

## **2017 Membership Contribution Rate Increase - Frequently Asked Questions**

### **Who agreed the Membership Contribution Rate Increase? – Why £9.10 per month? (£ 2.10 per week)**

Delegates from our 47 branches voted, on behalf of members, at our Annual Conference in June 2016 to increase the monthly contribution rate from £8.71 to £9.10 per person per month, from 1<sup>st</sup> April 2017. The price increase of 39p per month will continue to support the delivery of our existing range of services.

The membership contribution rate increase of 39p per month is an increase of 4.5%, as recommended by the Committee of Management.

### **When was the membership contribution rate increase agreed?**

The new contribution rate was agreed at the Benenden Annual Conference in June 2016 and will come into effect from 1<sup>st</sup> April 2017.

### **How does the decision process work at the Annual Conference?**

Benenden is a mutual friendly society. When you join you become a member and this entitles you to ask for help with healthcare. It also entitles you to have your say in how the organisation is run – this includes key decisions in relation to any increase in the contribution rate.

There are several ways you can have your say – these include;

- In person by attending branch meetings where members gather to discuss any issues;
- Via email by feeding your views through to the Society Secretary at [thesecretary@benenden.co.uk](mailto:thesecretary@benenden.co.uk)
- By post to The Society Secretary, Benenden, Holgate Park Drive, York YO26 4GG

### **When will the next membership contribution rate increase be?**

Our membership contribution rate is reviewed on an annual basis. All our contribution rate increases are calculated with a view to maintaining the provision of our core services to members over the long-term. The contribution rate will not increase if it is not necessary.

### **What new services will be introduced as a result?**

The contribution rate increase enables us to continue to support our existing range of services in the face of increasing costs and demand. We continue to review our services to ensure we are meeting the needs of our members, however there are no immediate plans to make new services available.

### **What if I can't afford to continue to be a member of Benenden?**

If you currently pay by an annual or quarterly direct debit you can spread the cost of membership by changing to monthly payment – this will make the payments smaller and more manageable giving you more control. If you have any friends or family on your membership who are over the age of 16, they can start their own membership and pay for themselves –reducing the amount you pay.

How are you letting members know?

In line with the requirements of the Direct Debit Guarantee, we are writing to all members who pay by Direct Debit. This will be sent by post – or via email where we have a valid email address. There is no need to take any action. We will advise how the contribution rate increase will affect the payment amount and confirm the first date of the amended collection.

Where members pay their contributions directly from their salary or pension, we are contacting their payroll administrators to advise them of the change and asking them to inform all members within their organisation. These members will also be contacted directly either by post – or via email where we have a valid email address.

The contribution rate increase decision was publicised in the Daily Express on 5<sup>th</sup> December 2016. Also we advised in the Autumn 2016 and Spring 2017 edition (issued Jan 2017) of be healthy magazine.

Notification of the contribution rate increase will appear on the website, benenden.co.uk from 20<sup>th</sup> December, 2016 and a footnote is included in our marketing literature from January 2017.

I've been a member for a long time and never used the service – why should I continue?

As a valued member, you play a big part in our ongoing success. Thanks to members' contributions, Benenden's community of around 860,000 can benefit from discretionary services including diagnostics, surgery, physiotherapy, 24/7 GP advice and a psychological wellbeing helpline. The new annual cost of membership is just £109.20 per person. In 2016, every cataract operation required monthly contributions from 225 members, while 413 monthly payments were required for every gall bladder removal. We hope that members feel it's still good value for so much peace of mind when it comes to looking after their health and wellbeing.