

Motor Industry Staff Association

THE INTELLIGENT ALTERNATIVE

MISA Membership Options

Gold | Silver | Bronze



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 protected.



MISA offers three membership options to choose from: Gold, Silver and Bronze. MISA's Silver Membership Option offers all the benefits listed herein. Exceptions are listed, where applicable.

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. Contact our Legal Department on (011) 476 3920 for assistance. Conditions may apply in some instances.

Legal services to new members shall be subject to a waiting period of 13 weeks. However, members are entitled to normal routine labour relations advice once payment of at least 1 week's membership fee has been deducted and paid over.

MISA BENEFIT AND FUNERAL FUND

MISA Death Benefit Fund:

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:

All active MISA members and dependents, as stipulated in the Fund Rules, qualify for this funeral benefit, subject to 4 weeks' contributions.

	GOLD	SILVER	BRONZE
Death Benefit (Member Only)	75 000	56 000	23 500
Funeral Benefit (Member & Spouse)	15 000	11 000	10 500
*Member's Child/Children over 18	15 000	11 000	10 500
Member's Child/Children 14 - 18	15 000	11 000	10 500
Member's Child under 14	10 000	8 000	7 500

*Only applicable to children who are registered as full time students and/or who are physically and/or mentally disabled.

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 (SAF)

Subject to eight consecutive weeks' contributions, MISA members and dependents, as stipulated in the Fund Rules, at RMI establishments, qualify for an additional death and funeral benefit:

Death Benefit for the member: R20 000

The following FUNERAL BENEFIT(S) will be paid:

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

This Benefit is not available to Affiliate members.

Additional Death & Funeral Benefits for MISA Members who belong to SAF.

*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.

EXTENDED FAMILY COVER

Extended Family Cover Benefit

In addition to your existing MISA Benefit and Funeral Cover, Gold & Silver Members can now apply for additional Funeral Cover for extended family members.

Members on the Gold Option may register up to 6 Family Members, while Silver Members can register up to 3 Family Members.

Claims are subject to 26 weeks' consecutive contributions, and 104 weeks' consecutive contributions in the event of suicide.



	GOLD			SILVER		
	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit
18 - 30	-	63.00	15 000.00	-	42.00	10 000.00
31 - 45	50.00	69.00	15 000.00	34.00	45.00	10 000.00
46 - 65	55.00	74.00	15 000.00	37.00	48.00	10 000.00
66 - 75	102.00	159.00	15 000.00	68.00	105.00	10 000.00
76 - 85	215.00	297.00	15 000.00	143.00	198.00	10 000.00

Contributions listed per registered dependent per month.

FINANCIAL SUPPORT WHEN IT COUNTS

Retrenchment Benefit

A retrenchment benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Application must be made within 13 weeks from date of retrenchment.

Ill-health/disability Benefit

An ill-health/disability benefit to the value of R3 000 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.

MISA Loyalty Benefit

The MISA Loyalty benefit annually offers 3 500 members R 750.00 as incentive, for maintaining their MISA membership. Subject to 104 consecutive weeks' contributions as at 31 December annually. Claims can only be submitted from 1 January to 31 March.

FAMILY BENEFITS

Maternity Benefit

A maternity benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Application must be made within 17 weeks from date of birth.

Paternity Benefit

A paternity benefit to the value of R 1 000 is available to 1 000 members annually, subject to a total of 26 weeks' consecutive contributions. Application must be made within 17 weeks from date of birth.

Please note that claims will be actioned on a first-come-first-serve basis.



HEALTHY MEMBERS

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

Healthy MISA Members

MISA will pay an amount of R3000 per member per annum to 500 eligible MISA members who were off sick from work for a period of two days or less from 1 January to 31 December, and who attended at least one medical examination or participated in at least one wellness campaign during the year.

Healthy MISA Women

MISA will pay an amount of R3000 (per female member) per annum to 500 eligible female members who attended to their health by doing a mammogram or pap smear during 1 January to 31 December.

Claims can only be submitted from 1 January the following year, for a period of 13 weeks on a first-come-first-served basis, subject to 26 weeks' consecutive contributions.

FORWARD THINKING FINANCE

Retirement Option - Exclusively 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 solution for MISA members.

The normal minimum investment amount is R1 000 000, but MISA members are given the opportunity to invest from R 500 000.

While this investment opportunity 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 010 221 5819 or Paul Retief 010 221 5821 at Nedbank Private Wealth.



EDUCATION BENEFITS

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

The MISA Study Assistance Programme gives **150** MISA members, per annum, the opportunity to further their tertiary studies through a recognised and/or duly registered institution by means of a benefit of up to **R12 500** study assistance, subject to specified criteria.

The MISA Bursary Fund annually offers **150** bursaries of **R12 500** each to help fund the tertiary studies of children of MISA members, subject to specified criteria.



The MISA School Support Benefit annually offers 1 000 members the amount of **R1 500** each as incentive for having registered their child/children in Grades 10/11/12, subject to specified criteria. Claims can only be submitted from 1 January the following year, for a period of 13 weeks on a first-come-first-served basis, subject to 26 weeks' consecutive contributions.

The Educated MISA Members Programme will assist **300** eligible MISA members in obtaining a Matric or Matric equivalent qualification between 1 January and 31 December with a **R1 000** benefit per qualifying member, subject to specified criteria.

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

MISA can prepare a service contract, setting out the terms and conditions of employment in line with the Basic Conditions of Employment Act 75 of 1997, for your domestic worker at no additional cost.

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.

This Benefit is not available to Affiliate members.

SICK ACCIDENT AND MATERNITY PAY BENEFIT FUND

Sick Pay

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

Accident Pay

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

Maternity Benefit

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

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

This Benefit is not available to Affiliate members.

COMMUNICATION: Free Newsletters

As a MISA member, you will also receive MISA Newsflashes, emails, general correspondence and the MISA eDATA, a free monthly electronic newsletter, to keep you informed of all the latest developments in the world of work.

Comparison of MISA membership options.

Description	GOLD	SILVER	BRONZE
	R	R	R
Weekly Subscription	44.00	38.00	22.00
MISA Death Benefit	75 000.00	56 000.00	23 500.00
MISA Funeral Benefit	15 000.00	11 000.00	10 500.00
MISA Family Funeral Benefit	15 000.00	11 000.00	None
Maternity Benefit	3 000.00	3 000.00	None
Paternity Benefit	1 000.00	1 000.00	None
Retrenchment Benefit	3 000.00	3 000.00	None
Ill-health/disability Benefit	3 000.00	3 000.00	None
Healthy MISA Member	3 000.00	3 000.00	None
Healthy MISA Women	3 000.00	3 000.00	None
MISA Study Assistance	12 500.00	12 500.00	None
MISA Bursary Fund	12 500.00	12 500.00	None
MISA School Support Benefit	1 500.00	1 500.00	None
Educated MISA Member	1 000.00	1 000.00	1 000.00

Important Information

Members can only select their Membership option annually, prior to 31 December, for migration upwards or downwards from 1 January the following year.

Members who do not elect a benefit option, shall remain on their current membership option.





Members electing to migrate downwards, shall have no waiting period. Members electing to migrate upwards shall have the following waiting periods:

Legal Services: None
Funeral Benefit: None

Death Benefit
Bronze to Silver: 13 weeks
Bronze to Gold: 17 weeks
Silver to Gold: 8 weeks

All other financial benefits
Bronze to Gold: 17 weeks
Bronze to Silver: 13 weeks
Silver to Gold: No waiting period

THE BENEFITS OF BRONZE MEMBERSHIP

-  Legal Advice
-  Soft Skills Training
-  Educated MISA Members Programme
-  Death & Funeral Benefits

Death Benefit: R 23 500

Funeral Benefits will be paid in respect of members and dependents, as stipulated in the Fund Rules: The member: R10 500 | The member's spouse: R10 500 | Children over the age of 18 who are registered as full-time students or who are physically and/or mentally disabled: R10 500 | Children 14 to 18 years of age: R10 500 | Children under 14 years of age: R7 500

The benefits listed here are the only benefits available to members, who are eligible, under the Bronze Membership option.

Contact details

MISA Head Office

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Johannesburg, 2195

PO Box 1604
Northcliff
2115

Eastern Cape Region

Tel: (041) 364-0102 | Fax: (041) 394 5008 | ep@ms.org.za

Unit 6, Moffett Business Centre
Restitution Avenue, Fairview
Gqeberha, 6070

PO Box 7548
Newton Park
6055

Free State/Northern Cape Region

Tel: (051) 447-5339 | Fax: 086 687 0817 | fs@ms.org.za

New Premises Coming Soon.

PO Box 12445
Brandhof
9324

KwaZulu-Natal Region

Tel: (031) 201-2710/2909 | Fax: (031) 571 0032 | kzn@ms.org.za

406 Strauss Daly Place
41 Richefond Circle, Ridgeside
Umhlanga Ridge, Umhlanga, 4319

PO Box 37574
Overport
4067

Northern/Highveld Region

Tel: (011) 678-6328 | Fax: (011) 388 0964 | northern@ms.org.za

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Western Province Region

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MISA, THE INTELLIGENT ALTERNATIVE Registered Trade Union Ref. No.: LR 2/6/2/1226
MISA is a Registered Trade Union in the Retail Motor Sector.

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MISA Motor Industry Staff Association

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