



cornmarket
group financial services ltd

GRA SALARY PROTECTION PLAN

Plan Overview



GRA Garda
Representative
Association



Vital protection for GRA members

The GRA Salary Protection Plan provides vital financial protection and peace of mind for GRA members. It protects your salary (i.e. your basic annual salary, rostered pay and pensionable allowances) against the impact of illness or injury* by providing you with a replacement income if you cannot work.

**If you are injured while on duty you will continue to be paid in full, therefore no benefit is payable under this Plan.*

Why is joining the GRA Salary Protection Plan so important?

In the event that you are unable to work due to illness or injury (not on duty), your rostered pay, which accounts for approx. 20% of basic pay ceases immediately. Basic pay reduces to less than 50% of normal pay after 13 weeks accrued sick leave, and after 26 weeks accrued sick leave reduces to your pension rate of pay (in non-Critical Illness cases). Even if you have many years of service, your pension rate of pay will only be a fraction of your normal pay. For Critical Illness cases, your sick pay arrangement is extended to 26 weeks accrued sick leave on full pay, and 26 weeks on half pay.

Your outgoings don't stop or reduce just because your income does. Being a member of the GRA Salary Protection Plan provides peace of mind and financial security.

The Government recognises how important these types of Plans are by giving income tax relief on the premiums paid, see page 5 for more information.

Who is eligible to join the GRA Salary Protection Plan?

You are eligible to join the Plan if you are:

- A member of the GRA **and**
- Under age 60.

Important: You must be a member of the GRA or a full time member of a recognised staff association in An Garda Síochána to be an eligible member of the Plan. On promotion you can continue your membership of the Plan as long as you are a full time member of the recognised staff association for your rank. If you leave the GRA or the relevant staff association, 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.



Definitions

Salary	Basic pay + Rostered pay + any other pensionable allowances.
Disability	You will be considered to be disabled if because of illness or injury (not on duty) you are unable, in the opinion of the insurers, to carry out the duties of your own occupation (i.e. your job as a Garda) and are not engaged in any other occupation.
Eligible Accrued Sick Leave	This is the sick leave accrued while you are a member of the Plan. Sick leave that occurred prior to joining the Plan cannot be taken into account. Sick leave accrued by members of the existing Plan during their period of membership of the Plan will be deemed to be eligible sick leave.
Deferred Period	This is the waiting period after which a benefit is paid and depends on whether you are paid the standard sick leave for non-Critical Illness i.e. 13 weeks full pay and 13 weeks half pay, or the extended sick leave for Critical Illness, i.e. 26 weeks full pay and 26 weeks half pay.

When does my membership begin?

If you are a trainee Garda and apply to join the Plan while completing your training at the Garda Training College, your cover and premiums will commence once you are a fully attested member of An Garda Síochána (that is, once your 64 weeks of training are complete).

Your membership of the Plan begins from the date Irish Life accepts your application. You will receive a letter of acceptance confirming you have been accepted as a member of the Plan. In some cases, medical evidence may be required before your membership can be confirmed. This evidence can be gathered by telephone or through a medical examination, at Irish Life's expense.

In what circumstances would I qualify for benefit?

You qualify for benefit if, in the opinion of Irish Life, you are totally unable to carry out your normal occupation, are not engaged in any other occupation and you have completed the deferred period.

If I qualify for benefit, how much will I receive?

The Plan aims to provide you with replacement income of up to 75% of salary, less any State Illness Benefit, Ill Health Early Retirement Pension or Temporary Rehabilitation Remuneration to which you may be entitled. Temporary Rehabilitation Remuneration is based on your accrued pension benefits that would have applied if you had retired on ill health grounds. It may be granted where there is a realistic prospect of you returning to work, but only after your normal sick leave has expired. If you are covered for any other type of ongoing Salary Protection/Disability Insurance, this may impact the benefit payable. Any benefit received from the GRA Illness/Injury Scheme will not impact the benefit.

Note: Any deduction that is made for State Illness Benefit or Ill Health Early Retirement Pension payments is calculated at the commencement of the claim and will not be increased throughout the lifetime of the claim.

Public Sector Sick Pay Arrangements

Standard Sick Leave (non- Critical Illness)

Under Public Sector sick leave arrangements, which were 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 where you 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

This may be granted if there is a realistic prospect of you returning to work. This is based on the accrued pension benefits which would have applied if you retired on ill health grounds. 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

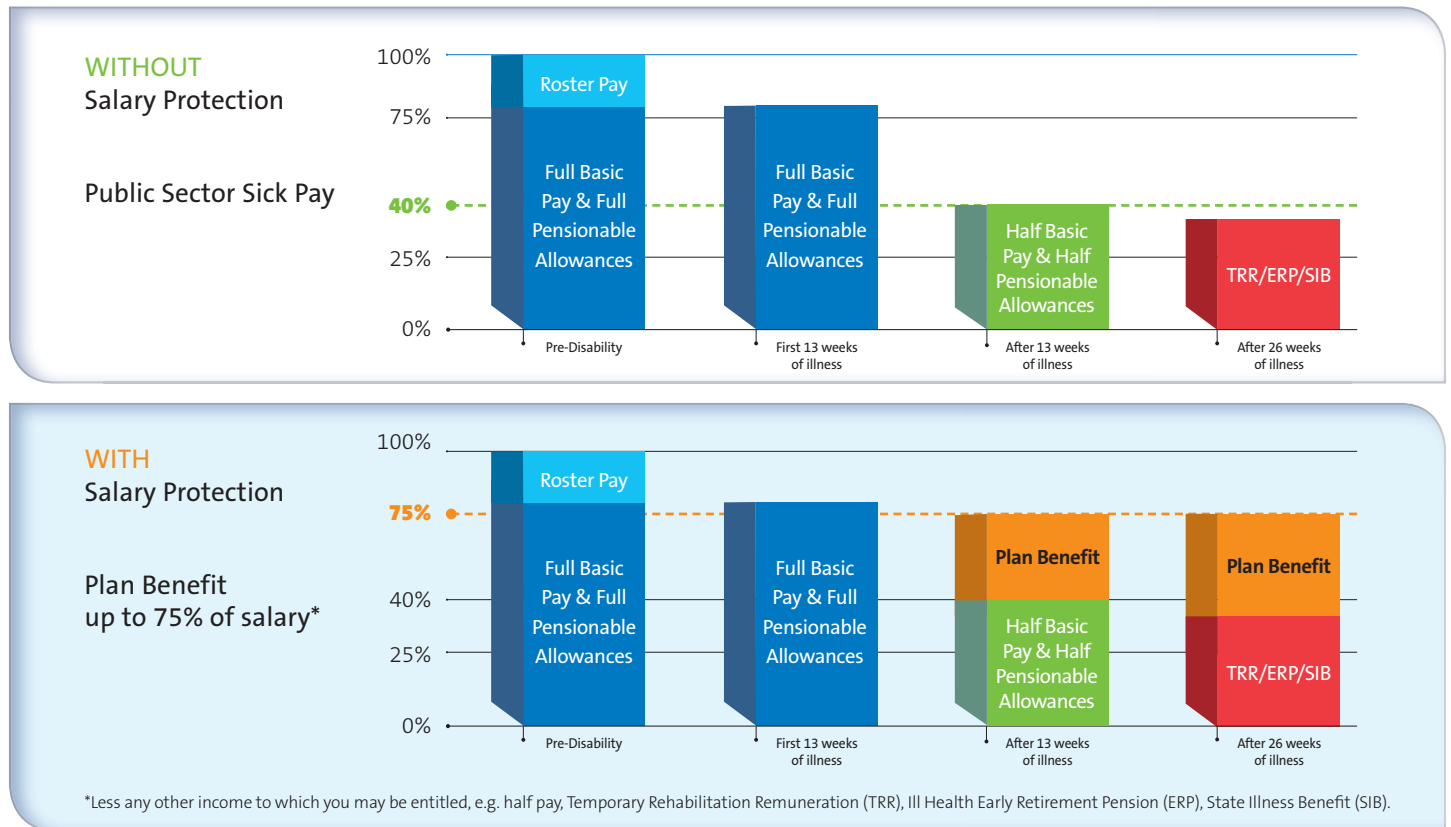
Alternatively, if you retire on ill health grounds you may be entitled to an Ill Health Early Retirement Pension. Even if you have many years of service, your Ill Health Early Retirement Pension will only be a fraction of your salary. In addition, those paying PRSI at the 'A' rate may be entitled to a State Illness Benefit, but at just €10,036 per year (2017 level), the State Illness Benefit only provides a very small income.

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.*

An example of how the Plan works

The example below is based on a GRA member who is unable to work due to a non-critical illness or disability. It is assumed that standard Public Sector sick leave arrangements apply (i.e. 13 weeks of full basic pay and pensionable allowances in one year, followed by 13 weeks of half basic pay and pensionable allowances).



How is the benefit paid?

The benefit will be paid to you as income, monthly in arrears into your bank account, and will be taxed under normal PAYE system, subject to USC/PRSI and Income Tax.

Will the benefit increase during payment?

Yes. After you have been in receipt of benefit for 12 consecutive months, the benefit will increase annually by 3% or the increase in the Consumer Price Index (inflation), whichever is less.

When will the benefit payment cease?

The benefit will be payable until the earliest of the following:

- You recover **or**
- Irish Life determines (based on medical evidence) that you are fit to return to work **or**
- You go back to work or engage in another occupation without the prior written consent of Irish Life **or**
- You die **or**
- You reside without Irish Life's written approval outside of Ireland and the United Kingdom for a period of six months or more **or**
- You retire **or**
- You reach the ceasing age* of the Plan.

*The ceasing age is determined by when you would have been first able to retire in normal circumstances.

Date Joined An Garda Síochána	Ceasing Age
Pre April 2004	Age 50 or 30 years' service whichever is later
Post April 2004	Age 55 or 30 years' service whichever is later
Post January 2013	Age 60

Note: In the case of claims arising from back or spinal related injuries or conditions, the payments will cease on the earliest of the above, or after 5 years of the claim being in payment. This restriction has been put in initially to safeguard the Plan, and will be kept under review.

How much does the Plan cost?

By using the purchasing power of the sizeable GRA membership a very competitive cost was achieved. As benefit is salary linked so is the cost. The premium rate is set at **1.29%** of gross salary.

The cost of the Plan is reviewed every three to five years. When reviewing the cost of the Plan the insurers take into account the number of members in the Plan, average age, and premiums paid versus claims paid. Irish Life reserves the right to amend terms of the Plan, increase the cost of membership or cease cover altogether.

Please note: The current premium may change after the next review of the Plan which is scheduled to take place after 1st July 2017.

Do the premiums I pay qualify for tax relief?

The premium qualifies for full tax relief at your marginal rate of tax. The relief is given at source by Garda Pay, so there is no need for you to claim tax relief. The deduction code on your pay slip is 6165.

Example:

Salary	Gross Premium per week	Tax rate	Net Premium per week
€35,000	€8.68	20%/40%	€6.94/€5.21
€40,000	€9.92	40%	€5.95
€50,000	€12.40	40%	€7.44
€60,000	€14.88	40%	€8.93

Do I still have to pay premiums if I am claiming from the Plan?

No. If you are in receipt of benefit you do not have to pay premiums.

If I am paid a benefit and then return to work, can I still be covered?

Yes. Once you return to work and your premiums to the Plan commence, you will be covered under the Plan once again.

Are there any medical requirements when joining?

If you are a trainee Garda and complete an application form while training in the Garda Training College, you are not required to provide any medical information.

If you are applying to join the Plan after you have completed your 64 weeks of training, you will be required to answer a number of medical questions as part of your application. Based on the answers given, Irish Life may request further information which is normally gathered in a phone interview with a medical nurse. Irish Life may also request a report from your own doctor and/or an independent medical examination. They will then make a decision to accept, postpone or decline your application, or to exclude certain medical condition(s) from your cover based on the medical evidence gathered.

Are there any exclusions under the Plan?

Exclusions apply to Disability Benefit where disablement is caused directly or indirectly by:

- Any war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, riot, civil commotion or military or usurped power **or**
- Self-inflicted injury or illness **or**
- Breach of any law by the member.

Please remember 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.

HOW TO JOIN

To apply to join the Plan, call Cornmarket on **(01) 200 0100**.



How to claim from the Plan – a step-by-step guide

Our Salary Protection Claims Team is experienced and knowledgeable in guiding members through the claims process. We work on your behalf to get your claim assessed promptly by the insurance company. We are here to talk you through the claims process and explain the documentation you need to provide.

1 Contact Cornmarket

We are not automatically notified of your absence from work due to illness. Therefore you should let us know as soon as you become aware that, due to illness or injury (not on duty), your salary is likely to reduce to half pay or cease altogether.

Ideally, we should be informed about **10-12 weeks** in advance to allow Irish Life to assess your claim and gather the relevant medical and employer information. If it is not possible to contact us within this timeframe, Irish Life may not be able to pay your benefit at the time your salary reduces or ceases. If your claim is subsequently admitted, then your benefit will be backdated.

You can contact us by:



Phone: **(01) 200 0100**



Post:

**GRA SPS Claims Department, Cornmarket Group
Financial Services Ltd., Christchurch Square, Dublin8.**



Email: **gra.spsclaims@cornmarket.ie**

If you are making a claim, you may wish to nominate someone to contact Cornmarket on your behalf to assist you with your claim, such as your spouse or next of kin. 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 assist you with your claim, they will have access to all of the information related to your claim; including medical and financial details. However, they cannot make changes to your policy or cancel your policy. Your nominated person will only be able to deal with Cornmarket regarding your claim. They will not be able to deal directly with the insurance company.

2 Your Claims Pack

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

3 Processing your Claim

Once we receive your completed claim form we will send the details to Irish Life, so an assessment of your claim can begin immediately. We will send on all documents as we receive them from you and we will liaise between you and Irish Life throughout the claims process.

It takes time to gather the necessary documents to assess the amount of benefit to be paid if your claim is admitted, such as:

- Medical evidence to determine disablement (e.g. specialist medical evidence and/or independent medical evidence) **and**
- Employer information (e.g. salary, sick leave, half and off pay dates, State Illness or Invalidity Benefit, Temporary Rehabilitation Remuneration (TRR), Ill Health Early Retirement Pension).

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



GRA Salary Protection Plan

This booklet is designed as a quick reference guide only to the benefits of the Plan. Terms and conditions apply. Benefits and claims are subject to underwriting and acceptance by Irish Life Assurance plc. The master Policy Document 25308 is definitive in all matters of interpretation and entitlements to benefits. Members of the Plan may request a copy of the Policy Document from Cornmarket Group Financial Services Ltd. The information herein is based upon our current understanding of Revenue law and practice as at July 2017.

Cornmarket is committed to providing you with 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 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 log on to financialombudsman.ie.

We're here to help you

To speak to a member of our team about a query or a claim:



Phone: (01) 200 0100



Queries: gra.spsadmin@cornmarket.ie



Claims: gra.spsclaims@cornmarket.ie