

# Don't Retire From The Union



Just because you are retiring from work doesn't mean you have to retire from the Union. You can keep your Union membership and play a vital role in your branch's recruitment and campaigning activities.

## Free Life Member Or Superannuated Member?

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If you take early retirement and carry on paying full contributions then you are still entitled to the full range of Union benefits. However, from the age of 55, if you are retired, you can remain in membership as either:

- Free Life Member (FM) – you must have 30 years' membership at a full rate of contributions. As a FM you pay no further contributions.
- Superannuated Member (SM) – you must have at least five years' membership at a full rate of contributions. As an SM you have to pay a small fixed weekly contribution. The rate you pay depends on your contribution scale before retiring. The current rates are:
  - Scale A – 35p per week/  
£18.20 per year
  - Scale C – 7p per week/  
£3.64 per year
- A member eligible to transfer to both SM and FM has the option of choosing only one. Once the transfer has been made it cannot be changed between the two.

- SM members can vote in elections, although they cannot stand as a candidate in Union elections or as a delegate for conferences, as listed in Rule 34 in the Rule Book. They cannot take part in the management of the Union and are unable to contribute to the Political Fund. FM members maintain membership as applicable at the time of transfer.

## Funeral Grant

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Both FMs and SMs are entitled to a Union Funeral Grant. The size of the grant relates to the contribution scale paid and the current levels at the date of death. Current Funeral Grant levels can be found on the Usdaw website.

It is essential that your contributions do not fall into arrears as entitlement to a funeral grant will cease. SMs are encouraged to pay contributions by annual direct debit to ensure this will not occur.

Members in receipt of benefits at the date of retirement may be able to defer the transfer until the benefits have finished. If a member receiving a course of benefits chooses to transfer to SM or FM, their current benefits will stop.

If you're not sure which scale you pay, contact your Union rep or your local Usdaw office who can also provide you with the correct transfer application form.

## Benefits and Services

A variety of services and benefits are provided for retired members. Members with open legal cases can transfer to SM or FM membership without it affecting their open case. Any SM or FM member who applies for legal assistance will be granted full services, subject to approval by the legal team.

### Pension Advice

FREE guidance on your workplace or State Pensions.

### Legal Services

- Any accident, anywhere in the UK.
- Accidents/injuries to members whilst outside the UK on a package holiday.
- Road traffic accidents.
- Work-related conditions or diseases, slipping and tripping.
- Injuries caused by violent crime or armed robbery (CICA claims).

Plus

- Members' children, under the age of 18, who are injured anywhere, anytime in the UK and also if they are injured whilst outside the UK on a package holiday.
- Family members living with you are also fully covered if they're injured in a road traffic accident.

If you have an accident, disease or injury just phone FirstCall Usdaw on **0800 055 6333** to start your claim.

- FREE Will-writing service for you and your partner.
- Low cost probate service.
- Low cost property conveyancing.
- FREE initial interview on any legal issue.

## Financial and Other Services

- Competitive home and motor insurance.
- Shopping discounts and special member offers - visit [www.usdaw.org.uk/offers](http://www.usdaw.org.uk/offers)

### Convalescent Homes

There are a variety of breaks available if, in your doctor's opinion, you require a period of convalescence to recover from an illness. You can take up to two weeks FREE accommodation. Your only costs are for travel, personal expenses and lunch/dinner if not included in the accommodation tariff.

### Retired Members' Committees

Every region has a consultative committee for retired members of the Union. They are nominated by branches and serve for a term of three years.

Once you have retired from work keep in contact with Usdaw.

Also, any help and assistance you can give with recruitment and campaigning activities will always be welcomed.

For further information contact your Usdaw office on **0800 030 80 30** or visit our website: [www.usdaw.org.uk](http://www.usdaw.org.uk) or contact the Pensions Section at Usdaw, Head Office, Voyager Building, 2 Furness Quay, Salford Quays, Manchester M50 3XZ

