Your Guide to our Schemes and Services: Illness, Disability and Caring
July 2019
A

bout this guide

In this guide you will get an overview of some of the main ways the Department can help if you become ill or disabled either on a temporary or permanent basis. It also tells you about:

• schemes that may help if you are caring for someone who is ill or disabled;
• how to access supports if you need them.

This guide talks a lot about pay-related social insurance (PRSI) and means testing, so we explain these briefly to you first in the section 'Things you need to know before you start reading this guide'. This will help you understand the five main parts to this Guide:

1. Illness Benefits
2. Disability Benefits
3. Support for Carers
4. Work-related Benefits and Supports
5. Household Supports

This booklet is intended as a guide only. It is not a legal interpretation of information.

For more information, please see www.welfare.ie or call into your local Intreo Centre or social welfare branch office where staff can advise and support you.
About this guide

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This booklet was produced by the Communications and Customer Service Unit at the Department of Employment Affairs and Social Protection.

Note about the payment rates shown in this guide. The rates shown in this booklet are correct at the time of print. They may change. For current payment rates, please read the Department’s Rates of Payment Booklet (SW19) on www.welfare.ie
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What is the Treatment Benefit Scheme?
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What is Health and Safety Benefit?
What is the Reasonable Accommodation Fund?
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What is the Household Benefits Package?
Things you need to know before you start reading this guide

You don’t need to read the guide from start to finish. Just pick out the bits that are relevant to you from the contents page. It’s a good idea, though, to keep the guide in case you need to refer to it in the future.

Some words explained

When reading this guide, you may see words or phrases you haven’t come across before. These words are highlighted and explained in a special section at the end of the guide called a glossary. We list words in the glossary from A-Z.

Example:

If you see words ‘governing contribution year’ highlighted in colour like this, then you know there is an explanation in the glossary.

What you need to know before you read this guide

Before you read this guide you need to know a little about:

- PRSI; and
- means testing.

Let’s look briefly at each of these in turn.
1. A little about PRSI

You will need to know a little about pay-related social insurance (PRSI) to figure out if you have paid enough PRSI (known as PRSI contributions) to qualify for some of the supports we mention.

As you probably know, nearly everyone has to pay PRSI whether we are employed or self-employed. Some people who have unearned income are also liable for PRSI.

Why PRSI contributions are important

To qualify for some payments, you need to have paid enough PRSI contributions. You might have paid or received:

- contributions while working;
- credited contributions — these are contributions awarded to you by the State when you were not able to pay contributions (they are sometimes called ‘credits’);
- voluntary contributions — these are PRSI contributions you can opt to pay directly to the Department if you are no longer paying compulsory PRSI through your wages or tax return;
- self-employed contributions — these are PRSI contributions that you pay when you are self-employed.

There are also different types of pay-related social insurance. These are known as PRSI classes. Your payslip will tell you which class of PRSI contribution you pay.

If you are self-employed and your only income is €5,000 or more a year, you will pay a PRSI Contribution of Class S.
You will find more about PRSI on page 110. Please read the information at the back as it may answer any questions you have about PRSI and your eligibility for social welfare supports.

You can request a copy of your social insurance record:

- online at mywelfare.ie, or
- by phoning 01 471 5898 and selecting option 4.

2. A little about means testing

You may need to know a little about means testing as some social welfare payments are ‘means tested’. ‘Means tested’ means we find out whether or not you qualify for supports. This depends on:

- your income;
- the value of any property you own (apart from your home);
- any savings you have; and
- any income from your spouse or partner.

We use means testing to work out if you qualify for a payment and how much we will pay you. We don’t count all of your income and savings in the means test. Please note that you could get a payment even if you have savings.

This document is a guide only. If you would like to discuss your situation with us, please visit your local Intreo Centre or social welfare branch office.
Part 1: Illness benefit

Introduction

This part tells you what Illness Benefit is, how to qualify and apply, and the relevant rate of payment.

What is Illness Benefit?

Illness Benefit is a scheme to support you if you cannot work in the short term because you are sick or ill.

This benefit is separate from your employer’s policy on pay for sick leave. Whether your employer pays you or not while you are out sick from work, you must claim Illness Benefit within 6 weeks of becoming ill.

You can decide to have your Illness Benefit paid into your bank, building society, credit union or to your local post office. In certain circumstances a cheque may be issued. If you get sick pay from work, you should ask your employer if you should transfer your illness Benefit into your employers bank account.

If your income is too low to meet your needs while you are waiting for a decision on your claim for Illness Benefit, you can get Supplementary Welfare Allowance (SWA), which is a means-tested payment. This allowance is a weekly payment for people who do not have enough income to meet their basic needs and the needs of their spouse or partner and child or children.
How do I qualify?

To qualify for Illness Benefit, you must meet the following conditions in terms of:

1. the age condition;
2. PRSI contributions conditions; and
3. other conditions.

1. The Age Condition

You must be under pensionable age (currently 66.)

2. Pay Related Social Insurance contribution conditions

You must have at least 104 class A, E, H or P (PRSI contributions) paid since first starting work and (a) or (b) or (c) in the table opposite.
If you apply for Illness Benefit in 2019, the governing contribution year is 2017. You need 39 weeks of paid PRSI contributions (at PRSI classes A, E, H, or P) in 2017.

If you apply for Illness Benefit in 2019, the governing contribution year is 2017. You must have a combination of paid PRSI (at PRSI classes A, E, H, P) or credited contributions to total 39 – a minimum of these must be 13 paid PRSI contributions.

If you have 39 credited contributions in 2017 and do not have the required 13 paid PRSI contributions (at classes A, E, H or P), you may qualify if you have 13 paid PRSI contributions in any one of these years – 2015, 2016, 2018 or 2019.

If you apply for Illness Benefit in 2019 and you have 26 paid PRSI contributions (at PRSI classes A, E, H or P) from the governing contribution year – 2017

and

26 PRSI contributions (A, E, H, P) from the year before – 2016, you will likely qualify for Illness Benefit.

**Note:** Normally, Illness Benefit payment begins from the seventh day of illness. Usually, no benefit is paid for the first 6 days.
3. Other conditions

You must also:

- go to your doctor to get an Illness Benefit Application (IB1) form and certificate of incapacity for work or certificate of ongoing incapacity for work. These certificates can be completed online by your doctor or can be sent in by post please see the address on page 15.

- when you are fit to return to work let us know. You do this by getting your doctor to mark your certificate as a final certificate or by telephoning us on (01) 704 3300, or emailing us at illnessbenefit@welfare.ie or writing to us (address is on page 15).

€ What is the rate of Illness Benefit?

Usually we do not give you any payment for the first six days of illness, and we do not pay for any Sunday during your illness.

Illness Benefit rates are paid at four different rates. We work out which rate we pay you based on your average weekly earnings in the governing contribution year.

We work out your average weekly earnings by dividing your total earnings (before tax and some other deductions) in the governing contribution year by the actual number of weeks you have worked.
Example of average weekly earnings:

Earnings taken into account in the governing year = €16,800

Number of weeks of work = 35

Average weekly earnings = €480.00 (€16,800 divided by 35)

If a customer only worked one week in that year and earned €232.36 for that week, their taken into account weekly earnings would be €232.36.

The four weekly rates of payment are:

<table>
<thead>
<tr>
<th>Your average weekly gross earnings – weekly earnings before any tax, PRSI or other deductions are made</th>
<th>Personal rate – The four different rates of payment</th>
<th>Qualified adult rate – this is where your spouse’s or partner’s income is below a certain level and you receive an increase in your payment for them</th>
</tr>
</thead>
<tbody>
<tr>
<td>€300 or more</td>
<td>€203.00</td>
<td>€134.70</td>
</tr>
<tr>
<td>€220-€299.99</td>
<td>€159.00</td>
<td>€87.20</td>
</tr>
<tr>
<td>€150-€219.99</td>
<td>€131.00</td>
<td>€87.20</td>
</tr>
<tr>
<td>Less than €150</td>
<td>€91.10</td>
<td>€87.20</td>
</tr>
</tbody>
</table>

For further information on Illness Benefit
Visit [www.welfare.ie/IB](http://www.welfare.ie/IB)
How do I apply for Illness Benefit?

Use the Illness claim form (IB1) and cert

Your doctor will give you an Illness Benefit claim form (IB1) along with a social welfare medical certificate (certificate of incapacity for work or certificate of ongoing incapacity for work medical certificate) on your first visit to them. (You can’t get these documents from this Department.)

Step 1: Fill out the IB1 claim form.

Step 2: You and your doctor complete the certificate of incapacity for work or certificate of ongoing incapacity for work medical certificate.

These certificates can be completed online or sent in by post. Please see the address on page 15.

If you are or have been an in-patient in a hospital, you or a family member should ask a hospital doctor to give you the hospital letter about your illness to bring to your GP on your first visit to them to claim Illness Benefit. Your GP will issue the claim form and medical certificate (IB1 and certificate of incapacity for work or certificate of ongoing incapacity for work) to you.

Apply for benefit within 6 weeks

You must apply for Illness Benefit within six weeks of becoming ill. A delay of more than six weeks may cause you to lose some of your payment.

If you have a good reason for the delay in applying for benefit, we may backdate your payment for up to six months. Unfortunately, we can only do this in limited circumstances.
If you wish to make a backdated claim for Illness Benefit, you need to complete part 3 of the IB1 claim form.

If you have any difficulties completing the forms, staff in your local Intreo Centre or social welfare branch office will be happy to help you.

**How long can I be certified unfit for work?**

It depends. Your GP can provide one certificate to cover the full expected period of your absence from work to up to 26 weeks. You need further certificates if you will be absent longer than six months. This is commonly called closed certification.

<table>
<thead>
<tr>
<th>Where do I send forms to?</th>
</tr>
</thead>
<tbody>
<tr>
<td>You should send completed claim forms (IB1) and medical certificates (certificate of incapacity for work or certificate of ongoing incapacity for work) by Free Post to:</td>
</tr>
<tr>
<td>Freepost</td>
</tr>
<tr>
<td>Illness Benefit Section</td>
</tr>
<tr>
<td>Social Welfare Services</td>
</tr>
<tr>
<td>PO Box 1650</td>
</tr>
<tr>
<td>Dublin 1</td>
</tr>
</tbody>
</table>
Part 2: Disability benefits

Introduction

This part tells you about a range of benefits, allowances and pensions in terms of how you qualify and apply for them, and their rate of payment.

What is Disablement Benefit?

We pay Disablement Benefit if you lose certain physical or mental abilities as a result of something that happens to you because of your work, or while you are travelling to or from work.

We pay this benefit as a lump sum or a regular pension, depending on how disabled you are – its degree – and the length of time the injury or illness is expected to last.

This benefit is also part of the Occupational Injuries Benefit Scheme.

How do I qualify?

To qualify for this benefit, you must meet the following conditions:

- have worked and paid PRSI contributions at class A, B, D, J or M;
- have lost physical or mental ability because of:
  1. an accident at work;
  2. a commuter accident on a direct route between your home and workplace; or
  3. contracting a listed disease at work.
€ What is the rate of Disablement Benefit?

Your payment depends on the degree of your disablement, which we will medically assess. If you are assessed as being disabled by less than 20% of normal ability, Disablement Benefit will normally be a lump sum. The size of the lump sum varies depending on the degree of disablement and how long you are expected to be disabled. For assessments of 20% upwards, we will pay you a pension.

If you have **100% disablement**, your personal pension is €234.00 per week.

If you have between **20-90% disablement**, your personal pension is as follows:

<table>
<thead>
<tr>
<th>Level of disablement %</th>
<th>Weekly payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>90</td>
<td>€210.60</td>
</tr>
<tr>
<td>80</td>
<td>€187.20</td>
</tr>
<tr>
<td>70</td>
<td>€163.80</td>
</tr>
<tr>
<td>60</td>
<td>€140.40</td>
</tr>
<tr>
<td>50</td>
<td>€117.00</td>
</tr>
<tr>
<td>40</td>
<td>€93.60</td>
</tr>
<tr>
<td>30</td>
<td>€70.20</td>
</tr>
<tr>
<td>20</td>
<td>€46.80</td>
</tr>
</tbody>
</table>

Injuries sustained or diseases contracted since **1 January 2012** can only result in payment where the level of disablement is at least 15%.
Who can claim for Incapacity Supplement?

If you are receiving a Disablement Pension and are permanently incapable of work as a result of your work-related injury or disease, you can claim an Incapacity Supplement. This is paid in addition to your pension.

You can only qualify for an Incapacity Supplement if you do not qualify for Illness Benefit, Invalidity Pension or Disability Allowance. This supplement is not means-tested.

You may be entitled to claim an increase for:

- a qualified adult, if you have a spouse, civil partner or cohabitant and
- an increase for a qualified child who normally lives with you

Incapacity Supplement weekly rates are as follows:
Incapacity Supplement by categories

<table>
<thead>
<tr>
<th>Category</th>
<th>Weekly rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 66 years of age</td>
<td>€203.00</td>
</tr>
<tr>
<td>66 years of age and over</td>
<td>€222.30</td>
</tr>
<tr>
<td>80 years of age and over</td>
<td>€232.30</td>
</tr>
<tr>
<td>Increase for a Qualified Adult aged under 66 years</td>
<td>€134.70</td>
</tr>
<tr>
<td>Increase for a Qualified Adult aged 66 years and over</td>
<td>€147.50</td>
</tr>
<tr>
<td>Increase for a Qualified Child (full rate)</td>
<td>€34.00</td>
</tr>
<tr>
<td>Increase for a Qualified Child (half rate)</td>
<td>€17.00</td>
</tr>
</tbody>
</table>

If you are getting Disablement Pension and are so seriously disabled as a result of your work-related injury or disease as to need someone to help you daily at home to attend to your personal needs, you may be entitled to a Constant Attendance Allowance.

The allowance is paid to the person with the disability and is €220.00 a week.

If a specific person is caring for you, they can qualify for the Carer’s Support Grant.

For further information on the Carer’s Support Grant please see page 44.

For more information on Disablement Benefit
Visit www.welfare.ie/DB
How do I qualify?

If you are unable to work after an accident or the onset of a disease

You should first claim **Injury Benefit**. We can pay Injury Benefit for up to 26 weeks after your accident or the onset of the disease. If you have been paying PRSI Class B, you cannot claim Injury Benefit. However, you can claim Disablement Benefit immediately without waiting 26 weeks.

**Before Injury Benefit payment ends**

Before your Injury Benefit payment finishes, you should claim Disablement Benefit if you are still out of action due to your accident or disease. If your Injury Benefit claim expires on April 1, you must claim by July 1 – within three months of the expiry date otherwise your claim maybe effected.

**If you are able to work after the accident or disease**

If you have suffered some loss of ability as a result of the accident or the onset of disease, but you are still able to work, you can still claim **Disablement Benefit**. You should do this as soon as possible and within 3 months of the date of the accident or the onset of the disease.

For example, a person may have reduced mobility as a result of their injury but it doesn’t affect their ability to do their job.

We will pay you from the fourth day of your disablement, as long as you do not claim Injury Benefit. If you do not claim in time you may lose some benefit.
How do I apply?

To apply, fill in the application form OB21.

You can get the form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website www.welfare.ie/forms and click the link ‘Disability and Illness.’

Where do I apply?

Return your completed application form with the relevant supporting documents to:

Disablement Benefit Section
Department of Employment Affairs and Social Protection
Social Welfare Services Office
Ballinalee Road
Longford
N39 E4E0
What is Disability Allowance?

Disability Allowance (DA) is a weekly allowance paid to people with a disability. You can get DA from 16 years of age. If you are in education when you turn 16, you can continue to attend school while receiving this allowance.

If you qualify for Disability Allowance, you may also get extra social welfare benefits with your payment and other supplementary welfare payments.

How do I qualify?

To qualify for DA, you must meet the following criteria:

One-year rule

You must have an injury, disease or physical or mental disability that has continued, or may be expected to continue, for at least one year.

You must be substantially restricted

As a result of this disability, you must be substantially restricted from doing work that would otherwise be suitable for a person of your age, experience and qualifications.

Aged 16-66

You must be aged between 16 and 66. When you reach 66 years of age you no longer qualify for DA, but you are assessed for a State pension.

Income and residence

You must also satisfy:
• a means test (a test of your income and any income from your spouse or partner – results used to work out your rate of pay); and

• the habitual residence conditions.

Further information on these conditions can be found at www.welfare.ie/HRC

What is the maximum rate of Disability Allowance?

<table>
<thead>
<tr>
<th>Rates types</th>
<th>Weekly payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal rate</td>
<td>€203.00</td>
</tr>
<tr>
<td>Increase for Qualified Adult</td>
<td>€134.70</td>
</tr>
<tr>
<td>Increase for Qualified Child</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Under 12</td>
</tr>
<tr>
<td></td>
<td>Over 12</td>
</tr>
<tr>
<td>Full rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Under 12</td>
</tr>
<tr>
<td></td>
<td>Over 12</td>
</tr>
<tr>
<td>Half rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>€17.00</td>
</tr>
<tr>
<td></td>
<td>€18.50</td>
</tr>
</tbody>
</table>

If you are married, in a civil partnership or cohabiting and you both qualify for Disability Allowance, you will each get a weekly personal rate of Disability Allowance.

If either you or your spouse, civil partner or cohabitant qualifies for Disability Allowance and the other person is getting another social welfare payment, for example, Jobseeker’s Allowance, you will each get the weekly personal rate of your respective payment.

For further information on Disability Allowance

Visit www.welfare.ie/DA
How do I apply?

To apply, fill in the form DA1.

You can get the form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website www.welfare.ie/forms and click the link ‘Disability and Illness’.

Where do I apply?

Please send your completed application form and any supporting documents to:

**Disability Allowance Section**
Department of Employment Affairs and Social Protection
Longford Centralised Office
Ballinalee Road
Longford
N39 E4E0
What is Partial Capacity Benefit?

We pay Partial Capacity Benefit if you cannot work to your full capacity, but you have received permission from the Department to return to work.

The rate of payment is based on the medical assessment of your incapacity to work.

How do I qualify?

To qualify for Partial Capacity Benefit, you need to be currently getting either:

- Illness Benefit (for a minimum of 6 months); or
- Invalidity Pension.

You may not work until you have received written approval to do so from the Department. You should also get the approval of your doctor before taking up employment.

You can earn any amount and work as many hours as you wish. You can work in a self-employed capacity while getting Partial Capacity Benefit.

Did you know?

✓ You can get Partial Capacity Benefit and a half-rate Carer’s Allowance together; but

✗ You cannot get Partial Capacity Benefit and Working Family Payment (formerly known as Family Income Supplement) together.
What is the rate of Partial Capacity Benefit?

Partial Capacity Benefit is calculated for each person. It may include increases for your:

- qualified adult; and
- qualified child.

The personal rate of payment is based on:

- how able you are to work based on the medical assessment we carried out;
- whether or not you were receiving Illness Benefit or Invalidity Pension; and
- your current rate of payment.

<table>
<thead>
<tr>
<th>Partial Capacity Benefit payments</th>
<th>Payment if you were previously receiving Illness Benefit</th>
<th>Payment if you received Invalidity Pension before</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of damage in relation to your ability to work - as found by your medical assessment</td>
<td>€101.50</td>
<td>€104.25</td>
</tr>
<tr>
<td>Moderately</td>
<td>€152.25</td>
<td>€156.38</td>
</tr>
<tr>
<td>Severely</td>
<td>€203.00</td>
<td>€208.50</td>
</tr>
</tbody>
</table>

For further information on Partial Capacity Benefit

Visit [www.welfare.ie/PCB](http://www.welfare.ie/PCB)
How do I apply for Partial Capacity Benefit?

Contact the Department’s Partial Capacity Benefit Section by calling (01) 704 3300. They will post you an application form, as these are not currently available online.

A Medical Assessor will assess your capacity for work. You may have to attend a medical assessment. You should include all appropriate medical evidence with your application.

If you qualify for Partial Capacity Benefit, you don’t have to send in regular medical certificates.

You can apply for Partial Capacity Benefit before you start to look for work. If your payment is going to be reduced because you are going back to work, this will not happen until you start work.

Where do I apply for Partial Capacity Benefit?

Return your application with the relevant supporting documents to:

Partial Capacity Benefit Section
Department of Employment Affairs and Social Protection
Floor 2, Áras Mhic Dhiarmada
Store Street
Dublin 1
D01 WY03
What is Invalidity Pension?

Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by pay-related social insurance (PRSI). If you are receiving Invalidity Pension, at 66 you transfer automatically to the State Pension (Contributory) at the full rate. Invalidity Pension is taxable.

You are entitled to a Free Travel Pass. You may also get extra social welfare benefits, for example, the Household Benefits Package (see page 102).

Self-employed people who have paid enough class S PRSI contributions are eligible to apply for Invalidity Pension.

How do I qualify?

To qualify, you must have at least:

- 260 weeks (five years) of paid PRSI contributions since starting work; and
- 48 weeks of paid or credited PRSI contributions in the last or second-last complete year (Jan-Dec) before the ‘relevant date’ – the date of the start of your permanent incapacity for work as decided by the Department of Employment Affairs and Social Protection. This date is usually after a year of being incapable of working but can be less where you are considered permanently incapable of work.

Example: John was an office clerk for many years. In December 2017, he had an accident and was unable to work. He was still unable to return to work a year later. John gave clear evidence of his lack of capability to work to the Department of Employment Affairs and Social Protection and it seemed likely
that he was permanently incapable of work. The Department decided John’s ‘relevant date’ when he applied for Invalidity Pension. In John’s case this was a year after he first stopped work, so December 2018. To qualify for Invalidity Pension, John needed 48 weeks of PRSI paid or credited contributions in either 2017 or 2016.

Only class A, E, H and S contributions count towards Invalidity Pension.

You cannot use voluntary contributions to satisfy the PRSI conditions for Invalidity Pension. To qualify, you must also:

- have been incapable of work for at least 12 months;
- be unlikely to be capable of work for at least another 12 months; or
- be permanently incapable of work.

In certain cases of very serious illness or disability, you may transfer directly from work or another social welfare payment to an Invalidity Pension.

€ What is the rate of Invalidity Pension?

<table>
<thead>
<tr>
<th>Invalidity Pension</th>
<th>Weekly payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aged under 66</td>
<td>€208.50</td>
</tr>
<tr>
<td>Qualified adult</td>
<td>€148.90</td>
</tr>
<tr>
<td>Qualified child</td>
<td></td>
</tr>
<tr>
<td>Under 12</td>
<td>€34.00</td>
</tr>
<tr>
<td>Over 12</td>
<td>€37.00</td>
</tr>
<tr>
<td>Full rate</td>
<td></td>
</tr>
<tr>
<td>Half rate</td>
<td></td>
</tr>
<tr>
<td></td>
<td>€17.00</td>
</tr>
<tr>
<td></td>
<td>€18.50</td>
</tr>
</tbody>
</table>

For further information on Invalidity Pension
Visit [www.welfare.ie/Invalidity](http://www.welfare.ie/Invalidity)
How do I apply?

To apply, fill in the application form called an INV1.

You can get the form from:

• your local Intreo Centre;
• your local social welfare branch office;
• your local Citizen’s Information Office; or
• our website www.welfare.ie/forms and click the link ‘Disability and Illness’.

Where do I apply?

Return your application with any relevant supporting documents to:

Invalidity Pension Section
DEASP
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0
What is Blind Pension?

The Blind Pension is a means-tested payment paid to blind and visually impaired people who are habitually resident in Ireland. Further information on habitual residence can be found at www.welfare.ie/HRC

How do I qualify?

To qualify for the pension, you must supply an eye test from an ophthalmic surgeon to verify your visual impairment.

Your payment is made up of a personal rate for you and extra amounts for a qualified adult and any qualified children.

If you are awarded a Blind Pension, you may also qualify for the Blind Welfare Allowance paid by the Health Service Executive (HSE). You will automatically get a:

- **Free Travel Pass** – allows you to travel on State public transport in Ireland for free (see page 96); and

- **Companion Free Travel Pass** – allows your companion aged 16 or over to also travel for free when accompanying you (See page 97).

You may also qualify for other benefits like the **Living Alone Increase** and the **Household Benefits Package**. (See page 102)

Under 18

If you are blind or have a serious visual impairment before the age of 18, you should make your claim four months before your 18th birthday.

Age 16-18

If you are aged 16-18, you may also qualify for **Disability Allowance**.
**Age 18+**

If you become blind or seriously visually impaired after you turn 18, you should apply as soon as possible. This is important, as payment can only be made from the date we receive your application. If you need full-time care, the person looking after you may qualify for a Carer’s Allowance or Carer’s Benefit.

If you are under age 66 and you satisfy the relevant conditions, you may also qualify for:

- Adoptive Benefit;
- Half-rate Carer’s Allowance;
- Health and Safety Benefit;
- Illness Benefit;
- Injury Benefit;
- Jobseeker’s Benefit;
- Maternity Benefit;
- One-Parent Family Payment (until your youngest child is 16); or
- Widow’s, Widower’s or Surviving Civil Partner’s Contributory and Non-Contributory Pension.

You may receive a Blind Pension while you are getting **Partial Capacity Benefit**. We do not include your income from Partial Capacity Benefit when we do the means test for Blind Pension, but we do include your earnings from any other source.

**Age 66 or over**

Blind Pension is not paid after you turn 66. After 66, you can apply for either the State Pension, or the Widow’s Pension or other relevant pension depending on your circumstances.
€ What is the rate of Blind Pension?

<table>
<thead>
<tr>
<th>Blind Pension</th>
<th>Weekly Payment (max)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Rate</td>
<td>€203.00</td>
</tr>
<tr>
<td>Increase for qualified adult</td>
<td>€134.70</td>
</tr>
<tr>
<td>Increase for qualified child</td>
<td></td>
</tr>
<tr>
<td>Under 12</td>
<td>€34.00</td>
</tr>
<tr>
<td>Over 12</td>
<td>€37.00</td>
</tr>
<tr>
<td>Full rate</td>
<td>€17.00</td>
</tr>
<tr>
<td>Half rate</td>
<td>€18.50</td>
</tr>
</tbody>
</table>

For further information on Blind Pension
Visit www.welfare.ie/BP

How do I apply?
To apply, fill in the application form called a BP1. You can get the form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website www.welfare.ie/forms and click the link Disability and Illness.

Braille and audio cassette tape versions of this application form are also available from the National Council for the Blind of Ireland. Staff in your Intreo Centre or social welfare branch office will be happy to help you to complete the form and can answer any questions you may have.
Where do I apply?

Please return your completed application form with relevant supporting documentation to:

Blind Pension Section
DEASP
Social Welfare Services
Sligo Road
F91 T384

What is the Ability Programme?

The Ability Programme provides funding to local, regional and national projects in the Republic of Ireland. It focuses on bringing young people with disabilities aged between 15 and 29 closer to work.

The Ability Programme is co-financed by the European Social Fund (ESF) and the Department. It is administered by Pobal who work on behalf of Government, and together with communities and local agencies, to support social inclusion and local and community development.

Objectives of the Ability Programme

Taking part

Ability aims to help young people with disabilities to develop the confidence and independence they need to take part in and transition between:

- education;
- training; and
- employment;
The Ability Programme aims to support young people with disabilities who are not in education, employment or training to access and take part in them.

**Build capacity**

The Ability Programme aims to help mainstream employment services, education and training providers to be more able to:

- support the progression of young people with disabilities; and
- recruit and keep young people with disabilities within their workforce or training centre.

**Promoting employment**

The Ability Programme promotes employment prospects and meaningful social roles for young people with disabilities.

**For further information**

Please apply online at [www.pobal.ie/programmes/Ability-Programme](http://www.pobal.ie/programmes/Ability-Programme)

**How do I apply?**

Please apply at [www.pobal.ie/programmes/Ability-Programme](http://www.pobal.ie/programmes/Ability-Programme)
Part 3: Supports for Carers

Introduction

This part tells you about supports (benefits and allowances) for carers of people who are ill or disabled. It tells you how a carer can qualify and apply for these supports, and the rates of payment. The five supports we cover are: Carer’s Benefit, Carer’s Allowance, the Carer’s Support Grant, the Homemaker’s Scheme and Domiciliary Care Allowance.

What is Carer’s Benefit?

Carer’s Benefit is a payment made to a person who leaves the workforce to care for a child or adult who needs full-time care and attention.

How do I qualify for Carer’s Benefit?

You may qualify for Carer’s Benefit if you meet these requirements.

Age

You are 16 years or over.

Work requirements

• You have been employed for at least eight weeks, whether consecutive or not, in the previous 26-week period.
• You are working for a minimum of 16 hours per week or 32 hours per fortnight. You do not have to meet this condition if you were getting Carer’s Benefit in the previous 26 weeks.

• You give up work to be a full-time carer. Being a full-time carer means you must be living with or in a position to provide full-time care and attention to a person who needs care and who is not living in an institution.

Living situation

• You are not working, self-employed, or on a training or education course outside the home for more than 15 hours a week, and the maximum you earn is €332.50 a week after taxes. **Note:** you must show us that the person you are caring for has adequate care while you are working.

• You do not live in a hospital, convalescent home or other similar institution. But you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital for less than 13 weeks.

• You meet the **pay-related social insurance** (PRSI) contribution conditions.
How long can I get Carer’s Benefit?

You can get Carer’s Benefit for up to 104 weeks for each person you care for.

You can claim your payment in a single period or in separate periods for up to 104 weeks. **But** if you claim Carer’s Benefit for less than six weeks in a row in any period, you must wait for a further six weeks before you can claim Carer’s Benefit to care for the same person again.

If you are caring for more than one person, you may get a payment for 104 weeks for each person you care for. This may result in the care periods overlapping or running at the same time (concurrently).

**€ What is the rate of Carer’s Benefit?**

Carer’s Benefit is €220.00 a week.

The rate of any payment can change. For current payment rates, please refer to the Department’s Rates of Payment Booklet *(SW19)* on [www.welfare.ie](http://www.welfare.ie).

**For more information on Carer’s Benefit**

Visit [www.welfare.ie/Carers-Benefit](http://www.welfare.ie/Carers-Benefit) or call (071) 919 3302.
How do I apply?

To apply, fill in the form CARB1. Include a doctor’s medical report that is also signed by the person you will be caring for. But you do not need a medical report if you are caring for a child and DCA is paid for them.

We recommend that you apply for Carer’s Benefit 10 weeks before you leave work.

Where do I apply?

To get the form, visit www.welfare.ie/forms and click the link ‘Carers’.

Return your application to:

Carer’s Benefit Section
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0
What is Carer’s Allowance?

Carer’s Allowance is a means-tested payment made to people who are caring full-time for a person who has a disability or illness. The person being cared for must require full-time care and attention.

How do I qualify?

You may qualify for Carer’s Allowance if you meet these requirements.

Age requirement

You are 18 or over.

Work requirements

You are not working, self-employed or on a training or education course outside the home for more than 15 hours a week.

Note: you must show us that the person you are caring for has adequate care while you are working.

Living situation

• You are habitually resident in the Irish State

• You live with or are able to provide full-time care and attention to a person who needs care and who does not normally live in an institution.
• You do **not** live in a hospital, convalescent home or similar institution. But you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.

• You are **not** working, self-employed, or on a training or education course outside the home for more than 15 hours a week.

**Cover if you are away**

If you are away, you must be able to arrange adequate full-time care and attention for the person you care for.

The **person you are caring for** must meet these conditions:

• they are 16 and over and require full-time care and attention, or

• they are under 16 and DCA is in payment for them.

A person is regarded as requiring full-time care and attention when:

• they need continual supervision to avoid danger to themselves; or

• they need continual supervision and frequent assistance throughout the day in connection with normal bodily functions; and

• they are likely to require full-time care and attention for at least 12 months.
What is the weekly rate of Carer’s Allowance?

<table>
<thead>
<tr>
<th>Carer’s age</th>
<th>Weekly rate of allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carer under 66</td>
<td>€219.00</td>
</tr>
<tr>
<td>Carer 66 and over</td>
<td>€257.00</td>
</tr>
<tr>
<td>Carer 80 and over</td>
<td>€267.00</td>
</tr>
</tbody>
</table>

The rate of any payment may change. For current payment rates, please refer to the Department’s Rates of Payment Booklet (SW19) on www.welfare.ie.

For more information on Carer’s Allowance
Visit www.welfare.ie/Carers-Allowance or call (043) 334 0000.
How do I apply?

To apply, fill in the application form called a CR1. Include a doctor’s medical report that is also signed by the person you will be caring for. You do not need a medical form if you are caring for a child and DCA is paid for them.

To get the CR1 form, visit www.welfare.ie/forms and click the link ‘Carers’.

Where do I apply?

Return your application, with the relevant supporting documentation, to this Department:

**Carer’s Allowance Section**

Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
N39 E4E0
What is the Carer’s Support Grant?

The Carer’s Support Grant is an annual payment made to carers who get Carer’s Allowance, Carer’s Benefit or Domiciliary Care Allowance (DCA). It can also be paid to certain other carers providing full-time care. Carers can use the grant in whatever way they wish.

Often carers use the grant to pay for respite care. More information about respite care facilities is available on our website, www.welfare.ie

How do I qualify?

You automatically qualify for the Carer’s Support Grant if you get Carer’s Allowance, Carer’s Benefit, or Domiciliary Care Allowance.

If you are not getting any of these payments, you may still qualify if you meet the conditions below.

If you live with the person you are caring for

If you live with them and you:

- are 16 or over;
- habitually resident (live) in the Irish State – with the person;
- care for the person full time; and
- have been caring for the person for at least six months and this period includes the first Thursday in June.
If you do not live with the person you are caring for

If you do not live with this person, you must be contactable quickly by a direct system of communication such as a phone or an alarm.

You will not qualify for Carer’s Support Grant if you are:

• working more than 15 hours a week outside the home;
• on an education or training course for more than 15 hours a week;
• getting Jobseeker’s Allowance or Jobseeker’s Benefit;
• signing on for credited contributions; or
• living in a hospital, convalescent home or similar institution.

If you are caring for more than one person, you will get a grant for each of them.

€ What is the rate of the Carer’s Support Grant?

The Carer’s Support Grant is €1,700 for each person you are caring for. It is paid once each year, usually on the first Thursday in June.

The rate of any payment may change. For current payment rates, please refer to the Department’s Rates of Payment Booklet (SW19) on www.welfare.ie.

For more information on the Carer’s Support Grant
Visit www.welfare.ie/CarersSupport
or phone (01) 673 2222.
How do I apply?

If you are getting Carer’s Allowance, Carer’s Benefit or Domiciliary Care Allowance, you do not need to apply for the Carer’s Support Grant. We will automatically pay you every June.

If you are not getting any of these payments fill in form CSG1 for each person you are caring for.

Where do I apply for the Carer’s Support Grant?

You can get an application for Carer’s Support Grant from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizens Information Office; or
- our website www.welfare.ie/forms and click the link ‘Carers’.

Return your completed application with the relevant supporting documents to:

Carer’s Support Grant Section
Department of Employment Affairs and Social Protection
PO Box 10085
Dublin 2
What is the Homemaker’s Scheme?

The Homemaker’s Scheme was introduced on 6 April 1994 to support people who give up work to take care of a child under the age of 12 or an incapacitated adult. Only periods after this date can be taken into account, up to a maximum of 20 years.

The Homemaker’s Scheme makes it easier for a homemaker to qualify for a higher rate of State Pension (Contributory) when you reach pension age. If you spend a full contribution year as a homemaker, this year may be disregarded when working out the yearly average for the State Pension (Contributory). See example on page 49.

What is a homemaker?

A homemaker, under the Homemaker’s Scheme, is a man or woman who provides full-time care for:

- a child under 12; or
- an ill or disabled person aged 12 or over.

A full tax year spent as a homemaker can be disregarded in the calculation of the yearly average for State Pension (Contributory).

How do I qualify?

To qualify, you must:

- permanently live in the State (except where EU or posted worker regulations apply because your main employment is based in Ireland, but you are sent to work in another country temporarily and you continue to be liable to pay PRSI contributions to the Irish State);
• be aged under 66;
• have started insurable employment or self-employment on or after the age of 16 and before the age of 56;
• not work full-time but you can work and earn less than €38 gross a week; and
• care full-time for a child under 12 or an ill or disabled person.

If you do not live with the person you care for, you must have:
• a direct system of communication between your home and the person being cared for, for example a phone or alarm system; and
• the person being cared for must not be getting full-time care and attention within their own home from anyone else.

The person being cared for must be so disabled or incapacitated as to need:
• continual supervision to avoid danger to himself or herself; or
• continual supervision and frequent assistance throughout the day in connection with their normal personal needs.

It’s important to note that only one person can be the homemaker at any one time. If you stop being a homemaker and your spouse or civil partner takes up homemaking duties, you should tell the Department immediately to make sure you don’t lose entitlements under the Homemaker’s Scheme.
Homemaking years and PRSI record

A homemaking year is a year in which you are out of the workforce for the full tax year. Your PRSI record does not take this year into account – it is disregarded. In fact, it does not take up to a maximum of 20 homemaking years into account. Doing this helps you to qualify for the State Pension (Contributory). The example below shows you how.

Example:

If you started working at 16 and you reach pension age at 66 years, this is a 50 year working career. All 50 years are counted for pension purposes. When your pension is being worked out, your total PRSI contributions over your working life will be averaged out over those 50 years.

But:

If you left the workforce for 16 years and you were an approved homemaker for that time, your pension is worked out in a different way. Your total contributions are divided out over 34 years (50 years minus 16 years in the workforce). So, your pension average does not disadvantage you for the time you cared for a child or incapacitated adult.

Homemaker’s credits

Homemaker’s credits can be awarded for part of a year from the date you become a homemaker up to the end of the tax year. Likewise, homemaker’s credits can also be awarded for part of a year when the homemaking period ends, from the start of the tax year up to the date you stop homemaking.
How do I apply for the Homemaker’s Scheme?

You do not need to apply directly for this scheme if you are getting:

- Child Benefit (formerly Children’s Allowance)
- Carer’s Allowance
- Carer’s Support Grant

We will treat a claim for these schemes as an application to become a Homemaker.

You should apply for this scheme directly if you are providing full-time care to:

- a child under 12 and are not receiving Child Benefit for this child; or
- an incapacitated adult and you have not received Carer’s Allowance, Carer’s Benefit or the Carer’s Support Grant for them.

In these circumstances, you should apply to become a Homemaker before the end of the tax year after the year in which you first become a homemaker.

You can backdate your application if there is a genuine reason for a delay in making your claim.
Where do I apply for the Homemaker’s Scheme?

You can get the form **HM1** from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- visit [www.welfare.ie/forms](http://www.welfare.ie/forms) and click the link Carers.

Return your application form with the relevant supporting documents to:

**Homemaker’s Section**

Department of Employment Affairs and Social Protection

McCarter’s Road

Buncrana

Donegal

F93 CH79

**Phone: (01) 471 5898**
What is Domiciliary Care Allowance?

Domiciliary Care Allowance (DCA) is a monthly payment for a child with a severe disability.

The DCA payment is not based on the type of disability; it is based on the impact of the disability.

There is more information, including definitions of ‘severe’ and ‘substantially’, in the DCA Medical Guidelines on our website, www.welfare.ie/DCA.

We use these guidelines when we assess applications for DCA.

How do I qualify?

To qualify for DCA:

- your child must be under 16;
- your child’s mental or physical disability must be severe;
- the disability must be likely to last for at least one year;
- your child must need ongoing care and attention substantially over and above the care and attention usually required by a child of the same age;
- your child must be habitually resident in the Irish State; and
- your child must live at home with the person claiming the allowance for five or more days a week.

In addition, the person claiming the allowance for the child must:

- provide for the care of the child; and
- habitually reside in the State.
€ What is the rate of Domiciliary Care Allowance?

<table>
<thead>
<tr>
<th>Domiciliary Care Allowance</th>
<th>Monthly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full rate – when you care for your child five to seven days a week.</td>
<td>€309.50</td>
</tr>
<tr>
<td>Half rate – when you care for your child two to four days a week.</td>
<td>€154.80</td>
</tr>
</tbody>
</table>

If you care for more than one child who qualifies for DCA, you may claim the allowance for each child.

The rate of any payment may change. For current payment rates, please refer to the Department’s Rates of Payment Booklet (SW19) on www.welfare.ie.

Will I get a payment if my child is in residential care?

If your child is in full-time residential care, you will not qualify for DCA.

If your child is in residential care, but is at home for two or more days a week, you may get a half-rate payment. For example, you may qualify if your child attends residential services from Monday to Friday and goes home at weekends.
When should I apply?

You should apply as soon as you think you and your child meets the qualifying conditions.

If your child has a pervasive developmental disorder (PDD) like autism, you may also include form DomCare3. Include a report from each specialist who cares for your child. You can get the DomCare3 form at: www.welfare.ie/forms

You do not have to include DomCare3, but it can provide more details of your child’s condition and their specific care needs.

How do I apply?

To apply, fill in the form DomCare1. Make sure your family doctor or medical specialist fills in Parts 6 and 7 of the form.

You should also include any other reports you have on your child’s disability and how it affects their care.

You can get the application form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website www.welfare.ie/forms and click the link ‘Children and Families’.
Where do I apply?
Return the form with the relevant supporting documents, to this Department:
Domiciliary Care Allowance
Social Welfare Services Office
Department of Employment Affairs and Social Protection
College Road
Sligo
F91 T384

How is my application assessed?
When we get your application, a medical assessor reviews the information you provide to help the Department decide if your child meets the medical criteria for DCA. This includes:

- the history of your child’s case;
- all the medical reports you provide, including a medical report from your GP and any reports you have from relevant specialists; and
- your description of the care and attention your child needs.

The assessor will not see your child in person, so it is important to include as much information as possible in your application.
What happens when my child turns 16?

When your child turns 16, your DCA payment will stop. The last payment will be for the month of their sixteenth birthday.

Three months before your child’s birthday, we will write to you to remind you that DCA will shortly stop and tell you about the available options.

Your child can apply in their own right for Disability Allowance.
Introduction

This part provides useful information on a range of benefits, schemes, initiatives and programmes. It also tells you about other interesting opportunities and grants (mainly from the workplace).

What is Injury Benefit?

Injury Benefit is one of the benefits available under the Occupational Injuries Benefit Scheme.

Injury Benefit is taxable, but you are unlikely to pay tax if it is your only income.

How do I qualify?

To qualify, you must be unfit for work for more than six days (excluding Sundays or paid holiday leave). This must be as a result of:

- an accident at work;
- an accident while travelling directly to or from work (no stops on the way); or
- an occupational disease, suffered as a result of your work.

In addition, when the accident happened, or the occupational disease was contracted, you must have been employed under any of the contracts of service or apprenticeships that are insurable at PRSI classes A, D, J or M.
However, even if you are **unfit for work for six days or less** you can still register a claim as evidence that an occupational accident occurred. This safeguards your future rights to benefits under the Occupational Injuries Benefit Scheme because an illness or disablement can develop at a later date.

€ What is the rate of Injury Benefit?

<table>
<thead>
<tr>
<th>Injury Benefit</th>
<th>Weekly rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Rate</td>
<td>€203.00</td>
</tr>
<tr>
<td>Increase for a <strong>Qualified Adult</strong></td>
<td>€134.70</td>
</tr>
<tr>
<td>Increase for a <strong>Qualified Child</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Under 12</strong></td>
<td>€34.00</td>
</tr>
<tr>
<td><strong>Over 12</strong></td>
<td>€37.00</td>
</tr>
<tr>
<td>Full rate</td>
<td>€17.00</td>
</tr>
<tr>
<td>Half rate</td>
<td>€18.50</td>
</tr>
</tbody>
</table>

For more information on Injury Benefit
Visit [www.welfare.ie/Injury](http://www.welfare.ie/Injury)
How do I apply?

You should apply for Injury Benefit within 6 weeks of suffering an injury, otherwise you may lose this benefit.

You need an Injury Benefit claim form (IB1) and a medical certificate (certificate of incapacity for work). You will get both the form and the Certificate from your GP.

You fill out the IB1 claim form and both you and your doctor complete the certificate of incapacity for work or certificate of ongoing incapacity for work.

The Medical certificate and IB1 Form can be sent in by post by you (Please see below) or completed online by your doctor in which case the doctor will issue you a receipt.

How long can I be certified unfit from work?

Your GP can provide one certificate to cover the full expected period of your absence. This is commonly called closed certification. In certain circumstances the Department may contact you to review your continued entitlement to Injury benefit.
Where do I apply for Injury Benefit?

Please send your completed application form and medical certs by Freepost to:

Injury Benefit Section  
Department of Employment Affairs and Social Protection  
PO Box 1650  
Dublin 1

What is the Treatment Benefit Scheme?

The Treatment Benefit Scheme provides dental, optical and aural services to insured workers, the self-employed and retired people who have the required number of PRSI contributions.

Under the Treatment Benefit Scheme, you may qualify for:

- Dental Benefit;
- Optical Benefit; and
- hearing aids.

You should contact your treatment provider to check if you qualify before getting any treatment. Before treatment, you will need to sign a Consent Form agreeing to your provider having this information and giving your consent to have this information supplied to the Department of Employment Affairs and Social Protection. This is needed to pay your claim.
Treatment Benefit in the EU

If you choose to have treatment in another EU member state, the Department will pay an amount equivalent to the rate paid for similar treatments carried out in Ireland or the amount actually paid for the treatment – whichever sum is lower. You must still have the qualifying PRSI contributions.

Contact the Treatment Benefit Section (see ‘Where do I apply?’ page 69) before you travel to get an application form and details of the amounts the Department will pay.

How do I qualify?

To qualify, you must have paid class A, E, P, H or S social insurance contributions.

The amount of social insurance you need depends on your age. There are four age ranges listed below. Find your age range and read the relevant information.

Under 21 years

If you are under 21, you may qualify if you have paid at least 39 contributions at any time.

Aged 21-24

Between these ages you may qualify if you have paid at least 39 contributions and have:

- at least 39 paid or credited contributions in the governing contribution year (Example: 2017 is the governing contribution year for claims made in 2019.); or
• 26 paid contributions in each of the second and third last contribution years (Example: For claims made in 2019, the second last contribution year is 2017 and the third last contribution year is 2016.)

**Aged 25-65**

From the age of 25 onwards, you must have:

• at least 260 paid contributions; and

• at least 39 paid or credited contributions in the governing contribution year (2017 is the governing contribution year for claims made in 2019); or

• 26 paid contributions in each of the second and third last contribution years. For claims made in 2019, the second last contribution year is 2017 and the third last contribution year is 2016.

**Aged 66 and over**

There are special rules for people aged 66 and over – and there are exceptions.

To qualify for Treatment Benefit, you must be in either one of the following two situations.

**Situation 1:**

You have 260 PRSI contributions paid at any time and 39 paid or credited contributions in the governing contribution year or the year immediately before it. The relevant tax year is the second last completed tax year before reaching 66 years of age.
Example 1: If you were 66 in 2010, the relevant tax year is 2008.

Example 2: If you were 66 in 2012, the relevant tax year is 2010.

or

Situation 2:

You have 260 PRSI contributions paid at any time and 26 paid contributions in both the governing contribution year and the year immediately before it.

There are a number of exceptions to this. You can get further information at www.welfare.ie/TB.

If you don’t qualify for Treatment Benefit on your Irish PRSI record and you were previously insurably employed in a country covered by EU Regulations, you might be able to use your social insurance record in the other EU country to help you qualify, but you must have paid at least one PRSI contribution from class A, E, H, P or S since your return to Ireland.

If you satisfy these conditions when you reach pension age, you will remain qualified for life.
Qualified at 60 and over

If you qualify for benefit at age 60–65, you keep that entitlement for life.

If you have retired on grounds of ill health or you are considered to be unemployed, you can apply for Illness Benefit or Jobseeker’s Benefit, if you satisfy certain conditions. If you qualify for these benefits, you may also be awarded credited contributions, which can be taken into account to extend coverage for Treatment Benefits.

Spouse, civil partner or cohabitant

A spouse, civil partner or cohabitant may, of course, qualify in their own right if they have enough social insurance contributions.

If your spouse, civil partner or cohabitant does not have enough pay-related social insurance contributions, they may still qualify for Treatment Benefits on your social insurance record. To do this, you must qualify for Treatment Benefits and your spouse, civil partner or cohabitant must be dependent on you.

A dependent spouse, civil partner or cohabitant must:

- have a gross income (before deductions) of €100 or less per week. If earning more than €100 per week, they must have been dependent on you before entering or resuming insurable employment (at class A, E, H, P or S).

- not be getting a social welfare payment (except Disablement Pension, Supplementary Welfare Allowance, Carer’s Benefit or Child Benefit). If getting Carer’s Allowance or State Pension (Non-Contributory), they can qualify if they were dependent on you immediately before getting the allowance or pension.
If an insured person dies and the dependent spouse or civil partner was entitled to benefit at the time of the death, they keep their entitlement for as long as they remain widowed or a surviving civil partner.

**Dental Benefit**

Under this scheme, the Department pays the full cost of an oral examination once a calendar year.

Since 28 October 2017, we provide a payment of €42 towards either:

- a scale and polish; or

- a periodontal treatment— if clinically necessary (periodontal treatment is also available once a calendar year).

**If cost is more than €42**

If the cost of either cleaning or periodontal treatment is more than €42, you must pay the rest. This is capped at €15 for a scale and polish. There is no cap on the balance charged for periodontal treatment.

You can get these treatments from private dentists who are on the Department’s panel. Most dentists are on the panel, so you should find it easy to find a dentist. The dentist will check to see if you qualify for treatment. They will need details from you like:

- your **Personal Public Service Number (PPS number)**;

- your date of birth; **and**

- your signature.
If you are a dependent spouse or civil partner

If you are a dependent spouse or civil partner, you should give the PPS number of the insured person. They will also have to sign the claim form.

Tax relief

You may get tax relief on certain non-routine dental treatments like crowns or tip replacing.

Optical Benefit

The Treatment Benefit Scheme entitles you to a free eyesight test once every second calendar year. But, sight tests for visual display units like computer screens, driving licences and so on are not covered.

Once every second calendar year, you can get a payment towards one of the following:

- one pair each of reading and distance spectacles; or
- one pair of bifocal or varifocals; or
- one pair of contact lenses (including disposables).

Basic frames are free. If you choose more expensive frames, the Department will pay €42.00 towards the overall cost and you pay the balance.

Only opticians, optometrists or ophthalmologists who have a contract with the Department can provide the treatment. Check with your provider.
Medical lenses

If you need contact lenses for medical reasons, the Department will pay half the cost up to maximum of €500, provided you have a doctor’s recommendation.

Under the Treatment Benefit Scheme, you can’t get contact lenses for purely cosmetic reasons.

You can get contact lenses for optical (seeing) purposes through the Optical Benefit scheme.

Hearing aids

Suppliers may provide hearing aids if they have a contract with the Department. In this case, the Department pays:

• half the cost of a hearing aid up to €500 for each hearing aid; or
• half the cost of repairs to aids, up to €100.

For further information on Treatment Benefit

Visit www.welfare.ie/TB
How do I apply?

You can make a claim through your provider (dentist, dispensing optician, optometrist, ophthalmologist or audiologist). They will check if you qualify before you get a treatment, and they can claim payment afterwards.

Your provider will require some information to identify you like:

- your PPS number; and
- your date of birth.

Before treatment, you will need to sign a Consent Form agreeing to your provider having this information and giving your consent to have this information supplied to the Department of Employment Affairs and Social Protection to make sure we can pay your claim.

If you are claiming as a dependant under the PRSI record of your spouse, civil partner or cohabitant, both you and your spouse or partner will need to sign the Consent Form.
Where do I apply?

For treatment received in other EU member states, you need to contact the Treatment Benefit Section at the address below to confirm that you qualify. If you do, you will send your receipts to the Treatment Benefit Section along with a letter with your contact information and details of your bank account (account name, number and sort code) into which payment will be made.

**Treatment Benefit Section**  
Department of Employment Affairs and Social Protection  
St Oliver Plunkett Road  
Letterkenny  
Donegal  
F92 T449  
Ireland  
**Phone:** 074 916 4480
What is Make Work Pay?

Many people who are disabled would like to work but are less likely to be working than a person without a disability. The Government wants people with disabilities to work if they want to. For most people who get a disability payment, work actually pays better than getting a social welfare payment.

Changes introduced in 2017 under the ‘Make Work Pay’ initiative mean it is now easier for people with disabilities to feel secure in their decision to explore work options and keep key benefits when working.

Examples:

<table>
<thead>
<tr>
<th>If:</th>
<th>then:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Allowance (DA) is your main income and you can start work</td>
<td>you can earn up to €120.00 a week and you can keep your full payment.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you:</th>
<th>then:</th>
</tr>
</thead>
<tbody>
<tr>
<td>earn between €120.00 and €350.00 from your job</td>
<td>we will only take half of this into account when we assess your DA payment.</td>
</tr>
</tbody>
</table>
If you decide to take up work: then:

1) If you take up work and qualify for DA; you get to keep your free travel pass for as long as you qualify for DA.

or

2) If you later no longer qualify for Disability Allowance; you can keep your free travel pass for five years.

Remember: If you take up any form of work, you can keep your Medical Card for three years.

How do I qualify?

To qualify, you must be getting Disability Allowance, or Blind Pension, or be on Invalidity Pension or Illness Benefit, and wish to apply for Partial Capacity Benefit.

How do I apply?

If this is something that you feel might interest you, please contact your local Intreo Centre to set up an appointment with one of our case officers.

Seeing a case officer won’t change the amount of your current social welfare payment and your payment will not be reviewed because you have been to see one.

It’s important to note that the choice about working and training is up to you. We are here to help you explore the available options.
Where do I apply?

Contact your local Intreo Centre to set up an appointment with one of our case officers.

To find out the location of your nearest Intreo Centre, please visit www.welfare.ie/FindUs

For further information on Make Work Pay, please visit www.welfare.ie/MakeWorkPay

What is Working with a Disability?

If you are getting certain disability payments like Disability Allowance and Blind Pension, you may be allowed to do work or training that your doctor considers rehabilitative or therapeutic. But, if you are getting Illness Benefit or Invalidity Pension, then you cannot work (except for unpaid voluntary work). You must transfer to the Partial Capacity Benefit scheme if you wish to work.

If you are getting a means-tested payment, your income from work will be assessed in the means test. However, some of your income from work is not assessed.
New tool to help you

We have produced a Benefit of Work Estimator tool (available at www.mywelfare.ie/BenefitOfWork) for people getting Disability Allowance, Blind Pension, Invalidity Pension or Illness Benefit. This can help you to assess the financial consequences of taking up work or claiming Partial Capacity Benefit.

How do I qualify?

This section looks at how to qualify for 2 types of payments:

1. **Social assistance – means-tested payments** – like Disability Allowance, Blind Pension and Occupational Injuries Benefit; and

2. **Social insurance payments** like Invalidity Pension and Illness Benefit (and Partial Capacity Benefit).

This section is quite detailed, so please read carefully.

If you wish to do rehabilitative work, you need to provide us with:

- a letter from your doctor certifying that the work is rehabilitative; and

- proof of your earnings (a recent payslip, your contract of employment or a letter from your employer).

You may keep your Disability Allowance or Blind Pension if your income is below €350.00 a week.
Income from work

To qualify for a means-tested payment, the Department examines your income to see if it is under a certain level.

For Disability Allowance and Blind Pension, we don’t take earnings of up to €120 from work (either as an employee or as a self-employed person) into account.

The Department assesses means based on:

- your gross earnings less PRSI;
- any pension contributions; and
- any union dues you pay.

You cannot deduct income tax or income levies from your gross earnings. If you earn more than €120.00 a week from work, half of your earnings between €120.00 and €350.00 are not taken into account in the Disability Allowance or Blind Pension means test.

Disability Allowance: all earnings from rehabilitative work over €350.00 are assessed as income and your entitlement to Disability Allowance will be reduced in line with the appropriate reduced rates of payment for Disability Allowance.

If you have no means other than Disability Allowance, then the maximum amount you can earn in a week is €437.50 if you are to keep your entitlement to the minimum personal payment of €3.00.

If you are getting payments for a qualified adult or qualified children, your means from rehabilitative work are taken from (deducted from) the family rate that applies to you.
Example

Martin is a single father who is currently on Disability Allowance of €203.00 a week. He has one child over the age of 12 years and is receiving a qualified child allowance of €37.00. The total he receives is €240.00 a week.

Martin has started a part-time job. He receives a weekly income of €150.00. The first €120.00 of his weekly income is not taken into account. The excess amount of €30.00 from his weekly income is regarded as a means-tested payment. Therefore, the reduced rate of payment that Martin receives is €225.00 (€240.00-€15.00). Note: The €15 is half of the earnings (half of €30) between €120.00 and €150.00.

Blind Pension: all earnings from work which pay over €350.00 a week are assessed as income, and your entitlement to Blind Pension will be reduced in line with the appropriate rates of payment for Blind Pension.

If your only income is from a Blind Pension, the maximum amount you can earn is €442.60 a week if you are to keep your entitlement to the minimum personal payment of €3.00 each week. You can work as many hours as you like.

Social insurance payments: Invalidity Pension and Illness Benefit are pay-related social insurance (PRSI-based) payments. Apart from voluntary and unpaid work, you cannot work while you are getting these payments.
If you have been getting Invalidity Pension or Illness Benefit (for at least 6 months) you can apply for Partial Capacity Benefit, if you have a reduced capacity to work. The work does not have to be considered rehabilitative. You may have to pay income tax on your total income. Exemptions for rehabilitative work are no longer available.

**Occupational Injuries Benefit Scheme and rehabilitative work**

**Injury Benefit:** this is one of the benefits available under the Occupational Injuries Scheme. If you are getting Injury Benefit, you can do:

- light voluntary work; and

- part-time work which is part of a treatment or charitable in character (provided you do not earn more than €50.00 a week).

But, if you wish to do other rehabilitative work or a training course, you must get **written permission from the Department** (called an exemption) before starting. We don’t normally grant exemptions to allow a person to work within the first 26 weeks of Injury Benefit.

**Incapacity Supplement** is paid to people who are getting Disablement Pension and who do not qualify for any other disability payments.

If you get Incapacity Supplement, you can work so long as you do not earn more than €33 a week on average. However, if you wish to do other rehabilitative work or a training course you must get **written permission** from the Department before starting.
The Department grants initial requests to do training courses but if you make further requests, we will have to refer them to a Department medical advisor.

If you wish to take part in a Community Employment Scheme, you cannot keep your Incapacity Supplement but you can keep your Disablement Pension.

People just getting a Disablement Pension – with no other payment – can work full or part-time. They do not need permission from the Department.

**Employment schemes and other payments**

If you are getting a Disability Allowance, you:

- can qualify for the Rural Social Scheme if you are actively farming or fishing.

People getting Illness Benefit, Invalidity Pension, Disability Allowance and Blind Pension can qualify for:

- the Work Placement Programme and Community Employment Scheme.

But, people getting disability payments are not eligible for the TÚS or Gateway schemes.

People getting Disability Allowance and Blind Pension can qualify for:

- Working Family Payment (WFP) if they meet the criteria.
But, people getting Invalidity Pension and Illness Benefit cannot work, therefore, they cannot qualify for WFP. People getting Partial Capacity Benefit also do not qualify for WFP.

**Extra benefits**

If you work while getting Disability Allowance or Blind Pension, you can keep any extra benefits you were getting. However, the amount of Rent Supplement you get may be reduced.

In general, you can keep any extra benefits you were getting when you take part in an employment scheme.

**Keeping entitlement to Free Travel**

Under the Make Work Pay initiative (see page 70), if you move from a long-term disability payment (see list below) to a job, you can keep your entitlement to Free Travel for five years, provided you have registered for a Public Services Card.

- Disability Allowance
- Invalidity Pension
- Partial Capacity Benefit (from Invalidity Pension)
- Disablement Benefit paid along with Incapacity Supplement
- Transfer from Disability Allowance or Invalidity Pension to a Community Employment, SOLAS or Back to Work scheme.
Further Education and Training (FET) courses

If you are getting Disability Allowance or Blind Pension and take up a place on a Further Education Training (FET) course, you receive a training allowance instead of your social welfare payment but the amount is the same. Your social welfare payment is stopped when you are on the training course. You can return to your social welfare payment when you leave the training course, if you don’t get a job.

If you were getting Invalidity Pension or Illness Benefit, and take up a place on a FET course, you will still get your full social welfare payment, including any increases you get for your dependents but you do not get a training allowance or a training bonus. You must always apply for written permission from Department before you can take up a training course.

You keep any extra benefits that you had before taking up the course.

For further information on working with disability, please visit

www.welfare.ie/makeworkpay
How do I apply?
If this is something that you feel might interest you, please contact your local Intreo Office to set up an appointment with one of our case officers.

Your current social welfare payment will stay the same. It will not be reviewed because of your meeting with the case officer.

It’s important to note that the choice about working and training is up to you. We are here to help you explore the available options.

Where do I apply?
Contact your local Intreo Centre to set up an appointment with one of our case officers.

To find out the location of your nearest Intreo Centre, visit www.welfare.ie/FindUs
What is the EmployAbility Service?

The nationwide EmployAbility Service provides an employment support service for people with a:

- health condition;
- injury;
- illness; or
- disability.

It is also a recruitment advice service for the business community.

Your local EmployAbility service will give you employment help. It will also give employers access to a pool of potential employees with varying levels of skills, abilities and training.

The EmployAbility service also provides:

- ongoing support for both the employer and employee throughout employment;
- a professional job-matching service to help ensure successful recruitment; and
- advice and information on additional employment supports.

For further information about EmployAbility Service? Visit [www.welfare.ie/Employability-Organisations](http://www.welfare.ie/Employability-Organisations)
What is the Wage Subsidy Scheme?

The Wage Subsidy Scheme (WSS) gives financial incentives to private sector employers to employ people with a disability. They must work 21 hours per week or more, up to 39 hours a week.

An employee with a disability on the WSS has the same conditions of employment as other employees. These include:

- PRSI contributions;
- tax deductions;
- annual leave; and
- other leave entitlements.

The employer must pay the employee with a disability the going rate for the job. This must be at least the statutory minimum wage. These terms and conditions of employment should be set out in the employee’s contract.

For further information about Wage Subsidy Scheme?
Visit www.welfare.ie/Wage-Subsidy-Scheme
What is the Disability Awareness Support Scheme?

The Disability Awareness Support Scheme provides funding for private sector employers to arrange and pay for Disability Awareness Training for staff who work with a colleague who has a disability.

The training should provide clear and accurate information about disability and address questions or concerns that employers and employees may have about working with people with disabilities.

The training should provide those taking part with an understanding and awareness of the issues surrounding disability, including an overview of relevant anti-discrimination and equal opportunities legislation.

It should also provide specific information on:

• disabilities;

• perceptual awareness exercises (such as walking in a straight line); and

• disability protocol.

The training should include information on dealing with mental health issues in the workplace.
## Grants available to private companies

<table>
<thead>
<tr>
<th>First year that a company applies</th>
<th>90% of eligible training costs up to €20,000.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second and further years apply</td>
<td>80% of eligible training costs up to €20,000 in any one calendar year.</td>
</tr>
</tbody>
</table>

Eligible costs include fees:

- paid for external disability awareness training programmes or courses;
- for in-house disability awareness training by external trainers; and
- for open learning, computer or web-based disability awareness training programmes.

Other costs included in the scheme are learning materials clearly associated with the relevant training programme, to a maximum of €650.00.

This includes:

- manuals;
- books; and
- DVDs.

**For further information on Disability Awareness Support Scheme?**

Visit [www.welfare.ie/Workplace-Supports](http://www.welfare.ie/Workplace-Supports)
What is Health and Safety Benefit?

Health and Safety Benefit is a weekly payment to employed women who are:

- pregnant or breastfeeding;
- granted health and safety leave by their employer; **and**
- covered by social insurance (PRSI).

You are granted health and safety leave if your employer cannot:

- remove a risk to your health while you are pregnant or breastfeeding; **or**
- assign you alternative ‘risk-free’ duties.

During health and safety leave, you are still considered employed. This means, for example, that you continue to accumulate annual leave. But you are **not** entitled to be paid for public holidays while you are on this type of leave.

If you are on certain social welfare payments like One-Parent Family Payment, you may get half-rate Health and Safety Benefit.
How do I qualify?

To qualify, you must have been awarded health and safety leave under Section 18 of the Maternity Protection Act 1994 and you must meet one requirement in each of these two lists of conditions below.

List 1

You must:

1. have the correct pay-related social insurance (PRSI) contributions.

List 2

You must also be one of the following three options:

2. be a pregnant employee who is exposed to certain risks in the workplace or involved in night work; or

3. be an employee who has given birth in the last 14 weeks and do night work; or

4. be breastfeeding (up to 26 weeks after giving birth) and exposed to certain risks in the workplace. (You can get details of the risks involved from the Health and Safety Authority.)

€ What is the rate of Health and Safety Benefit?

The standard rate of Health and Safety Benefit is €203.00 a week, but the weekly rate you get depends on how much you earned in the relevant tax year.
To qualify for the standard rate, your average earnings must be €300.00 or more a week. If you earn less than €300.00 a week, you will get a reduced rate.

When you go on health and safety leave, your employer must pay your normal wage for the first three weeks (21 days) of your leave. The Department pays your Health and Safety Benefit after that.

**How long is Health and Safety Benefit paid for?**

Your Health and Safety Benefit is paid until:

- the day you become entitled to Maternity Benefit, if you are pregnant;
- 14 weeks from the date you gave birth if you are an employee who does night work; or
- 26 weeks from the date you gave birth, if you are breastfeeding.

Your health and safety leave ends when:

- you are no longer at risk in the workplace;
- your employer has removed the risk or given you other work; or
- you have a fixed-term contract and that contract ends.
How will I be paid?

Health and Safety Benefit is paid directly into your current or deposit account at your bank or building society.

For more information on Health and Safety Benefit
Visit www.welfare.ie/HealthAndSafety
or call (01) 471 5898

How do I apply?

Apply for Health and Safety Benefit as soon as your employer has granted you health and safety leave.

To apply, fill in the form **HSB1**: Health and Safety Benefit. You can get the form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- visit www.welfare.ie/forms and click Children and Families to download a form.

Where do I apply for Health and Safety Benefit?

Return your completed application form to the address below:

**Health and Safety Benefit Section**
Department of Employment Affairs and Social Protection
McCarter’s Road
Buncrana
Donegal
F93 CH79
What is the Reasonable Accommodation Fund?

The Department provides workplace services for disabled people. It helps them with finding paid employment or preparing them for employment through a training or employment programme.

Under the Reasonable Accommodation Fund, the Department can also help employers take appropriate measures to enable a person with a disability or impairment to have access to employment. It does this by providing the following four grants and schemes.

What is the Workplace Equipment/Adaptation Grant?

If you need a more accessible workplace or adapted equipment to do your job, you or your employer may be able to get a grant towards the costs of making these changes.

Examples of adaptations for which a grant may be given are:

- minor building modifications such as ramps or modified toilets;
- alarm systems with flashing lights; and
- equipment adaptation such as voice synthesizers for computers or amplifiers for telephones.

A maximum grant of €6,350 is available towards these costs.

This grant can also be used:

- to upgrade adapted equipment which was funded before; or
- for training to use the grant-aided equipment.
How do I apply?

You can apply by downloading the Reasonable Accommodation Fund for the Employment of People with a Disability Application form. You can get it from www.welfare.ie/Adaptation-Grant

You or your employer need to complete:

- **Section 1** with the employee and employer details;

- **Section 2** – Grant Application for Workplace Equipment/Adaptation Grant Scheme Form, identifying the equipment/adaptation needed and making a justification as to why it is needed.

After the form has been completed, you and your employer need to schedule an appointment with a case officer in your local Intreo Centre to discuss the grant.

**Remember:** Send your completed application form to the case officer at your local Intreo Centre along with medical evidence that shows that due to the nature of the disability the equipment/adaptation is needed to do work duties.
**What is the Personal Reader Grant?**

If you are blind or visually impaired and you need help with job-related reading, you may be entitled to a grant to allow you to employ a Personal Reader. This grant is only paid if you are employed in the private sector.

The Department will pay an **hourly fee**, in line with the current minimum wage. It will be paid for an agreed period up to **640 hours** a year.

**How do I qualify?**

You can qualify if:

- you are employed in the private sector and need help with work-related reading because of a visual impairment;
- you have recently become visually impaired and are in danger of losing your job as a result of this impairment;
- due to becoming visually impaired you are going to do new or different work for your employer; **or**
- your promotion prospects are being restricted because of reading difficulty due to your visual impairment.
How do I apply?

You can apply at your local Intreo Centre. You will get the application forms you need there or you can download them at www.welfare.ie/PRG

You need to complete both forms and bring or send them to your local Intreo Centre.

You and your employer need to meet a case officer and agree the weekly and total number of hours for which you need a personal reader.

If the application is approved, you will receive a grant to pay the agreed costs of your reader.

The personal reader must not replace any reading help normally given by work colleagues, relatives or friends.

What is the Job Interview Interpreter Grant?

If you are a jobseeker who is deaf, hard of hearing or has a speech impairment and you are attending job interviews with private sector employers, you may apply for funding to have:

- a sign language interpreter; or
- another interpreter to attend the interviews with you.

The Department will pay a fee for a three-hour period. The fee paid will depend on things like how qualified your interpreter is and other factors. We pay travel costs for the interpreter at a set rate. You can apply for funding to employ an interpreter for each job interview you attend.
You can also get funding to cover the costs of employing an interpreter to help you when you start work (during your induction) with a private sector employer.

For more information on the Job Interview Interpreter Grant
Visit www.welfare.ie/JIIG

How do I apply?
You can get an application form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website: www.welfare.ie/ERS

Send your completed application form to the Area Manager of your local Intreo Centre or social welfare branch office.

To find out the name of your local Area Manager, please go to www.welfare.ie/ERS
What is the Employee Retention Grant?

The Employee Retention Grant Scheme aims to help private sector employers to keep employees who acquire an illness, condition or impairment (occupational or otherwise) that affects their ability to carry out their job. The grant helps employers to explore an employee’s continuing ability to operate as a member of the workforce.

This scheme provides funding to:

- identify accommodation or training or both, to enable the employee to stay in their current position; or
- retrain the employee so that they can take up another position within the company.

The Employee Retention Grant Scheme is open to all companies in the private sector. Funding is available to help keep any existing employee, at any level and occupation within the company.

How do I apply?

You can get an application form from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizen’s Information Office; or
- our website: www.welfare.ie/ERS
Where do I apply for the Employee Retention Grant?

Send your completed application form to the Area Manager of your local Intreo Centre or social welfare branch office.

To find out the name of your local Area Manager please go to www.welfare.ie/ERS
Part 5: Household support

Introduction

This part tells you, who qualifies, and how to apply for:

- The Free Travel Scheme (where you get a card to travel if you qualify and most people do);
- The Free Travel Companion Card; and
- The Household Benefits Package.

What is the Free Travel Scheme?

The Free Travel Scheme allows you to travel free of charge on all public transport owned by the State. This includes bus, rail and Dublin’s LUAS with some exceptions.

Everyone aged 66 and over, legally living permanently in the State, is entitled to the Free Travel Scheme. Some people under 66 also qualify.

If you qualify for Free Travel, you get a card that allows you to travel free on public transport. You must show the card to use this scheme.
A Free Travel Companion Card

In some cases, a Free Travel Companion Card is available. This is a card that allows a companion to travel with you for free. No one else can use your Free Travel Card; it is for you only.

Free travel is also available on a limited number of services operated by private bus transport companies. Private bus transport operators that have opted in to the Free Travel Scheme accept free travel cards. You should contact the Department to check whether your private bus operator accepts Free Travel Cards. Please see our contact details on page 101. It can also advise you about the rules that apply to the type of transport you are using.

How do I qualify for free travel?

You may be entitled to free travel if you are legally and permanently living in the State. The following rules also apply.

Age

You are entitled to the Free Travel Scheme if you are aged 66 or over.

Receiving benefit

You may also be entitled to free travel if you are getting:

- Disability Allowance;
- Blind Pension;
- Carer’s Allowance; or
- an Invalidity Pension from the Department.
Workplace payments

Free Travel is also available if you have been getting Incapacity Supplement or Workmen’s Compensation with Disablement Pension for at least 12 months.

Blind Pension

If you are blind or visually impaired and meet the medical conditions for Blind Pension, you may also be entitled to the Free Travel Scheme.

Specified carer

The Free Travel Scheme is also available if you are a specified carer for a person getting:

- Constant Attendance Allowance; or
- Prescribed Relative’s Allowance from the Department.

Payment from abroad

You may be entitled to the Free Travel Scheme if you are getting a social security invalidity payment or similar payment from:

- another EU member state; or
- from a country with which Ireland has had a Bilateral Social Security Agreement for at least 12 months. This type of agreement is between Ireland and another country. It protects the pension entitlements of Irish people who go to work in this country and the other way around for people coming to work in Ireland.
**Widow or Widower**

You may be entitled to the Free Travel Scheme if you are a widow or widower or a surviving civil partner aged 60 or over. In this case your late spouse or civil partner must have held a Free Travel Pass, and you must be getting one of the following payments:

- Widow’s Pension;
- Widower’s or Surviving Partner’s (Contributory) Pension;
- Widow’s, Widower’s or Surviving Partner’s (Non-Contributory) Pension;
- One-Parent Family Payment;
- an ordinary Garda Widow’s Pension; **or**
- a Death Benefit Pension under the Occupational Injuries Benefit Scheme. **Note:** this pension may be a similar social security pension or benefit from an EU member-state or a country with which Ireland has a *bilateral social security* agreement.

**You have confirmed your identity through SAFE**

To use the Free Travel Scheme, you must also confirm your identity through the **SAFE registration** process when asked to do so.
How do I apply?

If you are aged 66 or over

The Department will automatically send you the Free Travel Card if you:

• are aged 66 or over;
• are getting a social welfare pension; and
• have confirmed your identity through the SAFE registration process when asked to do so.

If you have not SAFE registered, the Department will ask you to do so, and then it will send you your Free Travel Card.

If you are under 66

If you are under 66 and have confirmed your identity through the SAFE registration process, you will get a Free Travel Card automatically if you are awarded:

• an Invalidity Pension;
• a Blind Pension;
• Disability Allowance; or
• Carer’s Allowance.

If you have not SAFE registered, you will be asked to do so before the Department sends you, your Free Travel Card.
You can get an application form called a FT1 from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizens Information Office; or
- visit www.welfare.ie/forms and click the link ‘Other Supports’.

Where do I apply for the Free Travel Scheme?

Return your application, with the relevant supporting documents to this Department:

**Free Travel Section**

Department of Employment Affairs and Social Protection
Social Welfare Services
College Road
Sligo
F91 T384

**Phone:** (071) 915 7100
What is the Household Benefits Package?

The Household Benefits Package is a package of allowances which help you with the costs of running your household. The package is available to everyone aged over 70 and to people under age 70 in certain circumstances. You must:

- be legally living in the State on a permanent basis – full-time – all year round, and

- prove your identity by undergoing the SAFE registration process when the Department asks you to do so.

When you have SAFE registered, the Department will send you a Public Services Card (PSC).

Only one person in a household can qualify for the package at any time. You must show that you are the registered consumer at the address for which you are applying for the Household Benefits Package, for example, by providing a utility bill.

If you are renting your home, your landlord must provide written confirmation that you are a tenant, including the MPRN (Meter point reference number) or GPRN (Gas point reference number) of the address you are living at. They must also confirm that you are paying your own energy bills.

How do I qualify?

The qualifying conditions for the Household Benefits Package are different depending on what age you are and the payment you are receiving from the Department. Please see the conditions most relevant to you in sections 1 to 5.
Everyone must satisfy the **general conditions** of the package which are:

- you must be legally resident and permanently living in the State;
- only one person in each household can claim this benefit;
- if you are applying for an Electricity or Natural Gas Allowance, you must be the registered customer of the gas or electricity company; **and**
- you must confirm your identity through the SAFE registration process when asked to do so by the Department.

You can also qualify for the Household Benefits Package if you meet one of the following conditions below:

1. You are over 70 years of age.

2. You are getting Carer’s Allowance. You must be providing full-time care and living with the person you are caring for.

3. You are between 66 and 70 and are getting:
   - State Pension (Contributory);
   - State Pension (Non-Contributory);
   - Widow’s, Widower’s or Surviving Civil Partner’s (Contributory) Pension;
   - Deserted Wife’s Benefit or Allowance; **and**
   - an ordinary Garda Widow’s Pension from the Department of Justice and Equality; **or**
• an equivalent Social Security Pension/Benefit from a country covered by EU Regulations or from a country with which Ireland has a **Bilateral Social Security Agreement**.

4. **You are under 66 and are getting:**
   
   • Disability Allowance;
   
   • Invalidity Pension;
   
   • Blind Pension;
   
   • Incapacity Supplement or Workmen’s Compensation with Disablement Pension (for at least 12 months); **or**

   • an equivalent Social Security Pension/Benefit from a country covered by EU Regulations, or from a country with which Ireland has a **Bilateral Social Security Agreement**.

5. **You are caring for a person who is getting a Constant Attendance Allowance.**

€ **What is the rate of Household Benefits?**

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electricity or Gas</td>
<td>€35.00 monthly</td>
</tr>
<tr>
<td>TV Licence</td>
<td>Once you qualify for the Household Benefits Package you qualify for a free Television Licence from its next renewal date. You apply for this on your Household Benefits package form.</td>
</tr>
</tbody>
</table>
How do I apply?

You can get an application form called a HB1 from:

- your local Intreo Centre;
- your local social welfare branch office;
- your local Citizens Information Office; or

visit [www.welfare.ie/forms](http://www.welfare.ie/forms) and click the link ‘Other Supports’

Where do I apply for the Household Benefits Package?

Return your application with the relevant supporting documents to:

**Household Benefits Section**  
Department of Employment Affairs and Social Protection  
Social Welfare Services  
College Road  
Sligo  
F91 T384
Part 6: Further Information

Introduction

If you are employed or self-employed, you will pay a particular class of PRSI.

There are two tables in this section which we hope you will find helpful.

Table 1 shows which class of PRSI different workers pay. Your payslip will tell you which class of PRSI contribution you pay. If you are self-employed, you probably pay Class S PRSI contributions. Table 1 is on page 108.

Table 2 shows which social welfare supports you may qualify for depending on the class of PRSI you pay. Table 2 is on page 110.

To qualify for the benefits in this guide, you will need a certain number of PRSI contributions. In the main part of this guide, we try and explain the number of PRSI contributions needed to qualify for particular social welfare benefits but this is complicated and beyond the scope of this guide.

We suggest that you ask for a copy of your social insurance record online at www.mywelfare.ie or by phoning (01) 471 5898 and selecting option 4. This record will tell you how many contributions you have paid each year you have worked. You can also get more information at your local Intreo Centre or social welfare branch office.
How can I access my social insurance record online?

To access services on MyWelfare.ie, you need a verified MyGovID account.

Access MyWelfare by logging in using your MyGovID – your Username (email address) and password.

Find out how to register and learn more about MyGovID on www.mygovid.ie.

Does social insurance I paid in another country count?

You can use any social insurance contributions you may have paid in another EU member State or a country with which Ireland has a Bilateral Social Security Agreement to reach the number of PRSI contributions you need to get a social welfare pension or other benefit.

For some schemes (like Jobseeker’s Benefit) there are some extra conditions you must satisfy before we can include your PRSI record from another country.
<table>
<thead>
<tr>
<th>PRSI Class</th>
<th>Description of people covered by each of the main PRSI contribution class mentioned in this guide.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class A</td>
<td>• Employees in industrial, commercial and service-type employment who earn more than €38.00 a week before any deductions</td>
</tr>
<tr>
<td></td>
<td>• Civil and public servants recruited on or after 6 April 1995</td>
</tr>
<tr>
<td></td>
<td>• Community Employment workers recruited on or after 6 April 1996</td>
</tr>
<tr>
<td>Class B</td>
<td>• Permanent civil servants and Gardaí recruited before 6 April 1995</td>
</tr>
<tr>
<td></td>
<td>• Doctors and dentists employed by the civil service recruited before 6 April 1995</td>
</tr>
<tr>
<td>Class D</td>
<td>• Permanent and pensionable employees in the public service, recruited before 6 April 1995</td>
</tr>
<tr>
<td>Class E</td>
<td>• Minister of Religion employed by the Church of Ireland Representative Body</td>
</tr>
<tr>
<td>Class H</td>
<td>• Personnel of the Defence Forces</td>
</tr>
<tr>
<td>Class J</td>
<td>• People paid less than €38.00 a week from all employments. But, a small number of employees are insurable at Class J no matter how much they are paid, such as those in subsidiary employment and those 66 years or over. Subsidiary employments are employments that are considered secondary, for insurance purposes, to the principal employment.</td>
</tr>
</tbody>
</table>
Table 1: Description of who pays the main PRSI classes mentioned in this guide

<table>
<thead>
<tr>
<th>Class</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class M</td>
<td>People like employees under 16, people aged 66 or over, people getting occupational pensions or lump-sum termination payments and public office holders with a weekly income of less than €100.00 a week.</td>
</tr>
<tr>
<td>Class P</td>
<td>Self-employed fishermen and women</td>
</tr>
<tr>
<td>Class S</td>
<td>Self-employed people, including some company directors, sole traders and some people earning more than €5,000 from investments, rents and maintenance</td>
</tr>
</tbody>
</table>
Table 2: Classes of paying PRSI and benefits you qualify for

<table>
<thead>
<tr>
<th>PRSI classes:</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>H</th>
<th>J</th>
<th>M</th>
<th>P</th>
<th>S</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illness Benefit</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Disability Allowance</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Partial Capacity Benefit*</td>
<td>Please see page 15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invalidity Pension</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Blind Pension</td>
<td>Please see page 22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carer’s Benefit</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Carer’s Allowance</td>
<td>Please see page 40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domiciliary Care Allowance</td>
<td>Please see page 52</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Members of the Defence Forces pay Class H contributions and are only entitled to Widow’s Pension, Treatment Benefit, and Carer’s Benefit while they are serving.

**Remember:** The PRSI condition is only one part of qualifying conditions. Please see the section on the relevant benefit to see what other conditions may apply.

*To qualify for Partial Capacity Benefit, you need to be getting either: Illness Benefit (for a minimum of 6 months) or Invalidity Pension.*
Glossary

Bilateral Social Security Agreement

This is an agreement between Ireland and another country. It protects the pension entitlements of Irish people who work in other countries. It also works the other way around for people coming to Ireland to work.

Closed Certification:

This means your GP will assess you and certify your absence from work until the date you are likely to be fit to resume work. This saves you visiting your GP each week while you are ill.

Community Employment Scheme:

The Community Employment (CE) programme is designed to help people who are long-term unemployed (or otherwise disadvantaged) to get back to work by offering part-time and temporary placements in jobs based within local communities.

Constant Attendance Allowance

This is an allowance that can be paid weekly as an increase to Disablement Pension if you are so seriously disabled as to need someone (a relative or some other person) to help you daily at home to attend to your personal needs for a period of at least 6 months. You will not get this allowance during any period if you are in a hospital or similar institution.
**Gateway Scheme:**

This a local authority labour activation scheme that provides short-term work and training opportunities for long-term unemployed people who have been on Jobseeker’s Benefit or Jobseeker’s Allowance for over 2 years.

**Governing Contribution Year:**

The governing contribution year is the second last complete tax year before the year you make your claim in. For example, if you make your claim in 2018, the governing contribution year is 2016.

**Gross income:**

Gross income is the amount of money you earn before any money is taken out (deducted) for taxes or other deductions.

**Habitual residence**

Being habitually resident means that you are living in Ireland and can prove that you have a close link to the State – for example, you were born and raised in Ireland, you have close family members living here, and so on. We consider four main factors in deciding if you are habitually resident in the State. These are:

1. having a right to live in Ireland;
2. the length of time you have lived in Ireland;
3. whether you have lived in Ireland continuously; and
4. your general living situation in Ireland.

You can be habitually resident and still spend time outside Ireland on short holidays, travelling or studying. If this is a condition of
your payment, you must continue to be habitually resident while you are being paid.

**Insurable employment**

This is employment of people aged between 16 and 66 from many types of employment that are liable for PRSI contributions.

**Listed disease**

A disease that is listed on this page: [www.welfare.ie/prescribed-occupational-diseases](http://www.welfare.ie/prescribed-occupational-diseases)

**Means-tested**

This means we find out whether or not you qualify for benefits and allowances. This depends on your income, the value of any property you own (apart from your home), and any savings you have. The means test includes your income and any income from your spouse or partner.

**MyGovID:**

This is a single account that lets you use online services from many Government Departments. To register for a verified MyGovID, you will need a Public Services Card and a mobile phone. To learn more and to create a MyGovID visit [www.MyGovID.ie](http://www.MyGovID.ie).

**MyWelfare:**

This is the online home of welfare services. It gives you online access to those services including making appointments and applying for some of the benefits in this guide. It is safe, secure and accessible on all devices. For more information visit: [www.mywelfare.ie](http://www.mywelfare.ie).
Occupational disease

This means any disease contracted primarily as a result of an exposure to risk factors arising from work activity.

Paid (PRSI) contributions:

Paid contributions is when you have paid into your (PRSI) Paid Related Social insurance fund.

Pay-Related Social Insurance (PRSI):

This is a contribution that is paid by you into the social insurance fund.

Personal Public Service Number (PPSN)

This is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

Public Services Card:

This card establishes and authenticates your identity so that you can fully access a range of public services easily and safely.

Qualified adult

This means that your spouse’s or partner’s income is below a certain level and you receive an increase in your payment for them.
Qualified child

This is where you get an extra amount for your child called an Increase for a Qualified Child. To get this increase your child must:

• live with you in the State;
• be the correct age for the payment you are claiming (the age varies from scheme to scheme); and
• not be in legal custody.

SAFE registration

This is a process the Department uses to establish and verify a person’s identity so that it can be sure that the person using the service is who they claim to be. When you register for this service online, you will be asked to attend an Intreo Centre to get a Public Services Card (see above). Your local Intreo Centre will help you with this process as needs be.

TÚS

This is a community work placement scheme providing short-term working opportunities for unemployed people. The work opportunities are to benefit the community and are provided by community and voluntary organisations in both urban and rural areas.

Unearned income:

Examples of this type of income include: rental income, investment income, dividends (money to company shareholders) and interest on deposits and savings. This income is liable to PRSI.
Work Placement Programme

This is a programme that provides nine months’ work experience in the private, public, community and voluntary sectors for graduates and other unemployed people.
An Roinn Gnóthaí Fostaíochta agus Coimirce Sóisialaí
Department of Employment Affairs and Social Protection