

CWPS 2015 Scheme Year

PLEASE NOTE: 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	Week 1	Week 2	Week 3	Week 4	Week 5	Number of Scheme weeks per month
January	29 MON, 30 TUE, 31 WED, 1 THUR, 2 FRI	3 SAT, 4 SUN, 5 MON, 6 TUE, 7 WED, 8 THUR, 9 FRI	10 SAT, 11 SUN, 12 MON, 13 TUE, 14 WED, 15 THUR, 16 FRI	17 SAT, 18 SUN, 19 MON, 20 TUE, 21 WED, 22 THUR, 23 FRI	24 SAT, 25 SUN, 26 MON, 27 TUE, 28 WED, 29 THUR, 30 FRI, 31 SAT	5
February	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, 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
October	28 MON, 29 TUE, 30 WED, 1 THUR, 2 FRI	3 SAT, 4 SUN, 5 MON, 6 TUE, 7 WED, 8 THUR, 9 FRI	10 SAT, 11 SUN, 12 MON, 13 TUE, 14 WED, 15 THUR, 16 FRI	17 SAT, 18 SUN, 19 MON, 20 TUE, 21 WED, 22 THUR, 23 FRI	24 SAT, 25 SUN, 26 MON, 27 TUE, 28 WED, 29 THUR, 30 FRI, 31 SAT, 1 SUN	5
November	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
December	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	4

Registering new employees

A New Member Registration form must be completed for each new employee being registered in the Scheme.

Forms are available to download at www.cwps.ie/forms

2015 CONTRIBUTION RATES

Detailed below are the weekly Pension, Death in Service and Sick Pay contribution rates.

RATES FOR THE CONSTRUCTION & RELATED INDUSTRIES

	Employer	Member	Total
Pension Benefit	€26.63	€17.76*	€44.39
Death in Service Benefit	€ 1.11	€ 1.11*	€ 2.22
Sick Pay	€ 1.27	€ 0.63	€ 1.90
Contribution Total	€29.01	€19.50	€48.51

* PAYE Allowable

The Scheme facilitates the collection of some voluntary industry deductions as set out below on behalf of the social partner entities listed and these can be paid as a combined payment with the Pension, Sick Pay and Death in Service contributions.

Weekly remittances charged by the Construction Workers Health Trust and the Benevolent Funds.

	Employer	Member	Total
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
Total	€0.19	€1.50	€1.69

Death-in-service benefits

A Death in Service benefit of €63,500 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.

Death in Service cover is extended to age 66 for active members.

Sick Pay Benefit

Sick Pay benefit is payable at a rate of €38.11 per day (€190.55 per week) for a maximum of 50 working days in a calendar year.

Sick Pay benefit cover is extended to age 66 for active members.

Industry annual leave and public holidays 2014/15

■ Annual leave ■ Public holiday

- Monday, 27th October
- Wednesday, 24th December
- Thursday, 25th December
- Friday, 26th December
- Monday, 29th December
- Tuesday, 30th December
- Wednesday, 31st December
- Thursday, 1st January 2015
- Friday, 2nd January 2015
- Monday, 16th March
- Tuesday, 17th March
- Friday, 3rd April
- Monday, 6th April
- Tuesday, 7th April
- Wednesday, 8th April
- Thursday, 9th April
- Friday, 10th April
- Monday, 4th May
- Monday, 1st June
- Monday, 20th July to Friday 31st July
- Monday, 3rd August

For further information regarding industry holidays please visit 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.employmentrights.ie

Under the Payment of Contributions Regulations of the Pension 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 21st 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 our Employer Care Team: 01 497 7663 email info@cwps.ie or visit www.cwps.ie