

# FRIENDLY FLYER



public  
service  
friendly  
society

Issue no. 1

## from the editor's desk

Welcome to this new bulletin from the Public Service Friendly Society. We want more and more colleagues and staff throughout the civil and public service to be aware of the benefits - both personal and financial - that the Society offers its members. We are first and foremost run by our members for the benefit of the members and their dependents. We are totally independent and respond to each member on the basis of their particular circumstances. We've been doing that since 1927. If you are not a member, I invite - and encourage - you to join now. Not only will you be able to avail of our services and benefits for yourself and dependents but your small membership fee will join over 9,000 others to build up the only fund we have to provide financial assistance when it's needed. It's amazingly good value at only €1 per week on average to join. Recently, we launched our newly upgraded Specified Illness Group Plan for members and Frank Daly (Chair, Revenue Commissioners) strongly appealed to all civil and public service staff to join both the Society and the Plan. The main story in this issue gives you all the details of that Plan and makes a compelling case for taking action now. We have also modernised our logo and stationery as well as redesigning our website ([www.psf.s.ie](http://www.psf.s.ie)) to make it even quicker to navigate - and get the information you want.

We hope to publish our FRIENDLY FLYER



twice a year to keep you in touch with the Society. I would be delighted to hear from you with any suggestions you may have...and I wish you good reading !

Declan O'Brien (Executive Director)

## PUBLIC SERVICE STAFF TO GAIN FROM NEW ILLNESS COVER PLAN

**The Public Service Friendly Society has announced significant new benefits for members of its Group Illness Plan - exclusive to the 30,000 staff of Ireland's civil and public service.**

Marking a new phase in the Society's development, Frank Daly (Chairman of the Revenue Commissioners and a trustee of the Public Service Friendly Society) recently launched the Society's upgraded Specified Illness Group Plan and urged staff to take advantage of the opportunity to provide greater security and peace-of-mind for themselves and their dependents.

"Our Specified Illness Plan providing low-cost cover exclusively for members, their spouses/partners and children was first launched in 1999" he added.

**To date, the Plan has paid out almost €1million to members who have been affected by one of the 26 illnesses covered. "82% of these payments were to members under 49 years of age" Frank Daly said.**

### **MORE BENEFITS FROM EXPANDED SCHEME**

Declan O'Brien (PSFS Executive Director) said "We're now able to offer members an increased level of benefits as well as adding cover for 5 new illnesses to the plan".

"It's a sobering fact that you are four times more likely to suffer one of the 26 serious illnesses covered in our Plan before the age of 65 than you are to die" Declan O'Brien said.

"We urge PSFS members already in the Plan to take full advantage of this opportunity to increase their level of protection" he said.

"If you're not in the Plan, now's the time to join" Declan O'Brien said "since we're also opening the Plan to all Public Service Friendly Society members".

"If you aren't a member of the PSFS at all, you can join immediately and still get these unique Illness Benefits right away" Declan O'Brien said.



Declan O'Brien and Frank Daly outside Leinster House at the launch

### **LOW COST, TAX-FREE BENEFITS OF EXCLUSIVE ILLNESS PLAN**

There are three levels of benefit available under the Plan.

#### *Option 1:*

Pays you €32,000 tax free lump sum for only €3.38 per week. For you and your spouse/partner, it costs only €6.76 per week. Children (aged 1-21) automatically covered for €13,000 - FREE

#### *Option 2:*

Pays you €19,200 tax free lump sum for only €1.47 per week. For you and your spouse/partner, it costs only €2.94 per week. Children (aged 1-21) automatically covered for €8,000 - FREE

#### *NEW Option 3:*

Pays you €40,000 tax free lump sum for only €4.12 per week. For you and your spouse/partner, it costs only €8.24 per week. Children (aged 1-21) automatically covered for €15,000 - FREE

### **WHAT'S SO SPECIAL ABOUT THE PLAN?**

"It's low cost (significantly cheaper than buying the cover on your own and the same cost for all irrespective of age,

gender, smoker/non-smoker), guaranteed acceptance (with no detailed medical questions or lengthy application form), it's convenience (the cost is deducted directly from your salary) and the benefits are paid directly to you tax free" Declan O'Brien said.

To find out more, log on to the Society's website ([www.psf.s.ie](http://www.psf.s.ie)) or freephone 1800 778787

## SURVIVAL RATES FROM SERIOUS ILLNESS ON THE RISE

Statistics confirm the good news that increasing numbers of people are surviving and recovering from serious illnesses

- 65% of heart attack victims will be alive 5 years later
- 90% of stroke victims will be alive 1 year later
- 41% of cancer victims will be alive 5 years later

## LIFE HAPPENS

that's why you should join the Public Service Friendly Society now.

Totally confidential and independent, it provides a financial help and personal support service.

It is run *by* the members *for* the members...and their dependents.

### HOW YOU BENEFIT

You can get

- Cash grants (non-repayable or repayable interest-free).
- Educational grants.
- Financial advice/help in dealing with banks, building societies, credit unions etc.
- Financial help for essential legal services.
- Support for retired members with nursing needs.
- Funeral Grant (for those in need) when members, spouses and/or dependents die.
- Access to exclusive, low-cost Specified Illness insurance cover.
- Access to exclusive, low- cost Car Finance.

### WHAT IT COSTS YOU

Only €1 per week on average

### HOW TO JOIN

Telephone our Confidential Helpline on 1800 778787 for details or download an Application Form from our website [www.psf.s.ie](http://www.psf.s.ie)

**JOIN NOW...  
someday you may  
be glad you did.**

# SOCIETY SUPPORTS COURAGEOUS MEMBER TO FIGHT THROUGH BLINDNESS

**It's hard to imagine the shock of losing your sight completely as you drive confidently out one dark Monday evening - driving your little daughter to Girl Guides.**

**Yet that's where Pearse Bolger found himself one February day in 2001 - behind the wheel of his car and his sight gone.**

**But he was never one to take things lying down and his fight back against blindness is a real encouragement to us all.**



*Frank Daly, Pearse and Whiskey at the Group Illness Plan launch.*

Married to Marina and with two children, a Clerical Officer in the Dept. of Foreign Affairs and a diabetic, Pearse had been struggling with eye problems due to diabetic retinopathy over the previous few years.

He is also a long-time member of the Public Service Friendly Society.

Sadly, Pearse lost his sight completely in 2001 after several years' laser treatment. He was a very active, outgoing person who enjoyed fishing, clay pigeon shooting and other outdoor pursuits...and an avid reader with over 1,000 books.

But his independent spirit really impressed the Society and when he applied for some financial support it was readily agreed to.

The Society helped Pearse to purchase a sophisticated machine - a ScannaR - which translates the printed word into the spoken word.

His wife explains "The ScannaR helped Pearse regain his dignity and privacy as he no longer has to rely on other family members to read for him". Since Pearse's sight showed no signs of ever returning again, he decided in 2004 that he simply had to take early retirement from the service.

He explored other options to improve his independence and it soon became clear that a guide dog would be ideal. The PSFS was delighted to make a contribution to the upkeep of "Whiskey"...his new guide dog.

After 3 weeks intensive training with his new guide dog "Whiskey", Pearse was able to start rebuilding his outgoing lifestyle once again. Now he goes wherever he can to help people understand the problems of blindness...and the need for funds to combat its effects.

"It's very encouraging to see such a wonderful outcome from such a small input by the Society" says Declan O'Brien (Executive Director).

**NEW LOOK AS SOCIETY STARTS NEW PUSH FOR MORE MEMBERS**

FOR PEOPLE IN A TIGHT SPOT

public service friendly society

The only direct source of finance available to the PSFS to help members in need comes from the very small membership fee charged.

So it's vital that the Society continues to grow its membership numbers.

A special drive for new members has just started and our new brighter, modern look will help us get our message through to staff right across the service.

Our new-look and expanded website will also give even more information about how the Society can benefit staff.

Check it out at [www.psf.s.ie](http://www.psf.s.ie).

## SERVING THE MEMBERS

Adeline began her civil service life in the Department of Social Welfare in 1971 as a C.O.

She "retired" on marriage in the late 1970's and reared her three children.

She returned in 1999 again as a C.O. to the Department of Social and Family Affairs.

After a short spell, she joined the staff of the PSFS as Administrative Assistant.

Appointed E.O. in December 2003, she took up the then vacant position of Development Officer within the Society.



Adeline Meagher (Development Officer)