

- Corporate Travel Insurance is designed to provide a range of protection for people required to travel on company business, within Australia and overseas.
- Cover can also be extended to cover company directors and nominated executives, along with their accompanying partner and dependent children, for pure leisure travel.

Benchmarking*

Benchmarking reports are available upon request.

*EBM have specialist arrangements with external parties to support key aspects of the Employee Benefits Program.

Employee Benefits in Australia are subject to Fringe Benefits Tax which is often significant and is an important consideration.