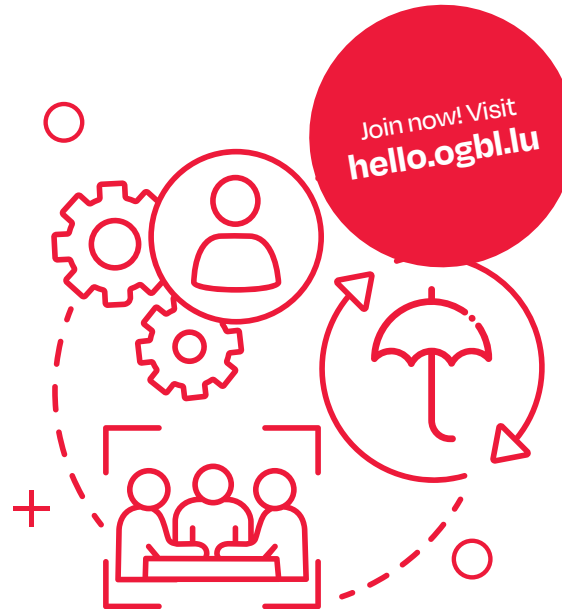




Our ——— ——— Services



Become a member now and benefit from a reduced membership fee

If you are not yet a member and would like to join now for the reduced membership fee of 15€ per month instead of 21€ for full-time employees, register on hello.ogbl.lu or send us the completed form with the regular fees which we will then convert.

The reduction is valid from the month of registration and for another 11 months. After 12 months of membership, the fees are then charged at the regular rate.

You will enjoy the full benefit of all our services under the same conditions as for all OGBL members.

Our offer

Assistance

Legal assistance

Members of the OGBL are entitled to free legal assistance including, among others, the possible lawyer's fees, legal and procedural costs.

We defend your rights related to labor law (problems with the employer – working time, leave, salary, warning, dismissal...), civil service law and social law (illness, disability, pension, parental leave, various social benefits...).

To be able to benefit from this service, it is necessary, for labor law or civil service law files, to have been a member of the OGBL for at least 12 months. There is no waiting period for social law cases.

Free establishment of your tax declaration

Just fill in the first four pages with your personal data and join the supporting documents – we will take care of the rest.

Assistance for pensioners with mixed careers

Many cross-border or foreign employees have worked in Luxembourg, but also in their country of residence or birth, so they have mixed careers. The OGBL is assisting you for any question related to such mixed careers.

Protection

Leisure accident insurance

The OGBL offers you a free accident insurance taken out with Bâloise Assurances covering accidents occurring in the context of private life. It also covers accidents to the your children.

Professional liability and/or legal protection insurance

Professional drivers can benefit from inexpensive legal protection.

Teachers and other education or research professionals, health care professionals and students, employed pharmacists without their own dispensary, pharmacy assistants, pharmacy assistants and assistants in training benefit automatically from professional liability insurance.

Preferential conditions

OGBL-members can benefit from preferential conditions for the following offers:

- Luxembourg Air Rescue
- Bâloise Assurances
- Centre Médical Hélicoptéré de Bra sur Lienne (CMH) for Belgian cross-border workers
- DKV Luxembourg
- Groupe des Mutuelles Indépendantes (GMI) for French cross-border workers

Aid

Scholarships

The OGBL offers an annual scholarship to subsidize the higher education of the children of its long-time members.

Membership to the OGBL Death Benefit Fund

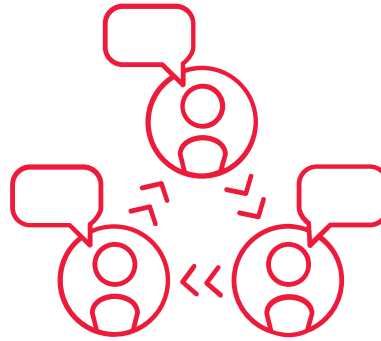
The contribution to the OGBL also includes the membership to the OGBL Death Benefit Fund. The latter provides financial assistance to entitled survivors in the event of the death of a member in the form of a funeral allowance. Membership in the Death Benefit Fund is tax-deductible.

Membership to the "Patiente Verriedung"

Each member of the OGBL is automatically and free of charge member of the "Patiente Verriedung asbl", association for the defense of patients' rights.

Support in case of stress or harassment/mobbing

Through the "Stressberodung" (National Stress Counseling Service), the OGBL provides its members with the help of a specialized psychologist who offers an individual counseling service adapted to the employee's needs.



Collective services

Negotiation of collective bargaining agreements

As the largest union in most sectors, the OGBL negotiates more than 230 collective bargaining agreements, on sector or company level, in the different economic branches. By this means, it guarantees the employees of the concerned sectors and companies, better conditions than the minimum wages provided for by the law, in particular higher wages than the minimum wage, as well as a continuous and automatic progression of these wages. A CBA also means improved working conditions and a better conciliation of work and family life.

Representation in the social security, social and labor jurisdictions

The OGBL defends your rights to a good social security coverage and an adequate pension in the governing bodies of the different social insurances in Luxembourg: Caisse nationale de Santé, Caisse nationale d'Assurance Pension, Assurance Accident, Centre commun de la Sécurité sociale.

In addition, the OGBL defends employees before the labor and social security courts and at the level of the Mixed Commission.

Assistance in case of collective dismissal or bankruptcy

In situations of threats to employment or collective dismissals, the OGBL negotiates plans to maintain employment or social plans, with the aim of avoiding or reducing the number of dismissals and their consequences, and to obtain financial compensation that is more favorable than provided for by law.

In case of bankruptcy, the OGBL organizes information meetings that those affected obtain bankruptcy compensation as well as any salary arrears and other sums due.

Strike compensation

If the OGBL is prompted, as a last recourse, to go on strike in a company or in a sector in order to force the employer to satisfy the demands of the concerned employees, the OGBL pays strike compensation to its members from the 3rd day of the strike onwards.

Interventions at the national political level

Besides all these services, it should not be forgotten that the OGBL defends the interests of employees, pensioners and their families towards the political decision-makers at the national level. That is how it has been able to achieve significant improvements in the protection of purchasing power, social protection, working conditions and quality of life of employees. Let us mention just a few recent examples:

- the full adjustment of wages and pensions to changes in the cost of living (index),
- the regular adjustment of the social minimum wage and its recent increase,
- improvements of the legislation on the organization of working time (PAN law),
- the introduction of new health insurance benefits,
- the introduction of a 26th statutory leave and an additional public holiday.



All services are described in more details in French and German language on our website

ogbl.lu

For more information or to apply for an appointment at our office, please contact us either via **contact.ogbl.lu** or by calling us on **+352 2 6543 777**