



Pay your monthly schedules online @ [www.cwps.ie](http://www.cwps.ie)

# 2019-2020 Scheme Year

PLEASE NOTE: The 2019-2020 Scheme year runs from 1st October 2019 until 30th September 2020  
Each scheme month ends on the **last Friday** of a calendar month and the next scheme month starts the following Monday.

Number of Scheme Weeks per month

Month	30 MON	1 TUE	2 WED	3 THUR	4 FRI	5 SAT	6 SUN	7 MON	8 TUE	9 WED	10 THUR	11 FRI	12 SAT	13 SUN	14 MON	15 TUE	16 WED	17 THUR	18 FRI	19 SAT	20 SUN	21 MON	22 TUE	23 WED	24 THUR	25 FRI	26 SAT	27 SUN	Weeks							
October 2019																														4						
November	28 MON	29 TUE	30 WED	31 THUR	1 FRI	2 SAT	3 SUN	4 MON	5 TUE	6 WED	7 THUR	8 FRI	9 SAT	10 SUN	11 MON	12 TUE	13 WED	14 THUR	15 FRI	16 SAT	17 SUN	18 MON	19 TUE	20 WED	21 THUR	22 FRI	23 SAT	24 SUN	25 MON	26 TUE	27 WED	28 THUR	29 FRI	30 SAT	1 SUN	5
December	2 MON	3 TUE	4 WED	5 THUR	6 FRI	7 SAT	8 SUN	9 MON	10 TUE	11 WED	12 THUR	13 FRI	14 SAT	15 SUN	16 MON	17 TUE	18 WED	19 THUR	20 FRI	21 SAT	22 SUN	23 MON	24 TUE	25 WED	26 THUR	27 FRI	28 SAT	29 SUN								4
January 2020	30 MON	31 TUE	1 WED	2 THUR	3 FRI	4 SAT	5 SUN	6 MON	7 TUE	8 WED	9 THUR	10 FRI	11 SAT	12 SUN	13 MON	14 TUE	15 WED	16 THUR	17 FRI	18 SAT	19 SUN	20 MON	21 TUE	22 WED	23 THUR	24 FRI	25 SAT	26 SUN	27 MON	28 TUE	29 WED	30 THUR	31 FRI	1 SAT	2 SUN	5
February	3 MON	4 TUE	5 WED	6 THUR	7 FRI	8 SAT	9 SUN	10 MON	11 TUE	12 WED	13 THUR	14 FRI	15 SAT	16 SUN	17 MON	18 TUE	19 WED	20 THUR	21 FRI	22 SAT	23 SUN	24 MON	25 TUE	26 WED	27 THUR	28 FRI	29 SAT	1 SUN								4
March	2 MON	3 TUE	4 WED	5 THUR	6 FRI	7 SAT	8 SUN	9 MON	10 TUE	11 WED	12 THUR	13 FRI	14 SAT	15 SUN	16 MON	17 TUE	18 WED	19 THUR	20 FRI	21 SAT	22 SUN	23 MON	24 TUE	25 WED	26 THUR	27 FRI	28 SAT	29 SUN								4
April	30 MON	31 TUE	1 WED	2 THUR	3 FRI	4 SAT	5 SUN	6 MON	7 TUE	8 WED	9 THUR	10 FRI	11 SAT	12 SUN	13 MON	14 TUE	15 WED	16 THUR	17 FRI	18 SAT	19 SUN	20 MON	21 TUE	22 WED	23 THUR	24 FRI	25 SAT	26 SUN								4
May	27 MON	28 TUE	29 WED	30 THUR	1 FRI	2 SAT	3 SUN	4 MON	5 TUE	6 WED	7 THUR	8 FRI	9 SAT	10 SUN	11 MON	12 TUE	13 WED	14 THUR	15 FRI	16 SAT	17 SUN	18 MON	19 TUE	20 WED	21 THUR	22 FRI	23 SAT	24 SUN	25 MON	26 TUE	27 WED	28 THUR	29 FRI	30 SAT	31 SUN	5
June	1 MON	2 TUE	3 WED	4 THUR	5 FRI	6 SAT	7 SUN	8 MON	9 TUE	10 WED	11 THUR	12 FRI	13 SAT	14 SUN	15 MON	16 TUE	17 WED	18 THUR	19 FRI	20 SAT	21 SUN	22 MON	23 TUE	24 WED	25 THUR	26 FRI	27 SAT	28 SUN								4
July	29 MON	30 TUE	1 WED	2 THUR	3 FRI	4 SAT	5 SUN	6 MON	7 TUE	8 WED	9 THUR	10 FRI	11 SAT	12 SUN	13 MON	14 TUE	15 WED	16 THUR	17 FRI	18 SAT	19 SUN	20 MON	21 TUE	22 WED	23 THUR	24 FRI	25 SAT	26 SUN	27 MON	28 TUE	29 WED	30 THUR	31 FRI	1 SAT	2 SUN	5
August	3 MON	4 TUE	5 WED	6 THUR	7 FRI	8 SAT	9 SUN	10 MON	11 TUE	12 WED	13 THUR	14 FRI	15 SAT	16 SUN	17 MON	18 TUE	19 WED	20 THUR	21 FRI	22 SAT	23 SUN	24 MON	25 TUE	26 WED	27 THUR	28 FRI	29 SAT	30 SUN								4
September	31 MON	1 TUE	2 WED	3 THUR	4 FRI	5 SAT	6 SUN	7 MON	8 TUE	9 WED	10 THUR	11 FRI	12 SAT	13 SUN	14 MON	15 TUE	16 WED	17 THUR	18 FRI	19 SAT	20 SUN	21 MON	22 TUE	23 WED	24 THUR	25 FRI	26 SAT	27 SUN								4

**Registering new employees**  
If you currently have employees who fall under the terms of the SEO legislation and are not registered with CWPS, you can register them in the Scheme to provide them with the same benefits as your registered employees. You can also register your office workers.  
You can register new members using the CWPS employer online system or download registration forms at [www.cwps.ie](http://www.cwps.ie)

**Pension, Death in Service and Sick Pay contribution rates as agreed under the SEOs for the Construction, Mechanical Engineering Building Services Contracting Sectors.**

**Contribution Rates from 1/10/2019 to 30/09/2020**

	Employer	Member	Total
Pension Contribution	€27.35	€18.24*	€45.59
Death in Service Contribution	€ 1.14	€ 1.14*	€ 2.28
Sick Pay Contribution	€ 1.30	€ 0.65	€ 1.95
<b>Standard Contribution Total</b>	<b>€29.79</b>	<b>€20.03</b>	<b>€49.82</b>

\* PAYE Allowable

CWPS facilitates the collection of some voluntary weekly industry deductions for Construction Workers Health Trust and the Benevolent Funds and these can be paid as a combined payment with the Pension, Sick Pay and Death in Service contributions.

	Employer	Member	Total
Construction Workers Health Trust	€ 0.00	€1.00	€1.00
Employer Benevolent Fund	€ 0.19	€0.00	€0.19
Employee Benevolent Fund	€ 0.00	€0.50	€0.50
<b>Overall Contribution</b>	<b>€29.98</b>	<b>€21.53</b>	<b>€51.51</b>

**Death in Service Benefits**

A Death in Service benefit of **€100,000** plus the value of the member's account is payable to the next of kin of a deceased member, provided that, at the time of death, all contributions due in respect of the member are paid up to date and at least 26 contributions in respect of the member has been paid to the Scheme.

An additional €3,175 for each eligible child is also payable.

Subject to certain conditions being satisfied, a member may be entitled to a reduced Death in Service benefit of €50,000 if they died within 4 weeks of leaving paid service.

**Sick Pay Benefit**

Sick Pay benefit is payable up to age 66 at a rate of **€40.00** per day (**€200.00** per week) for a maximum of 50 working days in a calendar year and is paid after a 3 day waiting period.

**From 1st November 2019 Sick Pay Benefit will increase to €44.00 per day (€220.00 per week).**

**Industry annual leave and public holidays from October 2019 to September 2020**

- Annual leave ■ Public holiday
- Monday, 28<sup>th</sup> October 2019
- Friday, 10<sup>th</sup> April
- Monday, 23<sup>rd</sup> December
- Monday, 13<sup>th</sup> April
- Tuesday, 24<sup>th</sup> December
- Tuesday, 14<sup>th</sup> April
- Wednesday, 25<sup>th</sup> December
- Wednesday, 15<sup>th</sup> April
- Thursday, 26<sup>th</sup> December
- Thursday, 16<sup>th</sup> April
- Friday, 27<sup>th</sup> December
- Friday, 17<sup>th</sup> April
- Monday, 30<sup>th</sup> December
- Monday, 4<sup>th</sup> May
- Tuesday, 31<sup>st</sup> December
- Monday, 1<sup>st</sup> June
- **Wednesday 1<sup>st</sup> January 2020**
- Monday, 16<sup>th</sup> March
- Monday, 20<sup>th</sup> July to Friday 31<sup>st</sup> July
- Tuesday, 17<sup>th</sup> March
- Monday, 3<sup>rd</sup> August

For further information regarding industry holidays please visit [www.CIF.ie](http://www.CIF.ie). For further information regarding working hours, leave and public holidays please contact Workplace Relations Customer Services at 1890 80 80 90 or visit [www.workplacerelations.ie](http://www.workplacerelations.ie)

Under the Payment of Contributions Regulations of the Pensions Act 1990, as amended, employers are required to remit contributions due to a pension scheme within 21 days of the end of the month to which the contributions apply (e.g. contributions due for the month of January must be remitted to the Scheme by 21<sup>st</sup> February). Failure to pay contributions on time will result in an arrears rate being applied to any unpaid contributions as per Rule 4.9 of the Scheme's Trust Deed & Rules.

For more information, contact Employer Services: 01 497 7663 email [info@cwps.ie](mailto:info@cwps.ie) or visit [www.cwps.ie](http://www.cwps.ie)