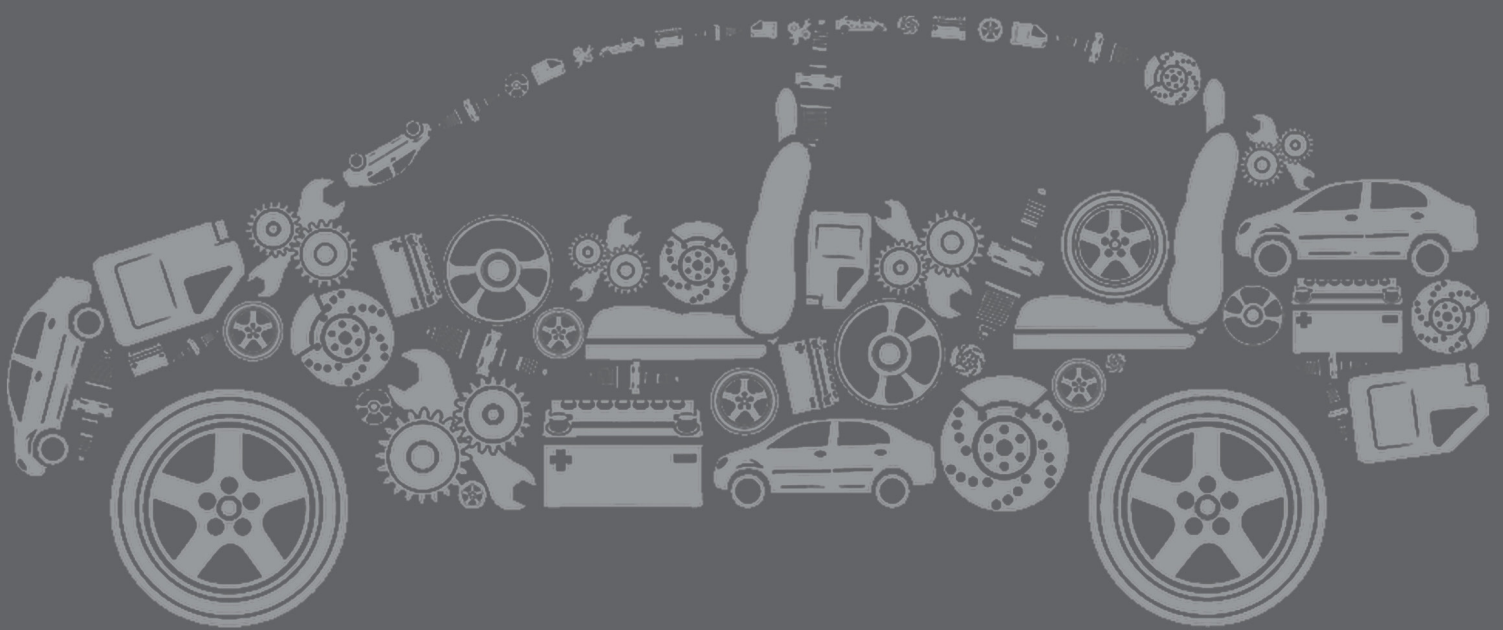


MOTOR INDUSTRY STAFF ASSOCIATION

MISA

THE INTELLIGENT ALTERNATIVE | WWW.MISA.ORG.ZA

2025 BENEFITS



MISA is the majority trade union in the retail motor industry.

MISA MEMBERSHIP OPTIONS

	GOLD	SILVER	BRONZE
DESCRIPTION	R	R	R
Weekly Subscription	47.75	41.25	23.75
Death Benefit	90 000	70 000	30 000
Funeral Benefit	16 500	12 000	11 000
Maternity Benefit	3 000	3 000	None
Parental Benefit	1 000	1 000	None
Retrenchment Benefit	3 000	3 000	None
Short-Time Benefit	3 000	3 000	None
Ill Health / Disability Benefit	3 000	3 000	None
Healthy Member Benefit	3 000	3 000	None
Healthy Women Benefit	3 000	3 000	None
Loyalty Benefit	800	800	None
Study Assistance Benefit	12 500	12 500	None
Bursary Fund Benefit	12 500	12 500	None
School Support Benefit	1 500	1 500	None
Educated Member Benefit	1 000	1 000	1 000

IMPORTANT INFORMATION

Members can only select their Membership option once, annually during December and January for migration upwards or downwards.

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 Silver: 13 weeks
Bronze to Gold: 17 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 30 000
- Funeral Benefits will be paid in respect of members and dependents, as stipulated in the Fund Rules:
- Member: R11 000
- Member's spouse: R11 000
- Children over the age of 18 who are registered as full-time students or who are physically and/or mentally disabled: R11 000
- Children 14 to 18 years of age: R11 000
- Children under 14 years of age: R8 000

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

EXPERT ADVICE AND LABOUR SUPPORT

MISA's Legal Department provides representation at conciliation and arbitration, also representing members in the various courts when required at no additional cost to the 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). Help is a phone call away. Contact our Legal Department on (011) 476 3920 or WhatsApp (text messages only) 071 880 9682 for assistance. Conditions may apply in some instances.

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.)

BENEFIT AND FUNERAL FUND

Death Benefit:

Subject to 26 weeks' consecutive contributions, all paid-up members will automatically qualify for this death benefit. In the event of suicide, 104 weeks' consecutive 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 member's estate.

Funeral Benefit:

All paid-up members and dependants, as stipulated in the Fund Rules, qualify for this funeral benefit, subject to 4 weeks' contributions.

	GOLD	SILVER	BRONZE
Death Benefit (Member only)	90 000	70 000	30 000
Funeral Benefit (Member & Spouse)	16 500	12 000	11 000
*Member's Child/Children over 18	16 500	12 000	11 000
Member's Child/Children 14 - 18	16 500	12 000	11 000
Member's Child/Children under 14	11 000	9 000	8 000

(*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

Subject to 8 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: R25 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

(Terms and Conditions apply. This Benefit is not available to Affiliate members.)

EXTENDED FAMILY COVER BENEFIT



In addition to your existing MISA Benefit and Funeral Cover, Members on the Gold or Silver membership option can 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.

Age Group	GOLD			SILVER		
	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit	Contribution Per Parent	Contribution Per Extended Family Member	Funeral Benefit
0 - 30	-	14.54	15 000.00	-	9.69	10 000.00
31 - 45	11.54	15.92	15 000.00	7.85	10.38	10 000.00
46 - 65	12.69	17.08	15 000.00	8.54	11.08	10 000.00
66 - 75	23.54	36.69	15 000.00	15.69	24.23	10 000.00
76 - 85	49.62	68.54	15 000.00	33.00	45.69	10 000.00

(Contributions listed per registered dependent per week.)

MONEY MATTERS

RETRENCHMENT BENEFIT

A retrenchment benefit to the value of R3 000 is payable subject to a total of 26 weeks' consecutive contributions. Applications must be submitted 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. Applications must be submitted within 13 weeks from date of approval by the Retirement Fund.

MATERNITY BENEFIT

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



PARENTAL BENEFIT



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

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

MISA SHORT-TIME BENEFIT

The Short-time Benefit offers R 3 000 to MISA Members employed on short-time (less than 23 hours per week) for a period of at least 8 consecutive weeks, as a result of unforeseen contingency and/or circumstances beyond the employer's control. NOTE: MISA Members are required to notify MISA immediately upon receipt of short-time notice.



Claims must be submitted (with proof) within 13 weeks of the employer notifying the Motor Industry Bargaining Council.

The Short-time Benefit is subject to specified criteria.

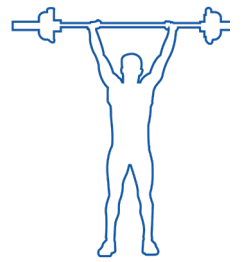
(Terms and conditions apply. This Benefit is not available to Affiliate or Associated members.)

MISA REWARDS HEALTHY AND LOYAL MEMBERS

HEALTHY MEMBER BENEFIT

MISA will pay an amount of R 3 000 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.

(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.)



HEALTHY WOMEN BENEFIT



MISA will pay an amount of R 3 000 (per female member) per annum to 600 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.)

LOYALTY BENEFIT

The Loyalty benefit annually offers 5 000 members R 800 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.



RETIREMENT OPTION

AN INNOVATIVE ADDITION TO YOUR RETIREMENT PLAN EXCLUSIVE TO MISA MEMBERS

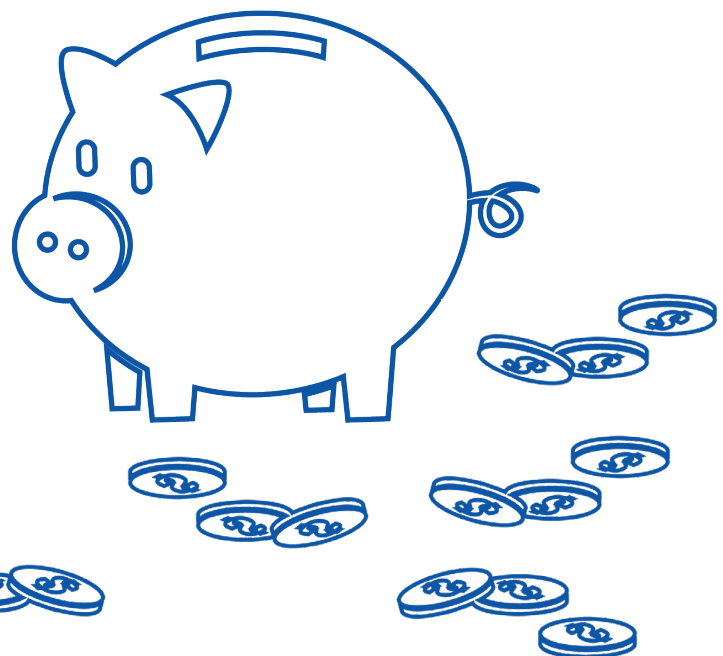
Making adequate provision for retirement should be a priority for all members.

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 Nedbank Private Wealth's Deon Goosen at 010 221 5819 or Paul Retief at 010 221 5821.



EDUCATIONAL BENEFITS

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

STUDY ASSISTANCE PROGRAMME

The Study Assistance Programme gives 150 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.



BURSARY FUND



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

SCHOOL SUPPORT BENEFIT

The School Support Benefit annually offers 2 000 members the amount of R1 500 each as incentive for having registered their child/children from Grade 1 - 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.



EDUCATED MEMBERS PROGRAMME



The Educated Members Programme will assist 300 eligible 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.

SOFT SKILLS TRAINING BENEFIT

The Soft Skills Training helps you to better equip yourself. Members qualify for a maximum of three training interventions per year. This is included in the monthly contribution of each member. The soft skills training courses include: Telephone Etiquette, Health and Safety, First Aid, Receptionist, Employment Equity Committee Training, Microsoft Office Applications, Customer Service, Business Presentation Skills and Time Management.



ADMINISTRATIVE BENEFITS

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.



DRAFTING OF DOMESTIC WORKERS' SERVICE CONTRACTS



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.

SICK, ACCIDENT AND MATERNITY PAY 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

MISA wants to encourage all members to follow our social media pages to stay abreast of the latest developments, but to be mindful to follow the established channels to communicate with the Union, instead of sharing personal information on these platforms.

As a MISA member, you will also receive MISA Press Releases, emails, general correspondence and the MISA eDATA, our monthly electronic newsletter, to keep you informed of all the latest developments.



LET'S GET INVOLVED



MISA WOMEN'S FORUM

The MISA Women's Forum was created to empower and support women in the motor industry, where women were underrepresented. Since its founding in 2009, female membership in MISA has doubled, highlighting the forum's success.

The Women's Forum focuses on healthcare, work-life balance and gender equality to name a few. MISA actively advocates on critical issues like gender-based violence and equality, setting the trend in promoting gender equality in the motor industry.

As an extension of the Women's Forum, The MISA Young Workers' Forum, established in 2013, focuses on members aged 18 to 35 in the retail motor industry.

It aims to empower young workers by supporting their involvement in the workplace and community, responding to their needs, and developing their skills through education and training.

Both forums offer valuable resources and a community dedicated to advancing both women's and young people's roles in the retail motor industry.



CONTACT MISA ON 011 476 3920 AND GET INVOLVED TODAY.

CONTACT DETAILS

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The Motor Industry Staff Association is a Trade Union Registered (Union Ref. No. LR2/6/2/1226) in terms of the LRA to organise within in the retail motor industry.

Scan the QR Code

