

All claims must be made direct to Union Head Office. Members may claim for themselves, their spouse/civil partner, or their children, subject to the maximum of one claim per member in each category in the 12-month calendar year. **Claims for children up to the date of their 18th birthday.**

The cost for inclusion in the Medical Fund is:

€3.00 per week	by Deduction at Source
€6.00 per fortnight	by Deduction at Source
€13.00 per month	by Direct Debit

Asthmatic Inhalers are not covered as part of the Medical Fund under Surgical & Medical Appliances, and Laser Eye Surgery is not covered under the Optical Grant.

Please note, under no circumstances will medication, prescriptions, and/or doctor/consultant fees be paid.

Education Grant Scheme

The CWU Education Grant Scheme seeks to support further education on behalf of our members and their dependents, in approved courses, through recognised third-level, second-level, primary school, and Gaeltacht institutions. **Grants are awarded by means of a draw, presided over by the National Executive Council.** Further details on the Scheme and forms are issued via General Secretary Circular and are also available from the CWU website. The following application criteria apply to the Scheme:

1. Third-Level Education

The third level category will offer up to four awards annually. The award will be to a maximum value of €2,000 for each year of study to a maximum of four years. These awards will be made to Union members or members' dependants involved in study or research at Diploma, Degree, Post-Graduate Diploma or Post-Graduate Degree level. In line with the aforementioned levels of study, if members are not sure which course, they or their dependant will be doing they may indicate this on the enclosed application form as "to be decided". Members who have already commenced approved courses can also apply.

2. Second-Level Education

Up to 30 awards will be made annually to second level students. Each award will be worth €400 to help with the purchase of schoolbooks and class materials. Members studying for the Junior and/or Leaving Certificate as mature students can also apply for this award.

3. Primary School

Up to 30 awards will be made annually to primary school students. Each award will be worth €350 to help with the purchase of schoolbooks and class materials.

4. Gaeltacht Course

Up to 20 awards will be made each year for Gaeltacht students to help cover the cost of their participation in a Gaeltacht course. The grant will help cover course

The Education Grant Scheme is open to all "In Benefit" members and their dependents; the Scheme is not available to members of the Retired Members' Section.



Communications Workers' Union Value Added Benefits for Members

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Why choose the CWU?

The CWU is Ireland's premier union for Postal, Logistics, Telecoms and Call Centre workers.

With members in, An Post, An Post Insurance, eir, KN Circet, UPS, Vodafone and many others, the CWU has a proven track record in representing members' interests.

Mission Statement

We will build an organising union that prospers through excellence in service and commitment to recruitment.

We will be innovative in our responses to change by being progressive in our outlook and determined in our efforts, to always act in the best interests of the Union and its members.

We will, in solidarity with other like-minded organisations, campaign for economic and social justice, for freedom of association and respect for human rights and dignity of all who suffer from oppression or prejudice, whatever its form."

CWU Value Added Benefits at a Glance

The CWU has valuable added benefits for its members, which include the Medical Benefit Fund, Legal Aid, Sickness Benefit Fund, Mortality Grant Scheme, and the Children's Grant Scheme (previously Orphans' Pension Scheme).

We also have our highly regarded Union magazine "Connect", which will keep you updated on what is taking place in your industry, on industrial relations events, and any special discounts or services available to you as a member.

CWU members also benefit from professional advice on arranging or rearranging a mortgage or choosing the most suitable discounted health insurance plan for your family.

As a CWU member, you can avail of discounts on essential insurance for your car, home and gadgets, along with special insurance schemes to protect you and your family, including life cover, illness cover, and accident cover. Visit www.cwu.ie for the most up-to-date information.

Legal Aid

This Scheme, which is funded from the central funds of the Union, provides assistance to "In Benefit" members of the Union in certain circumstances and subject to certain conditions in relation to:

- **Offences under Road Traffic Acts**
- **Compensation claims**
- **Inquests**
- **Wills**
- **Certain legal advice**

Requests for assistance relating to matters covered by the Scheme must be submitted, through the Branch/Section Secretary, to Union Head Office. A 'Letter of Introduction' will then issue to the members.

Sickness Benefit Scheme

After continuous membership contributions of one year, an "In Benefit" member on **half pay or less** as a result of illness/injury may be eligible to claim financial assistance from the Social Benefit Fund. Such Sickness Benefit **may** be paid for a **maximum of 12 months in any period of 4 years** in accordance with the following scale, based on weekly hours of employment:

Full-time	up to 37.5hrs	€120 per week
Part-time (1)	up to 30hrs	€80 per week
Part-time (2)	up to 23hrs	€40 per week

Payments will cease after this period except in the most extreme of hardship circumstances. Appeals for continuation or otherwise of Sickness Benefit outside of this period will be considered on their merits by the NEC Finance Committee, which will make a recommendation to the National Executive Council. **The decision of the National Executive Council on such appeals will be final.**

To apply, a completed application form with all requisite documentation should be submitted to Union Head Office. **The Sickness Benefit Scheme is only available to those paying contributions of 1% of basic pay through Deduction at Source (Payroll).**

A member can only claim financial assistance from the Social Benefit Fund OR the Medisan Fund for the same illness.

Mortality Grant Scheme

An "In Benefit" member may be paid €635 on the death of their spouse/civil partner. The estate of an "In Benefit" member may be paid €5,080 on their death. A member may nominate during their lifetime to whom the sum shall be payable.

To apply, obtain a form from Union Head Office through the Branch/Section Secretary. Complete same and return with a copy of the Death Certificate. In certain cases, the Union may also require sight of the Grant of Probate or the Letters of Administration, whichever is applicable.

Children's Grant Scheme

In the event of a member's death in service, a sum of €20 per week (paid monthly) may be paid in respect of each child registered with the Scheme, until that child reaches the age of 18 years. The Scheme is a **FREE** benefit to all members.

Medical Fund

Members may make one claim in each category below and, subject to the limits outlined, the treatment date must be within a 12-month calendar year. All expenses must be claimed in the year that the expenditure is incurred. **There is no retrospection of claims.**

Dental Grant	Up to €305
Optical Grant	Up to €152
Surgical & Medical Appliances	Up to €152