

# Don't Retire From The Union



Just because you are retiring from work, this 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, you can still have access to the full range of Union benefits, but, from the age of 55, if you are retired, you can change your membership to either:

- Free Life Member (FM) - you must have 30 years' membership paying full contributions. As an FM, you don't make any more payments.
- Superannuated Member (SM) - you must have at least five years' membership paying full contributions. As an SM, your payments reduce to an amount depending on what you paid before retiring. The current payment amounts are:
  - Scale A - 50p per week/  
£26.00 per year
  - Scale C - 10p per week/  
£5.20 per year

Payment for SM membership is made by Direct Debit. If you are eligible for SM and FM, you can only pick one. Once you have transferred your membership, it can't be changed between the two.

SM members can vote in elections, but 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 can't pay into the Political Fund. FM members keep their membership as it was at the time of transfer.

Make sure you contact Usdaw to tell us that you've retired and would like to transfer as soon as possible. We can send you the form you need to complete and answer any questions.

## Funeral Grant

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Both FMs and SMs can claim a Union Funeral Grant. The value of the grant payment relates to your membership scale and keeping your payments up to date. Current Funeral Grant values can be found on the Usdaw website.

All of your contributions must be up to date to keep your entitlement to the Funeral Grant.

If you are already claiming Usdaw grants when you retire, you can either stop the grant or wait until the grant payments have finished and then transfer to FM or SM.

If 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. 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

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

### Injury Assist - Free Accident and Injury Claim Service

- Any accident, anywhere in the UK.
- Accidents/illness to members whilst outside the UK on a package holiday.\*
- Road traffic accidents.
- Work-related conditions or diseases.
- Slips and trips.
- Injuries caused by violent crime (CICA claims).

Plus

- Family members living with you are covered for any non-work related accidents, anywhere in the UK and for accident or illness outside the UK on a package holiday.\*

If you have an accident, disease or injury, complete the form at: [www.usdaw.org.uk/ia](http://www.usdaw.org.uk/ia)  
If you are unable to log your claim online, you can call **0800 055 6333**.

\*Claims covered under package holiday regulations.

## 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.

Our publications are regularly updated, view the latest version at: [www.usdaw.org.uk/269](http://www.usdaw.org.uk/269)

