

# Salary Protection Scheme Summary

for INTO members





# Vital protection for INTO members

The Salary Protection Scheme is well placed to provide vital protection for members.

If you fall ill your paid sick leave lasts for a defined period only. Changes introduced in September 2014 shorten the period of paid sick leave and also provide for a progression from full-pay to half-pay during the course of an illness.

The Salary Protection Scheme for INTO Members, administered by Cornmarket, provides members with financial security when their income is adversely affected due to illness.

The Salary Protection Scheme has been redesigned to link with the revised sick leave arrangements. The Scheme will now cover short-term claims, such as when a teacher moves from full-pay to half-pay. This is a really important benefit for over 15,500\* INTO Scheme members.

The INTO is confident that the Salary Protection Scheme is well placed to provide vital protection for members, at an affordable cost, for many years to come.

If you haven't already joined the Scheme, it has never been more important to consider doing so.



*Sheila Nunan*

**Sheila Nunan,**  
INTO General Secretary.

\*Source: Cornmarket (July 2015).

# Cornmarket's role as administrators

## Cornmarket – working for you

Cornmarket has been administering the Salary Protection Scheme for INTO members for nearly 40 years. The Scheme helps to guarantee a realistic level of income in the event of loss of salary through illness.

### Our role includes:

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

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

With over €204 million\* paid out to INTO members and their families to date, the Scheme provides invaluable peace of mind that you have a level of protection in place for when you may need it most.

\*Source: Irish Life Claims Department (June 2015).



# 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 the hundreds of millions of Euro. Here's what just two of the people who have benefited from our Salary Protection Schemes have to say.

## "I think Salary Protection is just invaluable."

**Jackie O'Neill,**  
Scheme Beneficiary,  
Co. Cork.

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

## "I would recommend joining Salary Protection to everyone"

**Fiona Grace Purtill,**  
Scheme Beneficiary,  
Co. Limerick.

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

# Why you need the Salary Protection Scheme for INTO members

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 **1st September 2014** mean a dramatic drop in your paid sick leave. Since the changes were implemented, INTO members without Salary Protection face greater financial uncertainty should they fall ill as they will see a reduction in pay. 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 INTO members and membership has never been more vital.

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

### **Ordinary\* Sick Leave**

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

\* For the purpose of this booklet, where Ordinary Sick Leave is mentioned, it can be assumed to mean Standard Sick Leave.



### **Extended Sick Leave for Critical Illness\*\***

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

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

### **Temporary Rehabilitation Remuneration**

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

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

### **Ill Health Early Retirement Pension**

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

If you retire from the Department of Education and Skills, you must retire on ill health grounds. Any retirement other than Ill Health Early Retirement, will adversely affect your claim.

## How the Scheme works – Disability Benefit

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

The payment of Disability Benefit will continue until you recover, go back to work, are deemed fit to return to work by Irish Life, die, or right up until the 31st August after your 60/65th\*\*\* birthday, if you are permanently disabled.

\*\*\*If you entered Public Service before 1st April 2004: age 60 or after 1st April 2004: age 65.

If a member making a claim decides not to apply for the Department of Education and Skills Ill Health Early Retirement Pension (perhaps because he/she intends to return to work) and Irish Life agrees that there is a reasonable expectation of returning to work, then Irish Life may pay a benefit of 75% of 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 Ill Health Early Retirement Pension, as no Ill Health Early Retirement Pension is being claimed. If a member retires subsequently and an Ill Health Early Retirement Pension is paid, the additional amount that was paid under the Scheme since the effective date of Ill Health Early Retirement must naturally be repaid to the insurer.

Membership of the Scheme is more vital than ever.

### Important

You must remain an INTO Member 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.

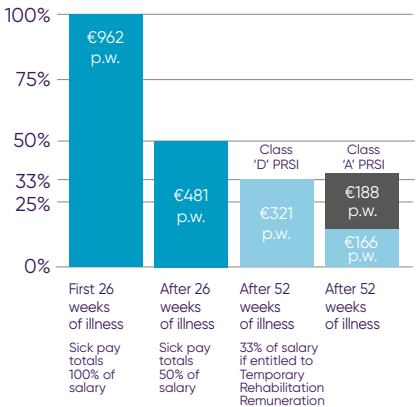
# Example of how the Scheme works

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 Extended Sick Leave under the Critical

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

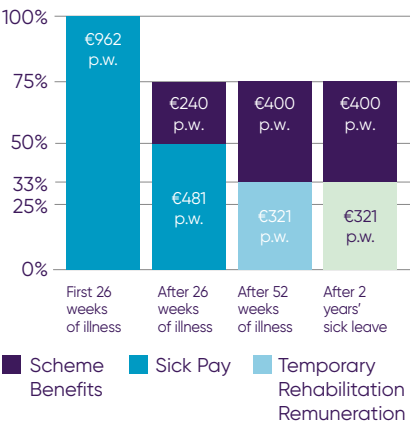
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Scheme pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable. In the event of illness, they may typically claim State Illness Benefit.

Illness Protocol applies (i.e. 26 weeks full pay in a year, followed by 26 weeks half pay\*). It is also assumed that Ill Health Early Retirement Pension is granted after 2 years (i.e. 12 months extended paid sick leave, followed by 12 months Temporary Rehabilitation Remuneration\*\*).

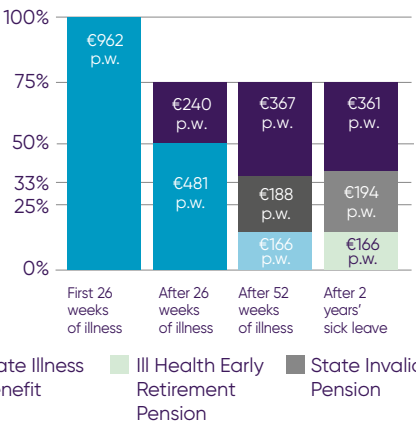


## Examples of how the Scheme works

### D Rate PRSI Example



### A Rate PRSI Example



\*Subject to a maximum of 52 weeks (365 days) paid sick leave in a rolling 4 year period.

\*\*In some cases Temporary Rehabilitation Remuneration may be granted for a further period not exceeding 2 years.

# Additional protection for you and your family

The main purpose of the 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. Specified Illness Benefit

Should you suffer a serious illness (regardless of whether or not this illness keeps you out of work sufficiently long to involve a loss of 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 at the date of diagnosis in the event that you suffer a 'Specified Illness'. The lump sum this benefit provides can be vital as extra cash is often needed to pay for medical bills, travel to and from hospital, pay for extra childcare, etc.

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

There is only 1 Specified Illness Payment per life per plan. Other terms and conditions apply, please call **(01) 408 4195** for more information.

Once you are paid a claim under the main Specified Illness Benefit, your cover will cease and you will no longer be able to claim under the Specified Illness Benefit. Consequently, your contributions will cease. You will no longer be required to pay the 0.11% Specified Illness Benefit premium, so your total contribution to the Scheme following a Specified Illness Benefit claim will be 1.38%.

**Please note:** The Specified Illnesses marked\* below, were introduced at the **1st April 2010** review. The other Specified Illnesses were introduced from **1st April 2006**. 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 your cover for that illness will be excluded.

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

### **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 its pre-existing conditions.

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

## 2. Specified Illness Benefit – Partial Payments

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

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

**Please note:** The qualifying Specified Illnesses below were introduced at the **1st April 2010** review. Only diagnoses that occur after this date are eligible to claim Specified Illness Benefit under the Partial Payment section for these illnesses. If, prior to joining the Scheme, you have suffered from one of the Specified Illnesses you will never be covered for that illness.

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

### 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 its pre-existing conditions.

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

### 3. Life Cover

#### Death Benefit

Should you die, the issue of financial support may be even more pressing for your family. Mortgage payments, day-to-day living expenses, credit card bills, etc. will still have to be met by those you have left behind.

The Scheme recognises this fact by providing an important extra benefit in the form of a Death Benefit (typically equivalent to twice your annual salary), which is paid to your estate 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 is provided up until the 31st August after your 65th birthday, or retirement, if earlier.

#### Terminal Illness Benefit

Irish Life will make an advance payment of 50% of the death benefit on diagnosis of a terminal illness with death expected within 12 months. Conditions attached to this are as follows:

- A life assured is diagnosed as having a terminal illness if a medical specialist certifies, and Irish Life accepts, that it is highly likely that the life assured will die from a worsening, incurable disease within 12 months
- This benefit 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'.

The benefit is provided up until the 31st August following your 65th birthday, or when you retire (other than on grounds of ill health) or leave the Scheme, if earlier.

#### Children's Death Benefit

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

#### Making a claim

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

### 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 INTO 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.

# 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 INTO members.

The contribution rate is currently set at 1.49% 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.

### Scheme cost

Disability Benefit	1.09%
Death Benefit	0.24%
Specified Illness Benefit	0.11%
Medical Immunity*	0.05%
<b>Total cost</b>	<b>1.49% of salary</b>

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

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

## A helping hand from Revenue

You are eligible for tax relief at your highest rate of tax on the part of your contribution going towards Disability Benefit (1.09% of the total 1.49%). This means for most members the cost of membership is between €8 and €10 a week after tax.

### Example

Income	Weekly contribution	'Real' weekly contribution after tax relief
€35,000	€9.99	€8.53*
€40,000	€11.42	€8.08**
€45,000	€12.85	€9.09**
€50,000	€14.28	€10.10**

\*Real contribution rate of 1.27%, paying income tax @ 20%.

\*\*Real contribution rate of 1.04%, paying income tax @ 40%.

**Please note:** This rate (based on the benefits in place at the 2014 review) is guaranteed until the next Scheme review on 1st April 2019.





# How to join the Scheme

## Who is eligible to join?

You may apply to join the Scheme if you are:

1. Under age 60 **and**
2. A member of the INTO **and**
3. Employed on a permanent basis (for 9 or more hours per week) **or**
  - On a contract of indefinite duration **or**
  - On a fixed-term contract (in this case your contract must be of at least 12 months' duration) **and**
4. Actively at work.\*

**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
- Have not received medical advice to refrain from work
- Are not restricted from fully performing the normal duties associated with your occupation.

## Job/Work sharers

Job sharing/work sharing members of the INTO 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 the INTO 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.

## How to Join?

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

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

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

# Frequently asked questions

## 1. When does my membership begin?

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

### **Please note**

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

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

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

### **Definition of disablement:**

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

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

## 3. What is the deferred period?

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

## 4. What is the definition of salary?

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

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

## 5. When does my membership end?

**Membership of the Scheme ends:**

- On 31st August following your 60th/65th\* birthday as far as the Disability Benefit is concerned
  - On 31st August following your 65th birthday as far as the Death Benefit and Specified Illness Benefit are concerned (assuming you have not retired) **or**
  - If you leave teaching **or**
  - If you no longer fulfil the eligibility requirements as set out, or if you leave the INTO union.
- Note:** you must remain a member of the INTO to remain an eligible member of the Scheme **or**
- If your contributions to the INTO 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**
  - On your death,

whichever is the earliest.

\*INTO members who entered/re-entered the Public Service after 1st April 2004 will enjoy cover until 31st August following their 65th birthday rather than 31st August following their 60th birthday which applies for all other members. If you re-entered service after 1st April 2004 with a break of more than 26 weeks that was not due to a career break or unpaid leave, you are also deemed to be a new entrant.

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 the Cornmarket 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 the Cornmarket Retired Members' Life Cover Plan or to stop your contributions to the Scheme.

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

Once Irish Life 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 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.

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

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

- You recover **or**
- When it has been determined by Irish Life, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
- You return to work **or**
- You die **or**
- You reach the end of the school year following your 60th/65th\*\* birthday, whichever is the earliest.

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

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

### Notice period if claim is ended

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

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

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

## 9. What if I am placed on Administration and/or Special leave (Gardening leave)?

If you are placed on any of the above types of leave (whether paid or not), please contact us immediately as your membership may be affected.

## 10. Are there any exclusions under the Scheme?

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

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:

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

This does not apply to the general death benefit element of the scheme.

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

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

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

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

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





# 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 to explain any additional documentation that you may be required to provide.

### 1. Contact Cornmarket

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

- Calling the Claims Team on **(01) 408 4018**.
- Writing to us at:  
SPS Claims Department,  
Cornmarket Group Financial Services Ltd.,  
Christchurch Square, Dublin 8.
- Emailing: [spsclaims@cornmarket.ie](mailto:spsclaims@cornmarket.ie)

### 2. Your Claims Pack

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

### 3. Processing your Claim

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

### 4. Tele-claims interview

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

### 5. Medical Examination

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

### 6. Additional Medical Evidence

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



## 7. Decision on your Claim

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

## 8. Your Benefit

Once a claim is being paid, payment of the benefit is made by Irish Life monthly in arrears. Benefit payments are subject to income tax.

Your benefit will continue to be paid for as long as you remain unfit to carry out your normal job because of illness or injury. Benefit payments will stop when:

- You recover **or**
- When Irish Life decides, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
- You return to work **or**
- You die **or**
- The 31st August after your 60th/65th\* birthday, whichever is the earliest.

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

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

## 9. 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.

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 Leave arrangements there is a likelihood of an increase in short-term claims. With some short-term claims, the medical evidence required may not be as detailed as that required for a long-term claim.

#### Late notification of claims

It is not often possible to retrospectively assess the validity of a claim in cases where a significant period of time (approximately 3 months) has elapsed since your 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 INTO members

This Scheme Summary provides an outline only of the main benefits of the INTO Salary Protection Scheme as of November 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 Revenue law and practice as of November 2015.

The INTO Salary Protection Scheme is governed by the master Policy Document No. 4383 issued by Irish Life. Members of the Scheme may request a copy of the policy document from the Head Office of INTO or the Dublin office of Cornmarket Group Financial Services Ltd.

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

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



Join the Scheme: Call us on **(01) 470 8054**  
or email **clientservices@cornmarket.ie**

For general scheme queries: Call us on **(01) 408 4195**  
or email **spsadmin@cornmarket.ie**

To make a claim: Call us on **(01) 408 4018**  
or email **spsclaims@cornmarket.ie**  
or visit **cornmarket.ie**