



MEMBER SUPPORT POLICY

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Introduction

Object Three of the Navy Club is:

To perpetuate the comradeship of The Navy Club by supporting the welfare of members

This Member Support Plan gives effect to that intention by defining the nature, extent, and administrative procedures of and for the support provided to members who are in need.

The support is in the nature of a backup to the normal services available through the various private, club and government entities such as Veterans Affairs, Social Development, Health and ACC. The policies outlined asks the member to attest that they have **exhausted every avenue** to access the services routinely available. The member is also asked to attest that they do not have access to health insurance or similar schemes that provide grants and disbursements, and that the member is not in receipt of grants or disbursements for the same purpose from other charitable organisations such as a Returned and Services Association. However, it is legitimate for a member to seek reimbursement for an excess on a health insurance scheme, e.g., where the insurer or some other agency pays only a proportion of some costs, such as 90% of the costs of doctor's visits. Accordingly, members must attest and **provide documentary evidence** they have tried every other avenue to obtain funding but that they have been unsuccessful and the request for support from The Navy Club is the only available alternative.

General Principles

The Executive Committee will establish a Member Support Committee to administer the support outlined in this plan. The Support Committee shall, under delegated authority, carry out all activities connected with the delivery of support to members, including but not limited to:

- Managing a Member Support Account for the sole purpose of disbursing grants to members
- Managing support activities such as the provision of taxi chits for members requiring transport for medical, dental, and other specialist appointments
- Administering loan equipment provided to help maintain the quality of life of members such as mobility scooters and other special purpose equipment

As a benevolent undertaking, the Executive Committee has established a policy of providing a specific budget amount annually for the support of its members. This represents a policy and does not give any member a right of access to grants, as the Executive Committee retains absolute discretion as to the quantum of funding provided to the Support Committee for the grants that are disbursed at any time in any year. The amount available for support is set out in the annual budget

While the support expenditure will be consolidated in the Operating Account for the purposes of audit/review and reporting, the Chair of the Member Support Committee may make a brief report to the members at the Annual General Meeting outlining the activities undertaken during the year, so that the members are kept fully informed on member support matters.

Specific Conditions

The following conditions will normally apply when considering support for a member:

1. The member must be a financial member of the Navy Club for at least the previous two consecutive years prior to making an application.
2. A member can only apply once for an ongoing condition, for example Cancer Treatment. The reason being that The Navy Club does not wish to take on financial responsibility for a condition that will require ongoing or long-term treatment.
3. The maximum amount of support to a member in any financial year will not exceed \$3,000, and any second or subsequent application for support in a financial year will be reduced, if necessary, to remain under that threshold. This limit is an aggregate of all support provided for retrospective claims (Form Alpha), and mobility or comfort assistance (Form Charlie). The limit does not include the cost of taxi cabs for members to attend medical, dental, and similar appointments.
4. The support provided is intended to assist a member who has exhausted all publicly available avenues of support from Government agencies but will suffer financial hardship without the support of the Navy Club. The Navy Club support is not intended to be accessed by members who are not in difficult financial circumstances. Accordingly, a declaration of the need for the support is included in the claim forms.
5. No support of the nature of general monetary assistance is provided for under this plan. This includes, for example, the general supplementation of New Zealand Superannuation, pensions and other schedular payments. No general assistance will be provided for members to attend discretionary activities such as reunions, funerals, and other gatherings, whether for costs associated with travel, accommodation, or meals.
6. This Policy also recognises that at times members may face temporary financial difficulty. In these circumstances recipients of grants are encouraged to repay the grant when able. This option is mentioned in the Application Form.

Types of Support Available

While not prescriptive, the following types of support for members will be considered by the Member Support Committee.

Grant Support

Grants made will be retrospective and made on the presentation of receipts for:

- Medical, dental, auditory, optician and other specialist consultations and treatments, including minor surgery
- Equipment and devices furnished or upgraded by specialist providers such as hearing aids and glasses
- Legal fees associated with the cost of the making of trusts and wills
- Contribution toward the costs of major surgery or unsubsidised treatment
- Hardship grants, for which no receipts are required but a statement of financial circumstances should be provided.

Members wishing to apply for grants under this category will complete an Application Form Alpha. The Welfare Committee will consider all applications within a reasonable timeframe and if approved the Treasurer will be advised to make the payment. Grants made are subject to a sliding scale of reimbursement as follows:

Total amount of receipts presented	Grant criteria
a. \$1000 or less	Reimbursed in full
b. Between \$1001 and \$3000	\$1000 + 50% of the amount above \$1000
c. Between \$3001 and \$5000	\$2000 + 25% of the amount above \$3000
d. More than \$5000	\$2500

If applications exceed the available funds, or if the Member Support Committee deems it appropriate, a more stringent grant criteria may be applied in order to meet demand as best they can, particularly for members without a recent history of claims.

Mobility Support

A. Equipment hire assistance

The Member Support Committee will consider the provision of support to members requiring equipment to maintain a reasonable standard of mobility. Primarily this will involve the hire of wheelchairs, mobility scooters and other equipment by the member, and the Welfare Committee may then contribute to the cost of that hire up to \$100 per month. The Welfare Committee may consider a one-off contribution to the cost of a member purchasing their own mobility equipment up to \$250. Members may complete an Application Form Charlie for assistance at any time.

B. Comfort assistance

The Member Support Committee will consider the provision of support to members requiring equipment to maintain a reasonable level of comfort. Primarily this could involve the hire of mattresses, pillows and other equipment by the member, and the Welfare Committee may then contribute to the cost of that hire up to \$100 per month. The Member Support Committee may consider a one-off contribution to the cost of a member purchasing their own comfort equipment up to \$500. Members may complete an Application Form Charlie for assistance at any time.

C. Transport assistance

The Welfare Committee will maintain an account with TaxiCharge and provide cab chits as required for members unable to drive for any reason to attend medical and other appointments. The cab chits will be mailed to members on verbal or email application to a Member Support Committee member, and the requirement to allow sufficient time for this to be effective is entirely the responsibility of the member making the request.

Policy for Advance Payments

1. Advance payments can be considered when the member has financial limitations that prevent treatment being initiated that can then be reimbursed.
2. Treatment involved must be consistent with that which would normally be accepted for reimbursement.
3. Advance payment is up to a maximum of \$1,250, and an advance reimbursement can only be used once by a member in a twelve-month period.
4. Normal claim for the treatment involved when subsequently submitted will be reduced by the amount advanced.
5. An advance payment is not additional to any other claim in a twelve-month period. The standard process of only one claim in any twelve-month period still applies.

Decisions on grants

For the avoidance of doubt, a decision by the Welfare Committee is not reviewable. This applies to Welfare Committee decisions on any matter, including but not limited to:

- a. the acceptance or refusal of an application in total or in part;
- b. the quantum of the grant made;
- c. any terms or conditions placed on the payment of a grant;
- d. the equipment provided for mobility assistance.

Transitional Provisions

In approving this plan, the Executive Committee may adopt transitional provisions that carry over from previous arrangements adopted by the former Ex-Royal Navalmen's Association. Any provisions so adopted shall be grandfathered in a separate Schedule to this plan and specify conclusively to whom such grandfathered provisions shall apply to.

Confidentiality

In considering grants, the Member Support Committee may become aware of personal information that has been divulged in support of an application. Member Support Committee members completing applications for someone who wishes privacy must limit the disclosure of such information within the Committee as far as possible, commensurate with Committee members having sufficient information to make a considered decision. Any personal information in an application shall not be disclosed to other than the Member Support Committee members without the written consent of the applicant.

Member Support Committee – Procedures

1. A Member Support Committee of at least three members will be appointed at the first Executive Committee meeting following the AGM each year. The Committee shall appoint their own Chair.
2. The Executive Committee may appoint a Veteran Member Support Officer (VMSO) and fix their terms of their appointment. If one is appointed, the VMSO will be responsible to the Chair of the Member Support Committee, and the VMSO shall be an ex officio member of the Welfare Committee. The VMSO will be only responsible for Veteran Support.
 - a. The Member Support Committee must meet formally at least once every six months.
 - b. At their own discretion, the Member Support Committee may conduct meetings either in person or electronically as they deem appropriate.
3. The Member Support Committee may approve grants up to \$5,000, but in exceptional cases, or where the annual welfare budget may be compromised, recommendations should be put to the Executive Committee for their consideration.
4. Members of the Member Support Committee are not precluded from making an application for support, but in such instances, the application must be made to the President who will arrange for two members of the executive who are not involved in the Member Support Committee, to review the application.
5. The Chair of the Member Support Committee shall liaise with the Secretary/Treasurer to:
 - a. effect payment of grants approved by the Member Support Committee.
 - b. administer the Taxi-Charge account.
 - c. effect payment of the **Recognition of Service** Grant of \$250 to a designated family member or representative of a deceased Member (who has maintained their subscription for at least the preceding two years), established as holding discretionary authority to manage that Member's affairs, accompanied by the following prescription. This Recognition of Service

Grant is provided by the Navy Club in memory of the comradeship of [Member's Name].

Subject to any pre-direction expressed by him/her, it may be applied to any appropriate use in their memory."

6. No means tests are required for Navy Club members making an application for a grant or other form of support assistance. Applicants are required to attest that they are making the application for assistance because of financial hardship. However, it is incumbent on the Member Support Committee to be cognisant of the number of applications made over time by any applicant, and their personal circumstances and needs. If in doubt, they should make discrete enquiries, commensurate with Committee members having sufficient information to make a considered decision.