



cornmarket
group financial services ltd

Here to help you

SIPTU Nurses & Midwives Salary Protection Scheme



Scheme Summary

Please print and/or save this booklet for your records

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

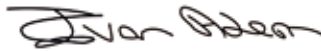


Ivan Ahern

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 accompanies the discomfort of illness. How would you and your family manage financially if you suffered a serious illness or long-term disability?

The Salary Protection Scheme for SIPTU Nurses and Midwives provides members with the financial security they deserve. It has grown to become an important benefit of union membership with hundreds of members enjoying the protection the Scheme provides. It is now well placed to provide vital protection for members at an affordable cost for many years to come. If you haven't already joined I would urge you to consider doing so now.

Yours sincerely,

A handwritten signature in black ink that reads "Ivan Ahern".

Director,
Cornmarket Group Financial Services Ltd.

Cornmarket's role as Administrators

Cornmarket – working for you

Cornmarket has been administering the SIPTU Nurses & Midwives Salary Protection Scheme since its launch in 2000. The Scheme helps to guarantee a realistic level of income in the event of loss of salary due to disability arising from illness or injury.

Our role includes:

- 1 Negotiating with the insurers (currently New Ireland) to obtain the most competitive rates and to secure the best possible benefits.
- 2 Assisting SIPTU 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.
- 3 Promoting the Scheme to SIPTU members.

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/siptu

Why you need the 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. Since the changes have been implemented SIPTU members without Salary Protection face greater 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 SIPTU 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).

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 p.a. (2014 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.

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

How the Scheme works – Disability Benefit

Once your salary has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, if you are disabled due to illness or injury, 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.

The Scheme goes on paying you until you recover, are deemed fit to return to work by New Ireland, die, or right up to your 60th birthday, if you are permanently disabled.

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

Important: You must remain a member of the SIPTU Nurses & Midwives Division to remain an eligible member of the Scheme. If you leave SIPTU or move divisions within SIPTU 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.

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

Example of how the Scheme works

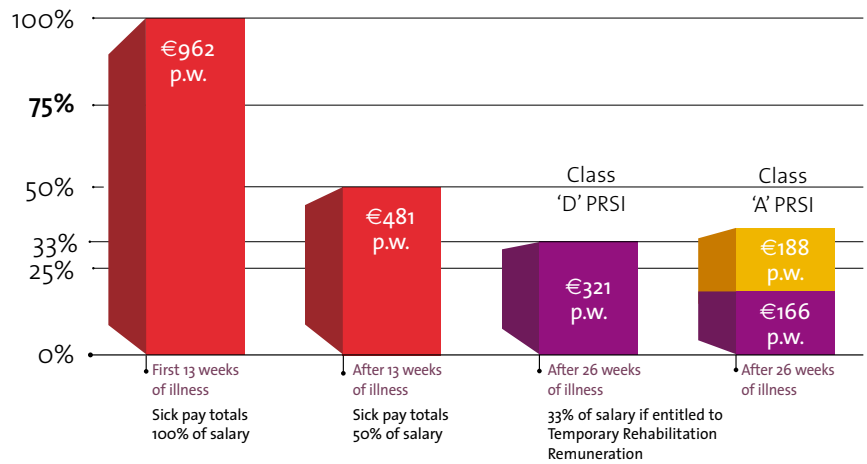
The example below is based on a Public Sector employee, who is a member of the Superannuation Scheme with 20 years' service earning €50,000 per annum, who is now unable to work due to disability arising from illness or injury. It is assumed that standard Public Sector sick leave arrangements apply (i.e.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

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

An example of what happens when sick pay runs out

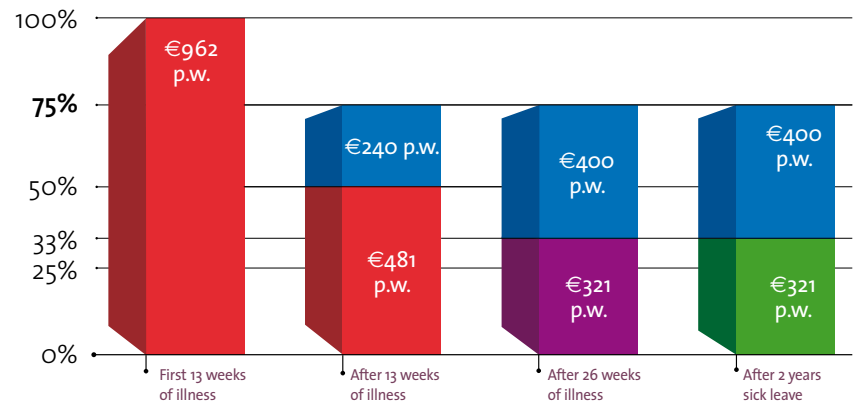
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Scheme pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable.

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

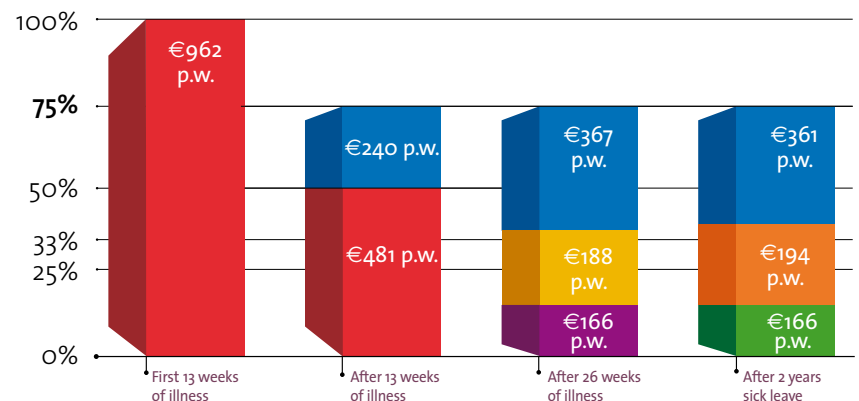


examples of how the Scheme works

D Rate PRSI Example



A Rate PRSI Example



Additional protection for you and your family

The main purpose of the Salary 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 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 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 birthday or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

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 resulting from an injury caused by accidental, violent, external and visible means and is in no way linked to sickness, disease or physical disorder of the Life Insured'.

Please refer to the "Guide to your Benefits" document for terms and conditions and general exclusions.

Children's Death Benefit

A death benefit of €4,000 is payable on the death of a member's child.

Children's Death Benefit applies to all the natural or legally adopted children of the member who are aged between 0 months and 18 years at the date the benefit is payable and between 18-21 years who are in full-time education. Unless a child has been legally adopted, the name of the member must appear as a parent on the child's birth certificate.

Please refer to the "Guide to your Benefits" document for terms and conditions and general exclusions.

Terminal Illness Benefit

New Ireland will make an advance payment of 25% of the Death Benefit on diagnosis of terminal illness with death expected within 12 months.

Terminal Illness means an advanced or rapidly progressing incurable illness, where in the opinion of an attending medical consultant of a major hospital in Ireland or the United Kingdom and New Ireland's Chief Medical Officer, a Life Insured's life expectancy is no greater than 12 months. The balance of the Death Benefit will be paid on death. The terminal illness benefit will not apply to members over the age of 62.

What happens at retirement?

Our experience has been that the vast majority of members still need some element of Life Cover (Death Benefit) even 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; within 4 months of retirement, provided they are a member of the Salary Protection Scheme at the date of their retirement. Thereafter, for a modest monthly contribution, members will benefit from the Life Cover provided by Cornmarket's Retired Members' Life Cover Plan. The Plan provides for the payment of a tax-free lump sum to their estate on their death.

* Underwritten by Irish Life Assurance plc.

Irish Life Assurance plc. is regulated by the Central Bank of Ireland.



2 Spouses’/Civil Partners’ Death Benefit or Single Members’ Specified Illness Benefit

The Scheme includes an additional valuable benefit in the form of either:

A) SPOUSES’/CIVIL PARTNERS’ DEATH BENEFIT

B) SINGLE MEMBERS’ SPECIFIED ILLNESS BENEFIT and SPECIFIED ILLNESS BENEFIT PARTIAL PAYMENTS

Important: Members can only ever benefit from either option A or B. The benefit is only payable once per member.

A) SPOUSES’/CIVIL PARTNERS’ DEATH BENEFIT

(only payable if you are married/in a registered civil partnership at the date the event occurs).

In the event of the death of a spouse or civil partner, a lump sum of once your annual salary will be paid to you. This provides valuable additional funds for you should your spouse/civil partner die, and will go some way towards easing the financial burden.

Definition of Spouse/Civil Partner: In respect of a Life Insured, the person to whom you were legally married or civil partner to at their date of death as defined in Section 3 of the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010.

or

B) SINGLE MEMBERS’ SPECIFIED ILLNESS BENEFIT and SPECIFIED ILLNESS BENEFIT PARTIAL PAYMENTS

(only payable if you are single at the date the event occurs).

Should you suffer a serious illness (regardless of whether or not this illness keeps you out of work sufficiently long to involve a loss of 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 Specified Illness Benefit and Specified Illness Partial Payments.

Single Member’s Specified Illness Benefit

This benefit provides a once-off cash lump sum of 25% of annual pensionable salary, payable if a single member suffers from a specified illness e.g. heart attack, stroke etc. (see listing on next page).

Single members’ Specified Illness Benefit – Partial Payments

Based on recent claims experience, New Ireland has identified a further 10 less severe but still life altering conditions that they will make a separate partial payment on (see listing on next page).

The benefit single members would receive should they suffer a Specified Illness covered under the partial payment section is the lesser of 25% of salary or €10,000.

The partial payment is totally separate from the main Single Members’ Specified Illness Cover Benefit. That means it does not affect the amount you could receive if you need to make a specified illness claim for one of the 37 illnesses we cover on a full payment basis at a later date (if you make a claim for specified illness cover on a full payment basis for a related condition that happens within 30 days of the specified illness condition for partial payment, New Ireland will only make one payout for the full specified illness cover amount).

Definition of Single Member: A member who is not married or in a Civil Partnership.

Please refer to the “Guide to your Benefits” document for a full definition of each illness. You can download this document from www.cornmarket.ie/siptu.

Additional protection for you and your family

The illnesses covered under the SINGLE MEMBERS' SPECIFIED ILLNESS BENEFIT are:

Alzheimer's Disease	Aorta Graft Surgery
❖ Aplastic Anaemia	❖ Bacterial Meningitis
❖ Balloon Valvuloplasty	Benign Brain Tumour
❖ Benign Spinal Cord Tumour	Blindness
Cancer	❖ Cardiomyopathy
Chronic Lung Disease	Coma
Coronary Artery By-Pass Graft	Creutzfeldt-Jakob Disease
Deafness	❖ Dementia
❖ Encephalitis	Heart Attack
Heart Structural Repair	Heart Valve Replacement or Repair
HIV Infection	Kidney Failure
❖ Liver Failure	Loss of Hands or Feet
Loss of Speech	Major Organ Transplant
Motor Neurone Disease	Multiple Sclerosis
Paralysis of 2 or more Limbs	Parkinson's Disease (Idiopathic)
❖ Primary Pulmonary Hypertension	❖ Progressive Supra-Nuclear Palsy
❖ Pulmonary Artery Graft Surgery	❖ Systemic Lupus Erythematosus
Stroke	Third Degree Burns covering 20% of the body's surface area
Traumatic Head Injury	

Please note: The Specified Illnesses marked ❖ above, were introduced at the 1st June 2013 review. The other Specified Illnesses were introduced from 1st April 2007. Only diagnoses that occur after these dates are eligible to claim Specified Illness Benefit for these illnesses. If, prior to joining the Scheme, you have suffered from one of the Specified Illnesses you will never be covered for that illness.

Angioplasty (2 or more arteries), previously covered as a Specified Illness, is now covered as a partial payment since 1st June 2013.

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 illness and their pre-existing conditions exclusion clauses.

The Guide can be downloaded at www.cornmarket.ie/siptu

The illnesses covered under the SINGLE MEMBERS' SPECIFIED ILLNESS BENEFIT – PARTIAL PAYMENTS are:

Angioplasty for coronary artery disease – of specified severity
Brain abscess drained <i>via</i> craniotomy
Carcinoma in situ – oesophagus, treated by specific surgery
Carotid artery stenosis – treated by endarterectomy or angioplasty
Cerebral arteriovenous malformation – treated by craniotomy or endovascular repair
Ductal carcinoma in situ – breast, treated by surgery
Loss of one limb – permanent physical severance
Low level prostate cancer with Gleason score between 2 and 6 – and with specific treatment
Third degree burns – covering at least 5% of the body's surface area
Surgical removal of one eye

Please note: The qualifying Specified Illnesses – Partial Payments above were introduced at the 1st June 2013 review. If, prior to joining the Scheme, you have suffered from one of the Specified Illnesses you will never be covered for that illness.

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

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 illness and their pre-existing conditions exclusion clauses.

The Guide can be downloaded at www.cornmarket.ie/siptu

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 is negotiated on a special 'group basis' for members of the SIPTU Nurses & Midwives Division. The contribution rate is currently set at just 2.50% 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 Revenue

You are eligible for tax relief at your highest rate of tax on the part of your contribution going towards Disability Benefit (2.06% of the total contribution of 2.50% of income). This means that for most members the cost of membership is between €12 to €16 a week after tax – a small price to pay for peace of mind.

SCHEME COST:

Disability Benefit	2.06%
Death Benefit	0.25%
Spouses' Death Benefit/Single Members' Specified Illness Benefit	0.14%
Medical Immunity Benefit*	0.05%
Total cost	2.50%

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

EXAMPLE:

Income	Weekly contribution (2.5%)	'Real' weekly contribution after tax relief
€30,000	€14.37	€12.01*
€40,000	€19.16	€12.69**
€50,000	€23.93	€15.86**

*Real contribution rate of 2.09%, paying income tax @ 20%.

**Real contribution rate of 1.66%, paying income tax @ 41%.

Please note: This rate (based on the benefits in place at the 2013 review) is guaranteed until the next Scheme review on 1st June 2016.

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 Nursing & Midwives Division of SIPTU **and**
- 2 under age 60 **and**
- 3 working for 8 hours or more per week, **and either**
- 4 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.

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

* Actively at work means that:

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

Job/work sharers

Eligible job sharing/work sharing members of SIPTU 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.

IMPORTANT: You must remain a member of the SIPTU Nurses & Midwives Division to remain an eligible member of the Scheme. If you leave SIPTU or move divisions within SIPTU 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 SIPTU Nurses & Midwives Salary Protection Scheme helps 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 New Ireland accepts you as a member of the Scheme.



Frequently Asked Questions

1 When does my membership begin?

Your cover begins from the date New Ireland accepts your application to the Scheme. Members receive a formal acceptance letter confirming they have been included as members of the SIPTU Nurses & Midwives 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 New Ireland's expense.

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

2 When does my membership end?

Membership of the Scheme ends:

- On your 60th birthday as far as the Disability Benefit is concerned and on your 65th birthday as far as the Death Benefit and the Spouses'/Civil Partners' Death Benefit or Single Members' Specified Illness Benefit are concerned (assuming you have not retired) **or**
- If you no longer fulfil the eligibility requirements as set out **or**
- If your contributions to the SIPTU Scheme cease (please bear in mind that the responsibility to ensure that the correct contributions to the Scheme are paid rests with you)
- 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 following your retirement if, at retirement, you decide to avail of Cornmarket's Retired Members' Life Cover Plan.

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

3 When does benefit payment under the Scheme begin?

Once New Ireland has accepted your claim and you have completed the relevant deferred period, benefit payment 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, New Ireland may not be able to pay your benefit at the time that your salary reduces or ceases. In such cases your benefit may, depending on the particular circumstances, be backdated to the date when your salary reduced to half pay or stopped altogether, where the claim is subsequently admitted.

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

The Scheme will continue to pay benefit for as long as you are totally unable, due to disability from illness or injury, to carry out your normal occupation 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 New Ireland, based on medical evidence, that you are no longer prevented from carrying out your normal occupation **or**
- you return to work **or**
- you die **or**
- you reach your 60th birthday.

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

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

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

To qualify for disability benefit under the Scheme, New Ireland must be satisfied that you are totally unable to carry out your duties under your normal occupation as a nurse or midwife by reason of disablement due to illness or injury, and that you are not engaged in any other occupation for profit or reward or remuneration.

Definition of Disablement

(i) Total disablement shall be deemed to exist where (a) the Insured Person is unable to carry out the duties pertaining to his/her normal occupation by reason of disablement arising from bodily injury sustained or sickness or illness contracted and (b) the Insured Person is not engaging on a full-time or part-time basis in any other occupation (whether or not for profit or reward or remuneration, including benefit in kind)

and

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

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

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

7 Are there any exclusions under the Scheme?

There are no exclusions under the Disability Benefit, Death Benefit and the Spouses'/Civil Partners' Death Benefit of the Scheme.

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

- Suicide, attempted suicide or intentional self inflicted injury
- Death linked to being under the influence of or being affected (temporarily or otherwise) by alcohol or drugs
- Engaging in any hazardous activity or sports including but not limited to the following: scuba diving, motor sports, aviation, hang gliding, water sports, horse racing, parachuting, mountaineering, rock climbing, caving or winter/ice sports
- Flying, except as a fare paying passenger
- Taking part in any riot, civil commotion, uprising or war (whether declared or not) or any related act or incident
- Directly or indirectly by taking part in a criminal act; or
- Failure to follow reasonable medical advice or failed to follow medically recommended therapies, treatment or surgery.

Please bear in mind that in some cases individual members may be accepted into the Scheme subject to exclusions in respect of specific illnesses. Once an exclusion is applied, sick leave due to the excluded condition cannot be included in relation to any aspect of a claim.

8 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 3 and 4. 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 or less 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.

The Guide can be downloaded at: www.cornmarket.ie/siptu

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

Cornmarket's role is to help guide members through the claims process. We have considerable experience in this area and, on behalf of claimants, work closely with the relevant insurance companies to ensure that all legitimate claims are promptly paid. We are here to talk you through the process and 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 New Ireland to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, New Ireland 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 New Ireland to assess your claim.

3 Processing your Claim

Upon receipt of your completed claim form, New Ireland will begin assessing your claim.

4 Medical Examination

Medical evidence will be assessed by New Ireland. In some cases the insurer will request that you attend an independent medical examination (at New Ireland's expense) to confirm you are indeed totally unable to carry out your normal job because of your disability.

5 Additional Medical Evidence

In all cases New Ireland will 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 New Ireland's expense).

6 Decision on your Claim

Once all the medical evidence and documentation has 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 New Ireland 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 occupation because of disability from illness or injury. Benefit payments will stop when:

- You recover, i.e. when New Ireland decides, based on medical evidence, that you are no longer prevented from carrying out your normal occupation due to disability arising from illness or injury
- or*
- You return to work
- or*
- You die
- or*
- your 60th birthday, whichever is the earliest.

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

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.



SIPTU Nurses & Midwives Salary Protection Scheme

This guide provides an outline only of the main benefits of the SIPTU Nurses & Midwives Salary Protection Scheme as of August 2014, 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 at August 2014.

The SIPTU Nurses & Midwives Salary Protection Scheme is governed by the master Policy Document No. V000063E issued by New Ireland. Members of the Scheme may request a copy of the policy document from the Head Office of SIPTU or the Dublin office of Cornmarket Group Financial Services Ltd.

If there is any conflict between this document and the Policy document, the Policy document will prevail.

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.