# Information & Registration Brochure



# SICKNESS & ACCIDENT SUPPORT BECREATION

WEBSITE: WWW.ASWF.NET.AU 13 HINDMARSH PLACE, HINDMARSH SA 5007 PHONE: 8340 1800 FAX: 8340 1811 EMAIL: INFO@ASWF.NET.AU

Management
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The ASWF is run by a Management Board who meet bi-monthly

Chairperson	Michael Perry SAAS Duty Manager
Treasurer	SAAS CTL/ICP
Director	Judy Goodes Retired from SAAS in 2017 after over 20 years of service
Director	Anthony Pryzibilla SAAS ICP RFDS Operations Manager
Director	Julie-Anne Martin SAAS PTS
Director	Kym Tank SAAS ESS
Office Staff :	<b>Loreta Hillary</b> Office Administration
	Kate Dorrington Finance Administration
	Steve Dodman Administrative ICT Officer

## History of the Fund

The Ambulance Service Welfare Fund was started by a concerned Ambulance Officer's wife and a group of Ambulance Officers. It came about from an industrial dispute within the Ambulance Service in SA, whereby monies were collected from outside sources to help pay the salaries of Ambulance Officers that were laid off at that time. It was decided by the employees that the fund should be continued and expanded to cover other areas of concern.

The Fund was incorporated in 1989 and at the present time 90% of all employees of the Ambulance Service in the State of South Australia are current members and since that time the fund has accumulated a substantial asset base.

The fund is run by Ambulance Service Employees, for Ambulance Service Employees.

The SA Ambulance Service has always supported the fund and provides payroll deduction facilities and other support to the Welfare Fund. Without this, the fund would not be the huge success it is today.

We welcome suggestions from members at all times about new benefits to be offered to members.

## Benefits of the Fund

### SICKNESS AND ACCIDENT BENEFITS

Once a member has used all their sick leave with the Ambulance Service the ASWF pays the member **up to** 75% of his/her base salary plus 5/6ths of their rolled in rate for a period of **up to** 3 months at which time they become eligible for payment through their superannuation fund.\*

Members need to complete a sickness and accident claim form and produce a certificate from their medical practitioner stating the reason for their illness or injury. A maximum claim period of 76 hours applies during the first year of ASWF membership, and payment is not made for the first 2 shifts of any claim (qualifying period). Claims (or notification of the intention to claim) must be received by the Fund within 28 days of the member's return to work.

The Fund does not provide payment for carer's leave as the benefit is for the member only. This benefit is currently only available to full members of the fund.

\*Some conditions apply - please refer to Welfare Fund "Trust Deed" for full details

### **DEATH/FUNERAL BENEFIT**

On registration members are asked to nominate a beneficiary for the payment of the Fund's death benefit, generally intended to be the person who would be responsible for the payment of a member's funeral expenses.

A payment of \$5,550 (CPI indexed annually) is payable within 24 Hours of the Fund receiving notification of the member's death to their nominated beneficiary to assist with these expenses.

This benefit is currently only available to full members of the fund.

### FINANCIAL HARDSHIP

From time to time members find themselves facing an unexpected expense that creates a situation of temporary financial hardship. Members can make application to the fund for a short term, repayable, interest free loan to assist with these expenses, for up to \$1000.\*

Payments are made to the supplier only, not as a cash payment to the member, and a 24 hour response for each claim applies to allow all board members to review the application. Members who make more than 2 claims in 3 years will be referred for financial counseling prior to their claim being accepted.

In exceptional circumstances claims beyond \$1000 will be considered by the board on a case by case basis.

\*Conditions apply

### CORPORATE HEALTH FUND

The Fund has a Corporate Plan with Medibank which offers a 5% discount on their market rates for all hospital and extras plans.

In addition, the ASWF subsidises the payment of hospital excesses payable on admission to hospital for up to \$250 per policy/per annum for those who take out a Medibank Corporate Hospital Plan. This offer is only available to members of the Ambulance Service Welfare Fund.

For full details, talk to Medibank today on 131 680 or visit a store.

Product & pricing information is available online at corporate.medibank.com.au/aswf

## Wait...there's more!

## BABY CAPSULES

The Fund stocks a number of baby capsules. As most babies grow out of these between 3 - 6 months, we loan these to members free of charge for a period of 6 months. Extensions can be provided on application.

Baby and booster seats (18 months to 5 years) are also available at no charge for short term use (eg. weekends or holidays) for grandparents or visitors from interstate, etc.

### **BOOKINGS ARE ESSENTIAL!**

## MEDICAL AIDS/EQUIPMENT

The fund currently lends nebulisers, vaporisers and breast pumps to members free of charge for a period of up to 6 months. Double breast pump attachment kits for individual use can be purchased from the office for \$55.00.

Other medical equipment may be obtained on request, all submissions will be considered by the fund.

## **DISCOUNTS AND OFFERS**

As the fund grows the more "bargaining power" we have to organise discounts with various companies for our members. At present we have numerous companies offering our members discounts (refer to our website for a complete list of offers).

**ENTERTAINMENT MEMBERSHIPS** offering a range of discounts and 2 for 1 offers are sold each year through the fund with a portion of each membership sold subsidised by the ASWF. These discounts provide value for money offers on dining, entertainment and leisure activities throughout Adelaide and surrounding areas, and are also available Nationwide if you're looking at travelling or have friends/family interstate.

## FINANCIAL SERVICES

The Fund has negotiated with Accord Financial Strategies to provide sound financial advice for a broad range of financial services including:

- \* Debt Restructuring
- Wealth Creation
- Savings & Investment
- Personal Financial
- \* Superannuation advice

The first consultation is provided to members free of charge and without obligation.

## Medela Swing Maxi Flex Personal Fit Plus – Exclusive Subsidised Pricing for ASWF Members



Retail Price <del>\$399.00</del> YOUR PRICE \$264.00 Incl. GST

Swing Maxi Flex<sup>™</sup> 2-Phase double electric breast pump

### At a glance

Highly efficient: pumps on average 18% more milk in half the time with double pumping and 2-Phase Expression technology.\* Powerful and compact: combination of a powerful motor that allows for double pumping with a handy and compact pump design. Simple and convenient: easy-to-use pump interface with four buttons, small and portable pump with battery option.



## **Holiday Homes**

WATERVAL

Self-contained holiday homes are available for members and their families to use. Ballot bookings apply for the popular Christmas/New Year holiday periods. Rates for the homes are per night, regardless of the number of people staying. The homes are fenced, making them suitable for young children and pets. During the current COVID-19 environment, members will need to supply their own bed linen (sheets, quilts, pillows), bath towels (including hand towels and bath mats) and kitchen tea towels. Mattress protectors are supplied. Advance bookings via the website are essential.



## What does it cost?

### FULL MEMBERSHIP

Membership is currently \$20.00 per fortnight for operational staff and \$13.30 per fortnight for administrative staff.

From this amount, 5/6ths of that is returned to you by claiming on your tax each financial year. Therefore, it costs you approx. \$87/\$57 per year for all the benefits available to you.

Currently this membership is only available to ongoing employees of the SA Ambulance Service\*. There is not another similar type of fund in Australia that can offer these benefits for this low cost.

\*Some Crown employees are also eligible, conditions apply.

#### ASSOCIATE MEMBERSHIP

For those who are employed in a casual position, i.e. do not have ongoing employment with SAAS accruing sick and annual leave, or who have previously been members of the Fund and have now retired or moved to employment outside of the Crown, the ASWF is able to offer associate membership.

This membership is available at a low cost of just \$45 per year which entitles you to all benefits other than Sickness and Accident, Death Benefits or Financial Hardship.

#### **PAYMENT OPTIONS**

Employees of the SA Ambulance Service are able to pay their subscription payment directly through payroll deductions.

Alternative methods of payment are through direct credit to the ASWF bank account, or by using Visa/MasterCard if opting to pay annually.

## How do I join?

## It's simple! Registration Forms are enclosed with this pack

Complete the enclosed Registration Form and return it to the Ambulance Service Welfare Fund by post, fax or email.

#### PLEASE NOTE THE FORM MUST BE SIGNED.

We will email you your membership confirmation once your application has been approved and processed and we will notify SAAS Payroll to commence membership fee payment via payroll deduction for full members or invoice you for payment of your annual fee if you're a casual/associate member.

The Welfare Fund has a comprehensive website which enables members to view our Trust Deed and Constitution, download forms, view our Holiday Homes and availability, create an online booking and make payments directly using Paypal.

You will also find information about how to make a booking for our Baby Capsules and other medical aids, how to join the Health Fund Plan or make a Sickness & Accident or Financial Hardship Claim.

You can always of course just phone us or visit us at the office if you want to know more!

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## What's in it for me? The current member benefits of the ASWF as at 1 January 2017 are:

## **SICKNESS & ACCIDENT DEATH/FUNERAL** BENEFITS BENEFIT EXTENDED BENEFITS PAID AT UP TO 75% OF YOUR A PAYMENT OF \$5,550 (INDEXED ANNUALLY) PAID CURRENT RATE FOR UP TO 3 MONTHS/90 DAYS FOR UPON A MEMBER'S DEATH TO THEIR NOMINATED APPROVED SICKNESS OR ACCIDENT LEAVE **BENEFICIARY**\* FINANCIAL HOLIDAY HARDSHIP HOMES SHORT TERM LOANS FOR UNEXPECTED EXPENSES **6 HOLIDAY HOMES LOCATED AROUND THE STATE** FOR FAMILY FRIENDLY HOLIDAYS AT MEMBER **CREATING FINANCIAL HARDSHIP ONLY RATES** ENTERTAINMENT ACCESS TO A RANGE OF LOCAL ACCESS TO A WAYSE OF LOCAL DISCOUNTS & LEISURE ACTIVITIES WELFARE FUND SER VIC ACCESS TO FINANCIAL ADV FOR A BROAD RANGE FINANCIAL SERVICES BREAST PUMP **HEALTH FUND** ANDVAPOR PLANS CORPORATE HEALTH FUND PLANS CREATED ESPECIALLY FOR ASWF MEMBERS WITH AN ASWF SUBSIDY OF \$250 PER **ANNUM FOR HOSPITAL EXCESS PAYMENTS** DEFCOM **GENEROUS DISCOUNTS AUSTRALIA-WIDE FROM NATIONAL** & LOCAL COMPANIES

\* Conditions apply - refer to our website/trust deed for full details