

Benevolent Fund Update for Police Staff colleagues.

Gary Sutton (Benevolent Fund Secretary)

March 2024.

Dear Colleagues,

In November 2023 there was a significant change to the Benevolent Fund in Kent Police. Prior to that date, there were two funds, one specifically for serving and retired Police officers and another separate fund for PSE colleagues. I'm delighted to say that there is just the one Kent Police Benevolent Fund for everyone. I've been doing a bit of preparation in advance of the forthcoming inaugural AGM for our amalgamated fund, and based on the most up to date figures (Feb 24,) we have 79.2 % of all serving police officers subscribing to the fund, but only a mere 20.1 % of all eligible staff colleagues. In terms of actual numbers that's 3244 from a total of 4098 serving police officers and only 506 from our 2520 staff members.

One would assume that there must be a reason for that:

Maybe the Police Officers get more/better benefits ?

Not true. With one exception (and that only applies after retirement and if someone dies) the benefits payable by the fund to staff members are exactly the same as those for Police officers. Everything a police officer can get assistance towards is the same for staff members.

It must be more costly for PSE's then?

No. In fact Police officer's pay £3.60 a month, of which £2.61 goes to the Kent fund and 99p is shared between two national police charities. Staff members pay just £2 a month (not even the price of a decent cup of coffee.) Here's an interesting fact. Prior to 1996 there wasn't a staff fund at all. Our staff fund only began in 1996 and the cost of being a subscriber at that time was £2. So here we are, nearly three decades on and the price is still the same £2.

So, even though its only £2, is it worth it?

Firstly, if your financial situation is such that £2 is a make or break amount then arguably you really can't afford not to be in it, because the fund is there to assist with the financial impact of any unforeseen welfare matters that might affect the member, his/her spouse/partner or even their children. One thing is for sure, no one who has ever had some form of support from the fund ever expected to need it, but sadly bad things do happen to good people and if it happens to you or your family, I guarantee it will be the best £2 a month you've ever spent.

The fund can offer non means tested grants for a variety of welfare reasons. The most common of the situations we are called upon to help with, is when a member, or a member of their family is injured or taken ill and requires hospital treatment. In many cases people are required to attend specialist hospitals in London for assessments, treatment, and operations. Those undergoing radio/chemotherapy are sometimes required to travel daily for weeks on end, or perhaps return for various tests or outpatient appointments. Children often need to be taken to hospitals such as Great Ormond Street or Evelina for specialist paediatric consultations and treatment. The costs, whether going by train, or simply driving into London can be huge, people get really concerned about not being able to afford the cost of merely getting to see a consultant or getting to where the treatment they need is being offered. Of course we leave the medical stuff to the professionals, but we can at least alleviate some of the financial stress these things cause, because we can help with the travel costs. If we helped with a single £50 train fare, that's over 2 years subscriptions in one go, for those who's expenses might run into £100's it's easy to see why they would definitely consider it being the best £2 they've ever spent. Whilst I'm sure no

one would be expecting us to cover a single trip down the road to a local hospital (it's a discretionary grant after all, not an allowance), we are aware that even for those who are having treatment closer to home, when they need to travel and perhaps pay for parking on numerous occasions, those costs can also mount up. The fund can certainly consider contributing to those costs as well. Not wishing to insult anyone's intelligence, but when we say we can consider a grant to cover those costs, it means we'll give members the money, it's not a loan, we are not expecting anything back. In addition to covering travel costs when people are having treatment, we can assist with the costs of medical equipment that is necessary but not available through the NHS, these can range from simple home adaptations, beds, mattresses, chairs, walking aids, wheel chairs, scooters in fact anything for genuine welfare reasons. You might like to have a look on our webpage www.kpbf.org.uk especially the testimonial page, [Kent Police Benevolent Fund Testimonials \(polfed.org\)](http://KentPoliceBenevolentFundTestimonials(polfed.org)) for some lovely comments from colleagues who we've been able to help in the past.

Another grant we provide is a bereavement grant. This generally goes to the family of a member who passes away whilst serving. Tragically such a situation occurred quite recently in the FCR when a colleague, Leah Bryant suddenly passed away. No amount of money will ever make up for her loss to her family, but to be able to at least say to her family that Leah had had the foresight to be a subscriber to the benevolent fund and as such we'd like, on behalf of all the members of the fund to give them a grant of £2,500 towards the funeral costs, was at least something we could offer. You should also be aware that in the sad event that a husband or wife /partner of a member passing away (or heaven forbid, a child) whilst the member is still serving, the £2,500 grant can be paid out then, in other words, it doesn't have to be the member who dies. Obviously we'd rather not have to pay this out, but sadly, these things do happen, they're sudden, they're unforeseen and for the sake of a £2 a month subscription, you can at least cover yourself or provide something to your family if this should ever happen to you or your family. One bereavement grant is the equivalent of 104 years worth of your PSE subscriptions.

What else does the fund do?

Because generally nothing of a welfare nature is off limits, it is perhaps easier to say what we can't assist with:

We're not a private medical insurance. We cannot assist with any private healthcare matters. When I say, no private healthcare, that's not entirely true because there are a couple of specific exceptions:

1. If you, or one of your dependents need a diagnostic scan (MRI etc.) and you're not prepared to wait for it on the NHS and decide to go private, we'll give you up to £250 towards the cost. Typically a single site MRI is around £420, so we'll be paying around 60% of the cost of an MRI, and the same percentage towards any other type of scan.
2. If you have been referred to a specialist by your GP through the NHS, **AND** the appointment date to see the NHS specialist is more than 6 weeks away, we can consider paying up to £250 for an initial private consultation. You need to tell us first as we don't do these retrospectively, but given the NHS delays these days, this is one grant we're doing more and more of.

We also don't assist with legal fees, so we're not going to subsidise your divorce or pay for your conveyancing, and sadly we can't offset shortfalls/losses of income.

Another grant we do provide is, a Christmas grant to any child under 18 of any member who has passed away under any circumstances and that also applies if it was the members partner who passed away,

We can also consider loans in some situations. Let me be clear, we're not a loan company, you can't have a cheap loan from us for a car, or to jazz up your home, or any similar reason. Loans from the Benevolent fund are for genuine welfare reasons only and would only be considered if we were the last resort, and if we could make an unmanageable financial situation manageable.

Exceptions to this might be in situations where perhaps a deposit is needed for a flat and the member does not have sufficient funds to pay this upfront, we can sometimes help with things like this.

Just in case it is ever needed, please bear in mind that we keep a few decent wheelchairs available at our office to loan out (no charge) to any member who might need one on a short term basis. Anyone needing one for a longer term can ask for a grant towards the cost.

At the very beginning I rhetorically asked: why is there such a difference in the percentage of subscribers who are police officers, than there is for Staff? The real answer is that when police officers join the service, they join in large groups and they get an input at training school about the benefits of being a member. As a result a majority sign up. The same is not true of Staff members, who tend to join in small numbers, across the county, and they generally don't get the benefit of being a member of the benevolent fund explained to them in person. I would really love that to change as sadly it's often only when a colleague has had something bad happen to them and has been able to get some support from us, that members of their team are made aware of the sort of things we can help with.

Other than those who join at or shortly after they join the service, you'll understand that you can't just sign up and immediately seek financial support having not been a member to that point, that would be a bit like trying to insure your car after a crash, and that would not be fair to the subscribing members, but once you've subscribed for a period, you'll have access to all we offer. If as a PSE you retire from the force and were a subscriber for at least two years before you left, you will remain a member after you left, but you will not be expected to pay any more subscriptions and you can still apply for support for anything that you could previously have done as a serving member of Staff. You can therefore remain a member literally for the rest of your life.... All for just £2 a month.

By now those of you who are not members already will I hope be wondering how you join.

Simply go to our website www.kpbf.org.uk and you'll find a link to an application form. Download it, fill it in and return to the email address shown. We'll sort the deduction out with payroll, there's no direct debits or anything like that, it will come direct to us from your salary until or unless you decide to stop it.

As I said, it'll be the best £2 you ever spend if you need our help, but because I wish you and your family the very best of health, I hope you never do. You may however also wish to consider this, and this applies to Police and Staff members. You and your family may indeed be fortunate enough not to need the services of the fund, but a friend or colleague you work alongside or someone in the organisation you are acquainted with, or their spouse/partner or child might not be so lucky. All our subscriptions go into "the pot" and it's from that "pot" we provide any financial support, so everytime we help someone in the organisation, everyone who is a member has helped provide that support. It is the very epitome of being there to look after your mates, your family, and your extended police family.

If anyone has any questions about the Fund, please contact us at the following address:

Office@kpbf.org.uk

Kind Regards

Gary Sutton PSE 58748

Benevolent Fund Secretary www.kpbf.org.uk