

How to get Your Benefits

THIS PAMPHLET TELLS YOU HOW AND WHEN YOU CAN GET

- Unemployment Insurance Fund Benefits
- Maternity Benefits
- Sick Benefits
- Workmens Compensation
- Pensions

Many workers do not know they can get money from the Unemployment Insurance Fund when they are unemployed. Older workers have trouble getting their pensions. If you are sick or pregnant you will need some sick pay to help you.

Sometimes workers have the right to get get money but do not get it. The union can help and advise its members.

Most of the benefits are not enough for workers.

The Union can negotiate extra benefits like Maternity Benefits from management. Unions have fought for better Pension Fund rules. Workers can campaign for better Unemployment Benefits. Unions can organise to stop accidents.

UNEMPLOYMENT INSURANCE FUND

With your blue UIF card you can claim the following:

- UNEMPLOYMENT BENEFITS
- SICK BENEFITS - If you are sick for more than two weeks.
- MATERNITY BENEFITS
- DEATH BENEFITS - For dependants only.

Unemployment benefits are the most difficult to get. It is easier to get sick, maternity or death benefits. The Labour Department is disorganised and takes a long time. Workers in rural areas usually do not get their money even though the law says they should.

UIF DOES NO HELP UNEMPLOYED WORKERS ENOUGH. WE DEMAND JOBS FOR ALL.

REMEMBER

DO NOT WAIT BEFORE YOU APPLY FOR UNEMPLOYMENT BENEFITS.

If you wait for nine months after leaving the job, you will be too late to get any money at all.

THE MONEY YOU GET DEPENDS ON HOW LONG YOU WORKED AND HAD MONEY DEDUCTED FOR UIF.

If you worked for three years you can get half wages for six months. If you worked for two years you can get half wages for two months.

Death benefits are difficult to get if anyone else in the family is earning.

HOW TO GET YOUR MONEY

When you leave your job the boss must give you a blue UIF card. Make sure your boss gets you a blue UIF card before you leave your job.

Check that the blue card is filled in correctly with the dates you worked and the correct reason for leaving the job. If your boss fills in on your blue card that you left your job because you were fired or resigned, then you wait an extra six weeks for your UIF.

Register as a work seeker at the pass office as soon as you can. If they send you to look for a job, then you have to go. At the same time apply for UIF even if you do not have a blue card yet. They will take your blue card and give you a check card. You will have to go back to sign the card when they tell you. This will be every two weeks or every month. If you miss signing they might tell you to start again. You can wait many months before they pay you.

WORKERS CAN DEMAND IMPROVEMENTS TO THE UIF

- More UIF money for a longer time.
- The UIF Fund must be run better so workers can get all the money the law says they can.
- Money for people who cannot get jobs at all, like school leavers.
- Workers must start to get money after only one week.

Unions can make sure that management gets all workers UIF Blue Cards before they lose their job.

MATERNITY BENEFITS

BOSSSES TRY TO MAKE WOMEN CHOOSE BETWEEN THEIR JOB AND THEIR FAMILY. Women do not have equal rights on the job.

CAN YOU GET YOUR JOB BACK AFTER THE BABY IS BORN?

It depends on the employer. Often the employer only gives one month off before the baby is born, and two months after it is born.

There is no law saying that the boss must give you your job back after you have your baby.

In 1983 some unions negotiated Maternity Agreements. They won the right for a women to be a worker and a mother.

- A women must get her job back after her baby.
- She can get up to six months maternity leave if she wants it.

YOU CAN CLAIM MATERNITY BENEFITS FROM THE UNEMPLOYMENT FUND

You use your blue UIF card.

Get it from the company and take it to the Labour Department. They will give you a white form for the employer and a yellow form for the doctor. Get them filled in and take them back to the Labour Department.

You can get half wages for up to six months. You can claim for 4 months before the birth and 2 months after. The amount of money you get depends on how long you contributed to UIF.

We need to change UIF maternity benefits. At the moment a women can only get two months benefits after the baby is born. A women should be allowed six months benefits when she needs it. Some women might want money for one month before the baby is born and five months after.

SICK BEN' ITS

WORKERS WHO ARE SICK ARE OFTEN SACKED IF THEY ARE NOT PRODUCTIVE FOR MANAGEMENT.

CAN YOU LOSE YOUR JOB IF YOU ARE SICK? YES YOU CAN.

- If your employer does not know that you are sick he can sack you for 'desertion'.
- If you are sick for a long time.
- You can lose your job if you can no longer work.

The employer can only give you notice when you return to work.

A strong union stops you being sacked if you are sick.

THERE ARE THREE LAWS AFFECTING SICK PAY.

1. THE BASIC CONDITIONS OF EMPLOYMENT ACT covers most workers.

Management pays you full pay for sick days. The law says you have to bring a doctor's certificate if you are sick for three days or more. Most employers demand a letter for even one day.

HOW MUCH SICK LEAVE CAN YOU GET? The law says you can get one day a month in the first year and 30 days in a leave cycle of three years.

2. MOST INDUSTRIAL COUNCIL AGREEMENTS HAVE SICK BENEFIT FUNDS

For example: Metal and Motor Industries.

They give more days than the Basic Conditions of Employment Act. The number of days leave depends on the rules of each sick fund. Some companies also have their own Sick Benefit Fund.

The employer must send an injured worker to a Workman's Compensation doctor. The Employer must report the accident to WCA and send in all the forms. If any of the forms are missing, the WCA will not pay. The forms are the Employers Report of the Accident, 2 Medical Forms and the Employer's Resumption Report.

After some months WCA sends a cheque to the worker through the company.

Many workers have problems with WCA.

- The employer does not report the accident.
- The worker is often sacked after the accident.
- It is very difficult to get a job if you are disabled.
- The worker waits a long time for the money. The money can get lost.

The Compensation is not enough.

Unions can negotiate the following.

- Full pay while the worker is off sick.
- The worker gets paid straight away and does not have to wait for months for the money from WCA.
- A worker should never lose his job after an accident.

Unions should investigate all accidents. They can also demand changes in the Workmen's Compensation Act.

PENSIONS

THERE ARE TWO KINDS OF PENSIONS.

- OLD AGE PENSIONS (GOVERNMENT)
- INDUSTRIAL PENSIONS

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