



**cornmarket**  
group financial services Ltd

# INCOME PROTECTION SCHEME

Summary Booklet



**Irish Nurses and Midwives Organisation**  
Working Together



# Vital protection for INMO members

Perhaps the greatest threat to your livelihood is ill health.



Liam Doran

Nursing and midwifery are demanding jobs and both nurses and midwives suffer more long-term illness and disability than most. In fact nursing and midwifery are now recognised as high risk professions. If you fall ill, your sick pay provides you with an income for a limited period. Once your sick pay runs out, your income will fall dramatically. All too often, you'll find that the misery of financial insecurity adds to the discomfort of illness.

How would you and your family manage financially if you suffered a serious illness or long-term disability?

Alarmed at the financial problems that can arise for members who suffer long-term illness, the INMO launched an Income Protection Scheme in 1994, which is administered by Cornmarket. Since then we have taken the opportunity provided by periodic reviews of the Scheme, to negotiate increased benefits for members. As a result, thousands of INMO members already enjoy the protection that the Scheme provides. If you haven't yet applied to join, I would urge you to consider doing so now.

Liam Doran  
General Secretary,  
Irish Nurses & Midwives Organisation

## The Scheme in action

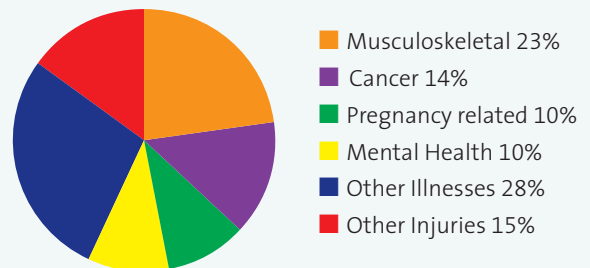
### Claims Paid

To date, the Scheme has paid out almost **€30 million\*** in benefits to INMO members and their families.

- Since the 2012 review, the Scheme has paid out **€13.5 million\*** in benefits to over 680 members
- 211 INMO members are currently receiving Disability Benefit from the Scheme, with an annual benefit of **€3.7 million.\***

**98%** of  
claims paid  
since 2012 review\*†

### MOST COMMON DISABILITY CLAIMS\*



\*Source: Irish Life, July 2016. †2% of claims refer to claims where Irish Life deemed the members to be fit to return to work.

# A Claims Service you can trust

Cornmarket's Claims Team is specialised, experienced and easy to talk to. They 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.

Should you need to make a claim, you can rest assured that it will be dealt with in an efficient, professional and sensitive manner.

## The Scheme in action

Through its various Income Protection Schemes, Cornmarket has helped protect the financial security of more Public Sector employees than any other brokerage in Ireland.

Here's what just two of the people who have benefited from our Income Protection Schemes have to say.



Shelly Barron,  
Cornmarket Income Protection  
Scheme Beneficiary.

*"If I didn't have Income Protection, I wouldn't have anything now – my home would be gone or I would be in very serious debt at this point. I never imagined I would need to claim from the Scheme for something as simple as a fall and a broken arm. Because of my injury, I went from being in a full time job and in the gym three nights a week, to literally not being able to drive or do anything on my own. Thanks to the Scheme, I could continue to pay my mortgage, my credit union loans, my grocery and mobile phone bills, and TV, electricity and broadband costs. The cost of the Scheme is a very small price to pay to ensure that your home and your standard of living are protected. I would recommend everyone to avail of the option to be in the Scheme."*

If I didn't have Income Protection, I wouldn't have anything now.



Margaret Dwyer,  
Cornmarket Income Protection  
Scheme Beneficiary.

*"I had been nursing since I was 18 years old and until January 2013, the day I fell ill, I had never missed a day of work. When I found out I would have to stop working, I felt terrible and very disappointed. Thankfully I joined the INMO Income Protection Scheme 13 years ago, in the unlikely event that something may happen that would prevent me from working. I wasn't willing to take that risk. If I didn't have Income Protection, I would have been struggling and I'd have had a lot more financial problems. Because of the Scheme I had one less thing to worry about and my financial worries were taken care of. Cornmarket provided me with an excellent service."*

Cornmarket provided me with an excellent service.

## Cornmarket's role as administrators

### Cornmarket – working for you

Cornmarket has been administering the INMO Income Protection Scheme since it launched over 20 years ago. The Scheme helps to guarantee a realistic level of income in the event of loss of salary through illness.

### Our role includes:

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

Please refer to the 'Guide to your Benefits' document for full details of the Scheme.  
The Guide can be downloaded at: [www.cornmarket.ie/inmo](http://www.cornmarket.ie/inmo)

# Why you need the INMO Income Protection Scheme

Although many members feel that they will never need the protection that the Scheme provides, sadly our experience has been that even the healthiest person can suffer unexpected illness or have a serious accident. What's more, the changes to Public Sector sick leave arrangements which came into effect on 31st March 2014 resulted in a dramatic drop in your paid sick leave. Since the changes have been implemented, INMO members without Income Protection face greater financial uncertainty if they fall ill, as they will be taken off the payroll sooner than before.

Thankfully, the Scheme has made provision for these changes and pays out Scheme benefits earlier than before, in line with members' needs. The Scheme provides essential protection for all INMO members. Membership has never been more vital.

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

### Standard 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 if you had retired on ill health grounds. This may be granted where there is a realistic prospect of an individual returning to work. 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 ill health grounds 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 salary. 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.

If you retire, you must retire on ill health grounds. Any retirement other than Ill Health Early Retirement, will adversely affect your claim.

*\*There are certain criteria used to determine whether an illness qualifies for extended paid sick leave. Please contact your HR Department for more information.*

## How the Scheme works – Disability Benefit

Once your salary has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, the Scheme aims to pay you an income of up to 75% of your salary 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 Scheme goes on paying you until either:

- You recover **or**
- You resign **or**
- Irish Life determines (based on medical evidence) that you are fit to return to work **or**
- You return to work **or**
- You die **or**
- You reach 60th/62nd\*\* birthday,

whichever is earliest.

If a member making a claim does not 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 them returning to work; then Irish Life may pay a benefit of 75% of salary, less any State Illness Benefit/Temporary Rehabilitation Remuneration for a maximum of 2 years.

In this instance, as no Ill Health Early Retirement Pension is being claimed, then this amount will not be deducted from the amount of Scheme benefit that the member receives. If a member does not apply for Ill Health Early Retirement Pension after 2 years, then Irish Life reserves the right to deduct that pension amount, even if it is not being paid

However, if a member subsequently retires and an Ill Health Early Retirement Pension is paid, then the additional amount of Scheme benefit that was paid since the effective date of early retirement must be repaid to the insurer.

*\*\*INMO members who entered/re-entered the Public Service before 1st April 2004 are covered until age 60. INMO members who entered/re-entered the Public Service after 1st April 2004 are covered until age 62. If you re-entered service after 1st April 2004 with a break of more than 26 weeks, that was not due to a Career Break or Unpaid Leave, you are deemed to be a new entrant.*

**Important:** You must be an INMO member to be an eligible member of the Scheme. If you leave the Union you must inform Cornmarket in writing, as you can no longer stay in the Scheme and you will not be able to claim from it.

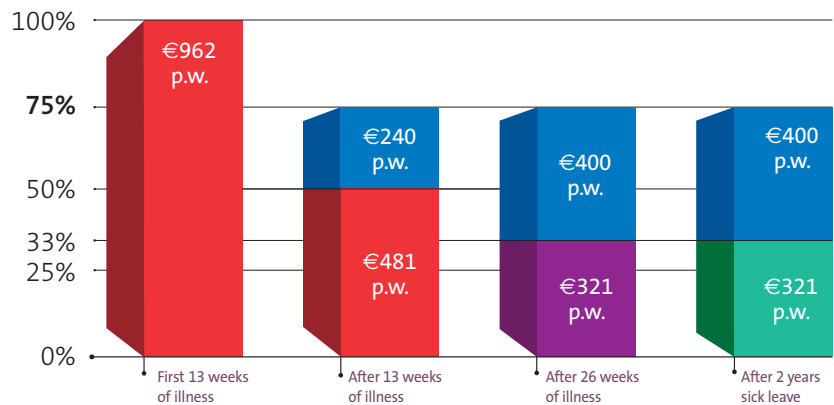
# Example of how the Scheme works

The example below is based on a Public Sector employee, who is a member of the Superannuation Scheme with 20 years' service. They are earning €50,000 per annum and are now unable to work due to illness or disability. This example is based on the standard Public Sector sick leave arrangements (i.e. 13 weeks full pay in one year, followed by 13 weeks half pay). Extended paid sick leave under the Critical Illness Protocol does not apply and Ill Health Early Retirement Pension is granted after 2 years.

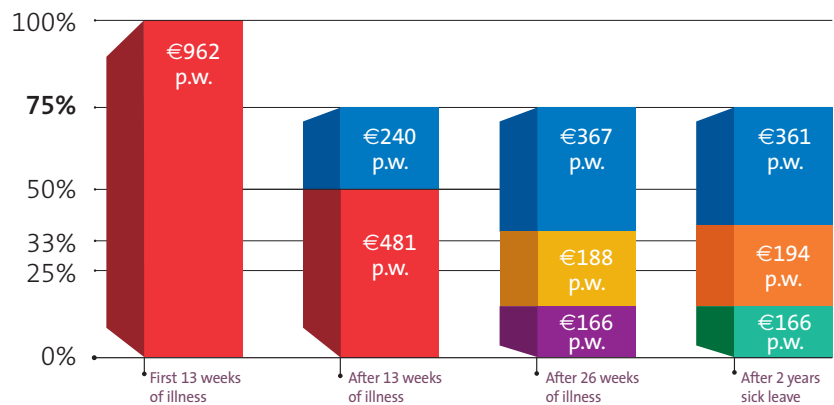
- **Scheme Benefits**
- **Sick Pay**
- **Temporary Rehabilitation Remuneration**
- **State Illness Benefit**
- **Ill Health Early Retirement Pension**
- **State Invalidity Pension**

## How the Scheme works

### D Rate PRSI Example



### A Rate PRSI Example



Staff recruited to Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Scheme 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.

# Additional protection for you and your family



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

## 1 Specified Illness Benefit

If you suffer a serious illness, the reality is that you may face significant extra expenses; regardless of whether or not this illness keeps you out of work long enough to involve a loss of salary. The Scheme recognises this fact by providing an **additional benefit in the form of a once-off lump sum of 25% of your annual salary** at the date of diagnosis, if you suffer a 'Specified Illness'. The lump sum that 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 below) 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 4018 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 0.14% Specified Illness Benefit premium, so your total contribution to the Scheme following a Specified Illness Benefit claim will be 2.19%.

**Please note:** The Specified Illnesses marked ❖ were introduced at the 1st June 2012 review. The other Specified Illnesses were introduced from 1st April 2007. Only members with diagnoses that occur after these dates are eligible to claim Specified Illness Benefit for these illnesses. If, prior to joining the Scheme, you have suffered from one of the Specified Illnesses, you will never be covered for that illness.

- Alzheimer's Disease
- Aorta graft surgery
- Aplastic Anaemia ❖
- Bacterial Meningitis ❖
- Benign brain tumour ❖
- Benign spinal cord tumour
- Blindness
- Cancer (malignant)
- Cardiomyopathy ❖
- Coma
- Coronary artery bypass graft
- Creutzfeldt-Jakob Disease ❖
- Deafness
- Dementia ❖
- Encephalitis ❖
- Heart attack (diagnosed)
- Heart surgery requiring median sternotomy
- Heart valve replacement or repair
- HIV infection
- Kidney failure
- Liver failure ❖
- Loss of limbs
- Loss of speech
- Major organ transplant
- Motor Neurone Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease (idiopathic)
- Primary Pulmonary Hypertension ❖
- Progressive Supranuclear Palsy ❖
- Pulmonary Artery Surgery ❖
- Respiratory failure of specified severity ❖
- Severe burns or 3rd-degree burns
- Stroke
- Systemic Lupus Erythematosus ❖
- Traumatic head injury ❖

**Terms and conditions apply.** Please refer to the 'Guide to your Benefits' document for full details, paying particular attention to the Appendix which contains the policy definition of each Specified Illness and its pre-existing conditions. This can be downloaded at [www.cornmarket.ie/inmo](http://www.cornmarket.ie/inmo).

**Important:** A claim for Specified Illness should be submitted as soon as possible after the date of diagnosis. If a claim is notified later than **24 months** after the date of diagnosis, no benefit will be paid.

# Additional protection for you and your family

## 2 Specified Illness Benefit – Partial Payments

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

**Please note:** The qualifying Specified Illnesses below were introduced at the 1st June 2012 review. Only members with 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 Scheme, you have suffered from one of the Specified Illnesses listed below 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
- Low level prostate cancer with Gleason score between 2 and 6
- Less severe 3rd-degree burns
- Loss of one limb
- Surgical removal of one eye

Irish Life will only make one Partial Payment per person under the Specified Illness 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 covered on a full payment basis, at a later date only (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 refer to the 'Guide to your Benefits' document for full details, paying particular attention to the Appendix which contains the policy definition of each Partial Payment Specified Illness and its pre-existing conditions. This can be downloaded at: [www.cornmarket.ie/inmo](http://www.cornmarket.ie/inmo)

## 3 Life Cover

### Death Benefit

Should you die, the issue of financial support may be even more pressing for your family. Mortgage payments, day-to-day living expenses, credit card bills, etc. will still have to be met by those you have left behind. The Scheme recognises this fact by providing an **important extra benefit in the form of a Death Benefit** (typically equivalent to twice your annual salary), which is paid to your estate if you die. As with your Disability Benefit, this Death Benefit is salary linked – so it changes each year in line with your salary. This benefit ceases on your 65th birthday, when you leave the Scheme, or when you retire (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), whichever is earliest.

### Terminal Illness Benefit

Irish Life will make an advance payment of 25% of the Death Benefit on diagnosis of a terminal illness with death expected within 12 months. Conditions attached to this are as follows:

- A life assured is diagnosed as having a terminal illness if a medical specialist certifies, and Irish Life accepts, that it is highly likely that the life assured will die from a worsening, incurable disease within 12 months
- This benefit does not apply to members over age 62.

### Accidental Death Benefit

In the event of accidental death, a benefit of €15,000 is payable in addition to the normal Death Benefit. 'Accidental Death' is defined as 'death as a direct result of a bodily injury arising from an external and accidental cause which leaves a visible bruise or wound'. The benefit is provided up until your 65th birthday, when you leave the Scheme, or when you retire (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) whichever is earliest.

### Children's Death Benefit

In the event that a member's child between the ages of 0 and 21 dies, a Death Benefit of €4,000 will be paid to the member.

### Making a claim

Please contact Cornmarket's Claims Team on **(01) 408 4018** for more information on claiming from the Scheme.

# Additional protection for you and your family

## What happens at my retirement?

The vast majority of members still need some element of Life Cover (Death Benefit) after they retire. For this reason, for a contribution of 0.05% of salary (built into the overall Scheme contribution rate) members are entitled to join Cornmarket's Retired Members' Life Cover Plan on retirement, without having to undergo any medical underwriting. To qualify you must be

a member of the INMO Income Protection Scheme at the date of your retirement and apply to join within 6 months of your retirement. The Retired Members' Life Cover Plan provides for the payment of a tax-free lump sum to your estate on your death, in return for a modest monthly contribution.

## Affordable for every member

### How much does the Scheme cost?

As membership is so vital, the Scheme is designed to be affordable for every member. The benefits and contribution rate of the Scheme are negotiated on a special 'group basis' exclusively for INMO members.

The contribution rate is currently set at 2.33% of gross salary and, for most members, is conveniently deducted from your salary by your employer.

#### SCHEME COST:

Disability Benefit	1.92%
Death Benefit	0.22%
Specified Illness Benefit	0.14%
Medical Immunity*	0.05%
<b>Total cost</b>	<b>2.33% of salary</b>

**Note:** This rate includes the Government Insurance Levy of 1%.

\*Entitles members to join Cornmarket's Retired Members' Life Cover Plan, without medical underwriting. Terms & Conditions apply.

Please bear in mind that it is your responsibility to ensure that the correct deductions have been made by your employer and that deductions are cancelled where appropriate.

### 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 (1.92% of the total 2.33%). This means that for most members the cost of membership is between €11 and €14 a week after tax.

#### EXAMPLE:

Income	Weekly Gross	Weekly Net
€30,000	€13.40	€11.19**
€40,000	€17.86	€11.97***
€50,000	€22.33	€14.97***

\*\*If you are paying income tax at 20%, your net contribution will be 1.95%.

\*\*\*If you are paying income tax at 40%, your net contribution will be 1.56%.



# How to join the Scheme

## Who is eligible to join?

You may apply to join the Scheme if you are a nurse or midwife who is:

- 1 A member of the INMO **and**
- 2 Under age 60 **and**
- 3 Working for 8 hours or more per week **and**
- 4 Employed on a contract of employment by a recognised Health Service Employer **and either**
  - Employed on a permanent full-time basis **or**
  - Commenced a contract of definite duration (if you are in a temporary position your contract must be at least 12 months' duration) **or**
  - Working continuously for the past 12 months (if you are in a temporary position you must be actively at work\* now) **or**
  - Working as an agency nurse/midwife for 2 or more years.

### \*Actively at work means that you:

- Are working your normal contracted number of hours
- Have not received medical advice to refrain from work
- Are capable of fully performing the normal duties associated with your occupation.

### Important:

- Those on **Career Break** cannot apply to join the Scheme as they do not meet the eligibility criteria as set out.
- Members on **paid or unpaid maternity leave** are eligible to join the Scheme.

## Job/Work sharers

Eligible job sharing/work sharing members of INMO who satisfy the eligibility conditions may also apply to join the Scheme. The level of contribution and benefits which apply for them may differ from those relevant for permanent full-time members.

**Important:** You must be a member of INMO to be an eligible member of the Scheme. If you leave the Union you must inform Cornmarket in writing as you can no longer stay in the Scheme and you will not be able to claim from it.

## HOW TO JOIN

The INMO Income Protection Scheme helps INMO members maintain the standard of living they deserve. If you haven't already joined the Scheme, do it today!

**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 Scheme.



**Irish Nurses and Midwives Organisation**  
Working Together



# Frequently Asked Questions

## 1 When does my membership begin?

Your cover begins from the date Irish Life accepts your application to the Scheme. Members will receive a formal acceptance letter from Cornmarket confirming that they have been included as a member of the Scheme. In some cases, medical evidence may be required before membership of the Scheme can be confirmed. This may involve providing further details over the telephone or attending a medical examination at Irish Life's expense.

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

To qualify for benefit under the Scheme, 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, reward or remuneration, including benefit in kind).

## 3 What is the deferred period?

The deferred period is the waiting period before the Scheme benefit becomes payable. For the purpose of this Scheme, since 31st March 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.

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

## 4 What is the definition of salary?

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

- (i) For a Scheme member **who is** a member of the Superannuation Scheme
- Basic annual salary, 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 the Superannuation Scheme

**and**

- (ii) For a Scheme member **who is not** a member of the Superannuation Scheme
- Basic annual salary 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 the Superannuation Scheme; if that member had been a member of the Superannuation Scheme.

## 5 When does my membership end?

**Membership of the Scheme ends:**

- On your 60th/62nd\* birthday as far as the Disability Benefit is concerned, and on your 65th birthday as far as the Death Benefit and Specified Illness Benefit are concerned (assuming you have not retired) **or**
  - If you leave nursing/midwifery or resign **or**
  - If you no longer fulfil the eligibility requirements as set out or if you leave the INMO union. **Note:** you must be a member of the INMO to be an eligible member of the Scheme **or**
  - If your contributions to the INMO Scheme cease (please bear in mind that the responsibility to ensure that the correct contributions to the Scheme are paid, rests with you) **or**
  - On your retirement (other than on the 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 earliest.

However, you have the right to carry on an element of Death Benefit following your retirement if, at retirement, you decide to avail of Cornmarket's Retired Members' Life Cover Plan.

**Important 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 Cornmarket's Retired Members' Life Cover Plan or to stop your contributions to Scheme.

*\*INMO members who entered/re-entered the Public Service before 1st April 2004 are covered until age 60. INMO members who entered/re-entered the Public Service after 1st April 2004 are covered until age 62. If you re-entered service after 1st April 2004 with a break of more than 26 weeks, that was not due to a Career Break or Unpaid Leave, you are deemed to be a new entrant.*

## 6 When does benefit payment under the Scheme begin?

Once Irish Life accepts your claim (and you have completed the relevant deferred period), payment under the Scheme will begin. Please remember that it can take around **3 months** to process your claim. Please see page 12, *Claiming from the Scheme* for full information.

## 7 For how long will I be paid benefit under the Scheme?

The Scheme 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 return to work **or**
  - Irish Life determines (based on independent medical evidence) that you are fit to return to work **or**
  - You resign **or**
  - You die **or**
  - You reach your 60th/62nd\* birthday,
- whichever is 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.

**Important if claim is ended:** In the case of claimants who have been in receipt of benefit for 12 months or more, if the 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.

*\*INMO members who entered/re-entered the Public Service before 1st April 2004 are covered until age 60. INMO members who entered/re-entered the Public Service after 1st April 2004 are covered until age 62. If you re-entered service after 1st April 2004 with a break of more than 26 weeks, that was not due to a Career Break or Unpaid Leave, you are deemed to be a new entrant.*

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

If you plan to take a career break, unpaid leave or change your working hours (e.g. job sharing) please contact Cornmarket on (01) 408 4018 to discuss the options available. You must be an INMO member for the duration of your Career Break.

## 9 Are there any exclusions under the Scheme?

There are no exclusions under the Disability Benefit or Death Benefit of the Scheme. However, in some cases, membership may be offered with certain medical conditions excluded.

**Important - sick leave exclusion:** Any sick leave taken as a result of any excluded condition or illness will not be used in the calculation of the deferred period or factored into the claim.

### Certain exclusions apply to the Accidental Death Benefit

Exclusions apply to the Accidental Death Benefit where death is caused directly or indirectly by:

- a) Taking part in any criminal act **or**
- b) Taking drugs (other than under the direction of his/her own or any other registered medical practitioner) or alcohol **or**
- c) Taking part in aviation (other than as a fare-paying passenger) or in motor car or motor cycle racing **or**
- d) That Insured Person's own deliberate act.

This does not apply to the general Death Benefit element of the Scheme.

### For the Specified Illness Benefit, under the full and partial payment sections, the following exclusions apply:

- a) Illness arising, in the opinion of Irish Life, directly or indirectly as a result of taking alcohol or drugs (other than under the direction of a registered medical practitioner) **or**
- b) Illness arising, in the opinion of Irish Life, directly or indirectly as a result of failure to follow reasonable medical advice in relation to a cause or latent cause of sickness.

## 10 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 on page 12, *Claiming from the Scheme*. 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.

**Please refer to the 'Guide to your Benefits' document for full details of the Scheme.**

**This can be downloaded at: [www.cornmarket.ie/inmo](http://www.cornmarket.ie/inmo)**

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

Cornmarket's role is to help guide members through the claims process and we have considerable experience in this area. We work closely with the relevant insurance companies, on behalf of claimants, to ensure that all claims are promptly paid. We are here to talk you through the process and to explain any additional documentation that you may need 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 salary 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 this may not always be possible, Irish Life may not be able to pay your benefit at the time your salary reduces or ceases. In such cases, the benefit will be backdated where the claim is subsequently admitted. You can contact us by:



Phone: **(01) 408 4018**

Post:



**SPS Claims Department,  
Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.**



Email: **spsclaims@cornmarket.ie**

In the event of a claim, you may wish to nominate someone to contact Cornmarket on your behalf and to assist you with your claim e.g. spouse, next of kin etc. If you wish to do this, please send Cornmarket an email or letter, signed and dated by you, outlining the **name, address and date of birth** of your nominated person.

Please be aware that if you nominate someone to act in this capacity, they will become privy to the information related to your claim which may include medical and financial details. However, they will not have the authority to make changes to your policy e.g. cancel your policy.

This nominated person will only be able to deal with Cornmarket regarding your claim. This permission does not extend to them dealing directly with the insurance company.

## 2 Your Claims Pack

Once you have informed us that you wish to make a claim, we will tell you what information is required for Irish Life to assess your claim.

## 3 Processing your Claim

Once we receive your completed Claim Notification Form we will send the details to Irish Life, so that an assessment of your claim may begin immediately. Thereafter, we will send on all documentation as we receive it and we will liaise between you and Irish Life throughout the claims process.

It takes time to gather the necessary medical evidence (specialist medical evidence and/or independent medical assessments), to determine disablement and to gather information from employers\*, in order to assess the amount of benefit to be paid if the claim is admitted.

Consequently, claims typically take around **3 months** to process from the date the claim form is received, until the decision is made. Some very straight-forward claims, where the member has already returned to work or is very seriously ill, may be processed sooner than this if no medical evidence is required.

*\*Employer information includes salary, sick leave, half and off pay dates, Temporary Rehabilitation Remuneration (TRR), Ill Health Early Retirement Pension.*

## 4 Medi-phone Interview

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

## 5 Medical Examination

Medical evidence will be assessed by Irish Life. In most cases they will request that you attend an independent medical examination to help determine whether or not you are able to carry out your normal job because of your illness or injury.

## 6 Additional Medical Evidence

In some cases, depending on the complexity of your condition, Irish Life may require additional medical evidence from doctors and/or specialists who have attended you. You may 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.

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## 8 Your Benefit

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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 return to work **or**
- When Irish Life decides, based on independent medical evidence, that you are no longer prevented from carrying out your normal job because of illness or injury **or**
- You resign **or**
- You die **or**
- You reach your 60th/62nd\* birthday,

whichever is 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.

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## 9 Tax Return Service for New Claimants

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A free, once-off tax return service will be provided to **new claimants** whose claim is admitted after 1st September 2016.

Once your claim has been in payment for 3 months, a Cornmarket tax expert will contact you to:

- 1 Review the allocation of your standard rate bands and tax credits to reflect your situation
- 2 Prepare and file your tax return
- 3 Act on your behalf with Revenue
- 4 Reclaim any medical expenses and overpayments of tax which may have been made during the course of your claim
- 5 Submit a PAYE return including up to two rental properties, where relevant. *(Please note that additional properties, or tax returns for non-PAYE income, may not be covered within this service and may incur extra charges).*

Should you require more information, call us on **(01) 408 4106**.

*\*INMO members who entered/re-entered the Public Service before 1st April 2004 are covered until age 60. INMO members who entered/re-entered the Public Service after 1st April 2004 are covered until age 62. If you re-entered service after 1st April 2004 with a break of more than 26 weeks, that was not due to a Career Break or Unpaid Leave, you are deemed to be a new entrant.*

### Important:

**Short-term Claims:** As a result of changes to Public Sector Sick Leave arrangements there has been an increase in short-term claims. With some short-term claims, the medical evidence and employer information 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 salary 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 salary 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.







Irish Nurses and Midwives Organisation  
Working Together

## INMO Income Protection Scheme

This Scheme Summary provides an outline only of the main benefits of the INMO Income Protection Scheme as of December 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 December 2016.

The INMO Income Protection Scheme is governed by the master Policy Document No. 9236 issued by Irish Life. Members of the Scheme may request a copy of the policy document from the Head Office of INMO 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).

Join the Scheme:

**(01) 470 8054**

[clientservices@cornmarket.ie](mailto:clientservices@cornmarket.ie)

For general  
Scheme queries:

**(01) 408 4018**

[spsadmin@cornmarket.ie](mailto:spsadmin@cornmarket.ie)

To make a claim:

**(01) 408 4018**

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