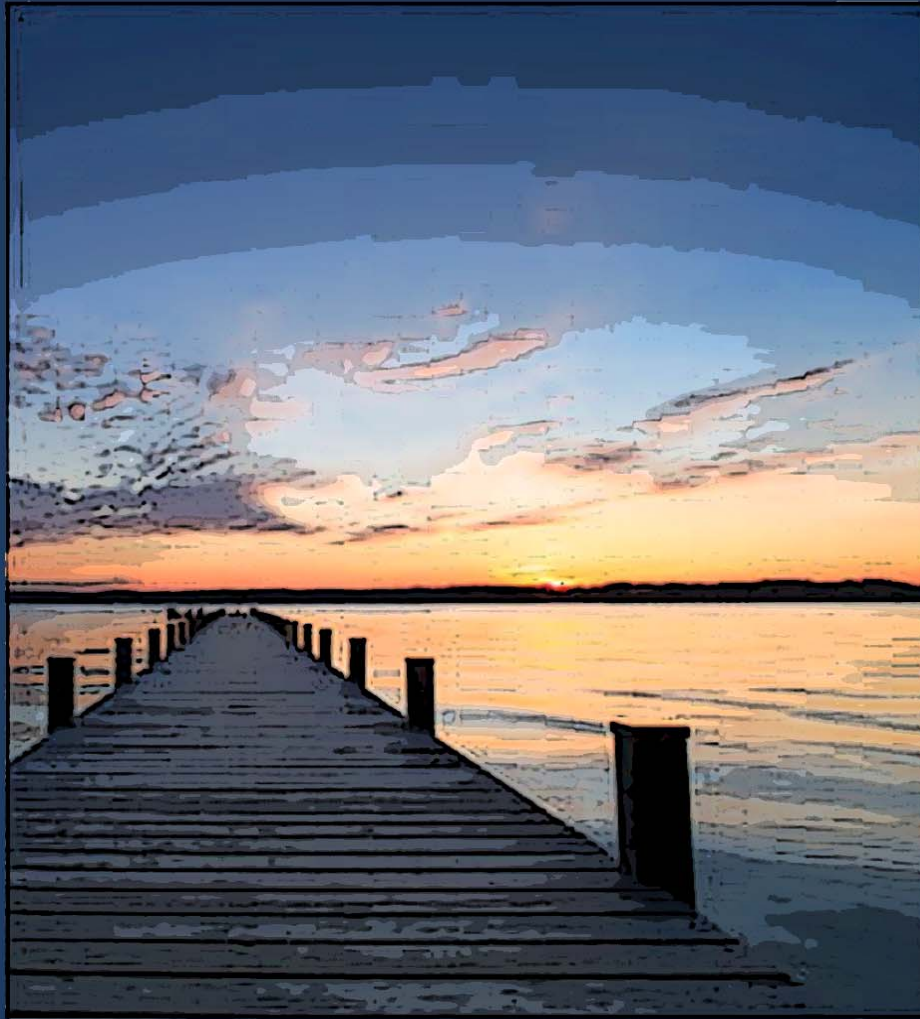


COMMUNICATIONS WORKERS' UNION



RETIRED MEMBERS' BENEFITS



Communications
Workers' Union



Communications Workers' Union

There are a range of special discounts which are available to you as a retired member of the CWU. All you need to do is quote your membership number to avail of them. The Union has arranged discounts on things as essential as insurance cover for your car, home and holidays. Enclosed in this leaflet are details of the benefits available to you:

1. **By joining the Retired Members' Section of the CWU you will have a voice in relation to your pension and a say in future decisions regarding your pension;**
2. The membership fee for retired members shall be €1.00 per week or €50.00 per annum;
3. In the initial stages Charlie Kelly, recently retired NEC member and former President of the Union, shall liaise with Union Headquarters, thus ensuring the proper set-up of the Sections;
4. The Union magazine "Connect", which is published 4 times a year, can keep you updated on what is taking place in your industry, on industrial relations events, not to mention special discounts and services available to you as a retired member. All retired members shall receive a copy of the Connect magazine posted directly to their home address;
5. The next of kin of a retired member may be entitled to a doubling of the Mortality Grant to €1,270 on the death of a retired member;
6. Applications for financial assistance from the fund in such cases are considered on their merits by the Management Committee and grants are made in certain limited circumstances, subject to the sanction of the NEC. The NEC, through the Finance Sub-Committee, shall set aside monies to provide financial assistance for retired members in distress;
7. Retired members are also entitled to avail of legal aid. This scheme, which is funded from the central funds of the Union, provides assistance to retired members in certain circumstances and subject to certain conditions in relation to: Offences under the Road Traffic Acts; Compensation Claims; Inquests; Wills; and Certain other legal advice. The first consultation with the Union solicitor is free and any subsequent meetings are at the expense of the individual;
8. The existing personal accident cover, which the Union takes out for all members, will be extended to retired members until the age of 80. All retired members are covered 24 hours a day, 365 days a year, anywhere in the world. The only exclusions are injuries consequent upon war, whether declared or undeclared, intentional self-inflicted injury including suicide or attempted suicide, aerial flight other than as a passenger, sickness or disease;
9. We have also secured an extension of our private Medical Health Scheme with Aviva Insurance to retired members. Details of both these insurance schemes are available herein and on the website. Members should directly contact FM Downes & Co. on 01 855 6666 (www.fmdownes.com) and Halligan Insurances on 01 879 7100 (www.halligan.ie) if they wish to avail of this range of services;

Given that this is a new departure for the Union, the above list is obviously not exhaustive and it is the intention of the NEC to agree a process that will allow the Union to assist our Retired Members' Sections to develop policy and to become a voice for those members.

If you would like to join the Retired Members' Section of the CWU please print and return the attached forms to:

Communications Workers' Union, 575-577 North Circular Road, Dublin 1



INTRODUCING

The CWU 'In Benefit' Retired Section Personal Accident Scheme



Advantages to Members of the CWU 'In Benefit' Retired Section Personal Accident Cover

The CWU 'In Benefit' Retired Section Personal Accident Scheme provides members with an essential level of cover against many unforeseen risks. All members are covered 24 hours a day, 365 days a year on a worldwide basis, free of charge.

The peace of mind this cover provides against a range of accidents includes those that can result in a significant disruption to a persons daily life such as a fracture; when a payment of between €1,500 and €750 is of great assistance and one of the many benefits of being a member of the CWU Retired Section.

Summary of Benefits for all CWU 'In Benefit' Retired Members

Cover Details	Benefits
Accidental Death	€30,000
Total Loss of Limb(s)/ Eye(s)/ Hearing (both ears)	€30,000
Total Loss of Hearing in one ear	€7,500
Hospitalisation per week*	€300
Fracture to arm (including wrist)	€750
Fracture to leg (including ankle)	€1,500
Burns benefit up to a maximum of	€6,000

*Once an in-patient for more than 24hrs as a result of an accident payable for a maximum of 26 weeks.
The age limit for entry is age 69, cover continues up to age 80 and is paid for by the CWU.

For more information on any aspect of the Scheme, please contact Brian Halligan at:

Halligan Insurances
 16/17 Lower O'Connell Street,
 Dublin 1.
 Telephone: 01 879 7100
 Email: cwuinbenefit@halligan.ie
 Web: www.halligan.ie or www.cwu.ie

Arranged by Group Scheme Specialists:

Halligan Insurances



Scheme Underwritten by Chartis Europe Ltd.



Great Value Annual Travel Insurance

Special Annual Travel Insurance For CWU Members



**Communications
Workers Union**

Family Plan

from
€64.85

- Cover up to 75yrs
- Including 21 Days Wintersports
- Worldwide Insurance
- Unlimited Trips
- Up to 60 Days any one Trip

Book online - www.cwu.ie or call 01 855 6666

FM DOWNES
& Co.
BROKERS

Kandoy House, 2 Fairview Strand, Dublin 3
Tel : 01 855 6666 Fax : 01 855 6660
www.fmdownes.com

FM Downes & Co Brokers is regulated by Central Bank of Ireland
Blue Insurances Limited is regulated by Central Bank of Ireland



**Communications
Workers Union**

www.cwu.ie

ARRANGED BY
BLUE
INSURANCES



When you become a member of Aviva, you not only gain access to all the great benefits on your plan but you also get to avail of an excellent range of money-saving Aviva health member benefits from providers such as Smiles Dental clinics and Allen Carr Easyway to Stop Smoking clinics. On the opposite page you will find a list of your Aviva health member benefits and how to use them.

Premium health insurance without premium pricing

Health insurance from Aviva gives you the confidence to know you're making the best choices for you and your family's health with plans that deliver quality healthcare along with excellent value for money.

FM Downes & Co. Brokers are authorised health insurance intermediaries for Aviva and we are delighted to advise you on the most popular plans on the market.

10% discount with FM Downes & Co approved schemes

To find out more about the 'Business Plans', just complete our enquiry form on the next page and return to us by 'freepost' for a no-obligation quotation.

Alternatively you can give us a call and we would be delighted to advise you on the best health insurance plan for your needs.

No age restriction on cover

Call us on 01 855 6666
or email us on info@fmdownes.com



Day-to-day benefits

Our business plans will also give you money back on an extensive range of medical expenses, without paying any excess. To keep you in the best of health, you can claim on all of the benefits listed below:

	Business Plan Select	Business Plan Extra	Business Plan Complete
	Amount Covered	Amount Covered	Amount Covered
G.P.	Up to €25 per visit up to 7 visits	50% charge up to €30 per visit up to 25 visits	Up to €40 per visit up to 12 visits
Dentist	Up to €25 per visit up to 7 visits	50% charge up to €30 per visit up to 25 visits	Up to €40 per visit up to 12 visits
Physiotherapist	Up to €25 per visit up to 7 visits	50% charge up to €30 per visit up to 25 visits	Up to €40 per visit up to 12 visits
Other day-to-day practitioners¹	Up to €25 per visit up to 7 combined visits	50% charge up to €30 per visit up to 25 combined visits	Up to €40 per visit up to 12 combined visits

	Business Plan Select	Business Plan Extra & Complete	No. of visits
	Amount Covered	Amount Covered	
Health Screen		Up to €100 per annum	-
Hearing Test		50% charge up to €25 per visit	1
Eye Test (including glasses/lenses)		50% charge up to €25 per visit	1
Prescriptions		50% charge up to €25 per annum	-
Consultant Fees		50% charge up to €70 per visit	-
Pre/post natal		50% refund up to €250 per annum	-
Psycho oncology counselling		50% charge up to €25 per visit	8
Manual lymph drainage		50% charge up to €25 per visit	8
Pathology & radiology technical charges		50% of charge	-
Pathology & radiology professional fees		50% of charge as per schedule of benefits for professional fees	-
Speech & language therapist		50% charge up to €30 per visit	8
Child Counselling		50% charge up to €30 per visit	8
Public A&E cover		€66 per visit up to 2 visits per annum	2

¹ Other day-to-day practitioners: Acupuncturist, Chiropractor, Dietitian, Homeopath, Massage Therapist, Medical Herbalist, Occupational Therapist, Osteopath, Physical Therapist, Podiatrist, Reflexologist.

CWU Group Schemes

What is my Group Scheme and how does it work?

Your 'Group Scheme' is provided for you as a member benefit. groupschemes.com provide hundreds of discounts to you and your fellow members, meaning you have access to a wide range of savings on day-to-day items, as well as high-savings products in the financial, insurance and tax areas.

groupschemes.com use collective purchasing power to secure large discounts with well-known brands and retailers in order to secure savings for you which would otherwise be unavailable.

Some providers of discounts to your member Group Scheme include:



Stay up to date with offers!

To stay up to date with the latest offers as they become available, simply sign up for the newsletter at the top of any page on the website and we will email you new savings as they become available...

Just visit www.cwu.ie to access your Group Schemes discounts

** Please note that you must register on the CWU website to access Group Schemes*



COMMUNICATIONS WORKERS' UNION

RETIRED MEMBERS SECTION APPLICATION FORM

I wish to apply for membership of the Communications Workers' Union Retired Members Section:

BRANCH: _____

STAFF NO.: _____

MEMBERS' NAME: _____(Please print)

MEMBERS' SIGNATURE: _____

HOME ADDRESS: _____(Please print)

CONTACT NO.: _____

EMAIL ADDRESS: _____

PLEASE RETURN COMPLETED FORM, TOGETHER WITH DEDUCTION AT SOURCE FORM TO:

Adrienne Power, Membership Section, CWU, 575-577 North Circular Road, Dublin 1



COMMUNICATIONS WORKERS' UNION

Form of Authorisation for Deduction of Subscriptions from Pension

RETIRED MEMBERS SECTION

State which company: _____
(i.e. An Post / Eircom / Other)

Until further notice and commencing on _____, please deduct **€1.00 per week** from my pension in respect of my contribution under the Scheme of Deductions of Subscriptions to Staff Associations, and pay that amount to the Communications Workers' Union, 575 North Circular Road, Dublin 1.

I recognise that these deductions, being made solely as a measure of convenience to me, may be terminated at any time.

I also recognise that the ultimate responsibility for ensuring that the deductions have in fact been made from my pay rests with myself and that, beyond making remittances on foot of sums deducted for credit to the account of my Union, the Company accepts no responsibility of any kind in this matter.

STAFF NO.: _____

PENSION NO.: _____

SIGNATURE: _____

NAME: _____ (Block letters)

DATE: _____

Note: When completed this form should be returned to:

General Secretary, Communications Workers' Union, 575-577 North Circular Road, Dublin 1



COMMUNICATIONS WORKERS' UNION

RETIRED MEMBERS SECTION

Direct Debit Instruction

Please complete parts 1 to 4 to instruct your Bank/ Building Society to make payments directly from your account. Then return the form to: **General Secretary, Communications Workers' Union, 575-577 North Circular Road, Dublin 1**

<i>Office Use Only</i>	Originator's Identification No.	3	0	4	9	7	9
	Originator's Reference						

1. Please write the name and full address of your Bank/ Building Society and Branch:

Bank/ Building Society Branch
--

2. Name of account holder _____

3. Sort Code &

Account Number

		-			-		

4. Your instructions to the Bank/ Building Society, and your Signature

- I instruct you to pay Direct Debits from my account at the request of the CWU.
- I confirm that the amounts to be debited are variable and may be debited on various dates.
- I shall duly notify the Bank/ Building Society in writing if I wish to cancel this instruction. I shall also notify the CWU of such cancellation.

THE DIRECT DEBIT GUARANTEE

- This is a guarantee provided by your Bank/ Building Society as a member of the Direct Debit Scheme, in which Banks/ Building Societies and the CWU participate.
- If you authorise payment by Direct Debit, then
 - The CWU will notify you in advance of the amounts to be debited to your account
 - Your Bank/ Building Society will accept and pay such debits, provided that your account has sufficient available funds
- If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed a prompt refund by your Bank/ Building Society of the amount so charged.
- You can cancel the Direct Debit Instruction in good time by writing to your Bank/ Building Society.

Signature _____ Date _____

Communications Workers' Union
575-577 North Circular Road
Dublin 1

T: 01 866 3000
F: 01 866 3099
E: info@cwu.ie

www.cwu.ie