



# 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. MISA is also one of the fastest growing and most active trade unions of its kind, which holds many benefits for new and existing members alike.

Subscription **R20.50** per week

## EXPERT ADVICE, SUPPORT AND EXCLUSIVE BENEFITS

### **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 telephonic and other legal assistance. Conditions may apply in some instances.

## FINANCIAL SUPPORT WHEN IT COUNTS

### MISA Benefit Fund: R31 000

All active MISA members automatically belong to this Fund, which pays out an amount of R31 000 on the death of the principal member. Do note that a 26-week waiting period (consecutive contributions) is applicable, and in the case of suicide, 104 weeks' of contributions must have been received. This provision does not preclude the payment of funeral benefits under these circumstances. 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 Fund: Up to R9 000

All active MISA members automatically belong to this Fund, which covers principal members and the member's immediate family such as a spouse, children and adopted children up to the age of 18 years and children over the age of 18 years who are registered as fulltime students or who are physically and/or mentally handicapped. A qualifying period of one week's contributions by a registered member applies.

**Benefits:** The member and the member's spouse, children over the age of 18 who are full-time students or handicapped qualify for a R 9 000 benefit, while the benefit for children under 14 is R6 000.

### Discount on Funerals

MISA negotiates discount on funerals conducted by AVBOB and also guarantees payment to AVBOB up to the value of the MISA Funeral Fund Benefit.

### Funeral cover Top-up

MISA members can also purchase a Top-up policy on their MISA Funeral Benefit from AVBOB. The Top-up will be on a contribution sliding scale according to the member's specific needs. This voluntary Top-up benefit does not in any way affect the R9 000 Funeral Benefit currently in place with AVBOB and the beneficiary will not forfeit this benefit regardless of the cost of the funeral or who paid for the funeral.

### Maternity Benefit

This Fund provides a maternity benefit to the value of R 2 500 and is subject to a total of 26 weeks' consecutive contributions. Application must be made within 17 weeks from date of birth.

### Retrenchment Benefit

This Fund provides a retrenchment benefit to the value of R 2 500 and is subject to a total of 26 weeks' consecutive contributions. Application must be made within 13 weeks from date of retrenchment.

### Ill-health/disability Benefit

The Fund provides an ill-health/disability benefit to the value of R2 500 and is 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.

## FORWARD-THINKING FINANCE

### Retirement Option – Exclusive offer 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.

## EDUCATED MEMBERS

MISA has three new initiatives to encourage and assist members with their personal and professional development and to live healthy, balanced lives.

- **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 January and December 2017, by means of a benefit of R10 000 study assistance, subject to the specified criteria.
- **The Educated MISA Members Programme\***: MISA is encouraging its members to study and will pay 200 eligible MISA members who obtain a Matric or a Matric equivalent qualification between 1 January to 31 December 2017 a benefit of R2 500 per qualifying member, 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.

\* Please note: Claims can only be submitted after 1 January 2018, for a period of 13 weeks on a first-come-first-serve basis.

## HEALTHY MEMBERS

### Healthy MISA Members\*

Subject to specified criteria, MISA shall 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 to 31 December 2017, and who attended at least one medical examination or participated in at least one wellness campaign during 2017.

### Healthy MISA Women\*

Subject to specified criteria, MISA shall 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 to 31 December 2017.

\* Please note: Claims can only be submitted after 1 January 2018, for a period of 13 weeks on a first-come-first-serve basis.

## CONTRACTS

### Drafting of Wills

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.

### Service Contract and UIF Registration for Domestic Workers

MISA can prepare a service contract for your domestic workers 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

### Collective Bargaining and Representation at MIBCO

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 a party to MIBCO and represents its members on all forums within the structures, both on a regional and national level.

## 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. In addition, like us on Facebook, and follow us on Twitter, and you will be kept up-to-date on important developments.

## SAF

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



### MISA, The Intelligent Alternative

Registered Trade Union

Ref. No.: LR 2/6/2/1226

www.misa.org.za

Email: info@ms.org.za

Legal & Labour Assistance: (011) 476 3920



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*Sien asb keersy vir Afrikaans.*