

FUTURE MORE ROSY THANKS TO CPSU JOURNEY COVER

It was a rainy day when Rosemary Alexander carefully stepped across the grass on her way to work. Little did she know that getting caught in downpour was about to be the least of her troubles.

About a hundred metres from her Medicare office door Rosemary slipped and fell heavily to the ground.

“I just couldn’t get up. I couldn’t even move my left arm,” she said.

People from work rushed to help her into her office where she called her husband Terry to come and pick her up.

“I didn’t realise the damage I’d done,” Rosemary said.

It soon became obvious that Rosemary had a serious injury to her elbow that would take some to heal.

Worse still, because the fall happened outside her work, Rosemary wouldn’t be covered by workplace compensation insurance.



The first aid officer helping Rosemary asked if she was a CPSU member. Luckily, Rosemary was. “Because I was a union member, I was covered for accidents on the journey to and from work,” she said.

Shortly after, Terry arrived and took Rosemary to the doctor who sent them straight onto the hospital. Her first surgery lasted six hours.

“The first surgery didn’t take and she needed a second operation almost straight away. She’s had four surgeries so far,” Rosemary’s husband Terry explained.

All up, Rosemary has had two elbow replacements and now, a year since the accident, they are hoping her latest surgery mends well. It’s been a tough time for Rosemary and Terry; with Rosemary unable to drive or lift anything and so many stays in the hospital. On top of it all, they started to worry about money.

“I thought, what’s this going to cost? My sick leave was running out and Terry’s retired, so there was no income coming in,” Rosemary said.

But remembering the advice of the first aid officer who’d helped Rosemary on the day she slipped, Rosemary had made a call to the CPSU, applied for and was granted access to the union’s journey cover/income replacement insurance. A few months later, Rosemary was receiving fortnightly payments to help with the costs of her accident.

“We do have private health insurance, but it doesn’t cover everything,” she said.

Rosemary would like to get back to work, but her surgeon hasn’t cleared her and she’s still on a long road to recovery. Meantime, the couple are trying to make the best of their situation.

“You have to get on with getting better. And Terry’s becoming a good chef,” Rosemary joked.

“I was lucky. And I’m grateful for the service the union has given me,” she said.

**THERE ARE MANY BENEFITS OF CPSU MEMBERSHIP
JOIN TODAY – 1300 137 636 | CPSU.ORG.AU**

Authorised by CPSU National Secretary Nadine Flood

CPSU membership form 2016/17

I want to join the CPSU

I hereby apply for membership of the Community and Public Sector Union (CPSU) and declare if admitted, I will abide by the Rules of the Union. To be financial, a member must have paid all subscriptions and all other amounts owed within 30 days of them becoming due. In order to resign from the union, a member must give two weeks notice, in writing, to the Union.

OR

I want to update my membership details

Please complete your personal details...

LAST NAME <input type="text"/>	DEPARTMENT, AGENCY OR COMPANY <input type="text"/>
FIRST NAME <input type="text"/>	EMPLOYEE NUMBER <input type="text"/>
MIDDLE NAME <input type="text"/>	OCCUPATION <input type="text"/>
PREFERRED NAME <input type="text"/>	LEVEL/CLASSIFICATION/BAND <input type="text"/>
DATE OF BIRTH <input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE <input type="checkbox"/> INDETERMINATE / INTERSEX / UNSPECIFIED
ARE YOU ABORIGINAL OR TORRES STRAIT ISLANDER? <input type="checkbox"/> YES	
HOME ADDRESS UNIT NO <input type="text"/>	PHYSICAL WORK ADDRESS BUILDING AND FLOOR <input type="text"/>
<input type="text"/>	<input type="text"/>
POSTCODE <input type="text"/>	POSTCODE <input type="text"/>
HOME PHONE <input type="text"/>	WORK PHONE <input type="text"/>
PERSONAL MOBILE <input type="text"/>	WORK MOBILE <input type="text"/>
WORK EMAIL <input type="text"/>	
PERSONAL EMAIL <input type="text"/>	

TO ENSURE YOUR UNION FEES ARE DEDUCTED AT THE CORRECT RATE, PLEASE SPECIFY YOUR ANNUAL SALARY

\$

DO YOU WORK...?

FULL TIME
 PART TIME (IF PART TIME, HOW MANY HOURS PER WEEK?)
 IRREGULAR

SIGNATURE

DATE

How would you prefer to pay?

Option 1: Direct Credit Card

Simply complete the details below or call **1300 137 636** to arrange ongoing regular credit card deductions.

CARD HOLDER NAME <input type="text"/>	
<input type="text"/>	
CARD NUMBER <input type="text"/>	
EXPIRY DATE <input type="text"/> / <input type="text"/>	CARD TYPE <input type="checkbox"/> MASTERCARD <input type="checkbox"/> VISA <input type="checkbox"/> AMEX
AMOUNT \$ <input type="text"/>	<input type="checkbox"/> MONTHLY <input type="checkbox"/> HALF-YEARLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> YEARLY
DATE <input type="text"/>	
SIGNATURE/S <input type="text"/>	

Credit card rates

TIER	SALARY RANGE	MONTHLY	QUARTERLY	HALF-YEARLY	YEARLY
1	\$10,000 – \$24,999	\$20.80	\$60.85	\$118.55	\$224.65
2	\$25,000 – \$39,999	\$38.55	\$112.80	\$219.85	\$416.50
3	\$40,000 – \$59,999	\$53.65	\$156.90	\$305.65	\$579.15
4	\$60,000 – \$79,999	\$61.00	\$178.40	\$347.65	\$658.70
5	\$80,000 – \$99,999	\$66.20	\$193.65	\$377.30	\$714.85
6	\$100,000 +	\$71.30	\$208.50	\$406.30	\$769.85

Rates include GST, current from 1 July

Option 2: Direct Debit

Fill in and return the following details to arrange regular ongoing deductions from your bank or credit union.

I/we request the Community and Public Sector Union (user ID 2619) to arrange for funds to be debited from my/our account at the financial institution shown below according to the schedule shown below.

ACCOUNT NAME/S <input type="text"/>	
<input type="text"/>	
NAME OF YOUR FINANCIAL INSTITUTION <input type="text"/>	
BSB NUMBER <input type="text"/>	ACCOUNT NUMBER <input type="text"/>
AMOUNT \$ <input type="text"/>	DATE <input type="text"/>
SIGNATURE/S <input type="text"/>	

Direct debit rates

TIER	SALARY RANGE	DIRECT DEBIT PER FORTNIGHT
1	\$10,000 – \$24,999	\$9.60
2	\$25,000 – \$39,999	\$17.80
3	\$40,000 – \$59,999	\$24.75
4	\$60,000 – \$79,999	\$28.15
5	\$80,000 – \$99,999	\$30.55
6	\$100,000 +	\$32.90

Rates include GST, current from 1 July

Join online
web.cpsu.org.au/join

Return this form...

Post **CPSU**
Level 6
191 Thomas Street
Haymarket NSW 2000
 Fax **1300 137 646**

Privacy information

The CPSU collects members' personal information for:

- campaigning and representation
 - provision of membership benefits and services
 - membership administration.
- Signing the membership form indicates your consent to the above.

The CPSU's full privacy policy, including information on use, disclosure, security, access and correction and complaints, is available on our website at www.cpsu.org.au or by calling us on **1300 137 636**.

About direct debit

CUSTOMER DIRECT DEBIT REQUEST SERVICE AGREEMENT

This document outlines our service commitment to you, in respect of the Direct Debit Request (DDR) arrangements made between CPSU - PSU Group (User ID 002619) and you. It sets out your rights, our commitment to you and your responsibilities to us together with where you should go for assistance.

INITIAL TERMS OF THE ARRANGEMENT

In terms of the Direct Debit Request arrangements made between us and signed by you, we undertake to periodically debit your nominated account for the agreed amount for membership subscriptions/contributions.

DRAWING ARRANGEMENTS

- The first drawing under this Direct Debit arrangement will occur within 14 days.
- We will give you at least 14 days notice by way of email correspondence when changes to the initial terms of the arrangement are made. This notice will state the new amount and any other changes to the initial terms.
- If you wish to discuss any changes to the initial terms, please contact the Members Service Centre team by phone on **1300 137 636** or by email via members@cpsu.org.au

YOUR COMMITMENT TO US

- It is your responsibility to ensure:
- that your nominated account can accept direct debits (your financial institution can confirm this); and
 - that on the drawing date there is sufficient cleared funds in the nominated account; and
 - that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will attempt to contact you to arrange payment of any outstanding membership subscriptions. A returned or dishonoured payment does not constitute termination of this agreement.

YOUR RIGHTS

Changes to the arrangement

If you want to make changes to the drawing arrangements, contact the Members Service Centre team by phone on **1300 137 636** or by email via members@cpsu.org.au

These changes may include:

- advising us of new bank account details
- deferring the drawing; or
- stopping an individual debit; or
- suspending the DDR; or
- cancelling the DDR completely.

Enquiries

Direct all enquiries to us, rather than to your financial institution, and these should be made at least 5 working days prior to the next scheduled drawing date. All communication addressed to us should include your full name, membership number and contact phone number. All personal information held by us will be kept confidential except that information provided to our financial institution to initiate the drawing to your nominated account.

Disputes

If you believe that a drawing has been initiated incorrectly, we encourage you to take the matter up directly with us by contacting the Members Service Centre team by phone on **1300 137 636** (8am to 8pm Monday to Friday) or by email via members@cpsu.org.au

- If you do not receive a satisfactory response from us to your dispute, contact your financial institution who will respond to you with an answer to your claim;
 - within 5 business days (for claims lodged within 12 months of the disputed drawing); or
 - within 30 business days (for claims lodged more than 12 months after the disputed drawing)
 - You will receive a refund of the drawing amount if we can not substantiate the reason for the drawing.
- Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

OFFICE USE ONLY

WID:

If you have any questions about union membership, please contact the CPSU

1300 137 636

www.cpsu.org.au

members@cpsu.org.au

twitter.com/CPSUnion

facebook.com/CPSUnion