

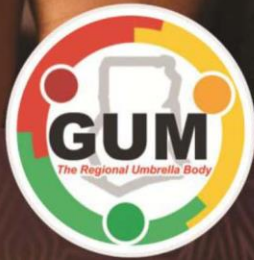


GHANA UNION MIDLANDS



BEREAVEMENT SCHEME

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BEREAVEMENT SCHEME JOIN NOW!

For more information

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RSVP:

GUM Secretariat

SUMMARY OF THE SCHEME

- ✓ The scheme is a bereavement intervention and support plan and serves as a form of 'insurance policy' for members taking part in the scheme in the event of the death of a member or close family relative of a member of the scheme.
- ✓ Membership of the scheme is voluntary and is open only to registered individuals who are paid-up members of any of the Ghanaian unions or groups affiliated to GUM.
- ✓ Participation in the scheme is voluntary and on an individual basis and not as a couple. Your spouse can also join the scheme but **must** complete a separate application form in his or her name.
- ✓ A requirement to pay **£20.00** 'seed capital' into the bereavement Fund upon joining the scheme.
- ✓ You only become a member of the scheme when you have completed an application form to join the scheme, paid your 'seed capital', and signed a binding agreement with GUM.
- ✓ A requirement to serve a compulsory three months qualifying period, starting from when entering into an agreement with GUM before a claim can be made when bereaved.
- ✓ A requirement to pay **on demand** a fixed amount of money [premium contribution] into the Bereavement Fund. This will only happen whenever a member of the scheme is bereaved in any of the death categories. The premium contribution varies depending on the death category. For example, Cat 1: a member of the scheme. Cat 2: Spouse. Cat 3: Children. Cat 4: Siblings. Cat 5: parents. The premium contributions are used to pay for the benefit entitlements.
- ✓ A bereaved member is paid a fixed amount of money collected from the premium contributions as his or her benefit entitlement. The benefit pay-out amounts vary depending on the death category and are determined by the number of people on the scheme at the time of making a claim. Members are guaranteed the minimum fixed amounts set for each death category. However, the pay-out amounts are likely to increase if the number of participants on the scheme exceeds the minimum number of 20 members set for the scheme. This means that more people on the scheme will attract a higher pay-out amounts above the minimum benefit entitlements.



BEREAVEMENT SCHEME EXPLAINED

Revised and updated 22nd February 2021

1.0 What is the Scheme About?

The scheme is a bereavement intervention and support plan and is not for profit-making. It serves as a form of 'insurance policy' for members taking part in the scheme in the event of the death of a member or close family relative of a member of the scheme. We deem a close family relative to be your spouse, children, siblings, and parents. All the people you choose as your beneficiaries can either be natural or nominated close relatives.

2.0 Who can become a member of the Scheme?

Only registered members of any of the Ghanaian unions or groups affiliated with GUM are eligible to join the scheme. You only become a member of the scheme when you have completed an application form and signed a binding agreement with GUM.

3.0 How to become a member

It is a requirement to complete an application form, pay a 'seed capital', and sign a binding agreement with GUM. All **three** requirements must be fulfilled before you can be regarded as a fully-fledged member of the scheme.

4.0 Payment of 'Seed Capital

Applicants joining the scheme are required to pay a one-off 'seed capital' of **£20.00**, which is the current rate into the Bereavement Fund at the registration stage.

5.0 Premium Contribution On-Demand

It is a requirement and an obligation for all registered members on the scheme to pay a premium contribution **on-demand** upon the death of either a member or a close family relative of a member of the scheme in any of the death categories. The premium contribution rates vary depending on the death category. The payment of the premium contribution kicks in **only** when there is a reported and verifiable death. Members do

not have to pay any premium contribution until death occurs. The premium contribution is used to pay for the benefit entitlements pay-out amounts. Failure to pay the premium contribution on-demand within the time scale allowed will invalidate membership of the scheme, and nullify any future bereavement benefit entitlements. Retrospective payment is not permitted to clear all outstanding premium contributions when a bereaved member on the scheme has defaulted on his or her premium contribution and is claiming benefit entitlement in the future.

6.0 What happens if I fail to pay my premium contribution on-demand?

Members are allowed **30 days** grace period to settle all outstanding premium arrears. If the arrears remain unpaid at the end of the grace period without any further explanation, it would deem that the member has opted out and the member's participation in the scheme shall cease and his or her membership shall be automatically terminated.

7.0 Do I have to pay a premium contribution to my own bereavement?

A bereaved member making a claim in the event of the death of a close relative in any of the death categories is exempted from paying a premium contribution to his or her own claim.

8.0 Premium Contribution Rates

The premium contribution rates on-demand set for each death category remain the same regardless of the increase in the minimum number of people on the scheme at any given time. This means that you pay the same premium contribution rate in each death category anytime there is a bereavement until it is reviewed.

9.0 Qualifying Period

It is a requirement for members on the scheme to serve a compulsory **three** months qualifying period after registration and signing a binding agreement with GUM before a member can make a claim for bereavement benefit entitlements whenever he or she is bereaved. The qualifying period starts from the date of entering an agreement with GUM.

10.0 Bereavement Benefit Entitlement

All registered and paid-up members on the scheme who have served their qualifying period are entitled to claim for benefit entitlements upon the death of persons in the following death categories: a member of the scheme, spouses, children, Siblings, and parents. A member can nominate any person considered to be his or her close relative to

become his or her beneficiary in all the categories upon their death. However, the names of the persons must be declared on the application form at the time of registration to become a member of the scheme. The benefit pay-out amounts vary depending on the death category. Members are guaranteed at least the minimum benefit pay-out amount in each death category, but the amounts are likely to increase if the number of participants on the scheme exceeds the minimum number of **20 members** set for the scheme. In other words, the more people on the scheme the higher pay- amounts above the minimum benefit entitlements. The current minimum number set for the scheme to make it viable is **20 members** whenever a bereaved member makes a claim.

11.0 Can spouses claim for the same person when bereaved?

The scheme rules do not allow joint applications and require spouses to make a separate application in their names. This means that spouses can claim separately for the same persons if the beneficiary's names are stated in the application form at the time of registration. The spouses will be required to pay a premium contribution towards each other claim.

12.0 Can I change the names of my nominated beneficiaries?

The rules of the scheme state that a member must notify GUM within **30 days** of signing a binding agreement with GUM of any corrections or addition of new names of beneficiaries on the application form of the persons named as his/her close relatives. Failure to do so will result in the loss of rights to bereavement benefit entitlements in respect of any such person.

However, a member wishing to change or add new names of their beneficiaries can do so by making a fresh application and will be required to sign a new binding agreement that will supersede the old agreement. The member will also be required to serve a compulsory 3- months qualifying period. The Scheme Administrators at their discretion **may** waive the payment of the 'seed capital' when a fresh application is granted.

13.0 How do we Assess Bereavement Benefit Entitlement Claim?

The scheme administrators collectively assess every application made by participants who claim for benefit entitlement on its merits, using a standard method approved by the GUM trustees. The scheme administrators scrutinise the completed benefit entitlement claim form and cross-check the information on the form with the information supplied to us on the claimant's application form at the time of registration to become a member of the scheme.

The Administrators also examine the evidence of death, for example, a death or burial certificate supplied to support the claim. They also do a background check to satisfy themselves that the information provided is true and accurate before payment is approved. Bereavement Benefit Entitlements pay-out are only paid to the next of kin in the event of the death of a scheme member or paid to a member who is bereaved upon the death of a close family relative. We also use the **names** that you have **declared** in the signed application form when you joined the scheme to pay the bereavement

benefit entitlements. Claimants will be given reasons in writing for rejection where a claim has been disallowed and not approved. The scheme administrators ensure that they comply with the current GDPR regulations.

14.0 Management of the Scheme

The scheme is currently being administered by Ghana Union Greater Birmingham [GUGB] on behalf of GUM. Currently, four Administrators have been appointed to manage the scheme. Their role is to assess every application collectively when a person applies to become a member of the scheme, and also to approve Benefit Entitlement Pay-out amounts when a claim is made by a bereaved member of the scheme.

15.0 Are you interested?

Let's hear from you now if you are interested to join the scheme. For more information and application form, please contact us on **0741 330 2524** or you can email us at **info@ghanaunionmidlands.co.uk**

RSVP GUM Secretariat

Appendix 1: Table: - Premium Contribution Rates and Bereavement Benefit Entitlements Amounts

The table below indicates the Premium Contribution Rates and Benefit Entitlements Amounts.

Member and Designated Relatives	Premium Contribution rates on- demand per member upon the death of a designated relative <i>NB. The rates remain the same regardless of an increase in the number of people on the scheme until it is reviewed</i>	Benefit Entitlements Payment to a member upon the death of a designated relative <i>NB: These are the minimum pay-out amounts guaranteed. It is based on minimum number of 20 members. The amounts will increase when more than 20 people are on the scheme</i>
GUM Member on the Scheme (Payable to the member next of kin)	£30.00	£600.00
Member's Spouse [husband or wife]	£25.00	£500.00
Member's natural or adopted children (Maximum three children)	£20.00	£400.00
Member's natural father//mother or persons nominated to serve as parents	£15.00	£300.00
Member's close siblings i.e. brother and or sister (No more than two siblings)	£10.00	£200.00

Notes

1. It is a requirement and compulsory to pay a premium contribution **on-demand** in all the death categories whenever a member of the scheme is bereaved. Failure to pay on demand the premium contributions at an agreed time may invalidate a claimant's benefit entitlement if he or she is bereaved in the future.
2. The premium contribution rates are fixed for each death category and will remain the same regardless of the total number of people participating in the scheme at any given time until the rates are reviewed.
3. The minimum number of participants set for the scheme to make it viable is **20** people at any given time.
4. The benefit pay-out amounts in all the death categories are based on a minimum number of **20** people. This guarantees participants the minimum pay-out amounts in all the death categories when claiming benefit entitlements. However, if the number of people participating in the scheme increases above the minimum number of 20 people at any given time, the benefit pay-out amounts in all death category will also increase. In other words, the more people on the scheme the higher pay- amounts above the minimum benefit entitlements
5. Members who default on the payment of their premium contribution risk losing their benefit entitlements if they are bereaved in the future, as retrospective payment is not permitted to clear all outstanding premium contributions. The premium contributions are used to pay for the claimant's benefit entitlement amounts whenever a member of the scheme is bereaved.
6. The Benefit Entitlements amounts will only be paid to a beneficiary when a member of the scheme has served the **three-months** compulsory 'qualifying period' and is up to date with all premium contribution payments

