



ONE VOICE!

**FAIR PAY & CONDITIONS
ADVICE & REPRESENTATION**

19/20 Adelaide Road,
Dublin 2
T. 01 676 5394
E. headoffice@cspu.ie
www.cpsu.ie

MIRU
T. 01 602 0202
E. miru@cpsu.ie

Civil Public & Services Union

10 Reasons to Join the CPSU

1. There's strength in numbers

The CPSU represents the vast majority of lower paid workers in the Civil Service and many more in the wider Public Service. There are 13,000 members across a wide range of agencies, services and Government departments. We also represent lower paid workers in the private sector.

2. Know your rights

The CPSU has a dedicated Membership Information & Rights Unit (MIRU) with people at the end of a phone to answer any questions you have about your rights and entitlements as an individual worker.

3. Save money

CPSU members get an impressive choice of financial services and benefits which are exclusive to members. Save on dental costs, optical costs, and hospital costs, and get special discounts on house, car and travel insurance. Our Income Protection Scheme is impressive: it gives you 75% of salary in the event of long period of illness or injury.

4. Campaign for equality

The CPSU has a fine record of championing equality and diversity, spearheading the introduction of flexible working hours and other family friendly initiatives in the workplace. The union has active committees and working groups for equality and diversity, LGBT, global solidarity, tax justice etc. All members are encouraged to play an active part.

5. Be informed

The CPSU produces a regular Aontas news magazine, with comprehensive news and updates on the union's work. Our social media channels and website give you timely updates on the latest news from the Executive, across the Union and in the wider trade union movement.

6. Don't be bullied

The CPSU helps tackle bullying and harassment in the workplace. The MIRU team is available to answer members questions and provide support.

7. Have your voice heard at the top table

The CPSU negotiates agreements and represents the lower paid on pay, pensions and conditions at the highest level with Government, National, Departmental, regional and branch level and also within the private sector.

8. Help with transfers

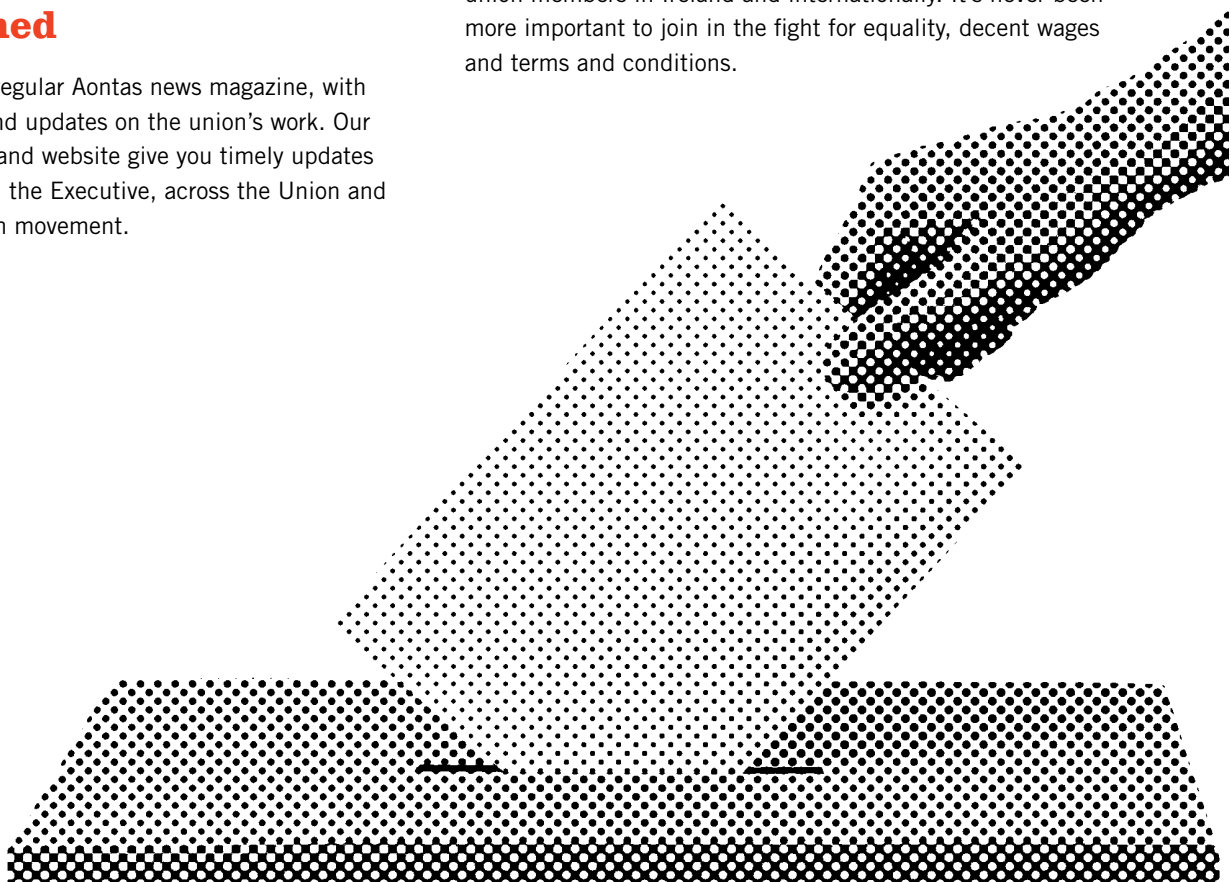
The union can provide advice on transfer policy and practice through the MIRU. The union's magazine has a special service to assist members connect with each other to arrange transfers between locations subject to conditions agreed with management.

9. Get valuable assistance in difficult times

If you or a close family member dies, the union supports members and their families with mortality benefit and funeral expenses.

10. Solidarity

Be part of a union as an expression of solidarity with other union members in Ireland and internationally. It's never been more important to join in the fight for equality, decent wages and terms and conditions.



Financial Services and Benefits for Members

As part of its membership subscription the union provides many services, along with a benefit scheme for all members with over two months membership in the Union. The CPSU has an excellent range of Financial Services and Benefits which are exclusive to members.

Dental Benefit

Members may claim 50% of the cost of treatment as indicated:

- **2 months completed membership: €65.00**
- **2 to 5 years completed membership: €140.00**
- **Over five years completed membership: €240.00**

Members may claim DENTAL benefit during the calendar year, from January 1st to December 31st.

Optical Benefit

Members may claim 50% of the cost of treatment as indicated:

- **2 months completed membership: €65.00**
- **2 to 5 years completed membership: €140.00**
- **Over five years completed membership: €240.00**

Members may claim OPTICAL benefit over the course of 2 consecutive calendar years.

Mortality Benefit

- **€4,000 paid to your next of kin.**

Funeral Expenses Benefit

A maximum benefit of **€1,500** will be provided to a member who has lost a spouse or partner or dependent son or daughter. Full details available upon application.

Hospital Benefit

Hospital benefit is **€35.00** per day for the first 5 days and **€13** per day thereafter subject to a maximum of **€900** per annum for an in-patient stay in hospital. Excludes Maternity Cover.

Special Assistance Benefit

On a discretionary basis the union's Finance & General Purposes Committee will consider claims for financial assistance to help cover the costs associated with alternative medicine, prosthesis, cancer care, hearing aids, etc. Payment will be made following approval of the F&GPC's recommendation of the appropriate benefit by the Executive Committee. Members seeking benefit under this section will be asked to provide written evidence of all other claims being made/benefits received in connection with their claim.

Educational Assistance

The CPSU provides educational assistance to members and their families. Up to 20 grants to a maximum of **€350** per family are available for members children and dependents and 10 grants for educational assistance are also available up to a maximum of **€350** per member for further education. Full details in the benefits section of the union's website www.cpsu.ie

Cancer Screening

- **€50 towards the cost of Cancer Screening.**

Please Note: Benefit claims must be sent into Head Office within the calendar year that treatment has taken place.

Legal Advisory Scheme

For further information contact Head Office.
Tel: 01 676 5394 or by email: headoffice@cpsu.ie

Car and House Insurance

A reduced car insurance scheme called Drivesure is available for members. House and other forms of insurance are also available to members at reduced rates. Information is available from Glennon Insurances Tel: 01 707 5800

Income Protection Scheme

An Income Protection Scheme is available which provides low cost salary protection. For further information contact Lyons Financial Services: Tel 01 801 5808 or www.lfs.ie/income-protection-scheme-for-cpsu-members.asp

AVC Plans

The Union also has an Additional Voluntary Contribution Scheme + Life Assurance Plan. For further information contact Lyons Financial Services: Tel 01 801 5808 or www.lfs.ie/avc-life-assurance-plan-for-cpsu-members.asp

Mortgage Services Package

A comprehensive mortgage services package including competitive interest rates, mortgage protection insurance and reduced legal costs is provided by Lyons Financial Services. Tel: 01 801 5808 or email: query@lyonsfinancial.ie

Financial Review Service

This service is available for CPSU members with Lyons Financial Services.

Contact Lyons Financial Services at 01 801 5808 or www.lfs.ie/our-advice-process.asp

Membership Application Form



The information requested is vital to processing any future benefit claims and effectively servicing the needs of CPSU branches and members. Incomplete application forms will be returned. The information provided on this form will only be used by the CPSU for the purposes of administering and regulating the services of the union to its membership as provided for in its Rules & Constitution. The union may use the details provided to contact you directly at work or at home on union related matters Please forward your completed form with a copy of your payslip to: Membership Services, CPSU Head Office, 19-20 Adelaide Road, Dublin 2.

MEMBERSHIP NO: (OFFICE USE ONLY)

Personal Details (BLOCK CAPITALS)

First Name: Surname:

Maiden Name: (if any) Title: Mr Mrs Ms

Current Home Address:

Current Department / Work Address:

Mobile No: Work No: Personal Email:

Gender: Male Female Date of Birth:

Date of Appointment: Department: Section:

Staff Number / Personal / Payroll No:

Return from Career Break:

Current employment status: Please tick appropriate boxes:

Full-time Part-time Jobshare/Workshare Disability (Please specify if you wish)

Permanent Temporary Agency Worker/Other

If rejoining CPSU, please indicate your previous Department:

Reason you left previously:

Date of leaving your previous Department: Commencement Date of Career Break:

Branch: Branch Secretary Signature:

Tick here if you have also completed IPS Form Have you been a member of another trade union and if so which one?

When did you resign from the union and why?

Authorisation Form for Deduction of Subscription at Source

MEMBERSHIP NO: (OFFICE USE ONLY)

To the Accountant: Until further notice and commencing on 20 please deduct from my pay the appropriate rate of subscription under Rule 12(b) per week in respect of my contribution under the Scheme of Deduction Subscription to Staff Unions and pay the amount to the Civil Public & Services Union. The rate of weekly deduction may be increased or decreased by you in accordance with the review in the rate of subscription notified to you by the Secretary of the Union as having been determined in accordance with the constitution of the Union and promulgated by the Union in the normal way. **I 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 Staff Union, the State accepts no responsibility of any kind in the matter.**

Signature: (Applicant's Name) Applicant's Name (Block Letters)

Grade: Staff No. / Personal / Payroll No: Section:

Please inform CPSU Head Office of any changes in your employment status / name or address.



Income Protection Scheme Application Form (optional)

Personal Details (BLOCK CAPITALS)

First Name: Surname:

Title: Mr Mrs Ms

Current Home Address:

Current Department / Work Address:

Mobile No: Work No: Personal Email:

Gender: Male Female

Date of Birth:

Date of Appointment: Department: Section:

Staff Number / Personal / Payroll No:

Current employment status: Please tick appropriate boxes:

- Full-time Part-time Jobshare/Workshare Disability (Please specify if you wish)
- Permanent Temporary Agency Worker/Other

Income Protection Scheme (IPS)

The Income Protection Scheme pays up to 75% of your salary if you are unable to work for a long period of time as a result of illness or injury. Remember you must be a Union member to avail of this important Scheme. To join simply complete the Authorisation Form at the bottom of the opposite page and you will be automatically accepted into the Scheme. The first 3 months membership is free. Within those 3 months before making payment you may cancel membership of the Scheme. The CPSU however encourages all members to participate. The rate of subscription to the Scheme is 0.99% of salary. This is effectively 0.79% of salary as you will receive income tax relief on your premiums (20%).

Authorisation Form for deduction of CPSU Income Protection Scheme (IPS) contributions:

To the Accountant: Please deduct from my salary the appropriate contributions for the CPSU Income Protection Scheme. I recognise that these deductions, being made solely as a measure of convenience to me may be terminated at any time and that the ultimate responsibility for ensuring that the deductions have, in fact, been made from my salary rests with myself and that, beyond making remittances direct to Irish Life Assurance plc, Irish Life Centre, Lr Abbey Street, Dublin 1 in accordance with these arrangements approved, my Employer accepts no responsibility of any kind in this matter.

Applicant's Signature:

Applicants Name (Block Letters)

Date:

Email Address:

I declare that I am actively at work or capable of being actively at work today. I declare that I am applying for cover on the same day as applying to join the CPSU, and within 12 months of becoming employed by the Public Sector. It is agreed that this declaration and any other declaration made in connection with this proposal shall be the basis of the contract of assurance / and or insurance between me and Irish Life Assurance plc. I understand that the assurance shall not commence until this application has been accepted by Irish Life Assurance plc.

Applicant's Signature:

Date:

Data Protection Notice

1. The information that you provide to Irish Life and Lyons Financial Services will be held on a computer database and/or any other way and will be used to administer this Scheme and any other products and services supplied to you and any future agreements, contracts or arrangements you may have with Irish Life. 2. You have the right of access to your personal data held by Irish Life and/or Lyons by sending a written request and on payment of a small fee to the relevant company. 3. You also have the right to require Irish Life and/or Lyons to correct any inaccuracies in the personal data that they hold about you. 4. You also have the right to question the purpose for which your data is held.

Data Protection Consents: I declare that I consent:

A. To the processing and holding (on computer or otherwise) of all information disclosed by me, or on my behalf, in relation to the Scheme by Lyons and Irish Life, its servants and agents (together with such other information supplied or obtained by Irish Life) including sensitive personal data (being medical records and/or financial details) and the holding or processing of same for underwriting, administrative, customer care and service purposes and **B.** To the disclosing of my personal data (personal and sensitive) to persons necessary in connection with the above purposes, to regulatory authorities or as required by law, to reinsurers and health professionals and other companies in the Irish Life Group or the Great-West Lifeco Group. This may involve the transfer of personal data, including sensitive personal data, to countries outside the European Economic Area and **C.** That this information may be used in the future by Lyons to contact me (by mail/email/SMS/telephone/mobile phone) about Lyons' services which may be of interest to me. I understand that the information provided by me will not be passed on to third parties for the purposes of direct marketing. I also understand that I may at any stage, at no cost, instruct Lyons in writing to no longer hold my data for the purpose of sending me such information.

I wish to join the income protection plan for the CPSU members. I confirm that I am a member of the CPSU. I understand that it is a condition of membership that I accept that the CPSU may amend the terms of the CPSU plan or terminate the CPSU plan altogether and that decisions of the CPSU in such matters are binding on all members. I confirm that I have received, read and understand the key features of the Scheme booklet. I understand the meaning of disability as explained in the this booklet. I understand the benefits available and the exclusions/restrictions and policy conditions that apply to the Scheme. I also understand the reductions to the benefit where there are disability payments from other sources.

Applicant's Signature:

Date:

Warning: The current premium may increase after the next review of the scheme at 01/06/2016