

# Trainee INTERNS

Newsletter | Sep 2018



**Dear Colleagues,**

It's September already, so we thought it was a good time for our second Trainee Intern Newsletter. Please read on to find out more about superannuation and some important points about leave. As always, if you have any questions or comments please do not hesitate to get in touch with us by emailing the RDA office [ask@nZRDA.org.nz](mailto:ask@nZRDA.org.nz) or giving us a call on (09) 526 0280 – we look forward to hearing from you!

## SUPERANNUATION

We appreciate that when starting employment, retirement is probably the last thing on your mind. However, superannuation is one of those things better organised sooner rather than later...



RMOs are amongst the very few health sector employees to have a specific superannuation scheme available – courtesy of NZRDA's negotiations on our members' behalf (we unashamedly cry!). **Our scheme is transportable: you can take it to any DHB in NZ – essential** given RMO mobility between DHBs through our careers. You can also suspend contributions for up to 2 years (and longer by agreement) in case you need to go overseas, for instance. Importantly, **the DHBs**

**match contributions up to 6% a year.** The scheme is only available to NZRDA members, but remains your scheme when you move on to become an SMO.

What are the differences between KiwiSaver and the NZRDA Superannuation Scheme?

1. KiwiSaver is locked in until the age of eligibility for NZ Superannuation, currently 65 years (with some exceptions).
2. The RDA Scheme has flexible withdrawal provisions. When moving between DHBs, members can either transfer their funds to the new DHB or withdraw them. This can be useful for a member who is setting up private practice, going overseas to work, reducing debt, etc.
3. The RDA Scheme has an additional withdrawal facility that allows a member to make a withdrawal of 50% of their Member Account once every 5 years, subject to a minimum withdrawal of \$1,000.
4. KiwiSaver has the benefit of a tax credit, which is a matching Government contribution of up to \$521 p.a. as well as a potential HomeStart grant. However, this is subject to eligibility criteria, including maximum income thresholds.
5. Some members elect to join both KiwiSaver and the RDA Scheme to get the benefits of flexibility, and split their subsidy entitlement (3% NZRDA Scheme and 3% KiwiSaver).

If you want more detail on the scheme, the best course of action is to review the relevant info on the website at [www.nZRDA.org.nz/nZRDA-member-superannuation-scheme](http://www.nZRDA.org.nz/nZRDA-member-superannuation-scheme) and then email any questions still unanswered to [superannuation@nZRDA.org.nz](mailto:superannuation@nZRDA.org.nz).

## LEAVE

Leave is by far the most frequently raised topic from first year House Officers, so we thought it wise to go into a bit more detail regarding annual leave and time off in lieu (TOIL).

You are taking on a stressful job, which can have a high impact on both your physical and mental wellbeing. Without adequate downtime you risk burn-out – and all that goes with it; so it is important to take work life balance seriously! It is great that a lot of you are already recognising the importance of taking leave and are planning your upcoming year with this in mind.

### Annual Leave

You are entitled to 30 days of annual leave per annum. You must apply for annual leave in writing – most DHBs will have an application form they would prefer you to use but an email will suffice. **The DHB must respond to your application within 14 days** in writing either approving or declining your request. If the request is declined they must state the reasons why the leave is unable to be taken at the time you have requested. We strongly recommend you keep a copy of the form and make a record of the date that you submit it, as forms do go astray at times so you will need to have evidence of when you forwarded the request. Emailing/faxing forms is good because it provides proof of the form being submitted and a record of the date.

Should the leave be approved, it cannot then be revoked regardless of whether you change runs or departments. **Leave cannot be approved with 'conditions' attached.** e.g. leave approved subject to you remaining in the run you have been allocated. It is either approved or it is not!



The MECA requires the DHB to take all reasonable steps to ensure sufficient cover is available to permit leave to be taken. This sounds straightforward, and yet if leave has been declined it is probably on the grounds that there will be insufficient cover if you take the leave at the time requested.

Obviously there are times during the year when it may not be possible for everyone to get the leave they have requested (the holiday period, examination time etc.). However, for the rest of the year if the DHB has adequate numbers of relievers or locums etc, then **declining leave due to lack of cover would not be reasonable.** If you have been told this is the reason your request has been declined, ask the following questions:

- What steps have the DHB taken to source cover?
- How many relievers are there on the run?
- How many others are taking leave at this time?
- Has the DHB approached locums/SMOs etc.?
- Has the DHB made efforts to rearrange workload?

The second most common reason for leave being declined is because the roster has not yet been written. Again, this is not a very good reason in our view, given the number of

relievers is decided. That is, if there are X RMOs wanting leave and X+Y relievers available, what your roster might be at the time is irrelevant – we know there is a reliever available to cover and they will get the roster in the normal way! So, again, declining leave on these grounds is not reasonable.

If you still have not had your leave approved, **contact your local RDA delegate**

(remember, we have an updated list of our delegates on our website) or get in touch with us here at the office.

### Leave abutting weekends

If you are taking leave on the days immediately before or after a weekend then you cannot be required to work the weekend, and the Saturday and Sunday cannot be deducted from your leave entitlement. You cannot be rostered to work a nightshift that would end on the Saturday morning, but you can be required to commence a nightshift on a Sunday night if your annual leave does not include the Monday (e.g. If you took Mon to Fri as annual leave you can be required to work the nightshift commencing on the Sunday of the last weekend). Leave abutting applies to all leave **except TOIL** (i.e. bereavement leave, medical education leave, special leave, sick leave, as so on).

Some DHBs have been known to try the “you have to accrue your leave before you can take it” approach. Thanks to the MECA, however, this is not true for you (it is for other employees!). The MECA provides for 6 weeks in the first year – so **you can take leave from day one**. If you leave DHB employment before the end of the year and have taken all your leave entitlement, you will have to pay it back, but as 1st years that likelihood is small!

When you move from one DHB to another (and chances are you will at some stage during your career) your annual leave balance can move with you or, if you prefer, you can get your annual leave paid

out. Remember: **as tempting as the money may be, you have an obligation to ensure you are sufficiently rested** – so think carefully before deciding what you want in this scenario.

If you are on annual leave and a public holiday falls during the leave, the public holiday does not get deducted from your annual leave entitlement. If a public holiday falls on a rostered day off (not a Saturday or Sunday) then you are entitled to an additional day's leave at a later date.

### Time off in lieu (TOIL)

If you work a public holiday (and trust us, you will), you are entitled to (in addition to more pay for the day) a day off in lieu. This day in lieu is just that: “a day”. It is not necessarily

8 hours. For example if you are rostered on nights on Christmas Day that commence at 2200hrs Christmas Day night and therefore only work two hours on a public holiday you are still entitled to a day in lieu, conversely if you

### Questions about MECA Conditions?

[VISIT OUR FAQs PAGE](#)

[www.nzrda.org.nz/meca/meca-faqs/](http://www.nzrda.org.nz/meca/meca-faqs/)

work a long day on a public holiday you are still entitled to a day in lieu (if you work 16 hours you cannot take 2 x 8 hour days in lieu).

Your day in lieu must be taken within 12 months of working the public holiday, and you must give 14 days' notice of your intention to take it – but you get to decide when to take it (albeit with 14 days' notice). **Your day off in lieu cannot be declined**; if there is disagreement around when you take it you must take into consideration the DHB's view as to when is a convenient time, but the final decision is yours. These days off are gold – use them wisely.

## CONTACT DETAILS

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