

THE TBF DIFFERENCE

- ✚ We exist only for public transport workers. We are part of the industry, working for it and accountable to it.
- ✚ We are controlled by our members, all of whom must be working in the industry to be elected or appointed to office.
- ✚ The standard contribution of just £1 per week (£4-35 per month) covers the member, their partner and dependent children (beyond 18 if they are severely disabled). We do not prescribe who the partner should be and will accept persons whether or not they are married, and regardless of gender, but they must live with the member. Sometimes we can even accept a parent as a partner.
- ✚ Unlike many other organizations, we do not normally exclude pre-existing conditions (though we may need to in certain very limited circumstances).
- ✚ We offer free membership to those leaving the industry with sufficient years' membership or the opportunity to continue paying in order to qualify later. Where a member is leaving the industry with five years' membership while working in it (regardless of age) and cannot work again, we will waive even these requirements. Free membership also applies to partners, who may remain members without charge even if they enter into a new partnership.
- ✚ Membership is fully transferable between companies and (except where a person is withdrawing voluntarily from the TBF) all periods of membership are normally aggregated to help members qualify for free membership. We will even disregard short periods of non-membership where these were beyond the member's control (for instance, when changing employer) and normally allow twelve weeks' free membership when leaving the industry, even if the member does not qualify for continuing free membership.
- ✚ We offer emergency contact 24-hours a day, 365 days a year.
- ✚ We offer more than just initial legal advice. Often, we can meet additional costs if these will help sort out a relatively straightforward but worrying problem. In a few cases we can extend even greater help, if the member would otherwise be at significant risk.
- ✚ As a charity we can offer as much help as is needed - there are no formal limits. We have a 'can do' approach which means that we will always try to help a beneficiary who has a problem.
- ✚ We are not a commercial concern.
- ✚ Employers recognize our unique role and afford us support and facilities beyond those available to others because of this.
- ✚ Uniquely flexible rules for granting convalescence or recuperation - including following serious illness, the death of a partner or after another traumatic event (whether or not work-related).
- ✚ Incidentals payments for convalescents and often the opportunity to take a partner without charge.
- ✚ The full range of complementary treatments offered is available without the need for referral by a doctor. We are happy to approve most such treatments

with a minimum of formality and we pay the whole cost of treatment up to the maximum allowed (not just a percentage). We do not 'tot up' all the help offered to the family.

- ✚ We not only lend medical equipment (including high-value mobility aids for those ineligible for State mobility benefits), but where appropriate insure and service them and provide consumables.