

A guide to UNISON's

rule book benefits



This guide has been produced to help branch officials identify which benefits a member might be entitled to and to ensure that forms are completed correctly and therefore payments are made to members quickly and efficiently. The guidelines are written in conjunction with UNISON's rule book, Rule L and Schedule B, member's benefits

It will hopefully give you a wider understanding on all of UNISON's rule book benefits which are intended to provide a one off responsive service within a set range of criteria. Currently the benefits available to members paying a full subscription are:

- Death benefit
- Accident benefit
- Fatal accident benefit
- Ex-Cohse sickness benefit
- Ex-Cohse retirement benefit.

There are some exceptions to the above but these are described in detail under the relevant headings later in the guidelines.

Only one rule book benefit will be paid in respect of any one accident, illness or death. This will be the rule book benefit with the highest monetary value.

Payments to members will be made via BACS, we will therefore require the member to provide us with the bank account details they want the payment to be sent to. They will also receive either an email or paper remittance advising them of the payment.

Members should return their forms to the branch official NOT Mabledon Place.

It is very important that the branch officials checks the information on the form, ensuring all questions are completed correctly and in full, the branch officials signature gives confirmation of this and gives authority that the benefit is correct for payment.

Once forms a completed and signed by the branch official they should be sent to:

Benefits Department
UNISON Finance Department
1 Mabledon Place
London
WC1H 9AJ

All telephone enquires should be directed through UNISON *direct* on **0845 355 0845**

For a supply of the new benefit forms please contact UNISON *direct* on the above number or an order form can be found on the UNISON web site.

UNISON death benefit is payable to all full members who hold a minimum of 4 weeks membership and ex-Nupe retired members. There is also a death of spouse benefit payable to ex-Nupe members as a protected benefit on vesting day.

UNISON rule book

Qualification

- (i) Membership for at least 4 weeks prior to death.
- (ii) No arrears of contribution.

Conditions

- (i) The death must occur whilst the member is in full membership.
- (ii) The death benefit must be claimed within 12 months of the death by the personal representative of the deceased.
- (iii) The benefit will be paid to the partner of the deceased; if no surviving partner, to any dependant or dependants of the deceased in equal shares; if none, to the estate of the deceased.
- (iv) Ex-members of Nupe who retire after 1 July 1993 and hold five years service will have their entitlement to death benefit protected providing they maintain retired member status.

For amounts payable please see the rate quoted in the rule book at the time of the members death.

Criteria

In addition to the above

- 1 Death benefit is only payable to full members with no arrears of contributions, the only exceptions are:
 - ex-Nupe retired members who can claim this benefit as a protected benefit on vesting day
 - ex-Nupe members who retire after vesting day 1 July 1998 with at least five years continuous membership and who have paid the one off retired membership fee.
- 2 Death benefit is not payable to ex-Nalگو or ex-Cohse retired members.
- 3 Death benefit is not payable to UNISON retired members.
- 4 Death of spouse benefit is only payable to ex-Nupe members as a protected benefit on vesting day. It is payable to the member at half the rate quoted in the UNISON rule book at the time of the spouses death.

- 5 Death benefit is payable at the rate quoted in the UNISON rule book at the time of the members death and is dependent on number of years continuous membership within UNISON and the members former union.
- 6 Death benefit must be claimed within 12 months of the time of death by the next of kin or the personal representative of the deceased.
- 7 Death benefit will only be paid to the partner of the deceased, or if no surviving partner to any child or children in equal shares, or to the estate of the deceased. If the payment is to be made to any other claimant other than the above then a letter of authority must be sent with the claim stating the reasons why.

Claim forms

- 1 All claims for death benefit must be submitted on a current official UNISON death benefit claim form. We will not accept photo copies or old out of date forms.
- 2 They must be **FULLY** completed by the claimant and a photocopy of the death certificate attached.
- 3 If the date of joining is unknown or not shown on the RMS then proof of membership must be submitted with the claim. This may be an old membership card, a certificate of life membership or a letter from the branch official. Ex-Nupe retired members are not always shown on the RMS, membership was kept manually in the branch.
- 4 If providing additional proof of membership we will also need confirmation that the members subscription is fully paid.
- 5 Any additional documentation should also be provided at the time of submitting the form.
- 6 All forms and accompanying information must be checked by the branch official, **ensuring that all questions have been fully completed**, then signed and authorised for payment. No payment will be paid to the member unless the forms have first been signed by the branch official.
- 7 Once the forms are authorised by the branch official they should be sent to the benefits section at the address found at the front of this booklet.
- 8 Any forms found to be incomplete will be return to the branch official highlighting what action needs to be taken.
- 9 If the beneficiary is different to the next of kin stated on the death certificate, then a letter of explanaton is required.

UNISON Accident benefit is payable to full members with a minimum of 4 weeks membership who have had an accident either at work or travelling to or from work, or whilst attending a UNISON business which has resulted in them having to have time off work.

UNISON rule book

Qualification

- (i) Membership for at least 4 weeks prior to suffering the accident on which the claim is based.

Conditions

- (i) The accident must happen in the course of the member's employment, or whilst travelling to or from work or upon union business.

For the amounts payable please see the rates quoted in the UNISON rule book at the time of the member's accident.

Criteria

In addition to the above:

- 1 The member should have full membership and have no arrears of contributions.
- 2 The member must have had to take sick leave from work as a direct result of the accident.
- 3 The member can claim a maximum of 30 working days in any calendar year, with working days being determined as any 5 days in a week.
- 4 If a member is going to be absent from work for 6 weeks or longer, then they should wait before submitting the claim so that the maximum can be paid.
- 5 Claims must be received within 12 months of the date of the accident.
- 6 UNISON will only make payment on claims caused due to an accident; no payment will be made if the claim relates to an illness. If the member is suffering hardship due to an illness they should contact the UNISON welfare department.
- 7 If a member remains unable to return to work in the calendar year following their original accident they can make a repeat claim. This can only be claimed once, if they remain off work and haven't already done so they should contact the UNISON welfare department.

Claim forms

- 1 All claims for accident benefit must be submitted on a current official UNISON accident benefit claim form. We will not accept photocopies or old out of date forms.
- 2 They must be **FULLY** completed by the claimant.
- 3 **No** form should be sent until the date of return to work is known, or until the maximum number of days that can be claimed for that calendar year has been reached.
- 4 Any additional documentation should also be provided at the time of submitting the form.
- 5 All forms and accompanying information must be checked by the branch official, **ensuring that all questions have been fully completed**, then signed and authorised for payment. No payment will be paid to the member unless the forms have first been signed by the branch official.
- 6 Once the forms are authorised by the branch official they should be sent to the benefits section at the address found at the front of this booklet.
- 7 Any forms found to be incomplete will be returned to the branch official highlighting what action needs to be taken.

FATAL ACCIDENT BENEFIT

UNISON's fatal accident benefit is payable to full members with a minimum of 4 weeks membership. The fatal accident must have happened whilst during the course of the member's employment, or whilst traveling to or from work or whilst on UNISON business.

UNISON rule book

Qualification

Membership for at least 4 weeks prior to suffering the accident on which the claim is based.

Conditions

- (i) The fatal accident must happen in the course of the member's employment, or whilst traveling to or from work or upon UNISON business.
- (ii) The member must be survived by a partner, or at least one dependant.
- (iii) Only one sum shall be paid: if more than one person is entitled under the rule, the sum shall be paid to the surviving partner; or if there is no surviving partner, to the dependant or dependants of the deceased in equal shares.

For the amounts payable please see the rates quoted in the UNISON rule book at the time of the member's fatal accident.

Criteria

In addition to the above

- 1 The member should have full membership and have no arrears of contributions.
- 2 If the member has no partner or children the fatal accident benefit may not be paid to any other party.
- 3 Claims must be received within 12 months of the fatal accident.

Claim forms

- 1 All claims for fatal accident benefit must be submitted on a current official UNISON fatal accident claim form. We will not accept photo copies or old out of date forms.
- 2 The form must be **FULLY** completed by the claimant.
- 3 A photocopy of the death certificate is required.
- 4 Confirmation from the member's employer that the fatal accident occurred whilst the member was at work or traveling to or from work is required. For fatal accidents that occur whilst on UNISON business confirmation from the appropriate union official is required.
- 5 All forms and accompanying information must be checked by the branch official, ensuring that all questions have been fully completed then signed and authorised for payment. No payment will be paid to the member unless the forms have first been signed by the branch official.
- 6 Once the forms are authorised by the branch official they should be sent to the benefits section at the address found at the front of this booklet.
- 7 Any forms found to be incomplete will be returned to the branch official highlighting what action needs to be taken.

INCAPACITY BENEFIT

Following a decision at June's 2006 National Delegate Conference, UNISON has withdrawn partial and total incapacity benefits from the UNISON rule book. Therefore these benefits are no longer payable.

We do have a protection of Incapacity Benefit for members whose accident or injuries happened before the 30 June 2006 and meet the relevant criteria, if you feel that your member may be entitled to this benefit please contact the Benefits Section at Mabledon Place.

EX-COHSE SICKNESS BENEFIT

This benefit is a protected benefit payable to members who belonged to the former Cohse union at the time of merger, 1st July 1993.

UNISON rule book

There are no rules in UNISON's rule book outlining the requirements for ex-Cohse sickness benefit.

Criteria

- 1 A member must have full membership of the former Cohse union at the time of merger, 1st July 1993.
- 2 They must be a full member with no arrears of contributions or break in membership.
- 3 The member must have been off work due to their sickness for a minimum of 13 weeks.
- 4 No claim forms should be submitted until the member has been off work for 13 weeks.
- 5 Claims must be submitted within 26 weeks of the initial date of sickness or when the member returns to work, whichever is the soonest.
- 6 A member can only claim further sickness benefit once the member has been back at work for at least 12 months since the end of the last period of sickness for which a claim was paid.

Entitlement

7. The total amount payable for any one claim is £52.00.

Claim forms

- 1 All claims for ex-Cohse sickness benefit must be submitted on a current official UNISON ex-Cohse sickness benefit claim form. We will not accept photocopies or old out of date forms.
- 2 The form must be **FULLY** completed by the claimant.
- 3 All forms and accompanying information must be checked by the branch official, ensuring that all questions have been fully completed then signed and authorised for payment. No payment will be paid to the member unless the forms have first been signed by the branch official.
- 4 Once the forms are authorised by the branch official they should be sent to the benefits section at the address found at the front of this booklet.
- 5 Any forms found to be incomplete will be returned to the branch official highlighting what action needs to be taken.

EX-COHSE RETIREMENT BENEFIT

This benefit is a protected benefit payable to members who belonged to the former Cohse union at the time of merger, 1st July 1993.

UNISON rule book

There are no rules in UNISON's rule book outlining the requirements for ex-Cohse retirement benefit.

Criteria

- 1 A member must have full membership of the former Cohse union at the time of merger, 1st July 1993.
- 2 They must be a full member with no arrears of contributions or break in membership.
- 3 To claim benefit a member must have more than 10 years unbroken membership. If there has been a break in membership, length of membership will be taken from the last date that the member joined the union.
- 4 Claims must be made within 12 months of the date of retirement.

Entitlement

- 5 Ex-Cohse retirement benefit is payable at the rate of £2.00 for every completed year of membership within both Cohse and UNISON to a maximum of £100.00.
- 6 The benefit is a one off payment with no further payments being made.

Claim forms

- 1 All claims for ex-Cohse retirement benefit must be submitted on a current official UNISON ex-Cohse retirement benefit claim form. We will not accept photocopies or old out of date forms.
- 2 The form must be **FULLY** completed by the claimant.
- 3 All forms and accompanying information must be checked by the branch official, ensuring that all questions have been fully completed then signed and authorised for payment. No payment will be paid to the member unless the forms have first been signed by the branch official.
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