



UNISON Eastern
RETIRED
MEMBERS
pocket guide



Are you retired or due to retire soon?

There are things you should consider before making the big step.

Financial planning

The timing of your retirement could have an effect on your pension entitlement so check that with your pension team/provider.

If you don't know already, calculate what your proposed monthly spending could be (it might change when you are not working). Don't forget to factor in annual bills, house insurance, car insurance, road tax, MOT, vehicle repairs, etc. UNISON Direct offer a range of financial services/products. Contact your local branch office for further details or see page eight.

Try to forecast any big expenditure that could arise such as central heating replacement, home improvements, redecorating, buying a new car etc, then check what money would be available afterwards.

Keep a reserve of money for any unforeseen emergencies that could crop up.

Mobility

As part of your financial review, evaluate your transport requirements. Would you still need the vehicle you own? Could you downsize (if you want to?).

Bus passes — you are eligible when you reach state pension age (possibly sooner in some local authorities.) If you are entitled to one, apply for it as soon as you are able.

Activities/Hobbies

Options could include walking, gardening, volunteering, learning to play a musical instrument, singing, mind puzzles/crosswords, studying, art, writing and IT training. You could consider getting a dog but be aware of the ties involved.

Health

Keep active as much as possible — walking, cycling, dog walking, healthy eating.

Smoking and alcohol — being retired doesn't mean abstinence but it's not a reason for over indulgence either.

Talk to your GP. Try to start having a yearly medical/check-up/MOT (if you're not already doing so).

Disclaimer

The text above is of a general nature only. Please check with appropriate experts or professionals before making any decisions or courses of action.

If the text comes over as patronising or preaching to the converted please accept our apologies.



Keeping in Touch

You can apply at any time for retired membership if you have had at least two years' continuous membership immediately prior to your retirement from employment.

Retired membership costs £15

This is a one-off payment and can be sent by cheque, cash or paid online to your branch. You can get a retired membership form from your branch or your regional office. Retired membership entitles you to most of the benefits of full membership.

You can call on 0800 0857 857, or log in to update your details at my.unison.org.uk.

UNISON rules on retired membership

Retired members who return to paid employment within the scope of UNISON's rules for working membership will be obliged to pay the appropriate subscription rate to remain in UNISON membership. Such members will be able to resume retired member status on ceasing paid employment.

Retired members, who return to paid employment, outside the scope of UNISON's rules for working membership will cease holding retired members status. Such members may apply to resume UNISON retired members status when they cease paid employment.

Working in UNISON and UNISON democracy.

Retired members can still participate in UNISON's democratic processes.

Retired members can attend branch meetings and have representation on the branch committee and regional council. We can also send representatives to the national delegate conference.

Retired members can attend branch meetings and vote on issues not relating to the pay and conditions of members in employment. They are entitled to stand for office and vote only for positions in the retired members' organisation unless otherwise determined by the national executive council or as otherwise provided for in the rule book.

**Check
the rule book
for the full rights
and responsibilities
of retired members**

[www.unison.org.uk/
about/our
-organisation/
rulebook/](http://www.unison.org.uk/about/our-organisation/rulebook/)

Regional retired members committee

Our structure mirrors that of the working members' structure.

In the Eastern region we have a retired members committee comprising of 12 members from across the region who take on different roles and responsibilities and represent the retired members group on a range of committees and groups.

As a retired member in the Eastern region, you can attend our AGMs and stand, nominate and vote for these positions — they are open to anyone with retired membership.

Our regional retired members are represented on the regional council and able to feed views to the rest of the union.

One of our committee members also sits on the national retired members' committee that meets regularly.

Each year UNISON's national retired members' conference enables members from branches to debate the issues important to them and our region can submit two motions to the agenda of the national conference. Branches can send delegations to the conference according to the number of retired members they have.

Beyond UNISON

Eastern region retired members engage with numerous other groups in the country, who focus on fighting for the rights and campaigning on issues which disproportionately affect older members of society.

Delegates are sent to the National Pensioners' Convention, London, East and South East TUC pensioners' group and other key campaigning groups.

Membership services

UNISON Welfare/There for You

UNISON's registered charity provides a unique confidential service just for UNISON members and their families.

There for You offers

- Debt advice
- Financial assistance
- Support and information
- Wellbeing breaks

Call on 020 7121 5620 or email thereforyou@unison.co.uk or visit unison.org.uk/thereforyou. For immediate debt advice call 0800 389 3302. Charity registration number: 1023553.

Legal services for you at work and your family at home

UNISON's legal support includes free help with most work problems that members may have. But our help doesn't just stop when you leave work. We offer free initial legal advice to members on any matter not related to work, plus a range of other legal help for members and their family.

Compensation for an accident or injury

If UNISON members are affected by an illness or accident that wasn't their fault, the union will help them. Our legal experts will give members the advice and support they need and the compensation they deserve – and it's free. Members keep 100% of compensation awarded, and won't pay a penny for our legal help and support.

Members are advised to contact UNISON Direct on 0800 0857857.

UNISON retired members get access to...

- Health and dental offers
- Travel
- Home, pet and travel insurance via.co.uk
- Croyde Bay UNISON's resort in Devon offers 15% off holidays for UNISON members for hotel, self-catering and summer B&B accommodation
- Protect life insurance www.unioninsurance.co.uk/unison
- LV= Britannia rescue
- Vision Express offers on eyecare
- UNISON Rewards cashback
- Prepaid card
- Car insurance LV=
- Lighthouse financial advice
- Vauxhall cars discounts
- And more...

So join today!

Call on 0800 0857 857, or log in to update
your details at my.unison.org.uk

