



# 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?

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

- Free Life Member (FLM) – you must have 30 years' membership. As a FLM you pay no further contributions.
- Superannuated Member (SM) – you must have at least five years' membership. As a SM you have to pay a small weekly contribution which will not increase in the future. The rate you pay depends on the scale of contribution you were paying before retiring.  
The current rates are:  
Scale A – 35p  
Scale C – 7p

## Funeral Grant

Both FLMs and SMs are entitled to a Union funeral grant which is the rate of benefit stated in the Union Rule Book. The size of the grant relates to the contribution scale you paid and their current levels at the date of death.

The current funeral grant levels are:

Scale A – £650

Scale C – £140

(It is essential that your contributions do not fall into arrears of 26 weeks or more as entitlement to a funeral grant will cease.

Scale A Superannuated Members are encouraged to pay by direct debit to ensure this will not occur).

If it all sounds very confusing and you're not sure which scale you pay, contact your Union rep or your local Usdaw office.

# Benefits and Services

A variety of services and benefits are provided for retired members.

## Pension advice

Free advice on your company or state pension and state benefit queries.

## 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.



**Improving workers' lives**  
**– Winning for members**

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## Financial and other services

- Competitive home and motor insurance.
- Shopping discounts.
- Financial advice.

## 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. Ask your local Union office for details of this facility.

## Retired Members' Committees

Every division 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 and make sure you receive a regular copy of the Union's magazines *Arena* and *Network*.

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

For further information contact your Usdaw divisional office on 0800 030 80 30 or visit our website: [www.usdaw.org.uk](http://www.usdaw.org.uk) or contact the Pensions Section, Usdaw, 188 Wilmslow Road, Manchester M14 6LJ



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