# 04|2025 One step ahead of tomorrow • LCGB





# THE LCGB, A NATIONALLY REPRESENTATIVE TRADE UNION

With the support of over 48.000 affiliates, the LCGB is an innovative and effective union that defends the rights and gains of employees and pensioners.





#### **LCGB Services**

Questions about our services

1 +352 49 94 24-600

Monday-Friday

8h00 - 12h00 & 13h00 - 18h00

⊠ services@lcgb.lu



#### **LCGB Membership Admin.**

Changing your contact details

1 + 352 49 94 24-421

Monday-Friday

8h00 - 12h00 & 13h00 - 18h00

⊠ membres@lcgb.lu



#### **LCGB Info-Center**

Consultation and information

1 + 352 49 94 24-222

Monday-Friday

(except Wednesday afternoon)

8h30 - 12h00 & 13h00 - 17h00

⊠ infocenter@lcgb.lu

#### THE LCGB, A NATIONALLY REPRESENTATIVE TRADE UNION

With the support of over 48.000 affiliates, the LCGB is an innovative and effective union that defends the rights and gains of employees and pensioners.



Strengthening of the purchasing power of employees and pensioners



Fighting for improved benefits in the event of illness, need for care or pension



Negotiation of modern collective agreements



Improvement of professional qualifications by adapting and developing training



Reduction of social inequalities



Safeguarding jobs and social achievements of employees



Negotiating effective solutions for better working time arrangements



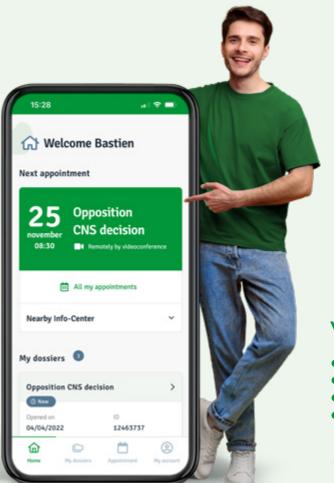
Improvement of the regulations on health and safety at workplace



Human and social support for digitalisation



Fighting against all forms of discrimination and harassment



#### Visit YourLCGB.lu and log in

- Available in English, German, French and Portuguese
- Appointments and video-conferencing
- Follow-up of files in a secure space
- Direct contact thanks to messaging function for LCGB members

tonlcgb.lu - yourlcgb.lu - deinlcgb.lu - oteulcgb.lu

Hotline : ⊠ help-app@lcgb.lu or ① +352 49 94 24 123 Monday-Friday: 8h30 − 12h00 & 13h00 − 17h00



# Discover "YourLCGB".

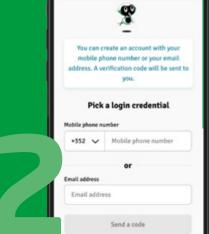
All LCGB services in your pocket

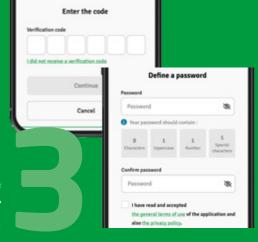
## Register, activate and be mobile



Visit YourLCGB.lu or scan the QR code. Then create your member account.







Fill in the required fields.

You will receive an SMS or email with a code to complete the registration and set your password.



To have access to all the features, validate your membership either by your LCGB number or by your national number.

#### YourLCGB as an APP?

Here is how to access it from the home screen of your smartphone or tablet

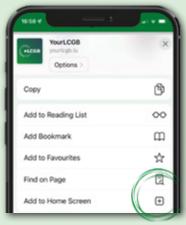




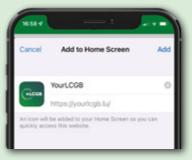


When visiting yourlegb.lu, click on your browser icon





Scroll down and select "On the home screen"



Then click on "Add"!





When visiting YourLCGB.lu, click on the icon at the bottom right (the three horizontal lines)



Then click on "+ Add page to"

Choose "Home screen"

Confirm your choice by pressing "Add"









#### **LCGB Info-Center**

Consultation and information

① +352 49 94 24-222

⊠ infocenter@lcgb.lu

## LABOUR & SOCIAL LAW

The LCGB is your first contact point for all questions related to labour and social law. The LCGB offers free help, assistance and consultations in various languages with regards to the health and maternity insurance, unemployment and occupational reclassifications, family benefits, pensions and disability insurances, accident insurances as well as social insurance.

#### Free legal assistance

- » For labour or social law litigation
- » Within the specified limits (the code of instructions can be consulted via www.lcgb.lu)
- » No initial membership duration required
- » Required to keep the LCGB affiliation for the duration of the entire procedure as well as the following 24 months
- » A resignation within this timeframe requires the member to reimburse all legal fees

#### COMPLEMENTARY PROFESSIONAL PROTECTIONS

In order to benefit from one of the complementary legal protections, you must be affiliated to the LCGB by paying the full membership dues of 22 € per month. You can download the necessary forms via www.lcgb.lu.



# Legal assistance Professional drivers or employees driving as part of their professional activities

Compensation claims based on the legal provisions of the civil liability. Legal assistance and defence in case of a traffic code violation or a legal regulation infringement. In case of imprisonment, requests for appeals or parole are included; max. 2 requests per claim. Legal assistance in case of criminal or administrative proceedings following the prohibition, withdrawal, restriction or renewal of the driver's license.



## Legal assistance Employees with bargeman patents

Compensation claims based on the legal provisions of the civil liability. Legal assistance and defence in case of a violation of the legal regulations of the river navigation. In case of imprisonment, requests for appeals or parole are included; max. 2 requests per claim. Legal assistance in case of criminal or administrative proceedings following the prohibition, withdrawal, restriction or renewal of the bargeman patents.



# Professional civil liability and legal assistance

Health professionals

Valid for health professionals in Luxembourg, which hold the required degrees and, if applicable, the necessary authorisations to practice their profession in Luxembourg. Professional civil liability (non-cumulative with the private civil liability). Legal assistance in case of criminal charges, such as legal counsel fees, judicial fees as well as all fees related to an objection, appeal or revision (cumulative with the private civil liability).



#### Legal assistance Security agent

This legal assistance applies to professionals of the security sector within the borders of Luxembourg for public or private property surveillance activities/missions.



#### **LCGB Services**

Questions about our services

- ① +352 49 94 24-600
- Monday-Friday8h00 12h00 & 13h00 18h00
- ⊠ services@lcgb.lu

# HELP FOR PRIVATE LIFE PROCEDURES

The LCGB offers professional help in various languages for all private life procedures or in dealing with government agencies such as the renewal of the driver's license or the passport, questions related to excessive indebtedness or general questions related to customs (i.e. vehicle registration).



#### **Pensions**

The LCGB offers you an analysis of the professional career for creating a simulation and estimation of the pension. The LCGB offers free help with the procedures to follow when transitioning from work life to retirement.



## Legal assistance for private issues

The LCGB offers help and assistance in case of a divorce, guardianship or in case of questions or issues related to tenancy agreements (i.e. dissolving of the tenancy contract, auxiliary costs, etc.) whilst covering parts of the legal fees.



#### **Insurances**

The LCGB offers help and assistance in case of questions or problems related to existing or future insurance contracts.





#### **LCGB Services**

Questions about our services

3 +352 49 94 24-600

Monday-Friday

8h00 - 12h00 & 13h00 - 18h00

⊠ services@lcgb.lu





#### Tax return

The LCGB offers its members, affiliated for over 6 months, a free help for filling out their salary income tax return.

#### **Personally**

You can hand over the below mentioned documents to your staff delegate or bring them to one of our LCGB Info-Centers.

#### By e-mail

Send the PDF documents (no photos) to our LCGB Info-Center. You will be informed as soon as the tax return is ready.



#### **LCGB Info-Center**

Consultation and information

- 3 +352 49 94 24-222
- Monday-Friday (except Wednesday afternoon) 8h30 – 12h00 & 13h00 – 17h00

#### **PATIENTE VERTRIEDUNG**

As a member of the LCGB, you can benefit for free from the services offered by the Patiente Vertriedung a.s.b.l., including:

- » an information service that advises the patient about his rights and duties;
- » a consultation service for medical problems and care;
- » an assistance service which helps the patient with administrative procedures and which can intervene in case of a dispute between the patient and a care and/or service provider.



#### PATIENTE VERTRIEDUNG A.S.B.L

IB, rue Thomas Edison
L-1445 Strassen
① +352 49 14 57 I

■ www.patientevertriedung.lu

# INSURANCES & COMPLEMENTARY SERVICES

#### **LUXMILL Mutuelle**

Your membership includes a 0,50 € share for the death benefit fund LUXMILL Mutuelle, that guarantees the payment of benefits to the heirs or legal beneficiaries in case of death.



#### **LCGB Membership Admin.**

Changing your contact details

① +352 49 94 24-421 ① Monday-Friday 8h00 – 12h00 & 13h00 – 18h00 ☑ membres@lcgb.lu

#### **Scholarships**

Incentive bonus for superior or university studies are granted by the LCGB to members (> 20 years), whose children are enrolled in such studies.

#### **CMCM**

As a member of the LCGB, you are automatically affiliated to the deathbenefit fund LUXMILL Mutuelle, which allows you to join CMCM without paying the FNML annual contribution.



#### **CMCM**



#### **Tango**

100 € discount on all smartphones for all new SMART+ subscriptions and 50 € discount for all SMART+ subscription renewals. All-inclusive packages offering data, with small to unlimited data, calls and SMS throughout Europe.

50 € discount on all smartphones for new customers with an Infinity+ subscription.



#### Tango



#### **AXA Luxembourg**

Benefits for LCGB members:

- **CAR-15%** The car insurance to suit every driver and vehicle
- **MOTORCYCLE 15%** Comprehensive cover for you and your motorcycle or scooter
- **HOME-10%** Everyday protection for your property
- **HEALTH 10%** Control your health expenses and give yourself the necessary resources to face up to a really hard blow



#### **LCGB Services**

Questions about our services

- 3 + 352 49 94 24-600
- Monday-Friday 8h00 - 12h00 & 13h00 - 18h00
- ⊠ services@lcgb.lu

To benefit from the LCGB preferential tariffs, simply contact your AXA agent.

Are you a member of the LCGB but not yet a client of AXA Assurances Luxembourg?

Then you are entitled to the LCGB preferential tariffs. Simply contact your AXA agent Philippe Hengen.



#### **AXA Luxembourg Agency Philippe Hengen**

33, Boulevard GD Charlotte, L-1331 Luxemburg ① +352 25 00 052 philippe.hengen.agent@axa.lu

# AXA Luxembourg Solutions tailored to your needs



#### Habitation

## Because accidents are part of life, being well insured is essential

- your home is covered against theft (including garden furniture), and the costs of replacing keys and locks in your home following the loss or theft of keys are covered;
- all your equipment is insured worldwide against theft and breakage: computers, tablets, smartphones, jewellery and watches, sports equipment, electric bicycles and electric micro vehicles:
- lost keys, water leakage? AXA will send an emergency service provider to help you out (included in the Active and Privilège packages).



## Health Services without concessions

- Start formula: essential protection, hospitalisation costs covered in full, controlled budget;
- Active formula: Start formula + extended optical, dental and orthodontic cover + alternative medicine flat rate + home help during and after hospitalisation;
- Privilege formula: Start formula + maximum optical, dental and orthodontic cover + extra-efficient assistance services.



#### Car

## Protect yourself, your vehicle and your passengers on all your journeys

- not fit to drive again? AXA pays for a taxi, 3 times a year, so that you can get home safely;
- accident assistance: to keep you mobile round the clock, seven days a week;
- replacement vehicle in an accident: 10 days, 31 days for write-off:
- Sliding scale tariff according to the age of the vehicle: indemnification if downgraded up to 20% above the market value.



#### **Motorcycle & scooter**

Against all the bumps in the road and to the road and feel the hum of your engine without a care in the world, take advantage of protection for you and your motorcycle

- tailor-made packages and your equipment covered up to 1.500 € in the full package;
- is your motorbike less than one year old? It will be replaced as new for 36 months;
- if you have a problem on the road, accident assistance is available free of charge 24/7;
- do you prefer a quiet ride? The cover includes the specific features of an electric motorcycle. In the event of an electrical failure, you are covered by breakdown assistance and your charging cable is covered by theft insurance.

#### Harmonie Mutuelle: privileged offer for French cross-border workers

The LCGB and the APSTT (Association pour la Protection Sociale des Travailleurs Transfrontaliers) have concluded a partnership in order to grant French cross-border members access to a high-performance health insurance plan at the preferential rate with 3 possible options.

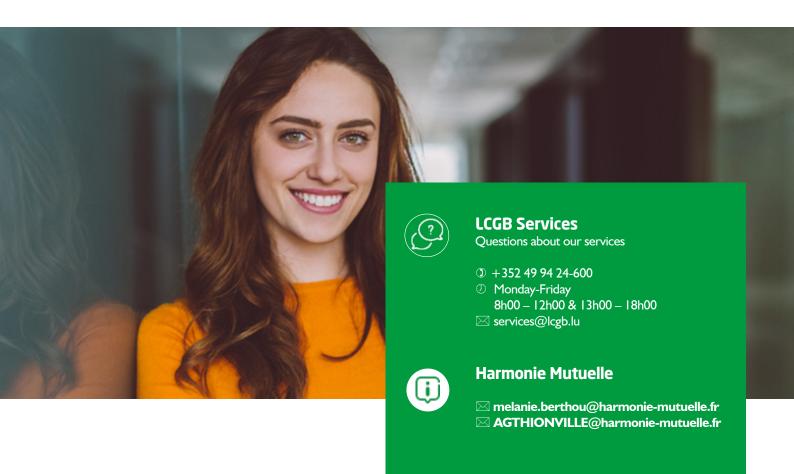
Main members of the LCGB benefit from an additional 10% refund on the annual subscription on the already attractive offer "Santé Frontalier Luxembourg". When joining the LCGB and the "Santé Frontalier Luxembourg" simultaneously, you will also receive a gift voucher.

This offer includes quality benefits and services as well as an excellent price/performance ratio:

- excess fees are covered from the first stage;
- insurance specifically for cross-border commuters with reimbursement in France and Luxembourg;
- · high reimbursements for visual aids

- (up to 740 €), and major bonuses in our network;
- high levels of dental cover, particularly for prostheses and orthodontics, and even a contribution towards implants from the first stage.

Additional guarantees with the KALIXIA network and its 16,000 health professionals at your disposal.



#### **PROFESSIONAL DEVELOPMENT**

You are looking for a job? You want to change your career or reinvent yourself professionally? The LCGB is at your side!

Professional development services are provided in collaboration with RiseSmart / RANDSTAD, depending on the availability of the various courses offered.



#### **LCGB Info-Center**

Consultation and information

3 +352 49 94 24-222

Monday-Friday(except Wednesday afternoon)8h30 – I2h00 & I3h00 – I7h00

⊠ infocenter@lcgb.lu

#### Free trainings for LCGB members (≥ 5 year membership)



#### **Quick Presentation**

Knowing how to present yourself efficiently in 1 min 30



#### CV & cover letter

Gather a maximum of information in one efficient and worthy CV and make it easily readable



#### Manage change

Be aware and manage the change process related to a job loss or a career change



#### Job interview techniques

Interview procedure and techniques. Tips, tricks and advice for a successful application



#### **Personal Branding**

Helps candidates highlight the strengths that make them unique for the job market



#### LinkedIn

Introduction to the social and professional network and demonstration of its functionalities

#### Free services for LCGB members (≥ 5 year membership)

#### Individual coaching

Through individual coaching sessions, you can voice your questions as well as any doubts related to your situation and receive useful guidelines adapted to your needs.

#### Job interview simulation

A simulation of a job interview enables you to train for all occasions facing an unknown speaker in professional conditions. You will receive feedback regarding your verbal and non-verbal communications, your attitude, the quality of your responses, your strengths as well as areas open for improvement. After such a simulation, you will be better prepared and more confident for your job interview and thus have better chances to succeed.

#### Skill assessment

Assessment of your professional and personal skills as well as your capabilities and motivations in order to establish your strengths or areas for improvement. This service is provided for new job seekers as well as current employees looking for a professional reorientation. A skill assessment offers you a better vision of yourself, your abilities, your value in the job market and you can benefit from individual coaching sessions in order to further strengthen your position (definition of a new objective, action plan, job applications, ...).

#### Free workshops for LCGB members (≥ 5 year membership)



#### **Balancing your energies**

Enabling participants to become aware of the way they function, their potential but also their limits, stress factors and responses to stress. Analyse your energy sources as well as consumers and through exercises and tools find the best means to bring them into balance in order to avoid situations of emotional distress, exhaustion or burn-out.



#### **Contract Negotiation**

This workshop draws attention to the different types of salaries and non-statutory benefits and sensitises participants to effective negotiation techniques with an employer. A contract negotiation must take into account multiple factors that need to be analysed and prioritised. Practical exercises and answering questions will be provided.



#### **Self-confidence**

This workshop will discuss the theoretical concepts of self-confidence and self-esteem. You will learn to understand how to protect yourself from situations that can have a negative impact on your self-esteem and how to identify activities that can help you build it. You will become more aware of your blockages and their causes and acquire concrete tools to move forward on the road to self-confidence.

#### **INTERNATIONAL COOPERATION**

By means of its international cooperation, the LCGB also offers you the professional help and services necessary to fight for your rights outside the borders of Luxembourg.

#### **Belgium - Dual membership LCGB-CSC**

By paying a single membership fee, you can benefit from the services offered by both unions:

- » Free legal assistance and defence
- » Information, help and support in relation with all your administrative proceedings (family allowances, pensions, health insurance, etc.)
- » The upholding of your rights in Belgium (unemployment, health care, etc.)







#### **LCGB Membership Admin.**

Information on dual membership

→ +352 49 94 24-42 I
 → Monday-Friday
 8h00 - 12h00 & 13h00 - 18h00
 → membres@lcgb.lu



#### Austria

Cooperation with the Christian fraction of the Austrian Trade Union Confederation ÖGB (Fraktion Christlicher Gewerkschafterinnen und Gewerkschafter - FCG - des Österreichischen Gewerkschaftsbundes ÖGB) on trade union policy issues and the European Centre for Workers (EZA).



#### **Portugal**

#### Sónia Falcão da Fonseca

If you encounter legal issues in Portugal, you can count on us! The LCGB collaborates closely with the legal offices of Sónia Falcão da Fonseca in order to facilitate your legal contact and defend your interests in Portugal from abroad.

#### **LCGB & UGT-P**

A cooperative agreement with the Portuguese trade union UGT-P helps to:

- » Better defend the needs and interests of Portuguese employees, whether in Luxembourg or in Portugal
- » Better protect the rights and the well-being of all working Portuguese nationals, regardless of the country they exercise their professional activities in
- » Better availability of help and services in defending the rights of the immigrant workforce



**UGT-F** 

União Geral de Trabalhadores www.ugt.pt

#### Italy - Collaboration with the INAS / CISL

The INAS (Institut National d'Assistance Sociale) is a social institution of one of the most important Italian unions, the CISL. The INAS and the CISL work in close collaboration with the LCGB in order to offer, amongst others, services related to retirement, disability or survivor pensions, the revision of social contributions, family allowances, unemployment benefits as well as work related accidents and occupational illnesses.



#### **INAS /CISL**

**† Gabriella FINOCCHIO** 

3 +32 43 42 02 74

3 +32 47 53 63 604

⊠ g.finocchio@inas.it



#### **LCGB Info-Center**

Consultation and information

① +352 49 94 24-222 ① Monday-Friday (except Wednesday afternoon) 8h30 - 12h00 & 13h00 - 17h00 ⊠ infocenter@lcgb.lu

#### **INFO-CENTER OFFICES**

#### **LUXEMBOURG**

11, rue du Commerce ① +352 49 94 24-222

#### **DIFFERDANGE**

L-4530 Differdange 3 +352 58 82 89

Saarbrücker Allee 23

① +49 (0) 68 61 93 81-778

D-66663 Merzig

#### **ESCH/ALZETTE**

8. rue Berwart ① +352 54 90 70-I

#### WASSERBILLIG

Place de la Gare L-6601 Wasserbillig **†** Reinaldo CAMPOLARGO ① +352 74 06 55 3 +352 621 262 010

#### ETTELBRÜCK

L-9053 Ettelbrück ① +352 8I 90 38-I



#### Consultation without an appointment!

**Opening times on** www.lcgb.lu



Appointments still possible via ⊠ rdv@lcgb.lu 3 +352 49 94 24 555 ☐ YourLCGB.lu

Appointment mandatory for tax service and tachograph reading

19. avenue Charlotte

#### **THIONVILLE**

I, place de la Gare F-57100 Thionville 3 +33 (0) 38 28 64-070

#### ST. VITH

Kulturzentrum Triangel Vennbahnstraße 2 B-4780 St. Vith ₱ Brigitte WAGNER  $\mathfrak{D}$  +352 671 013 610

#### **CSC - ARLON**

**MERZIG** 

I. rue Pietro Ferrero B-6700 Arlon ① +32 (0) 63 24 20 40

#### **CSC - BASTOGNE**

12, rue Pierre Thomas B-6600 Bastogne ① +32 (0) 63 24 20 40

#### **CSC - VIELSALM**

5, rue du Vieux Marché B-6690 Vielsalm 3 +32 (0) 63 24 20 40

#### CSC - ST. VITH

Klosterstraße, 16 B-4780 St. Vith ① +32 (0) 87 85 99 32



LCGB - Membership Administration BP 1208 • L-1012 Luxembourg ① +352 49 94 24-421 ☑ membres@lcgb.lu

WWW.LCGB.LU | In LCGB | Olcgb\_luxembourg

<b>MEMBERSHIP</b>	APPLICATION FORM		(to be completed by LCGB)
PLEASE FILL IN THE FO	RM IN CAPITALS		
I, the undersigned: Surname: First Name: Street: Zip Code: Date of Birth: Place of Birth: Private Phone: Employer's Name: Address: (Street / ZIP Cod		Nr.:  YEAR Social Security Extension:  Nationality:  Private E-mail:	Country:
Additional Membersh CSC	Employee - manuel activities  Employee - admin. and tech. activities	Student Surn Apprentice First Retiree LCG	ruiter ame: Name: iB Nr.: loyer:
Code BIC/SWIFT:  IBAN:  Recurring domiciliation:  Mandate Core Sepa Direct (with a reduced STARTER	, <u> </u>		
to charge your account You benefit from a right - within 8 weeks	he SDD-CORE mandate, you authorise the L conforming to LCGB instructions. t of reimbursement by your bank. An applicat of the date of bank debit entry; hs of the date of bank debit entry for a non-a	tion for reimbursement has to be made:	ecessary to charge your account and your bank  I declare to be fully aware of the
Creditor Creditor Identifier	LCGB / II, rue du Commerce / L-I35 I LUXEM	BOURG	LCGB statutes, understanding its contents and accepting the contained rules and regulations.
May 25th 2018, the EU-Regula	uthorises the LCGB and LUXMILL Mutuelle to process you	f individuals with regards to the processing of persono	and regulations governing the protection of personal data (as a al data and the free movement of such data). More information

Signed (Place) Signature



#### **LCGB SERVICES**

Questions about our services ① +352 49 94 24-600 ☑ services@lcgb.lu

#### LCGB MEMBERSHIP ADMIN.

Changing your contact details

① +352 49 94 24-42 I

☑ membres@lcgb.lu

#### **LCGB INFO-CENTER**

Consultation and information
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WWW.LCGB.LU | In LCGB | Olcgb\_luxembourg

# THE BENEFITS OF A LCGB MEMBERSHIP

With the support of over 48.000 affiliates, the LCGB is an innovative and effective union that defends the rights and gains of employees and pensioners.

#### At your workplace, the LCGB:

- negotiates better salaries;
- negotiates better work conditions;
- negotiates work time models in order to improve life quality;
- ensures that health and safety measures are enforced;
- fights all types of discrimination;
- acts against harassment at work;
- ensure the prevention of stress at your workplace.

The LCGB's resources include union actions, collective bargaining agreements and staff representatives within the workforce along with the commitment of all employees to fight for their legitimate interests.

#### In the field of social security, the LCGB is represented in the management boards and is committed to:

- a good health insurance coverage;
- a good coverage in case of dependency;
- steady and fair pensions.

#### With regards to the social and labour law, the LCGB participates in the legislative process through:

- its representatives in the "Chambre des Salariés", which analyses and comments draft bills:
- its representatives in labour and social security courts;
- its influence on the Luxembourgish government.

#### On the economic and employment level:

As a nationally representative trade union, the LCGB is a member of numerous national institutions, such as the "Tripartite", the permanent employment committee, the Economic Committee, the Economic and Social Committee, etc.

# Visit **YourLCGB.lu** and log in All LCGB services in your pocket

#### For its members:

The LCGB fights for better employability while safeguarding and defending the interests of all employees in the workplace by:

#### Information, consultation, support

- professional help for all private life procedures or in dealing with government agencies;
- free legal assistance in all matters concerning labour law and social affairs within the specified limits (the code of instructions can be consulted on www.lcgb.lu);
- legal assistance for professional drivers, employees driving for work purposes, employees with bargeman patents and security officers;
- professional civil liability and legal protection for health professional;
- simulation and estimation of the pension;
- help and support in filling out your tax return.

#### **Professional development**

- · organisation of trade union seminars;
- free trainings for job seekers (i.e. how to draft a resume or cover letter);
- individual coaching (finding a first job, a new job or change careers);
- job interview simulation;
- skills assessment.

#### **Complementary services**

- severance payment in case of death (LUXMILL Mutuelle);
- affiliation to the CMCM (Caisse Médico-Complémentaire Mutualiste) without annual contribution to the FNML;
- I0% discount on AXA's "Home" and "Health" insurances and I5% discount on AXA's "Car" and "Motorcycle" insurances;
- advantageous conditions for Tango SMART+ and Infinity+ products;
- for French cross-border commuters: possibility of an affiliation to the HARMONIE MUTUELLE at the preferential rate;
- free access to the services of the "Patiente Vertriedung ASBL" in case of a dispute between patient and care provider;
- scholarships for students;
- 3 months' free subscription to Tageblatt and/or Le Quotidien.

#### International cooperation

- for Belgian employees: dual membership LCGB-CSC (on demand), with the benefits of the largest Belgian trade union;
- for Italian employees: Cooperation with INAS, a service of one of the most important Italian trade unions, the CISL;
- for Portuguese employees: Collaboration with the legal offices of Sónia Falcão da Fonseca and the Portuguese trade union UGT-P (Union générale des travailleurs).