

UNITE RETIRED MEMBERS

UNITE FUNERAL BENEFIT



Funeral benefits within Unite can seem complex and complicated but due to various mergers that have taken place, both in forming Unite and subsequently with UCATT, are actually straight forward in principle.

The basic premise is that members are entitled to the benefits from Unite that they were entitled to at the point of merger. In reality this means that members are entitled to different levels of benefit dependent on their membership of any legacy union.

LEGACY UNION RULES

T&G

The original premise for Funeral Benefit within the T&G was simple as it looked at just two factors, number of year's membership and date you retired (technically the date you last paid a "working rate"). The table included at the end of this document shows the more years membership and the later you retired, the more funeral benefit accrued.

AMICUS members who retired pre-2009

For members of AMICUS who retired before September 2009 there is no funeral benefit as there was no benefit in AMICUS at the time of merger. All funeral benefits were removed within AMICUS in 2003 except for protected members of the CMA. CMA funeral benefits have since aligned with those of Unite.

AMICUS members who retired after 1st September 2009*

A new rule was introduced in October 2015 which meant that for anyone who passes away after 1st October 2015 all service counts towards the calculation of funeral benefit (with the exception of special discounted rates, i.e. years on unemployment, community or retired rates). **This means that since that date T&G and Amicus members retiring now receive the same funeral benefit.**

* All funeral benefits must be claimed within 3 years of the date of death, therefore previous rules for Amicus members who died before October 2015 are no longer applicable and therefore they haven't been included in this document.

Rules for all members regardless of previous Union - RMP

Post April 2012

With the introduction of Retired Members Plus if any member retires from this point but is not a paying member of RMP they get no funeral benefit. If you retired prior to this date with a free card you still get your entitlement of a minimum of £100 (Ex AMICUS as above).

Part Time

If the member has spent the majority of their membership on part time then the benefit is reduced by 50%.

Enhanced Members

Any paying Enhanced member that passes away after 1st January 2019 will receive double the funeral benefit previously entitled to. This brings the maximum funeral benefit up to £1,000. This is not available to retired members who previously used to be part of Enhanced but now pay Retired Members Plus rates.

CURRENT SITUATION

Funeral benefits are now equalised except for those ex AMICUS members who retired prior to merger in 2009 who still receive no funeral benefit.

All members, including those who retired prior to 2009 can get funeral benefit if they join Retired Members Plus and sign up for the union's fixed rate probate service, which includes a £250 funeral benefit. This is provided by an affiliated partner¹.

UCATT MEMBERS

Ex-UCATT members who retired or died prior to merger in 2017 keep pre-merger UCATT benefit of £150 plus £75 for spouse.

Ex-UCATT members retiring after merger get UNITE benefits.

Funeral Benefit Table

Date Retired \ No of years' service	Before 05/10/1997	05/10/1997 to 26/03/2000	27/03/2000 to 28/02/2002	01/03/2002 to 01/08/2004	02/08/2004 to 30/07/2006	31/07/2006 to 31/08/2013	01/09/2013 to PRESENT
Less than 1 year	0	0	0	0	0	0	0
1 Year	100	100	100	100	100	100	100
2 Years	100	100	100	100	100	115.79	115.79
3 Years	100	100	100	100	100	131.58	131.58
4 Years	100	100	100	100	100	147.37	147.37
5 Years	100	100	100	100	100	163.16	163.16
6 Years	100	100	100	100	106.55	178.95	178.95
7 Years	100	100	100	104.22	114.66	194.74	194.74
8 Years	100	100	102.88	111.59	122.77	210.53	210.53
9 Years	100	100.56	109.72	118.96	130.88	226.32	226.32
10 Years	100	106.88	116.56	126.33	138.99	242.11	242.11
11 Years	100	113.2	123.4	133.7	147.1	257.9	257.9
12 Years	100	119.52	130.24	141.07	155.21	273.69	273.69
13 Years	100	125.84	137.08	148.44	163.32	289.48	289.48
14 Years	100	132.16	143.96	155.81	171.43	305.27	305.27
15 Years	100	138.48	150.76	163.18	179.54	321.06	321.06
16 Years	100	144.8	157.6	170.55	187.65	336.85	336.85
17 Years	100	151.12	164.4	177.92	195.76	352.64	352.64
18 Years	100	157.44	171.28	185.29	203.87	368.43	368.43
19 Years	100	163.76	178.12	192.66	211.98	384.22	384.22
20 Years	100	170	185	200	220	400	400.01
21 Years	100	170	185	200	220	400	415.8
22 Years	100	170	185	200	220	400	431.59
23 Years	100	170	185	200	220	400	447.38
24 Years	100	170	185	200	220	400	463.17
25 Years	100	170	185	200	220	400	478.96
26 Years	100	170	185	200	220	400	494.75
27 Years	100	170	185	200	220	400	500

¹ Contact UNITE HOME on 0800 0903392 (free of charge) or email on info@unitehome.co.uk for more information