



**cornmarket**  
group financial services Ltd

Here to help you

# Salary Protection Scheme

For members of the Health & Welfare, Local Government  
& Local Services and Education Divisions

**IMPACT**  
FACILITATED



Scheme Summary

## “Perhaps the greatest threat to your livelihood is ill health”



Ivan Ahern

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 members 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 IMPACT-Facilitated Salary Protection Scheme (for members of the Health & Welfare, Local Government & Local Services and Education Divisions), administered by Cornmarket, provides members with the financial security they deserve. The security and benefits of the Scheme are not available anywhere else, that's why over 6,500 members\* already enjoy the vital protection that it provides.

The 2014 Scheme review brought good news that the Scheme has made provision for the new Public Sector sick pay arrangements. This is an extremely important benefit for Scheme members, and a great deal of work was done to ensure that this great benefit was secured.

The Scheme has grown to become an important benefit of union membership, and it is well placed to provide vital protection for members, 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 Scheme, I would urge you to do so now.

Director,  
Cornmarket Group Financial Services Ltd.

\*Source: Cornmarket (January 2014)

## Cornmarket's role as Administrators

### Cornmarket – working for you

Cornmarket has been administering the IMPACT-Facilitated Salary Protection Scheme (for Health & Welfare, Local Government & Local Services, and Education Divisions) since July 2000. The Scheme helps to guarantee a realistic level of income in the event of loss of salary through illness.

### Our role includes:

Negotiating with the insurers (currently Friends First) to obtain the most competitive rates and to secure the best possible benefits.

Assisting IMPACT members who wish to make a claim from the Scheme, by guiding them through every stage of the claims process and acting as the members' advocate.

Promoting the Scheme to IMPACT members.

*With over €15 million\* paid out to IMPACT members and their families, the Scheme provides invaluable peace of mind that you have a level of protection in place for when you may need it most.*

\*Sources: Irish Life Claims Data, July 2005 to December 2012 (as at 27th September 2013).  
Friends First Claims Data, December 2012 to September 2013 (as at 27th September 2013).

## A Claims Service you can trust

Cornmarket has its own dedicated, in-house Salary 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 Scheme in action

Through its various Salary Protection Schemes, 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 Schemes is the amount being paid out to beneficiaries, which is now counted in hundreds of millions of Euro. Here's what just two of the people who have benefited from our Salary Protection Schemes have to say.



Margaret Carolan,  
Scheme Beneficiary,  
Co. Wicklow.

*“It's bad enough having to give up your work through illness. Just think what your life would be like if there was no salary coming through that door. If I hadn't got the money coming into me every month, I wouldn't be able to pay the mortgage, I wouldn't have the car that I need, I wouldn't be able to finance my kids doing what they're doing at the moment, I wouldn't have any holidays. I wouldn't have any hope for the future.”*



Seamus McAteer,  
Scheme Beneficiary,  
Co. Meath.

*“After 23 years of never being sick, never missing a day in school, I had a stroke with various complications and I was forced to stop teaching. Because I was in the Scheme it meant that what would have become a luxury, wasn't. When the bill came in for Euro Languages Colleges for my daughter or for my son's halls of residence at DCU, I could just write the cheque. We didn't have to worry about it. If I hadn't gotten this, then I'd have had to borrow from the Credit Union or find the money some other way.”*

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

The Guide can be downloaded at: [www.cornmarket.ie/impact](http://www.cornmarket.ie/impact)

# Why you need the IMPACT-Facilitated Salary 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 is more, the changes to Public Sector sick leave arrangements which came into effect on 31st March 2014 mean a dramatic drop in your paid sick leave. IMPACT members without Salary Protection face great financial uncertainty should they fall ill as they will be taken off the payroll sooner than before.

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

## What happens to your income if you fall ill under the new 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) subject to a reasonable prospect of returning to work and is reviewed every 6 months.

### Temporary Rehabilitation Remuneration

Temporary Rehabilitation Remuneration (formerly referred to as Pension Rate of Pay) 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 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 (2015 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 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, Early Retirement Pension, State Illness Benefit) to which you may be entitled.

Payment of benefits is subject to you being unable to work for a minimum of 10 consecutive working days, after the date that your pay reduces to half pay. If you are unable to work for at least 10 consecutive working days, benefit is backdated to the date your pay reduced to half pay or the date you received Temporary Rehabilitation Remuneration. If you have been unable to work for less than 10 consecutive working days, no benefit is payable.

The Scheme goes on paying you until you recover, are deemed fit to return to work by Friends First, die, or right up to your 65th/67th\*\* birthday, if you are permanently disabled.

Typically, a Public Sector employee may be entitled to an Early Retirement Pension if he/she has more than 5 years' service and is not likely to be able to return to work in the future due to ongoing illness. If such a member making a Salary Protection claim, and having exhausted entitlement to all forms of sick pay, decides not to apply for Early Retirement (perhaps because he/she hopes to return to work) and Friends First agrees that there is a reasonable expectation of returning to work, then Friends First may pay a benefit of 75% of salary less any State Illness Benefit/Temporary Rehabilitation Remuneration. This means no deduction will be made from the benefit paid under the Scheme for an amount equivalent to Early Retirement Pension, as no Early Retirement Pension is being paid. This will be reviewed from time to time by the insurer if it appears that the prospect of the member being able to return to work has diminished. If a member retires subsequently and an Early Retirement Pension is paid, the Salary Protection benefit will be reduced by the same amount, and any additional amount that was paid under the Scheme since the effective date of early retirement must naturally be repaid to the insurer.

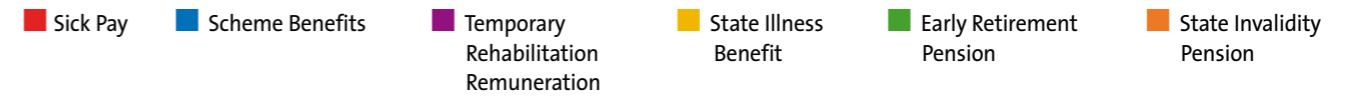
\*There are certain criteria used to determine whether an illness qualifies for extended paid sick leave.

\*\*If you entered Public Service before 1st April 2004: age 65 or after 1st April 2004: age 67.

**Important:** You must remain an IMPACT member (of the Health & Welfare, Local Government & Local Services or Education Division) to remain 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

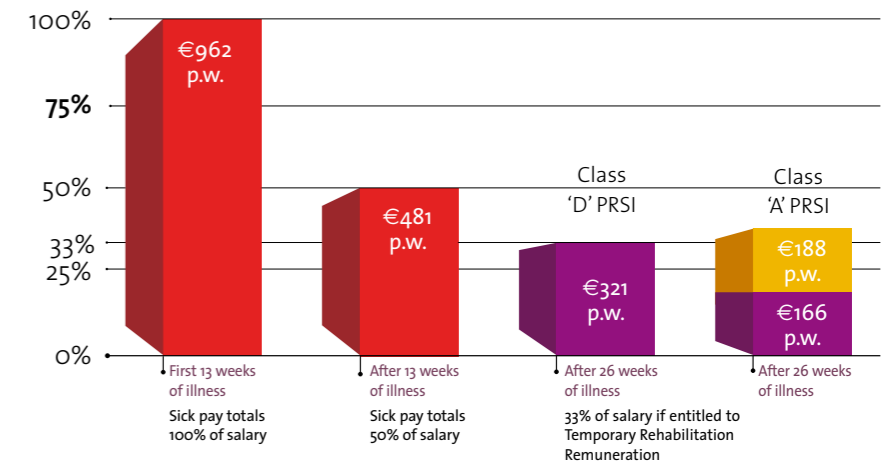
The example below is based on a Public Sector employee, who is a member of the Superannuation Scheme with 20 years' service earning €50,000 per annum, who is now unable to work due to illness or disability. It is assumed that standard Public Sector sick leave arrangements apply (i.e. 13 weeks full pay 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.



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

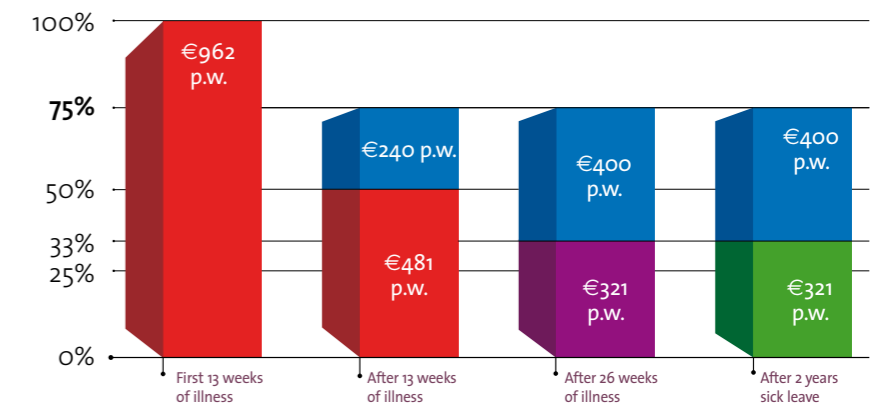
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Scheme pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable.

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

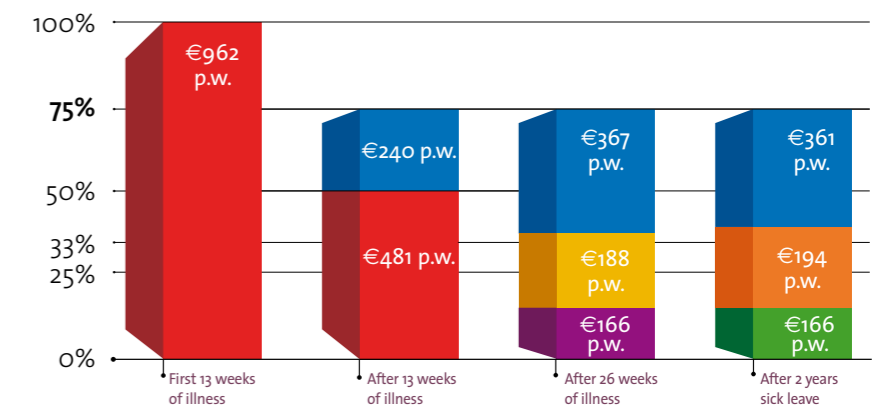


## examples of how the Scheme works

### D Rate PRSI Example



### A Rate PRSI Example



# Additional protection for you and your family

The main purpose of Salary Protection 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 benefit 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 enough to involve a loss of salary) the reality is that you may face significant extra expenses. 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 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.

Friends First has identified 40 Specified Illnesses (see listing below) for which they will pay out this benefit.

**Please note:** The Specified Illnesses marked ❖ below, were introduced on the 1st January 2014 review. The other Specified Illnesses were introduced from 1st July 2005. Only 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 before age 65 | Kidney failure                      |
| Aorta graft surgery               | ❖ Liver failure                     |
| ❖ Aplastic Anaemia                | Loss of hands or feet               |
| ❖ Bacterial Meningitis            | ❖ Loss of independent existence     |
| ❖ Balloon Valvuloplasty           | Loss of speech                      |
| Benign brain tumour               | Major organ transplant              |
| ❖ Benign spinal cord tumour       | Motor Neurone Disease before age 65 |
| Blindness                         | Multiple Sclerosis                  |
| Cancer                            | ❖ Multiple System Atrophy           |
| ❖ Cardiomyopathy                  | Paralysis of Limbs                  |
| Chronic Lung Disease              | Parkinson's Disease before age 65   |
| Coma                              | ❖ Pre-Senile Dementia before age 65 |
| Coronary artery surgery           | ❖ Primary Pulmonary Hypertension    |
| Creutzfeldt-Jakob Disease         | ❖ Progressive Supranuclear Palsy    |
| Deafness                          | ❖ Pulmonary Artery Surgery          |
| ❖ Encephalitis                    | Rheumatoid Arthritis                |
| Heart attack                      | Stroke                              |
| Heart structural repair           | Systemic Lupus Erythematosus        |
| Heart valve replacement or repair | Third-degree burns                  |
| HIV infection                     | ❖ Traumatic head injury             |

**Terms & conditions apply.** Please refer to the "Guide to your Benefits" document for a full definition of each illness. The Guide can be downloaded at [www.cornmarket.ie/impact](http://www.cornmarket.ie/impact)

## 2 Specified Illness Benefit – Partial Payments\*

Based on recent claims experience, Friends First 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 the lesser of: 12.5% of salary or €15,000.

**Please note:** The qualifying Specified illnesses below were introduced at the 1st January 2014 review. If prior to joining the Scheme, you have suffered from one of the specified Illnesses you will never be covered for that illness.

The qualifying Partial Payment Specified Illnesses covered are:

|  |
|--|
| Brain abscess drained <i>via</i> craniotomy                  |
| Carcinoma in situ  |
| Carotid artery stenosis                                      |
| Cerebral arteriovenous malformation                          |
| Coronary Angioplasty**                                       |
| Ductal carcinoma in situ                                     |
| Low level prostate cancer with Gleason score between 2 and 6 |
| Serious accident cover                                       |
| Surgical removal of one eye                                  |
| Less extensive third-degree burns                            |

\*Please refer to the "Guide to your Benefits" document for a full definition of each illness and their pre-existing exclusion clauses. You can download this from [www.cornmarket.ie/impact](http://www.cornmarket.ie/impact)

\*\***Please note:** Coronary Angioplasty was moved from the main Specified Illness category to the Partial Payments category at the 2014 Scheme review.

**Important note:** There is only 1 Partial Payment per life per plan. Other terms and conditions apply.

## 3 Children's Specified Illness Benefit

Friends First will provide an additional benefit to members in the form of Children's Specified Illness Benefit:

- If a member's child (aged 0 to 21 years) suffers one of the Specified Illnesses listed in Section 1 on the previous page, a once-off lump sum of €15,000 will be paid to the member
- If a member's child (aged 0 to 21 years) suffers one of the Partial Payment Specified Illnesses listed in Section 2 on the previous page, a once-off lump sum of €7,500 will be paid to the member.

**Important, please note:**

- A member of the Scheme may claim Children's Specified Illness Benefit for more than one child
- A member may submit a claim for Specified Illness (of €15,000) and Partial Payment (of €7,500) for the same child, but payment of each benefit will only be made once for each child.

## 4 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 should 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/67th\* birthday, or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

\* Depending on the date of entry/re-entry to the Public Service, i.e. pre/post 1st April 2004.

### Life Cover Terminal Illness Benefit

Friends First 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 Friends First accepts, that it is highly likely that the life assured will die from a worsening, incurable disease within 12 months
- This benefit will 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 of typically twice annual salary. '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'. This benefit ceases on your 65th/67th\* birthday, or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

\* Depending on the date of entry/re-entry to the Public Service, i.e. pre/post 1st April 2004.

### Children's Death Benefit

In the event that a member's child between the ages of 0 and 21 dies, a death benefit of €5,000 will be paid to the member.

### What happens at my retirement?

Our experience has been that 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 rate of contribution to the Scheme) members are entitled to join Cornmarket's Retired Members' Life Cover Plan\*\* on retirement, without having to undergo any medical underwriting, provided they are members of the Salary Protection Scheme at the date of their retirement. The Retired Members' Life Cover Plan provides for the payment of a tax-free lump sum to their estate on their death in return for a modest monthly contribution.

\*\* Underwritten by Irish Life Assurance plc.

## 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. It is remarkably good value because it's negotiated on a special 'group basis' for IMPACT members. The contribution rate is currently set at 1.71% of gross salary and, for most members, is conveniently deducted from your salary 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.

### A helping hand from the Revenue

You are eligible for tax relief at your highest rate of tax on the part of your contribution going towards Disability Benefit (1.33% of the total 1.71%). This means for most members the cost of membership is between €8 and €11\* a week after tax.

\*Based on an IMPACT member on a salary between €30,000 (paying income tax @20%) and €45,000 (paying income tax @40% as of 01/01/2015).

## How to join the Scheme

### Who is eligible to join?

You may apply to join the Scheme if you are an IMPACT member who is:

- 1 Under age 65, **and**
- 2 A member of either the Health & Welfare, Local Government & Local Services, or Education Divisions of IMPACT **and**
- 3 Actively at work\* **and**
- 4 Working 8 hours or more per week **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 of at least 12 months' duration) **or**
  - Working continuously for the past 12 months.

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

- Are working your normal contracted number of hours
- Have not received medical advice to refrain from work

### SCHEME COST:

|                           |                        |
|---------------------------|------------------------|
| Disability Benefit        | 1.33%                  |
| Death Benefit             | 0.20%                  |
| Specified Illness Benefit | 0.13%                  |
| Medical Immunity*         | 0.05%                  |
| <b>Total cost</b>         | <b>1.71% of salary</b> |

\* Entitles members to join Cornmarket's Retired Members' Life Cover Plan (underwritten by Irish Life) without medical underwriting. Terms & Conditions apply.

### EXAMPLE:

| Income  | Weekly contribution | 'Real' weekly contribution after tax relief |
|---------|---------------------|---|
| €30,000 | €9.83               | €8.30*                                      |
| €40,000 | €13.11              | €9.03**                                     |
| €45,000 | €14.75              | €10.16**                                    |

\*Real contribution rate of 1.44%, paying income tax @ 20%.

\*\*Real contribution rate of 1.18%, paying income tax @ 40% (as of 01/01/2015).

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

- Are not restricted from fully performing the normal duties associated with your occupation.

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

### Job/Work Sharers

Eligible job sharing/work sharing members of IMPACT who satisfy the eligibility conditions listed opposite 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.

**Please note:** You must remain a member of IMPACT (of either the Health & Welfare, Local Government & Local Services or Education Division) to remain 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.

## Frequently Asked Questions

### 1 When does my membership begin?

Your cover begins from the date Friends First accepts your application to the Scheme. Members receive a formal acceptance letter confirming they have been included as members of the IMPACT-Facilitated Salary Protection 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 Friends First's expense.

**Please note:** Friends First have agreed that periods of sick leave prior to joining the Scheme will be taken into account in the calculation of the expiry of the deferred period.

### 2 What is the 'deferred period'?

The deferred period is the waiting period before the Scheme benefit becomes payable. For the purpose of this Scheme, the deferred period is after 13 weeks (92 days) disability in a 12 month period, or 26 weeks (183 days) in a rolling 4 year period.

To be eligible to claim benefit, a member must have accrued a minimum of two consecutive week's sick leave (i.e. 10 working days) after the date that their pay reduced to half pay.

### 3 When does my membership end?

#### Membership of the Scheme ends:

- On your 65th/67th\* birthday as far as the Disability Benefit, Death 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 IMPACT union. **Note:** you must remain a member of IMPACT to remain a member of the Scheme **or**
- If your contributions to the IMPACT 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) **or**
- Death.

However, you do have the right to carry on an element of Death Benefit throughout your retirement if, at retirement, you decide to avail of Cornmarket's Retired Members' Life Cover Plan, which is underwritten by Irish Life.

**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 ideally 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 the Scheme.

\*IMPACT members who entered/re-entered the Public Service after 1st April 2004 will enjoy cover until age 67, rather than 65 which applies for all other members. If you re-entered service after 1st April 2004 with a break of more than 26 weeks, due to a career break or unpaid leave, you are also deemed a new entrant.

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

Once Friends First has accepted your claim, and you have completed the relevant deferred period, benefit payment under the Scheme 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 salary 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 salary reduces or ceases. In such cases the benefit will be backdated to the date when your salary reduced to half pay or stopped altogether, where the claim is subsequently admitted.

### 5 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, i.e. when it has been determined by Friends First, 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**
- Death **or**
- You reach your 65th/67th\* 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.

\*depending on the date of entry/re-entry to the Public Sector, i.e. pre/post 1st April 2004.

**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, Friends First 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.

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

To qualify for benefit under the Scheme, Friends First 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.

#### The Policy Definition of a Period of Disability

A period throughout which a member is totally unable to carry out his/her normal occupation due to a recognised illness or accident, and during which the member is not involved in carrying out any other occupation for profit, reward or remuneration of any kind whatsoever (whether sedentary or otherwise) and whether or not entirely different from his/her normal occupation.

## HOW TO JOIN

The IMPACT-Facilitated Salary Protection Scheme helps IMPACT members maintain the standard of living they deserve. If you haven't already joined the Scheme, don't put it on the long finger.

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

Cover begins as soon as Friends First accepts you as a member of the Scheme.



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

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

If you intend taking a career break, unpaid leave or changing your hours (e.g. job sharing), please contact Cornmarket on (01) 408 4195 to discuss the options available.

### 8 Are there any exclusions under the Scheme?

**There are no exclusions under the Disability or Death Benefit of the Scheme.**

Please bear in mind that in some cases individual members may be accepted into the Scheme 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.

#### Certain exclusions apply to the Accidental Death Benefit.

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

- 1 Taking part in a criminal act
- 2 The result of the person's deliberate act
- 3 The taking of drugs or alcohol
- 4 Taking part in aviation, other than as a fare paying passenger, motor racing or motorcycle racing.

### 9 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 4 and 5. If a member is disabled 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.

### 10 What if I have unearned income?

In general, investment and rental income will not be taken into account when making a claim under the Scheme. Benefit from any accident or sickness policy will however be taken into account, except once-off lump sum benefits paid under a critical/serious illness policy.

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

The Guide can be downloaded at: [www.cornmarket.ie/impact](http://www.cornmarket.ie/impact)

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 as soon as you become aware that, due to illness or injury, your salary 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 Friends First to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, Friends First 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 calling the Claims Team on (01) 408 4018. Or write to us at:

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

### 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 Friends First to assess your claim.

### 3 Processing your Claim

Upon receipt of your completed claim form, Friends First will begin assessing your claim.

### 4 Medical Examination

Medical evidence will be assessed by Friends First. 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.

### 5 Additional Medical Evidence

In some cases Friends First 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 Friends First's expense).

### 6 Decision on your Claim

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

### 7 Your Benefit

Once a claim is being paid, payment of the benefit is made by Friends First every four weeks 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, i.e. when Friends First 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/67th\* birthday, if you are permanently disabled,

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, Friends First may require medical evidence confirming that you remain unfit to work.

\* depending on date of entry/re-entry to the Public Sector.

### 8 Claimants' Tax Return Service

Claimants of the Scheme, whose claim is in payment for a minimum of 3 months, have the option to avail of the Claimants' Tax Return Service provided by Midas. See page 7 of the "Guide to your Benefits" document for details.

Midas is a tax-based service and not a regulated financial product. Cornmarket Retail Trading Ltd. is a wholly-owned subsidiary of Cornmarket Group Financial Services Ltd.

Please refer to the 'Guide to your Benefits' document for full details of how to claim from the Scheme.

#### Important:

**Short-term claims:** As a result of recent changes to Public Sector sick pay 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 (approx. 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.





# Salary Protection Scheme

For members of the Health & Welfare, Local Government  
& Local Services and Education Divisions

This guide provides an outline only of the main benefits of the IMPACT-Facilitated Salary Protection Scheme as of January 2015, 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 the Public Sector sick leave arrangements and Revenue law and practice as of January 2015.

The IMPACT-Facilitated Salary Protection Scheme is governed by the master Policy Document No. 713375 issued by Friends First. Members of the Scheme may request a copy of the policy document from the Head Office of IMPACT 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).