



**cornmarket**  
group financial services ltd

Here to help you

# Income Protection Plan for CDETБ/DIT employees

## CDETБ

An Bord Oideachais agus Oiliúna Chathair Bhaile Átha Cliath  
City of Dublin Education and Training Board



## Plan Summary

Important: Please retain this booklet safely for future reference

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# Vital protection for CDETБ and DIT employees



Ivan Ahern

## The Income Protection Plan is well placed to provide vital protection for members.

If you fall ill, your sick pay provides you with an income for a limited period only. With the new Public Sector sick leave arrangements, this period is now even shorter than before. Once your sick pay runs out, your income will fall dramatically or cease entirely; a situation that many Public Sector employees unfortunately find themselves in. Have you ever considered how you and your family would cope, if you fell ill and lost your income as a result?

The Income Protection Plan for CDETБ/DIT employees, administered by Cornmarket, provides members with the financial security they deserve. The Plan has made provision for the new Public Sector sick pay arrangements. This is an extremely important benefit for Plan members, and a great deal of work was done to ensure that this great benefit was secured. The Plan has grown to become an important employment benefit, and it is well placed to provide vital protection for employees, at an affordable cost, for many years to come.

Almost everything in your life depends on your income. Please don't risk your future financial security. If you haven't already joined the Plan, I would urge you to do so now.

Yours sincerely,

Director,  
Cornmarket Group Financial Services Ltd.

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## Cornmarket's role as Administrators

### Cornmarket – working for you

Cornmarket has been administering the Income Protection Plan for CDETБ/DIT employees since February 2013. The Plan helps to guarantee a realistic level of income in the event of loss of Income through illness.

### Our role includes:

- 1 Negotiating with the insurers (currently Irish Life) to obtain the most competitive rates and to secure the best possible benefits.
- 2 Assisting CDETБ/DIT employees who wish to make a claim from the Plan, by guiding them through every stage of the claims process.
- 3 Promoting the Plan to CDETБ/DIT employees.

*The Plan provides invaluable peace of mind that you have a level of protection in place for when you may need it most.*

# A Claims Service you can trust

Cornmarket has its own dedicated, in-house Income Protection Claims Team. The team members are specialised, well-informed and easy to talk to, and will do all they can to help in a member's time of need. They provide a vital 'hand-holding' function from start to finish of the claims process.

So should you need to make a claim, you can rest assured that it will be dealt with in the efficient, professional and sensitive manner that you deserve.

## The Plan in action

Through its various Income Protection Plans, Cornmarket has helped protect the financial security of more Public Sector employees than any other company in Ireland. But the real testament to the quality of these Plans is the amount being paid out to beneficiaries, which is now counted in the hundreds of millions of Euro. Here's what just two of the people who have benefited from our Income Protection Plans have to say.



Jackie O'Neill,  
Plan Beneficiary,  
Co. Cork.

*"While in work in March 2013, I had a brain aneurism which put me out of work. Only for the Plan, I'd have nothing to pay the bills or the mortgage, I honestly believe I would be homeless without it. Making the claim was very straightforward. I was on the phone to a representative from Cornmarket and I really felt they were there to help me, and they did. It was very easy. If you need your wages to pay your bills, you really have to have something there to back it up. No-one knows what tomorrow will bring, so you need some form of protection. I think Income Protection is just invaluable."*



Fiona Grace Purtill,  
Plan Beneficiary,  
Co. Limerick.

*"I was at work one day, went to take something off a shelf and just felt a pop. Then after a couple of days it just snowballed and I ended up not being able to move my neck or shoulders. I realised I was going to be out of work for a while and my pay was due to run out, so I contacted Cornmarket. I didn't think I'd be out of work for as long as I have been and, thankfully, the cover has continued. Cornmarket want to ensure that you're well and that when you go back to work you're able to do your job long term. There's no pressure put on you to go back before you're ready. It really is such a relief! I would recommend joining Income Protection to everyone."*

**Please contact Cornmarket on (01) 470 8054  
for full details of the Plan.**

# Why you need the Income Protection Plan for CDET/DIT employees

Although many members feel that they will never need the protection that the Plan provides, sadly our experience has been that even the healthiest person can suffer unexpected illness or have a serious accident. What is more, since the changes to your sick pay arrangements CDET/DIT employees without Income Protection face greater financial uncertainty should they fall ill as they will be taken off the payroll sooner than before.

The Plan provides essential protection for all CDET/DIT employees and membership has never been more vital.

## What happens to your income if you fall ill under the new sick leave arrangements?

### Ordinary\* Sick Leave

Under Public Sector sick leave arrangements (introduced in 2014), typically you have access to paid sick leave of 13 weeks (92 days) at full pay in one year, followed by 13 weeks (91 days) at half pay. This is subject to a maximum of 26 weeks (183 days) in a rolling 4 year period. If you exceed 183 days paid sick leave you may receive Temporary Rehabilitation Remuneration for a further 18 months (548 days), subject to the terms of the Public Sector sick leave arrangements.

### Extended Sick Leave for Critical Illness\*

Under the Public Sector sick leave arrangements, there is a Critical Illness Protocol whereby employees may be granted extended paid sick leave of 26 weeks (183 days) at full pay in one year, followed by 26 weeks (182 days) at half pay, subject to a maximum of 52 weeks (365 days) in a rolling 4 year period.

If you exceed 365 days paid sick leave, you may receive Temporary Rehabilitation Remuneration for a further 12 months (365 days). Temporary Rehabilitation Remuneration may be extended for a further period up to a maximum of 2 years (730 days).

### Temporary Rehabilitation Remuneration

Temporary Rehabilitation Remuneration is based on your accrued pension benefits that would have applied had you actually retired on ill health grounds. It may be granted where there is a realistic prospect of an individual returning to work. However, any added years arising from purchase of service arrangements are not taken into account, as no retirement has actually taken place.

### Ill Health Early Retirement Pension

Alternatively, if you retire on the grounds of ill health you may be entitled to an Ill Health Early Retirement Pension. Even if you have many years of service, your Ill Health Early Retirement Pension will only be a fraction of your Income. In addition, those paying PRSI at the 'A' rate may be entitled to a State Illness Benefit, but at just €9,776 per annum (2016 level), the State Illness Benefit provides a small income only.

The reality is that long-term illness inevitably means a severe drop in living standards. The need for some kind of additional income is vital.

## How the Plan works – Disability Benefit

Once your Income has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, the Plan aims to pay you an income of up to 75% of your Income less any other income (e.g. half pay, Temporary Rehabilitation Remuneration, Ill Health Early Retirement Pension, State Illness Benefit) to which you may be entitled.

The payment of Disability Benefit will continue until you recover, go back to work, are deemed fit to return to work by Irish Life, die, or right up to your 65th birthday, if you are permanently disabled.

If a member making a claim decides not to apply for Ill Health Early Retirement Pension (perhaps because he/she intends to return to work) and Irish Life agrees that there is a reasonable expectation of returning to work, then Irish Life may pay a benefit of 75% of Income less any State Illness Benefit/Temporary Rehabilitation Remuneration for a maximum of 2 years. This means no deduction will be made from the benefit paid under the Plan for an amount equivalent to Ill Health Early Retirement Pension, as no Ill Health Early Retirement Pension is being claimed. If a member retires subsequently and an Ill Health Early Retirement Pension is paid, the additional amount that was paid under the Plan since the effective date of Ill Health Early Retirement must naturally be repaid to the insurer.

\* There are certain criteria used to determine whether an illness qualifies for extended paid sick leave.

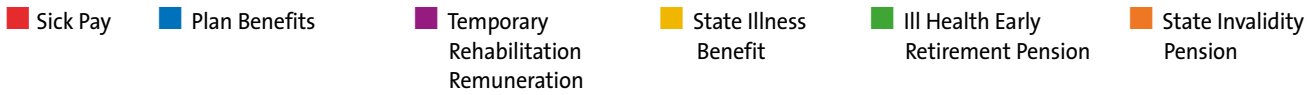
**Important:** You must remain an employee of the CDET/DIT to remain an eligible member of the Plan. If you leave either employer you must inform Cornmarket in writing, as you can no longer stay in the Plan, and you will not be able to claim from it.

**Please note:** Any retirement other than Ill Health Early Retirement, will adversely affect your claim.

*Membership of the Plan  
is more vital than ever.*

# Example of how the Plan works

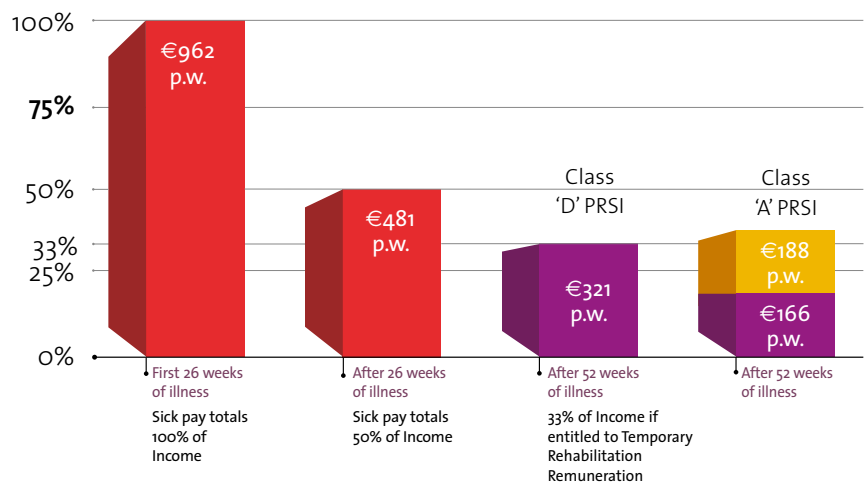
The example below is based on a Public Sector employee, who is a member of the Superannuation Plan with 20 years' service earning €50,000 per annum, who is now unable to work due to illness or disability. It is assumed that Extended Sick Leave under the Critical Illness Protocol applies (i.e. 26 weeks full pay in a year, followed by 26 weeks half pay\*). It is also assumed that Ill Health Early Retirement Pension is granted after 2 years (i.e. 12 months extended paid sick leave, followed by 12 months Temporary Rehabilitation Remuneration\*\*).



## An example of what happens when sick pay runs out

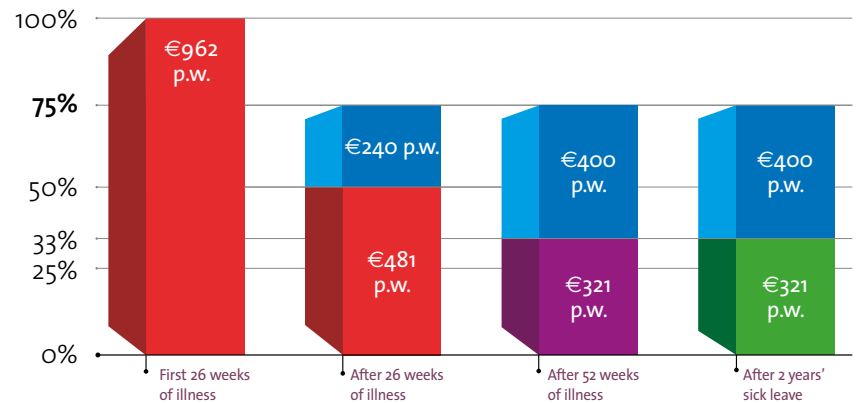
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Plan pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable.

In the event of illness, they may typically claim State Illness Benefit.



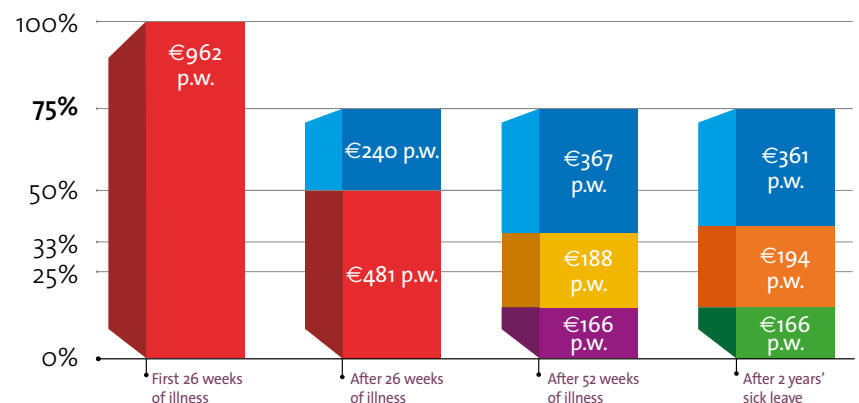
## Examples of how the Plan works

### D Rate PRSI Example



### A Rate PRSI Example

\*Subject to a maximum of 52 weeks (365 days) paid sick leave in a rolling 4 year period.  
 \*\*In some cases Temporary Rehabilitation Remuneration may be granted for a further period not exceeding 2 years.



# Additional protection for you and your family

The main purpose of the Income Protection Plan is to provide you and your family with financial support in the event that you fall ill and find yourself unable to work. The Plan provides additional benefits in the form of:

## 1 Specified Illness Benefit

Should you suffer a serious illness (regardless of whether or not this illness keeps you out of work sufficiently long to involve a loss of Income) the reality is that you may face significant extra expenses. The Plan recognises this fact by providing an additional benefit in the form of a once-off lump sum of 25% of your annual Income at the date of diagnosis in the event that you suffer a 'Specified Illness'. The lump sum this benefit provides can be vital as extra cash is often needed to pay for medical bills, travel to and from hospital, pay for extra childcare, etc.

Irish Life has identified 36 Specified Illnesses (see listing opposite) for which they will pay out this benefit.

There is only 1 Specified Illness Payment per life per plan. Other terms and conditions apply, please call **(01) 408 4195** for more information. Once you are paid a claim under the main Specified Illness Benefit, your cover will cease and you will no longer be able to claim under the Specified Illness Benefit. Consequently, your contributions will cease. You will no longer be required to pay the 0.30% Specified Illness Benefit premium, so your total contribution to the Plan following a Specified Illness Benefit claim will be 1.39%.

**Please note:** The Specified Illnesses marked ❖ below, were introduced at the **1st November 2015** review. The other Specified Illnesses were introduced from **1st April 2007**. Only diagnoses that occur after these dates are eligible to claim Specified Illness Benefit for these illnesses. If, prior to joining the Plan, you have suffered from one of the Specified Illnesses your cover for that illness will be excluded.

Alzheimer's Disease	HIV infection
Aorta graft surgery	Kidney failure
Aplastic Anaemia ❖	Liver failure ❖
Bacterial Meningitis ❖	Loss of limbs
Benign brain tumour	Loss of speech
Benign spinal cord tumour ❖	Major organ transplant
Blindness	Motor Neurone Disease
Cancer (malignant)	Multiple Sclerosis
Cardiomyopathy ❖	Paralysis of Limbs (no change)
Coma	Parkinson's Disease (idiopathic)
Coronary artery bypass grafts	Primary Pulmonary Hypertension ❖
Creutzfeldt-Jakob Disease	Progressive Supranuclear Palsy ❖
Deafness	Pulmonary Artery Surgery ❖
Dementia ❖	Respiratory failure of specified severity
Encephalitis ❖	Severe burns or 3rd degree burns
Heart attack (diagnosed)	Stroke – permanent systems clearer
Heart valve replacement or repair	Systemic Lupus Erythematosus ❖
Heart Surgery requiring Median Sternotomy ❖	Traumatic Head injury ❖

**Please note:** Coronary Angioplasty, previously covered as a Specified Illness, is now covered as a Partial Payment.

**Terms and conditions apply.** Please contact Cornmarket for the policy definition of each illness and its pre-existing conditions.



## 2 Specified Illness Benefit – Partial Payments

Based on recent claims experience, Irish Life has identified a further 10 less severe, but still life altering conditions that they will make an additional separate partial payment on (see listing below). The benefit you would receive should you suffer a Specified Illness covered under the Partial Payment section is €10,000, or 25% of Income, if less.

**Please note:** The qualifying Specified Illnesses below were introduced at the **1st November 2015** review. Only diagnoses that occur after this date are eligible to claim Specified Illness Benefit under the Partial Payment section for these illnesses. If, prior to joining the Plan, you have suffered from one of the Specified Illnesses you will never be covered for that illness.

Brain abscess drained via craniotomy
Carcinoma in situ
Carotid artery stenosis
Cerebral arteriovenous malformation
Coronary Angioplasty
Ductal carcinoma in situ of the breast
Less severe or 3rd-degree burns
Low level prostate cancer with Gleason Score between 2 and 6
Loss of one limb
Surgical removal of one eye.

Irish Life will only make one Partial Payment per person under the Specified Illness Cover Benefit. The list of Partial Payment Illnesses is totally separate from the main Specified Illness Benefit.

This means that it does not generally affect the amount you could receive if you need to make a Specified Illness Benefit Claim for one of the 36 conditions we cover on a full payment basis, at a later date (except in cases where you are diagnosed with a full payment illness within 30 days of diagnosis of a Partial Payment illness. In this case, the full payment will be made under the main Specified Illness Benefit).

**Terms and conditions apply.** Please contact Cornmarket for the policy definition of each illness and its pre-existing conditions.

## 3 Children's Specified Illness Benefit

In the event that a member's child between the ages of 1 and 21 suffers a Specified Illness (as covered under the Plan and outlined on pages 6 & 7), a lump sum of €5,000 will be paid to the member. Terms and conditions apply. A member of the Plan may claim Children's Specified Illness Benefit for more than one child.

### 4 Part pre-payment on need for surgery

In the event that a member needs to undergo one of the following surgeries: Coronary Artery, Heart Valve or Aorta Graft Surgery, the Plan will provide a benefit of €10,000.

In the event that a member's child between the ages of 1 and 21 needs to undergo surgery for one of the procedures listed above, a benefit of €5,000 will be paid to the member.

Only one claim can be made under this provision.

#### Making a claim

Please contact Cornmarket's claims team on **(01) 408 4018** for more information on claiming from the Plan.

# Affordable for every member

## How much does the Plan cost?

As membership is so vital, the Plan is designed to be affordable for every member. It is remarkably good value because it's negotiated on a special 'group basis' for CDETB/DIT employees. The contribution rate is currently set at 1.69% of gross Income and, for most members, is conveniently deducted from your Income by your employer. Please bear in mind that it is your responsibility to ensure that the correct deductions have, in fact, been made by your employer and that deductions are cancelled where appropriate.

### PLAN COST:

Disability Benefit	1.39%
Specified Illness Benefit	0.30%
<b>Total cost</b>	<b>1.69% of Income</b>

Rates include the Government Insurance Levy of 1%.

## A helping hand from Revenue

You are eligible for tax relief at your highest rate of tax on the part of your contribution going towards Disability Benefit (1.39% of the total 1.69%). This means for most members the cost of membership is between €9 and €13 a week after tax.

### EXAMPLE:

Income	Weekly contribution	'Real' weekly contribution after tax relief
€35,000	€11.34	€9.47*
€45,000	€14.57	€9.78**
€55,000	€17.81	€11.95**
€60,000	€19.43	€13.04**

\*Real contribution rate of 1.41% paying income tax @ 20%.

\*\*Real contribution rate of 1.13% paying income tax @ 40%.

**Please note:** This rate (based on the benefits in place at the 2014 review) is guaranteed until the next Plan review on 1st November 2017.

# How to join the Plan

## Who is eligible to join?

You may apply to join the Plan if you are a CDETB/DIT employee who is:

- 1 Under age 65 *and*
- 2 Either an Academic, Administrative or Clerical employee of the City of Dublin Education and Training Board or Dublin Institute of Technology *and*
- 3 Employed on a permanent full-time basis *or*
  - Working part-time for no less than 8 hours per week *or*
  - If you are in a temporary position your contract must be of at least 12 months' duration.
- 4 Actively at work\*

**Please note:** Members on paid or unpaid maternity leave are eligible to join the Plan.

## Job/Work sharers

Job sharing/work sharing employees of the CDETB/DIT who satisfy the eligibility conditions listed opposite may also apply to join the Plan. The level of contribution and benefits which apply for them may differ from those relevant for permanent full-time members.

\* Actively at work means that:

- You are working your normal contracted number of hours
- You have not received medical advice to refrain from work
- You are not restricted from fully performing the normal duties associated with your occupation
- Those on statutory paid and unpaid maternity leave can be considered actively at work and are eligible to join.

**Please note:** You must remain an employee of the CDETB or DIT to remain an eligible member of the Plan. If you leave either employer you must inform Cornmarket in writing, as you can no longer stay in the Plan, and you will not be able to claim from it.

## HOW TO JOIN

The Income Protection Plan for CDETB/DIT employees helps CDETB and DIT employees maintain the standard of living they deserve. If you haven't already joined the Plan, don't put it on the long finger.

**Apply to join now, simply call us on (01) 470 8054**

Cover begins as soon as Irish Life accepts you as a member of the Plan.

**CDETB**  
An Bord Oideachais agus Oiliúnaíochtaí Blianta Ársa Glais  
City of Dublin Education and Training Board





# Frequently Asked Questions

## 1 When does my membership begin?

Your cover begins from the date Irish Life accepts your application to the Plan. Members receive a formal acceptance letter confirming they have been included as members of the Income Protection Plan for CDET/DIT employees. In some cases, medical evidence may be required before membership of the Plan can be confirmed. This may involve providing further details over the telephone or attending a medical examination at Irish Life's expense.

**Please note:** Any sick leave accrued before you became a member of the Plan will not be used when calculating the deferred period.

## 2 How disabled do I have to be to qualify for benefit under the Plan?

To qualify for benefit under the Plan, Irish Life must be satisfied that you are totally unable to carry out the duties of your normal occupation because of illness or injury, and that you are not engaged in any other occupation for profit, reward or remuneration.

### Definition of disablement:

- (i) Total disablement shall be deemed to exist where (a) the Insured Person is unable to carry out the duties pertaining to his/her normal occupation by reason of disablement arising from bodily injury sustained or sickness or illness contracted and (b) the Insured Person is not engaging on a full-time or part-time basis in any other occupation (whether or not for profit or reward or remuneration, including benefit in kind) **and**
- (ii) Partial disablement shall be deemed to exist where (a) following a period of total disablement as in Sub-Provision (i) above, which period is to be decided by the Company, an Insured Person is unable to carry out the duties pertaining to his/her normal occupation by reason of disablement arising from bodily injury sustained or sickness or illness contracted and (b) the Insured Person with the written consent of the Company re-engages in his/her normal occupation with loss of earnings as a result or engages in some other occupation on a full-time or part-time basis (whether or not for profit or reward or remuneration, including benefit in kind).

## 3 What is the deferred period?

The deferred period is the waiting period before the Plan benefit becomes payable. For the purpose of this Plan, from 1st September 2014, the deferred period is 13 weeks (92 days) in a 12 month period or 26 weeks (183 days) in a rolling 4 year period, where Standard Sick Leave has been granted. For cases where Extended Sick Leave has been granted, the deferred period is after 26 weeks (183 days) disability in a 12 month period or 26 weeks (365 days) in a rolling 4 year period.

## 4 What happens if my State Illness Benefit or Invalidity Pension ceases?

In the event that your State Illness Benefit ceases and State Invalidity Pension is not paid, Irish Life will increase your Disability Benefit to the full 75% of salary.

## 5 What is the definition of Income?

**For the purpose of this policy, Income is defined as:**

- (i) In the case of an Insured Person who is a member of a Superannuation Plan, their basic annual Income from time to time plus the average of any allowances received in the preceding 3 years which are taken into account for sick pay and/or for the purposes of that Superannuation Plan **and**
- (ii) In the case of an Insured Person who is not a member of a Superannuation Plan, their basic annual Income from time to time plus the average of any allowances received in the preceding 3 years which would be taken into account for sick pay and for the purposes of a Superannuation Plan had that Insured Person been a member of a Superannuation Plan.

## 6 When does my membership end?

**Membership of the Plan ends:**

- On your 65th birthday as far as the Disability Benefit and Specified Illness Benefit are concerned (assuming you have not retired) **or**
  - If you no longer fulfil the eligibility requirements as set out, or if you leave the CDET/DIT  
**Note:** you must remain an employee of either the CDET/DIT to remain an eligible member of the Plan **or**
  - If your contributions to the Plan cease (please bear in mind that the responsibility to ensure that the correct contributions to the Plan are paid, rests with you) **or**
  - On your retirement (other than on grounds of ill health, if you were an existing claimant at the time that you were granted Ill Health Early Retirement Pension) **or**
  - On your death,
- whichever is the earliest.

**Notice period if you plan to retire:** It is important to remember that Cornmarket may not be notified by your employer when you retire. It is vital therefore that you notify Cornmarket at least 10 weeks in advance of your retirement date so that we can offer you the option to join the Cornmarket Retired Members' Life Cover Plan or to stop your contributions to the Plan.

## 7 When does benefit payment under the Plan begin?

Once Irish Life has accepted your claim, and you have completed the relevant deferred period, benefit payment under the Plan will commence.

Please remember that it can take a number of weeks to process your claim. As soon as you become aware that, due to illness or injury, your Income is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable the Insurance Company to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, the Insurance Company may not be able to pay your benefit at the time that your Income reduces or ceases. In such cases your benefit may, depending on the particular circumstances, be backdated to the date when your Income reduced to half pay or stopped altogether, where the claim is subsequently admitted.

# Frequently Asked Questions

## 8 For how long will I be paid benefit under the Plan?

The Plan will continue to pay benefit as long as your illness or injury prevents you from doing your normal job and you are not following any other occupation. Disability Benefit payments will stop when either:

- You recover *or*
- You resign *or*
- When it has been determined by Irish Life, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury *or*
- You return to work *or*
- You die *or*
- You reach your 65th birthday,

whichever is the earliest.

In certain cases benefits may be paid where the member returns to work but at a reduced level of earnings due to partial disability.

**Notice period if claim is ended:** In the case of claimants who have been in receipt of benefit for at least one year, where medical evidence indicates that a member is fit to return to work, Irish Life will give 3 months' notice before ending the payment of benefit. This only applies to those cases where a claim has been in continuous payment for 12 months or more.

## 9 What if I take a career break, take unpaid leave, or change my working hours?

If you intend taking a career break, take unpaid leave or change your hours (e.g. job sharing) please contact Cornmarket on (01) 408 4195 to discuss the options available. You must remain an employee of the CDETB or the DIT for the duration of your Career Break.

**Please note:** If you wish to maintain your specified illness cover while on career break, you can do so, provided the premiums are paid. Please contact Cornmarket four months before your career break as cover while on career break is at the discretion of Irish Life.

## 10 Are there any exclusions under the Plan?

**Yes, under the Income Protection benefit, wilfully self-inflicted injury or illness is excluded.**

**Also, the plan does not insure against disablement of any insured person arising directly or indirectly from the breach of any law by the insured person where the insured person is, as a result, sentenced by the Courts to a term of imprisonment of 12 months or more, whether suspended or not.**

Please bear in mind that in some cases individual members may be accepted into the Plan subject to exclusions in respect of specific conditions.

Once an exclusion is applied, sick leave due to the excluded condition, including the calculation of the deferred period, cannot be included in relation to any aspect of the claim.

**For the Specified Illness Cover, under the full and partial payment sections, the following exclusions apply:**

- A) Arising, in the opinion of the Company, directly or indirectly as a result of taking alcohol or drugs (other than under the direction of a registered medical practitioner) *or*
- B) Arising, in the opinion of the Company, directly or indirectly as a result of failure to follow reasonable medical advice in relation to a cause or latent cause of sickness.

## 11 What benefits do members on a temporary contract get?

A claim in respect of a member on a temporary contract is treated in the normal manner as outlined in questions 6 and 7. If a member cannot work due to illness or injury and their contract expires before the expiry date of the deferred period (13 weeks in any 12 month period), their claim will be considered subject to the usual medical evidence requirement. For example, if a member suffers an illness with 3 months remaining on their contract, and remains disabled to the end of the deferred period, their claim will be considered in the normal manner.

## 12 What are the maximum benefits paid under the CDETB/DIT Plan?

75% of your income\* as paid by your employer *less*:

- a) Any amount of income, earning, profit, reward or remuneration which you are in receipt of from your normal occupation or any other occupation or business *and*
- b) The Ill-Health Early Retirement Pension entitlement calculated on the normal basis as set down by your employer, irrespective of whether you are receiving this amount or not\*\* and an amount equal to the State Illness Benefit payable to a single person, if entitled *and*
- c) Any benefit you are receiving under the Social Welfare Act other than sickness, disability or treatment benefits payable to you under the Social Welfare Acts *and*
- d) Any benefit you are entitled to under any other insurance against accident or sickness or other similar arrangement (where appropriate, such an amount will be annualised except benefits paid under a Critical/Specified Illness Policy *and*
- e) Any annualised amount awarded by an arbitration tribunal or court of law or agreed settlement sum or ex-gratia payment attributable to loss of earnings arising out of any action relating to your disablement *or*

The maximum Income Continuance Benefit: currently €130,000 per annum.

\* For the definition of income please, see page 9, Q5.

\*\* However, in some cases the insurer may agree to pay a full 75% of salary without deductions for Early Retirement Pension/Temporary Rehabilitation Remuneration if they think there is a reasonable expectation of you returning to work.

**Please contact Cornmarket on (01) 470 8054  
for full details of the Plan.**

# Claiming from the Plan – a step-by-step guide

Cornmarket's role is to help guide members through the claims process. We have considerable experience in this area and, on behalf of claimants, work closely with the relevant insurance companies to ensure that all legitimate claims are promptly paid. We are here to talk you through the process and to explain any additional documentation that you may be required to provide.

## 1 Contact Cornmarket

Cornmarket is not automatically notified of your absence from work through illness. This means that you should let us know as soon as you become aware that, due to illness or injury, your Income is likely to reduce to half pay or cease altogether. Ideally, we should be informed about 8-9 weeks in advance to enable Irish Life to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, Irish Life may not be able to pay your benefit at the time your Income reduces or ceases. In such cases the benefit will be backdated where the claim is subsequently admitted. You can contact us by:

- Calling the Claims Team on **(01) 408 4018**.
- Writing to us at:  
SPS Claims Department,  
Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.

or

- Emailing: [spsclaims@cornmarket.ie](mailto:spsclaims@cornmarket.ie)

## 2 Your Claims Pack

Once you have informed us that you wish to make a claim, you will be issued with a claims pack containing all of the information that is required to enable Irish Life to assess your claim.

## 3 Processing your Claim

Upon receipt of your completed claim form, Irish Life will begin assessing your claim.

## 4 Tele-claims interview

In some cases the insurer may arrange for a trained nurse to contact you to request a more detailed account of your medical condition. This enables the insurer to obtain more detailed and specific medical information.

## 5 Medical Examination

Medical evidence will be assessed by Irish Life. In most cases the insurer will request that you attend an independent medical examination to confirm you are indeed unable to carry out your normal job because of your disability.

## 6 Additional Medical Evidence

In some cases, depending on the complexity, Irish Life may require additional medical evidence from doctors and/or specialists who have attended you. You may possibly be requested to attend a further medical examination (at Irish Life's expense).

## 7 Decision on your Claim

Once all the medical evidence and documentation have been received, the insurer will make a decision on your claim.

## 8 Your Benefit

Once a claim is being paid, payment of the benefit is made by Irish Life monthly in arrears. Benefit payments are subject to income tax. Your benefit will continue to be paid for as long as you remain unfit to carry out your normal job because of illness or injury. Benefit payments will stop when:

- You recover *or*
- You resign *or*
- When Irish Life decides, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury *or*
- You return to work *or*
- You die *or*
- You reach your 65th birthday,

whichever is the earliest.

In certain cases, benefit may be paid where you return to work at a reduced level of earnings due to partial disability. From time to time, Irish Life may require medical evidence confirming that you remain unfit to work.

**Please contact Cornmarket on (01) 470 8054 for full details on how to claim from the Plan.**

### Important:

**Short-term claims:** As a result of recent changes to Public Sector Sick Leave arrangements there is a likelihood of an increase in short-term claims. With some short-term claims, the medical evidence required may not be as detailed as that required for a long-term claim.

**Late Notification of Claims:** It is not often possible to retrospectively assess the validity of a claim in cases where a significant period of time (approximately 3 months) has elapsed since your Income reduced or ceased. For this reason, it is vital that you register your claim promptly in line with the guidelines given (**8-9 weeks** before your Income reduces to half pay or ceases altogether). In the case of late notification of a claim, cases will be assessed on individual merit and the insurer reserves the right to decline to assess the claim.

**CDET B**

An Bord Oideachais agus Oiliúna Chathair Bhaile Átha Cliath  
City of Dublin Education and Training Board



# Income Protection Plan for CDET B/DIT employees

This Plan Summary provides an outline only of the main benefits of the CDET B/DIT Income Protection Plan as of March 2016, and is issued subject to the provisions of the policy, and does not create or confer any legal rights.

The information contained herein is based upon our current understanding of Revenue law and practice as of March 2016.

The CDET B/DIT Income Protection Plan is governed by the master Policy Document No. 5124 issued by Irish Life. Members of the Plan may request a copy of the policy document from the Human Resources Office in the CDET B or DIT or the Dublin office of Cornmarket Group Financial Services Ltd.

Cornmarket is committed to providing a high level of service and has a complaint handling procedure in place. Should you feel that you have not received a satisfactory level of service, please write in the first instance to Jane Horan, Assistant Manager, Compliance Department, Cornmarket Group Financial Services Ltd, Christchurch Square, Dublin 8.

If you are dissatisfied with the outcome of your complaint through Cornmarket, you may also submit your complaint to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, or logon to [www.financialombudsman.ie](http://www.financialombudsman.ie).