# THE BENEFITS OF BELONGING TO THE MOTOR INDUSTRY STAFF ASSOCIATION





# **SUPPORT**

# when you need it most







With MISA, you have a dynamic trade union at your side. Whether it's a career glitch, a new baby, illness, or an unfair labour practice, with the Motor Industry Staff Association (MISA) you are covered.

Subscription only R22.50 per week.





### FORWARD-THINKING FINANCE

### Retirement Option – Exclusive for MISA members

Making adequate provision for retirement should be a priority for all members. Nedbank Private Wealth, a high-end private bank which is part of the Nedbank Group, has developed an exclusive product for MISA members. The normal minimum investment amount is R750 000, but MISA members can invest in this fund from R250 000. While this product is aimed at MISA members who are 55 and older, those members who are not yet 55, but who are prepared to invest the minimum amount, will also qualify. For more information, contact Deon Goosen (on 012 436 7134) or Leon Oosthuysen (on 012 436 7101) at Nedbank Private Wealth.

MISA encourages and assists its members in living a healthy, balanced life.

### **HEALTHY MEMBERS**

### **Healthy MISA Members\***

Subject to specified criteria, MISA will pay an amount of R2 500 per member per annum to 200 eligible MISA members who were off sick from work for a period of two days or less during the period 1 January 2018 to 31 December 2018, and who attended at least one medical examination and participated in at least one wellness campaign during the year.



### **Healthy MISA Women\***

Subject to specified criteria, MISA will pay an amount of R2 500 (per female member) per annum to 200 eligible female members who attended to their health by doing a mammogram and pap smear during the period 1 January 2018 to 31 December 2018.

\* Please note: Claims can only be submitted after 1 January 2019 for a period of 13 weeks on a first-come-first-served basis.

### LAST WILL AND TESTAMENT | LIVING WILL

MISA provides members with an important additional benefit, namely the drawing up of a Last Will and Testament and/or Living Will at no additional cost. If MISA is appointed as Executor of the Estate, the following reduced fees are applicable:

3% on the value of your estate. | 5% on any income generated by your estate.

### DOMESTIC WORKERS: SERVICE CONTRACT AND UIF REGISTRATION

MISA can prepare a service contract for your domestic worker at no cost. In addition to this, and pursuant to the requirement that all domestic workers must be registered for UIF, MISA will also undertake the registration of a member's domestic worker for UIF once the contract has been finalised.

### **COLLECTIVE BARGAINING**

Members enjoy the focused approach of a well-versed collective bargaining team representing the members' interests in the negotiating process dealing with wages and conditions of employment. MISA is party to MIBCO and represents its members on all forums within the structures, both on a regional and national level.

### SICK, ACCIDENT AND MATERNITY BENEFIT FUND

MISA members at RMI establishments qualify for exclusive sick leave benefits under this agreement.

### Sick Pav

Sick pay for 10 days per annum at 100% of daily remuneration and thereafter an additional five days at 50% daily remuneration.

Accident pay for 40 days per annum at 75% of daily remuneration.

## **Maternity Benefits**

Maternity benefits for female staff members at 30% of daily remuneration for 17 weeks.

### COMMUNICATION: FREE NEWSLETTERS

As a MISA member, you will also receive the MISA eDATA, a free monthly electronic newsletter. MISA also produces a bi-annual printed MISA DATA to keep you informed of all the latest developments in the world of work.



### MISA, THE INTELLIGENT ALTERNATIVE

Registered Trade Union Ref. No.: LR 2/6/2/1226





## Unfair Labour Practices | Dismissals | Retrenchments

We provide professional advice and representation at Conciliation, Arbitration, Labour Court and Labour Appeal Court, where required, at no additional cost to members. We also assist members with disputes on Collective Agreement contraventions by their employers, disciplinary hearings and grievance processes. 100% of all amounts obtained through settlement negotiations and/or awards are paid to the respective member(s). As a MISA member, help is a phone call away. Kindly contact our Legal Department on (011) 476 3920 for assistance. Conditions may apply in some instances.

### MISA BENEFIT AND FUNERAL FUND

### MISA Death Benefit Fund: R35 000

Subject to 26 weeks' consecutive contributions, all active MISA members will automatically qualify for this death benefit. In the event of suicide, 104 weeks' contributions must have been received. Payments are made directly to the nominated beneficiary upon the death of a member and the benefits do not become assets in the deceased person's estate.

### **MISA Funeral Benefit Fund:**

Subject to one week's contributions, all active MISA members qualify for this funeral benefit.

The member: R10 000

The member's spouse: R10 000

Children over the age of 18 who are registered as full-time students or who are physically and/or

mentally disabled: R10 000

Children 14 to 18 years of age: **R10 000** Children under 14 years of age: **R7 000** 

If you make use of AVBOB (a preferred provider) funeral claims will be guaranteed subject to specified conditions.

# ADDITIONAL DEATH AND FUNERAL BENEFIT FOR MISA MEMBERS WHO BELONG TO THE SICK, ACCIDENT AND MATERNITY PAY FUND

Subject to eight consecutive weeks' contributions, MISA members at RMI establishments qualify for an additional death and funeral benefit:

Death Benefit for the member: R10 000

### The following FUNERAL BENEFIT(S) will be paid in respect of:

The member: R10 000 | The member's spouse: R10 000 | Children over the age of 18 who are registered as full-time students: R10 000 | The child of the member 14 and 18 years of age: R10 000 | The child of a member younger than 14 years: R7 000

NOTE: Funeral benefits of R10 000 will be limited to the payment of three claims (which includes the payment of the Funeral Benefit for the member) per annum and in the event of Funeral Benefits of R7 000 a limitation of two claims per annum applies.

Employee Death & Funeral Benefits: 086 099 4147 | Fax: (011) 388 2798 | info@misa.org.za

### FINANCIAL SUPPORT WHEN IT COUNTS

### **Maternity Benefit**

A maternity benefit to the value of R2 500 is payable subject to a total of 26 weeks' consecutive contributions. Application must be made within 17 weeks from date of birth.

### Retrenchment Benefit

A retrenchment benefit to the value of R2 500 is payable subject to a total of 26 weeks' consecutive contributions. Application must be made within 13 weeks from date of retrenchment.

### III-health/disability Benefit

An ill-health/disability benefit to the value of R2 500 is payable subject to a total of 26 weeks' consecutive contributions. Application must be made within 13 weeks from date of approval by the Retirement Fund.

### **Contingency Reserve**

This Fund is administered by MIBCO and provides financial support to members in the event of the liquidation of their employers' businesses.



MISA encourages and assists its members with personal and professional development and offers the following:

## **EDUCATED MEMBERS**

The Educated MISA Members Programme\*: Subject to specified criteria, MISA will pay 200 eligible MISA members who obtain a Matric or a Matric equivalent qualification between 1 January 2018 to 31 December 2018 a benefit of R2 500 per qualifying member.

The MISA Study Assistance Programme gives 70 MISA members the opportunity to further their tertiary studies through a recognised and/or duly registered institution between 1 January 2018 and 31 December 2018, by means of a benefit of up to R10 000 study assistance, subject to specified criteria. The MISA Bursary Fund annually offers 50 bursaries of R10 000 each to help fund the tertiary studies of children of MISA members, subject to specified criteria.

<sup>\*</sup> Please note: Claims can only be submitted after 1 January 2019 for a period of 13 weeks on a first-come-first-served basis.