



# Protecting you in case of sickness

## A guide to the Sick Pay Scheme

None of us know what the future holds, so it's reassuring to know that the Construction Federation Sick Pay Scheme is there to help if you become sick or cannot work because of injury. The key features of the Scheme are explained in this booklet. If you have any questions, you can find details of who to contact on page 4.

This document is also available in Polish.

W celu uzyskania polskiej wersji prosze zadzwonic pod numer 4977663 lub wejsc na [www.cwps.ie](http://www.cwps.ie)



# About the Scheme

## Key features

- **Cost-effective** - membership costs are low
- **Help from your employer** - your employer pays two-thirds of the cost of membership
- **No hassle** - your employer automatically pays your contributions from your wage
- **Peace of mind** - the scheme pays sick pay for up to 50 days a year.

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## Joining

If you are employed in the construction industry by an employer that the Registered Employment Agreement (the agreement) applies to, and you are aged between 20 and 65, your employer must make sure that you are covered for the benefits set out in the agreement within two weeks of you starting work for them. Members of CWPS (the scheme) are automatically covered for these benefits.

To register you in the scheme, your employer will need to fill in and return a 'New member registration form'. This asks for your date of birth, PPS number, home address and occupation. Forms are available from the CWPS administration team or off the CWPS website at: [www.cwps.ie](http://www.cwps.ie)

## Sick-pay contributions

Once you are registered in the scheme you will start paying pension and sick pay contributions. You and your employer pay a percentage of the average basic construction industry wage, as agreed by the National Joint Industrial Council (NJIC).

Your employer will automatically pay your contributions from your wages. The contribution rate changes each year. Please see the 'Rates of Sick Pay' leaflet for more information.

**Average basic construction industry wage:** The average wage rates of the basic Craft and Construction Operative agreed by the National Joint Industrial Council (NJIC) for the construction industry from time to time.

# Standard sick pay benefits

## Sick pay

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

You can claim for the full 50-day period if your illness or injury is continuous, or in separate periods for separate periods of illness. If your illness continues, sick pay will be paid for up to two years (100 days in total).

### To claim sick pay you must:

- be registered in the scheme and under 65;
- 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 a registered employer during the period covered by your claim (you cannot claim sick-pay benefit for any period of unemployment); and
- make your claim within two months of the date your illness or injury began.

For information on how to make a claim, see the back of the 'Rates of sick pay' leaflet.

## Supplementary benefits

If you are not entitled to the Social Welfare benefits, but have paid at least 13 contributions to the scheme, you will be entitled to an extra benefit known as

supplementary benefit. This is equal to the current amount of State Disability Benefit and is paid on top of the standard benefit set out in the 'Rates of sick pay' leaflet.

If you have paid fewer than 13 Social Welfare contributions, the trustees will consider paying the supplementary benefit if you have written support from a full-time trade-union official.

With any claim for supplementary benefit, you must include written evidence from the Department of Social Welfare stating the number of Social Welfare contributions credited to you and that you have been refused benefit.

## Paying sick pay

The administration team will send a cheque to the home address they have on record for you. Please make sure you keep your contact details up to date.



# More information

## Your employers obligations

Under the terms of the Registered Employment Agreement (REA) for the Construction and Electrical industry, your employer must:

- keep to the REA (not doing so is an offence);
- keep contributions to the scheme up to date; and
- make sure that all their eligible employees are registered in the scheme.

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If your employer does not meet these obligations, the administration team may not pay any benefits until your employer meets their obligations. In this case, your employer will have to pay you for any loss of benefit that may be due to you.

**Please note:** the scheme does not offer sick pay as a stand-alone product. It is only offered to members of the Construction Workers' Pension Scheme.

## Information for employers

- The scheme does not pay sick pay for the first three days of an illness or injury.
- If your employee is off work for a continuous period, please send the administration team a 'Claim for continued sick pay benefit' form (SP2) each week so your employee receives weekly payments.
- You do not have to pay contributions to the scheme for any period of illness or injury.

- You must adjust the relevant invoice to reflect the period of absence.
- At the moment sick pay is not taxed. However, employees should declare it as income when they are making their yearly tax returns.
- If, after a period of absence, an employee returns to work for more than two days in a row, and then is off sick again, you must fill in another 'Claim for standard sick pay' form (SP1).

## Contact details

If you would like more information on sick pay, contact the administration team (remembering to quote your PPS number) at:

Construction Federation Sick Pay Scheme  
Canal House  
Canal Road  
Dublin 6.

Phone: 01 497 7663

Fax: 01 496 6611

Email: [sickpay@cwps.ie](mailto:sickpay@cwps.ie)

For copies of the forms referred to in this leaflet, visit [www.cwps.ie](http://www.cwps.ie) or contact the administration team.