

# Member benefits you should know about



As an SSTUWA member, you have access to a wide range of discounted products and services. From educational resources to discounted insurances, travel bargains to movie tickets, there's something for everyone.

If you are new to teaching and the union, you might not be aware of all the different benefits SSTUWA membership entails, so we've picked out three you really should know about. For the full list, head to the member benefits section of *Western Teacher* [here](#) and [sstuwa.org.au/benefits](https://sstuwa.org.au/benefits)

## **Journey Accident Cover**

The SSTUWA Journey Cover insurance policy has been designed to provide cover for members during their commute between work and home. Workers' Compensation does not cover accidents going to and from work. This covers the gap in Workers' Compensation cover, giving peace of mind that in the event of an injury resulting in an inability to work, members can expect income protection.

Cover can apply to a variety of commuting methods, including but not limited to the use of motor vehicles, bicycles, motorcycles, trains and walking.

Visit [sstuwa.org.au/journeycover](https://sstuwa.org.au/journeycover) for more details.

## **Teachers Health Fund**

Teachers Health was established in 1954 to provide cost-effective private health insurance for union members and their families. Teachers Health is a not-for-profit fund, meaning the priority is providing quality cover and value to members (not payouts for shareholders).

As a member of the SSTUWA, you're invited to join! Join before 31 October with six weeks free, plus skip the two and six-month waits on extras when you join with hospital and extras.

Head to [teachershealth.com.au/offer](https://teachershealth.com.au/offer) for more info.

Eligibility criteria and conditions apply.

## **Mortgage broker**

Mortgages, Money and Me (MMM) is a Perth-based finance brokerage providing specialist credit advice to teachers and related industries. In most cases services are free for SSTUWA members. MMM negotiates directly with lenders for discounts on your behalf and makes sure your loan is correctly structured to suit your ongoing needs.

MMM can access loans up to 98 per cent of your purchase price under various government and lender offers, including loans under the First Home Owners Grant, the First Home Guarantee and also mortgage insurance waivers for teaching professionals.

Other free services for SSTUWA members include complimentary advice on home loan reviews, property reports, online finance calculators and a monthly newsletter with updates on rates and the WA property market.

Find more info at [sstuwa.org.au/mmme](https://sstuwa.org.au/mmme)



By Chloe Hosking  
Growth Team coordinator

## Teaching tip

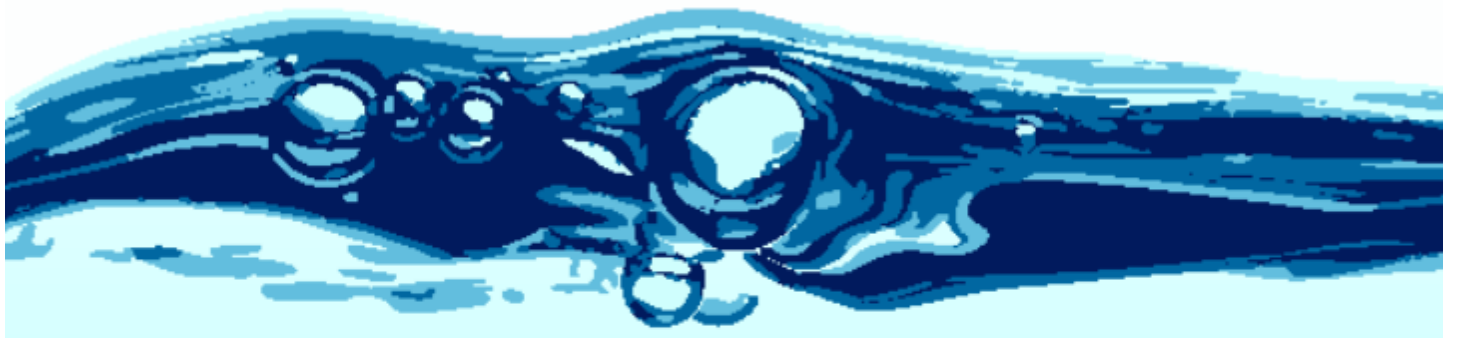
# You have the right to disconnect

You are not required to write or respond to electronic communication from school staff, parents or community members when you are not on site. This includes after hours, during the term breaks, when you are out on sick leave, approved leave, or on public holidays.


The exception is in the case of an emergency, or where there are staffing or health-related issues where failure to communicate could lead to employees being disadvantaged.







**Organise yourself  
using a system you**



Authorised by Mary Franklyn, General Secretary, The State School Teachers' Union of W.A.

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