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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 17 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

1. What is Invalidity Pension?

Invalidity Pension is a payment for insured people who are permanently incapable of work because of an illness or incapacity.

2. How do I qualify?

To qualify, you must satisfy both social insurance (PRSI) and medical conditions.

3. What are the social insurance contribution conditions?

To qualify for Invalidity Pension, you must have:

- a total of 260 weeks PRSI paid
- and
- 48 weeks PRSI paid or credited* in the last complete tax year before your claim.

Only PRSI paid at Classes A, E and H count towards Invalidity Pension.

In addition, if you have no reckonable contributions paid or credited for two consecutive years, you cannot get Invalidity Pension, or credited contributions until you have paid 26 qualifying contributions.

* **'Credits'** are special contributions similar to PRSI contributions that we may give to people claiming certain social welfare payments. These 'credits' help to protect your entitlements to benefits and pensions in the future.

4. Does social insurance outside Ireland count?

If you do not qualify for a Invalidity Pension on Irish contributions alone, contributions paid in certain countries can be used to help you qualify for a reduced Invalidity Pension from Ireland.

These are countries that:

- are covered by EC Regulations, or
- have a Bilateral Social Security Agreement with Ireland.

These may help you qualify for a **reduced** Invalidity Pension from Ireland. You may also qualify for a pension from that other country.

You should give details on your application form of any employment or periods of residence by either you or your late spouse or civil partner in the countries listed below. We will send the relevant papers, on your behalf, to the relevant social security authority in the country or countries concerned.

The countries covered by either EC Regulations or under a Bilateral Agreement are:

- Australia
- Austria
- Belgium
- Bulgaria
- Canada
- Channel Islands
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Japan
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- New Zealand
- Norway
- Poland
- Portugal
- Republic of Cyprus (Cyprus South)
- Republic of Korea
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- the Netherlands
- the United Kingdom
- the United States of America

4 They will also be able to decide whether they can pay you a pension.

5. What are the medical conditions?

To qualify, you must:

- have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (you will probably have been getting Illness Benefit or Disability Allowance for that period),
or
- be permanently incapable of work (in certain cases of very serious incapacity, you can transfer directly from another social welfare payment or from your job to Invalidity Pension),

Medical certificates:

We do not normally need medical certificates when Invalidity Pension is in payment. However, if we do need them we will ask you to forward them to us in the Department.

6. How much can I get?

Invalidity Pension is made up of a standard personal rate for yourself and extra amounts for a qualified adult and qualified children. Your personal rate is not affected by any other income, savings or occupational pension you may have. For more information, log on to www.welfare.ie.

Who is a qualified adult?

If you are married, in a civil partnership or cohabiting, you may get an allowance for them as a qualified adult. If you have children living with you and you are single, widowed, a surviving civil partner or separated, you may get an

allowance for a person, aged 16 or over, who is caring for your child(ren), provided the person is living with you and you are supporting them.

You will **not** get an increase for a qualified adult if they:

- have a gross income of more than a certain amount (currently €310.00 per week) (see note below),
- or**
- are getting a social welfare payment in their own right (except Disablement Benefit, Supplementary Welfare Allowance or Child Benefit),
- or**
- are disqualified from getting Jobseeker's Allowance or Benefit because of involvement in a trade dispute,
- or**
- are taking part in a full-time FÁS non-craft training course.

Note

- **If your spouse's, civil partner's or cohabitant's income or earnings is €100.00 gross per week or less, you will receive a full increase for a qualified adult. If your spouse, civil partner or cohabitant has gross income or earnings of between €100.00 and €280.00 per week, you will get a reduced allowance for them.**
- **Income includes earnings from employment or self-employment, occupational pensions, rent from property, savings and investments.**

If your spouse, civil partner or cohabitant has savings, investments or property which is not let but is capable of being put to profitable use (other than their own home), we assess the capital as follows:

Capital:	Weekly means assessed:
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

Where a property is jointly held (for example by a couple), half the value of the asset is taken as belonging to each of them.

Who is a qualified child?

A qualified child is a child up to age 18 who normally lives with you and is being maintained by you. Sometimes, a child who is not living with you can also be your child dependant if you are supporting them. You may get a Qualified Child Increase for them.

A child who is over 18 and being maintained by you is also considered your dependant for:

- the 3 month period after they leave second level education,
- or**
- the 3 month period after they complete the Leaving Certificate,
- or**
- up to the end of the academic year in which they reach 18 provided they are attending a full-time course of study by day at a school, college or university.

You can receive a Qualified Child Increase for a child up to age 22 if the child is in full-time education. Where a child turns 22 while in full-time education, you may get the Qualified Child Increase for the rest of the academic year.

You will **not** get the Qualified Child Increase if your child gets:

- a social welfare payment in their own right (except Disablement Benefit),
- or**
- Infectious Diseases Maintenance Allowance (IDMA) from the Health Service Executive,
- or**
- if you or your spouse, civil partner or cohabitant is getting Guardian's Payment Contributory or Guardian's Payment Non-Contributory.

What rate of Qualified Child Increase can I get?

You will get the **full** Qualified Child Increase if you:

- qualify for a full increase for your spouse, civil partner or cohabitant.

You will get **half** the Qualified Child Increase if:

- you do not qualify for a full increase for your spouse, civil partner or cohabitant,
- or**
- your spouse, civil partner or cohabitant is getting a social welfare payment in their own right. In this case, your spouse, civil partner or cohabitant will get half the Qualified Child Increase with their payment and you will get half the Qualified Child Increase with your Invalidity Pension.

You will **not** get a Qualified Child Increase if your spouse, civil partner or cohabitant has income or earnings of more than €400 a week.

7. How do I get my payment?

Invalidity Pension can be paid weekly:

- at your local post office by Social Services Card,
- or**
- by direct payment into your current, deposit or savings account in a financial institution.

Going to live abroad

Invalidity Pension can be paid abroad by direct payment to a financial institution. If you intend going abroad to live please contact the Invalidity Pension Payments Section at the address below.

Invalidity Pension Payments Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)
+ 353 43 3340000 (from Northern Ireland or overseas)

You will get your payment in local currency into your bank account every 4 weeks (3 weeks in arrears and 1 week in advance).

8. How long does payment last?

You can get Invalidity Pension as long as you remain incapable of work. Payment will stop, however, if you get any other pension from this Department (except Disablement Benefit and half rate Carer's Allowance). If you qualify for Invalidity Pension and you remain incapable of work, the payment continues until your 66th birthday. You will then be automatically transferred to the State Pension (Contributory).

9. Will you review my claim?

While getting Invalidity Pension, we may review your claim and call you for a medical assessment with one of our Medical Assessors.

10. What other benefits are available?

If you are getting an Invalidity Pension you may also get:

- Free Travel,
- Fuel Allowance,
- Living Alone Increase,
- Household Benefit Package,
- Island Allowance, and
- Carer's Allowance and Carer's Benefit.

Free Travel

If you get an Invalidity Pension, you will get a Free Travel Pass automatically. In addition, if a doctor confirms that you cannot travel alone, you may qualify for a Companion Free Travel Pass. This allows any one person, aged 16 or over, to join you on public transport, free of charge.

Fuel Allowance

You may get this allowance for 32 weeks from the end of September to April. It is subject to certain conditions, including that you live alone or with certain qualified people **and** that your household satisfies a means test.

Living Alone Increase

This increase is payable if you are living mainly or entirely alone.

Household Benefits Package

You may, subject to certain conditions, also qualify for:

- Electricity, Natural Gas or Bottled Gas Refill Allowance,
- Free Television Licence,
- Telephone Allowance for either a landline or a mobile phone.

Island Allowance

This increase is payable if you normally live on an island off the coast of Ireland, regardless of your age. If you do not qualify for an Invalidity Pension from this Department and you are getting an equivalent payment from another EU country you may qualify for the Island Allowance.

Carer's Allowance and Carer's Benefit

A person may get Carer's Allowance or Carer's Benefit to look after you if you need full-time care and attention.

Note

Since September 2007 it may be possible to get a half rate Carer's Allowance in addition to getting an Invalidity Pension in your own right or if someone else is getting an increase for a qualified adult for you.

For more information on these other benefits, log on to www.welfare.ie.

11. When and how do I apply?

If you are permanently incapable of work and you satisfy the PRSI and medical conditions, you may apply for an Invalidity Pension by contacting:

Invalidity Pension Claims Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)
+ 353 43 3340000 (from Northern Ireland or overseas)

Warning: If you do not claim in time, you may lose some payment.

Certificates needed with your claim

Make sure to send in the following certificates with your claim. There is no need to send in certificates if the birth or marriage, civil partnership or civil union occurred within the Republic of Ireland:

- your birth certificate (if born outside the Republic of Ireland),
- your spouse's, civil partner's or cohabitant's birth certificate (if claiming an increase for them and they were born outside the Republic of Ireland),
- your marriage certificate, civil partnership or civil union registration certificate (only if claiming an increase for your spouse or civil partner you were married or entered into a civil partnership or civil union outside the Republic of Ireland),
- your qualified children's birth certificates (if claiming a Qualified Child Increase and you are not getting Child Benefit for them and they were born outside the Republic of Ireland).

We do **not** accept photocopies of certificates

Personal Public Service Number (PPS Number)

You must give your PPS Number and the PPS Number of your spouse, civil partner or cohabitant. You must also give us the PPS Number(s) for any child(ren) for whom you intend to claim a payment. If you do not know these numbers, please contact your local Social Welfare Office.

They will let you know your PPS number. If you do not have one they will let you know what you have to do to get one.

For more information, log on to www.welfare.ie.

12. Can I work while getting Invalidity Pension?

Under the conditions for continued receipt of Invalidity Pension you should not do any work while getting this pension.

However, you may, with **prior written permission from us**, be exempt from this rule to:

- do a course of training which may lead to other employment,
or
- do work to help your recovery, which will lead you to rejoin the workforce,
or
- start light work or training that you would not normally be paid for.

Note

Your entire Invalidity Pension can be counted as income for tax purposes. Contact your local Tax Office for more information.

13. Can I get the Back to Work Enterprise Allowance or go on the Back to Education Programme?

Back to Work Enterprise Allowance

You may get the Back to Work Enterprise Allowance if you have been getting Invalidity Pension for at least 12 months. This scheme allows you to return to self-employment and keep a portion of your social welfare payment for 2 years. You may also keep your medical card and secondary benefits, subject to certain conditions.

Back to Work Enterprise Allowance Section

Employment Support Services

Shannon Lodge

Carrick-on-Shannon

Co. Leitrim

Telephone: 071 96 72698

Back to Education Programme

The Back to Education Programme is a scheme for people getting Invalidity Pension or other social welfare payments for a certain period of time. This programme enables you to take an approved second or third level course at a recognised school or college and still receive a payment. For the second level option you must be in receipt of Invalidity Pension for at least 3 months. For the third level option you must be in receipt of Invalidity Pension for at least 12 months.

For more information, log on to www.welfare.ie.

14. Do payments continue after death?

Death of a pensioner

If you die while getting Invalidity Pension, payment will continue for 6 weeks to your spouse, civil partner or cohabitant if the payment included an allowance for them, or if your spouse or civil partner was getting a social welfare payment of their own.

Death of a qualified adult

If a qualified adult dies, you will continue to get the Increase for a Qualified Adult for 6 weeks if your Invalidity Pension includes an increase for them.

Death of a qualified child

You will continue to get the Qualified Child Increase for 6 weeks after the death of a qualified child.

How to apply for 6 weeks payment after death

To apply for 6 weeks payment after death, notice of the date of death is sent to Invalidity Pension Payments Section (see page 9 for address).

Bereavement Grant

You, your spouse, civil partner or cohabitant may get a Bereavement Grant of €850 on either your or their PRSI record. You can get more information from your local Social Welfare Office or from:

Bereavement Grant Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)
+ 353 43 3340000 (from Northern Ireland or overseas)

Widowed or Surviving Civil Partner Grant

If you have at least one qualified child living with you, you can get a Widowed or Surviving Civil Partner Grant when you become a widow, widower or surviving civil partner. You can get more information from your local Social Welfare Office or from:

Widow(er)'s or Surviving Civil Partner's Section

Social Welfare Services
College Road
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)
+ 353 71 9157100 (from Northern Ireland or overseas)

15. Where can I get more information?

For more information on **Invalidity Pension**, contact your local Social Welfare Office or **Invalidity Pension Section** at the address on page 12.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 18).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text FORM BG MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Bereavement Grant	FORM BG
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Transition/Contributory)	FORM SPC
Widow(er)'s/Surviving Civil Partner's Contributory Pension	FORM WCP
Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension	FORM WNCP

Other useful booklets:

Bereavement Grant	SW 47
Carer's Allowance	SW 41
Carer's Benefit	SW 49
Checklist for Pensioners	SW 10
Free Travel	SW 40
Guide to Social Welfare	SW 4
Household Benefits Package	SW 107
Living Alone Increase	SW 36
National Fuel Scheme	SW 17
Rates of Payment	SW 19
Respite Care Grant	SW 113
Supplementary Welfare Allowance	SW 54

Books available from Citizens Information Board
Entitlements for people with disabilities

Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

www.citizensinformation.ie

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.