



Construction Workers' Sick Pay Trust

A guide to Sick Pay Benefits




- Continuous income while out of work due to illness or injury
- Benefit paid for up to 50 days per year
- Benefit paid as well as Social Welfare benefit
- No Medical Underwriting
- Payments paid direct to members
- Low Cost for members



Benefits of Sick Pay Scheme

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- Benefit paid - as well as Social Welfare benefit
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Introduction to Sick Pay Scheme

Introduction to Sick Pay Scheme

The Construction Workers' Pension Scheme ("CWPS") operates a scheme called the Construction Workers Sick Pay Trust to help members if they cannot work due to illness or injury.

Once you are registered in CWPS you will start paying pension, death in service and sick pay contributions. You and your employer pay a percentage of an agreed contribution amount each week to both pension and sick pay and your employer will automatically deduct your pension contributions and your sick pay contributions from your wages.

A sick pay benefit is provided at a very low weekly cost to both employer and members and sick pay benefit is paid to active members up to age 66. The sick pay fund is managed by the Construction Workers' Sick Pay Trustee DAC and benefits are paid directly from the fund without the need for medical underwriting.

This booklet will explain how the Construction Workers' Sick Pay Trust works and how members can claim their benefit. The sick pay contribution rate and benefits payable may change over time however, the contribution and benefits rates in this booklet are correct at the time of print.

Qualifying for Sick Pay Benefit

The following are the requirements to qualify for sick pay benefit:

- Claimants must be registered in CWPS and under age 66
- At least 13 contributions must be paid into CWPS for the claimant in the six months immediately before the first day of the illness or injury
- Claimants must be currently employed by an employer registered in CWPS for the period covered by their claim
- Claimants must make their claim for benefit within two months of the date their illness or injury began
- Sick pay benefit cannot be claimed for any periods of unemployment

If you qualify for sick pay benefit, you will receive payment for up to 50 working days in any calendar year. Sick pay benefit is not paid for the first three working days of any period of illness or injury.

You can claim the full annual entitlement of 50 days sick pay benefit if your illness or injury is continuous, or in separate periods for short term illnesses or injuries. If your illness is continuous, sick pay will be paid for up to a maximum of two consecutive years (100 days in total).

Rates and Benefits

Contribution rates from 1/10/2019

The sick pay contribution deducted from a member's salary is €0.65 per week. Employers also pay a contribution of €1.30 per member per week towards sick pay.

| Employee Contribution | Employer Contribution | Total Contribution |
|-----------------------|-----------------------|--------------------|
| €0.65 per week | €1.30 per week | €1.95 per week |

Sick Pay Benefit

The current Sick pay benefit payable by the Scheme to qualifying members is €40 per day or €200 based on a 5 day absence (Monday to Friday). This will increase to €44 per day or €220 per week from 1/11/2019. There is no payment for the first 3 days of any illness and benefit will be paid for a maximum of 50 working days in any calendar year. If there is a week when there is a public hol'day, no benefit will be paid for the public holiday.

| Daily Benefit | Weekly Benefit | Maximum Annual Benefit |
|--------------------|----------------|------------------------|
| €40 | €200 | €2,000 |
| From 1/11/2019 €44 | €220 | €2,200 |

Supplementary Benefits

As well as the standard sick pay benefit, the Scheme may also pay supplementary benefit if a member has been refused Social Welfare benefit. The supplementary benefit payable to a member is equal to the current amount of State Illness benefit entitlement and is paid to members along with the standard sick pay benefit from the Scheme. The current rates, depending on personal circumstances are as follows:

| Status | Weekly Amount from March 2019 | Daily Amount from March 2019 |
|---|-------------------------------|------------------------------|
| Single | €203.00 | €40.60 |
| Qualified Adult Allowance (Spouse or partner) | €134.70 | €26.94 |
| Qualified Child Allowance child dependant under 12 years Aged 12 and over | € 34.00 full € 37.00 full | € 6.80 full € 7.40 full |



The Scheme does not pay sick pay benefit for the first three days of an illness or injury. Sick Pay benefit of €40 a day (€44 from 1/11/19) is paid from the fourth day of illness for 5 working days each week up to a maximum benefit of 50 working days in a calendar year.

Information for Members

Claiming Sick Pay

To claim sick pay benefit you must:

- ✓ be registered in the Construction Workers Pension Scheme and under age 66;
- ✓ have paid at least 13 contributions into the Scheme in the six months immediately before the first day of the illness you are claiming for
- ✓ be or have been, employed by an employer registered in the Scheme during the period covered by your claim (you cannot claim sick-pay benefit for any period of unemployment) and
- ✓ make your claim for benefit within two months of the date your illness or injury began

How to Claim Standard Sick Pay Benefit - Initial Claim

A standard sick pay benefit form (SP1) must be completed, **Section A** by the member and **Section B** by their employer. The completed form should be returned to CWPS along with copies of evidence from a doctor or hospital, or copies of the weekly Social Welfare Certificates. The evidence provided must cover the period from the first day of illness or injury. As all payments will be paid directly into a bank account, CWPS will request member's bank details at the time of the initial claim.

Claims for sick pay benefit will be processed by the CWPS team and once everything is in order, the benefit will be paid to the member's bank account.

What you need to do:

- ✓ SP1 form completed by both member and employer
- ✓ Evidence to support dates of claim
- ✓ Bank details supplied on SP1 form
- ✓ Return forms to CWPS



If you are too ill to fill the form in yourself, someone else can do it for you. If you make your claim two months or more after the start of your illness or injury, you will need to enclose a letter explaining why your claim is late.

Receiving your Sick Pay Benefits

When your claim is processed, we will send an email to you advising you that payment has been lodged to your bank account. You will be advised to log on to the CWPS Member Online Access in order to view your sick pay benefit payslip. If you do not have an email address or are not registered for Member Online Access, we will send your payslip by post.

A further claim form "claim for continuous sick pay benefit" form SP2 is sent to your employer for completion.

If you are still absent from work due to illness or injury this SP2 form must be completed by your employer and returned to CWPS along with copies of your evidence from a doctor or hospital so you can receive further sick pay benefit.



Members should keep their contact details up to date at all times to ensure that there is no delay in receiving their benefit. Register for Member Online Access @ www.cwps.ie

Information for Members

How to claim continuous sick pay benefit

If a member is off work due to illness or injury for a continuous period, their employer will need to complete a 'claim for continuous sick pay benefit' form (SP2) and return it to CWPS with continuous evidence from a doctor or hospital for the member. This allows the member to receive sick pay benefit on a continuous basis.

The member should therefore provide updated evidence to their employer for each week they are absent so there is no delay in processing their sick pay benefit.

What you need to do:

- ✓ Send updated evidence from a doctor or hospital to your employer for each week you are absent from work

What your employer needs to do:

- ✓ Complete a 'claim for continuous sick pay benefit' form (SP2) and return it to CWPS for you for each week you are sick/injured
- ✓ Send updated evidence from a doctor or hospital to CWPS each week to support a continuous claim



Sick Pay Benefit is not paid for the first 3 days of absence and is paid on a 5 day week basis, Monday to Friday.

How to claim supplementary benefit

If you are not entitled to the State Illness benefits, but have at least 13 contributions paid to the Scheme, you may be entitled to an extra benefit known as Supplementary benefit. This is equal to the current amount of State Illness benefit and is paid as well as the standard benefit set out in this booklet.

What you need to do:

- ✓ Wait for Standard sick pay benefit to be approved by CWPS
- ✓ Complete an SP3 form
- ✓ Supply written evidence from the Department of Social Protection that state benefit has been refused.



Sick pay benefit is not taxed. However, employees should declare it as income when they are making their yearly tax returns.

Information for Employers

Employer Obligation

The Scheme does not offer sick pay benefit as a standalone product. It is only offered to members of the Construction Workers Pension Scheme (CWPS).

As an adhering employer to CWPS you must:

- ✓ keep contributions to the Scheme up to date to ensure that your employees are covered for their benefits
- ✓ make sure that all your eligible employees are registered in the Scheme so they can have the same entitlements.

What to do if an employees is out of work sick or injured

Initial Claims (SP1)

When an employee is out sick from work due to illness or injury for a period of more than 3 days, a claim can be made to the Scheme for sick pay benefit to be paid to the employee. A Standard sick pay benefit form (SP1) must be completed, **Section A** by the employee and **Section B** by the employer. Forms can be requested from CWPS or downloaded from the website www.cwspt.ie.

The completed form should be returned to CWPS along with evidence to support dates of claim. The Scheme will accept the following as evidence: medical certificate, a letter from a doctor or hospital, or copies of employee's weekly Social Welfare Certificates.

Employers should only sign the SP1 if:

- ✓ The employee is a member of the Construction Workers Pension Scheme
- ✓ Is currently in employment
- ✓ Has been absent for more than 3 days due to illness/injury

Continuous Claims (SP2)

Once the employee's initial claim has been approved by the Scheme the employer will be notified by email that the benefit has been processed and paid to their employee. A further claim form "claim for continuous sick pay benefit" form SP2 will be sent to the employer for completion.

If the employee is still absent from work, this SP2 form must be completed by the employer and returned to CWPS along with evidence from a doctor or hospital in order for the member to receive further sick pay benefit from the Scheme. Employers should:

- ✓ Complete the SP2 form with relevant details to verify that the employee is still absent and still in employment
- ✓ Return SP2 form to CWPS along with evidence for employee to cover extended period of leave
- ✓ Repeat this process each week

If, after a period of absence, an employee returns to work for more than two days in a row, and is then off sick again this is treated as a new claim and the employer must fill in another 'Claim for standard sick pay form (SP1)

Paying pension and sick pay contributions

Employers do not have to pay pension contributions to CWPS for employees when they are absent from work due to illness or injury as they will not be in receipt of wages or salary

- When making your monthly pension returns to CWPS, employers should mark the employee as "Sick" for the relevant weeks of their illness/injury to reflect their absence
- Amounts paid to CWPS should be adjusted accordingly for the relevant period

Notes

- **Construction Industry Holidays:** Benefit is not payable during these holiday periods, however, if the claimant's employer was open for business and work was available benefit may be payable. We will need a letter from the employer confirming that they were open.
- **SOLAS Course:** If the claimant was attending a course with the Further Education and Training Authority for a certain period of time before the beginning of illness, we will need a letter from the employer confirming the dates that the claimant attended the course.
- Sick pay benefit is not paid for weekend and/or public holidays.
- Sick pay benefit is not taxed. However, employees should declare it as income when they are making their yearly tax returns.
- Please note that evidence from a doctor or hospital is required to ensure that sick pay benefit is paid in respect of the correct period of absence. Medical condition (i.e. reason for absence) should not be disclosed as it is not a requirement in order to have sick pay benefit paid. Please feel free to black out any sensitive information from a doctor, hospital or Social Welfare.

Contact details

If you would like more information on sick pay benefit, please contact a member of the team (remembering to quote your Member Id number) at:

Construction Workers' Sick Pay Trust
Canal House
Canal Road
Dublin 6

Phone: 01 497 7663

Fax: 01 496 6611

Email: sickpay@cwspt.ie

Visit: www.cwspt.ie

For copies of the forms referred to in this leaflet, visit www.cwspt.ie or contact the CWPS team.

Scheme Administrators



The Construction Workers' Sick Pay Trust is administered by CIF Pension Administration Services DAC trading as CPAS.

CPAS is a professional pension administration company registered with the Pensions Authority as an approved Registered Administrator.

All information in this booklet is correct at date of print Oct 2019

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