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Qualifying conditions for our schemes change from time to time. Always check with your local Intreo Centre, your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 26 for contact details).

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

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1. What is Illness Benefit?

Illness Benefit is a short-term payment for insured people who cannot work due to illness.

2. How do I qualify?

You may qualify for Illness Benefit if you:

- are unable to work due to illness,
- satisfy the PRSI conditions,
and
- are under age 66.

3. What are the PRSI conditions for Illness Benefit?

Under current Social Welfare law, you must satisfy the following two conditions to qualify for payment of Illness Benefit:

- (1)** you must have at least 104 weeks of PRSI contributions paid since you first started work.

AND EITHER (2a) OR (2b)

- (2a)** 39 weeks of PRSI contributions paid or credited in the relevant tax year, of which 13 must be **paid contributions**. If you do not have 13 paid contributions in the relevant tax year, then 13 paid in one of the following tax years can be used instead:

- either of the two tax years before the relevant tax year,
- or the last complete tax year (before the year in which your claim for Illness Benefit begins),
- or the current tax year.

OR

(2b) 26 weeks of PRSI contributions paid in the relevant tax year, **and**

26 weeks of PRSI contributions paid in the tax year immediately before the relevant tax year.

The **relevant tax year** is the second last complete tax year before the year in which your claim for Illness Benefit begins. For example:

If your claim begins in:	The relevant tax year is:
2015	➤ 2013
2016	➤ 2014
2017	➤ 2015

Note

- **Only PRSI contributions paid at class A, E, H and P count towards Illness Benefit.**
- **If you were getting long-term Jobseeker’s Allowance, Pre-Retirement Allowance, Invalidity Pension, Carer’s Allowance or Carer’s Benefit, immediately before applying for Illness Benefit, you do not need to have the 13 paid contributions referred to in part (2a) of section 3 (see pages 3 and 4).**
- **If you were getting Occupational Injury Benefit (OIB) immediately before applying for Illness Benefit you may use the tax year that applied to your OIB claim or the tax year that applies to your Illness Benefit claim, whichever is more beneficial.**

Note continued

- **If you have been discharged from the Permanent Defence Forces you may claim Illness Benefit, provided you are unable to work due to illness and you have been certified as unfit for work by your own medical adviser. You must send in your discharge papers with your claim.**

4. Does social insurance outside Ireland count?

To help you qualify for Illness Benefit you **may** combine your Irish PRSI contributions with your social insurance record from any country covered by EU Regulations (and also the Channel Islands and the Isle of Man which are covered under a Bilateral Agreement).

EU Regulations apply to people who travel and work within the European Economic Area (EEA). They allow workers to combine periods of social insurance in any of the EEA countries to help them qualify for a benefit or pension.

The countries covered by EU Regulations are:

- Austria
- Belgium
- Bulgaria
- Croatia
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Norway
- Poland
- Portugal
- Republic of Cyprus (Cyprus South)
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- the Netherlands
- the United Kingdom

Social insurance contributions paid in countries other than those listed above **do not count** for Illness Benefit purposes.

Under EU Regulations the country in which you were last insurably employed is generally responsible for paying you while you are unable to work due to an illness or injury.

If you live in Ireland and last worked in another country covered by EU Regulations

- Send your application for Illness Benefit to this Department and specify the EU country in which you were last employed.
- We will send your application to that country and contact you about any further action regarding your application.

If you live in Ireland and last worked in Ireland, but previously worked in another country (or countries) covered by EU Regulations

You may combine your insurance record in the other country (or countries) with your Irish PRSI contributions to help you qualify for benefit. Send your application to this Department with details of your employment in the other country/countries, or form E104 which you should request from the Social Security Office of the country/countries where you previously worked.

Note

Form E104 is a record of social security contributions you have paid while employed in countries covered by EU Regulations. It is used only when applying for sickness benefit in the EEA area.

If you do not have form E104 we will get your insurance record for you using the information you have provided.

5. Can I still receive Illness Benefit if I decide to live in another EU country?

You may continue to get Illness Benefit from this Department if you are going to live in another country covered by EU Regulations (see page 5 for the list of countries covered by these Regulations).

Going to another country covered by EU Regulations

If you get Illness Benefit from this Department and you intend to move to another country covered by EU Regulations, you must tell us **in advance**. If you don't tell us, you may lose some payment or your payment may be delayed.

If you live in Ireland and receive benefit from another country covered by EU Regulations, you must tell the relevant authority in the country that pays you if you move abroad.

If you go to live in another country covered by EU Regulations and become ill, you may apply for Illness Benefit from Ireland if you paid your last insurance contribution in Ireland or if you got Jobseeker's Benefit from Ireland before going abroad.

To apply for Illness Benefit from Ireland, send your medical certificates and application form to the relevant authority in the country where you live and they will send them to this Department.

Going to another country not covered by EU Regulations

Illness Benefit is not paid if you decide to live in a country not covered by EU Regulations. However, if you go to a country not covered by EU Regulations, to get approved treatment for your illness or injury, your payment will stop while you are away and resume when you return.

Before leaving you must tell us:

- when you are leaving,
- where you are going,
- when you are due to return.

On your return you must provide medical documentation regarding the treatment.

6. How much can I get?

Illness Benefit is not paid for the first 6 days of illness. This means that a person is not entitled to Illness Benefit for the first 6 days of their claim (unless the person was receiving Illness Benefit, Injury Benefit or a jobseekers' payment immediately before their claim). Those coming from Maternity Benefit will not be paid for the first 3 days of illness. No payment is made for any Sunday during your illness.

Illness Benefit is made up of a personal rate for you and may include increases for your qualified adult and qualified child(ren). Your rate of Illness Benefit depends on your average gross weekly earnings in the relevant tax year.

There are some exceptions to this e.g. a volunteer development worker who returns to Ireland or a person who transfers from some other Social Welfare scheme.

Who is regarded as a qualified adult?

If you are married, in a civil partnership or living with someone as husband and wife and you are supporting them, you may get an increase for them as a qualified adult. If their average gross weekly earnings or income is €310 or less you will get an increase for them. The rate of increase will depend on their average gross weekly income.

You will **not** get an increase for them if they:

- have average gross weekly earnings or income of more than €310,

OR

- are getting a social welfare payment (except Disablement Benefit, Child Benefit or certain Supplementary Welfare Allowance payments),

OR

- are disqualified from getting Jobseeker's Allowance because of a trade dispute,

OR

- are taking part in a full-time Solas (formerly known as FÁS) non-craft training course.

If you are single, widowed, a former civil partner or separated, and your children are living with you, you can claim an increase for a person aged 16 or over who is caring for them, if you are supporting that person.

Note

Your spouse's, civil partner's or cohabitant's income or earnings includes earnings from employment, self-employment, occupational pensions and other sources, such as property, savings, capital and investments.

How we assess your spouse's, civil partner's or cohabitant's property, savings, capital and investments

When assessing income from property, savings, capital and investments we add together the following items to work out their means:

- the cash value of investments and property (except your home),
- money in a savings account, or any other kind of bank account,

and

- cash-in-hand.

The following formula is used:

Capital:	Weekly means assessed:
First €20,000	Nil
Next €10,000	€1 per €1,000
Next €10,000	€2 per €1,000
Balance	€4 per €1,000

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

Who is regarded as a qualified child?

A qualified child is a child under 18 years of age who normally lives with you and is being supported by you. Sometimes a child who is not living with you can also be your qualified child if you are supporting them.

A child who is aged 18 and over and being maintained by you is also considered a qualified child:

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

If you are getting Illness Benefit or a combination of certain other short-term payments for more than 156 days, you may be paid a Qualified Child Increase for a child in full-time education up to the age of 22 or up to the end of the academic year in which they reach 22.

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

- a social welfare payment in their own right (except Disablement Benefit), **or**
- Infectious Diseases Maintenance Allowance (IDMA) from the Health Service Executive, **or**
- if they are employed.

What rate of Qualified Child Increase can I get?

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

- qualify for an increase for your spouse, civil partner or cohabitant,
- or**
- are a lone parent and not getting:
 - One-Parent Family Payment,
 - Deserted Wife's Benefit,
- or**
- Widow's, Widower's or Surviving Civil Partner (Contributory) Pension.

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

- your spouse, civil partner or cohabitant is getting a social welfare payment in their own right. In this case, they will get half the Qualified Child Increase with their payment and you will get half the Qualified Child Increase with your Illness Benefit,
- or**
- your spouse, civil partner or cohabitant has average gross weekly earnings between €310.01 and €400.00.

Note

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

7. How do I get my payment?

You can get your payment directly to your current, deposit or savings account in a financial institution. In certain circumstances, payment can be made by cheque or at a Post Office of your choice,

or

to your employer's account in a financial institution.

8. How long does my payment last?

You may get Illness Benefit for a maximum of:

- 624 payment days (2 years) if you have at least 260 weeks PRSI contributions paid since you first started work,

or

- 312 payment days (1 year) if you have between 104 and 259 weeks PRSI contributions paid since you first started work.

We will contact you before your payment is due to stop telling you when payment will stop and what your options are.

9. Do I pay tax on Illness Benefit?

Illness Benefit (excluding any increase for qualified children) is considered as income for tax purposes and is taxed from the first day of payment.

Illness Benefit is paid directly to you without any deduction of income tax. The taxation of your payment is dealt with as follows:

If you are employed, your employer will take your Illness Benefit into account for PAYE purposes.

If you are unemployed or become unemployed, Revenue will take account of the amount of Illness Benefit paid to you, where relevant, when they adjust your tax credits or review the tax affairs of your spouse or civil partner.

More information on the taxation of Illness Benefit is available at your local tax office or at **www.revenue.ie**.

10. When and how do I apply?

You should apply for Illness Benefit within 7 days of becoming ill. A delay of more than 7 days may cause you to lose some of your payment. If there is a good reason for the delay in applying, your payment may be backdated.

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

How to apply:

- (1) go to a doctor and get a **first** social welfare medical certificate (known as MC1), which includes an application form.
- (2) complete the MC1 application form in full. Ensure you provide your own PPS number, the PPS number(s) and other details of any other person you wish to claim an increase for such as spouse/civil partner/ cohabitant and children.
- (3) make sure you sign the declaration on the application form.
- (4) hand your certificate into your local Intreo Centre, your local Social Welfare Office or post it to:

Department of Social Protection

P.O. Box 1650
Dublin 1.

- (5) get an **intermediate** Social Welfare medical certificate (known as MC2) from your doctor each week for as long as you are ill, or until you are advised otherwise by your doctor or the Department.
- (6) get a **final** Social Welfare medical certificate from your doctor before you go back to work.

Note

- **You are not required to pay for a social welfare medical certificate as the Department pays the doctor an agreed fee.**
- **Social welfare medical certificates (MC1 and MC2) are not available on-line or from any office of the Department. They are only available from doctors who are on the Department's panel of medical certifiers.**

11. Who decides on my Illness Benefit application?

A Deciding Officer from the Department of Social Protection decides on every claim for Illness Benefit.

If you are not satisfied with the decision, you can have it reviewed. You can also appeal it to the Social Welfare Appeals Office, either straight away or after the review.

To request a review:

- send any relevant written evidence to the **Illness Benefit Section** at the following address within 21 days of the date you were notified of the decision.

Illness Benefit Section

Department of Social Protection
 Áras Mhic Dhiarmada
 Store Street
 Dublin 1

A Deciding Officer will review your case. If you are not satisfied with the decision after the review, you may appeal it to the Social Welfare Appeals Office, which is independent of the Department of Social Protection.

To appeal the decision:

Send your appeal directly to the Social Welfare Appeals Office at the address below or by e-mail to **swappeals@welfare.ie** within 21 days of the date you were notified of the decision.

Social Welfare Appeals Office

D'Olier House
 D'Olier Street
 Dublin 2

LoCall: 1890 74 74 34

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

12. Can I claim Illness Benefit while getting another social welfare payment?

- **Widow's/Widower's and Surviving Civil Partners Pensions** (which includes Occupational Widow's/Widower's Pension),
- **One-Parent Family Payment** (which includes Deserted Wives Benefit, Deserted Wives Allowance and Prisoner's Wives Allowance).

You can make a claim to Illness Benefit if you are getting a **reduced rate** of any of the above payments. You may also get a reduced rate of Illness Benefit, so that the combined amount of both payments is not greater than the rate of Illness Benefit to which you are entitled.

Note

Illness Benefit is not payable if you are getting any of the above payments at the full rate. This does not affect your entitlement to submit Social Welfare Medical Certificates and claim Credited Contributions, to maintain the continuity of your PRSI record, while you are unable to work due to illness.

Blind Pension

If you are getting Blind Pension you may also get Illness Benefit if you are ill and unable to work and you satisfy the PRSI conditions.

Carer's Allowance

If you are getting Illness Benefit and you satisfy the conditions for Carer's Allowance, you may get half the personal rate of Carer's Allowance along with your Illness Benefit payment.

It may also be possible for you to receive an Increase for a Qualified Adult for someone on your Illness Benefit claim while they receive a half rate **Carer's Allowance** for caring for you or someone else.

Disablement Benefit

If you are getting Disablement Benefit you may also get Illness Benefit if you are ill and unable to work and satisfy the PRSI conditions, provided that the Disablement Benefit does not include an increase for Incapacity Supplement.

Domiciliary Care Allowance/Carer's Support Grant (formerly known as the Respite Care Grant)

Illness Benefit is also payable if you are getting Domiciliary Care Allowance/Carer's Support Grant.

Family Income Supplement (FIS)

If you are receiving Family Income Supplement, payment may continue with Illness Benefit for up to 6 weeks.

13. What can I apply for if I do not qualify for Illness Benefit?

Supplementary Welfare Allowance

If you do not have enough PRSI contributions for Illness Benefit and your income is too low to meet your needs, you may qualify for Supplementary Welfare Allowance.

(See page 20 for more information on this scheme)

Disability Allowance

You may get this payment if you have a disability that is expected to last for at least one year, you are aged between 16 to 66, you satisfy a means test and are habitually resident in the State.

Invalidity Pension

You may get this if you are ill and unfit for work, are likely to be permanently incapable of work, satisfy the PRSI conditions, and are under 66 years of age.

For more information on Disability Allowance and Invalidity Pension log on to **www.welfare.ie**.

14. What other types of payments are available to me?

Supplementary Welfare Allowance Scheme (SWA)

Under this scheme you may get:

- Diet Supplement
- Exceptional Needs Payments
- Heating Supplement
- Rent or Mortgage Interest Supplement
- Urgent Needs Payments

For more information, log on to **www.welfare.ie**, or contact the Department's representative at the local Department of Social Protection office administering Supplementary Welfare Allowance.

You may also qualify for the **Back to School Clothing and Footwear Allowance** for your dependent children.

Services provided by the Health Service Executive (HSE)

Contact your local **HSE** office or log on to their website **www.hse.ie** for detailed information on all of the services available. Examples of some of these are:

- Medical Card
- GP Visit Card
- Drugs Payment Scheme
- Long-term Illness Scheme

15. Will I have to attend for Medical Assessments while claiming Illness Benefit?

While receiving Illness Benefit, your claim will be reviewed from time to time and you may be asked to attend for a medical assessment. This assessment will be carried out by a Medical Assessor, who is a doctor employed by the Department of Social Protection. The Medical Assessor will give an opinion on whether or not you are fit for work.

You will be sent advance notice of your appointment for an assessment. You may bring along whatever medical evidence you wish the doctor to see.

Note

You must attend for a medical assessment when asked, or your benefit will be suspended.

If the Medical Assessor finds that you are capable of work (that is your usual work or other categories of work), a Deciding Officer may decide that you are not entitled to payment of Illness Benefit, and/or to credited contributions. Where payment of Illness Benefit is stopped, you will have a right to appeal the decision.

If you are receiving credited contributions only and these are stopped, you will have a right to seek a review of the decision but not a right to appeal it.

16. Can I be disqualified from receiving Illness Benefit?

Yes. Your Illness Benefit payment may be stopped if you do not observe certain conditions while receiving Illness Benefit.

These conditions are that you must not:

- become incapable of work through your own misconduct,
- fail, without good reason, to attend a medical assessment by a Medical Assessor of this Department,
- fail to obey your doctor's instructions,
- behave in a way that is likely to delay your recovery,
- fail to see any Official from this Department and answer reasonable enquiries concerning your claim.

Note

If you make a false or misleading statement in order to get Illness Benefit for yourself or any other person, you may face a fine, a prison term or both.

If you get Illness Benefit that you do not qualify for, you must repay it to us. The Minister for Social Protection may recover money you owe by legal action or through deductions from any other social welfare payment for which you qualify.

17. Can I start employment, education or training and still receive Illness Benefit?

You must apply for written permission before you start training or education. Failure to do so could lead to loss of payment of Illness Benefit.

You may do the following types of work without getting written permission from the Department:

- light work for which no payment is, or would normally be payable,
- work which is done as part of treatment while you are a patient in hospital or other similar place provided the earnings are not more than €50 per week,
- work done under a charitable scheme, provided that the earnings are not more than €50 per week.

Note

If you wish to start any other type of employment while in receipt of Illness Benefit you must apply for Partial Capacity Benefit.

Partial Capacity Benefit is a social welfare scheme which allows you to return to work (if you have reduced capacity to work) and continue to receive a payment from this Department.

To qualify for Partial Capacity Benefit you need to be currently in receipt of 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 this Department. There is no restriction on earnings or the number of hours you can work.

For further information log on to **www.welfare.ie**.

18. What happens to my social insurance record while claiming Illness Benefit?

While you are in insurable employment PRSI deductions are made from your earnings each week. If you are sick such deductions may not be made. You may qualify for credited contributions (credits) instead.

You will get credits if you are paid Illness Benefit. However, in certain circumstances, you may also get credits even if you are not getting a payment.

Note

It is very important that you continue to send in medical certificates even if you are not receiving a payment. This could help you to qualify for social welfare benefits and pensions in the future.

19. Can Illness Benefit be paid after someone dies?

Death of a person receiving Illness Benefit

Following the death of a person who was receiving Illness Benefit, payment will continue for 6 weeks to their spouse, civil partner or cohabitant if the payment:

- included an increase for them as a qualified adult (or would have except that they were getting another social welfare payment in their own right).

The surviving spouse, civil partner or cohabitant will not receive a Widow's, Widower's or Surviving Civil Partner's Pension or a One-Parent Family Payment until the end of this 6 week period.

Death of a qualified adult or qualified child

If a qualified adult or qualified child dies, the increase for them will continue to be paid for 6 weeks after their death or less if you return to work before the end of the 6 week period.

Other related payments

Widow's, Widower's or Surviving Civil Partner's Pension

If you are widowed or a surviving civil partner you may qualify for a Widow's, Widower's or Surviving Civil Partner's (Contributory or Non-Contributory) Pension.

Widowed or Surviving Civil Partner Grant

If you are widowed or a surviving civil partner and have qualified children you may qualify for a Widowed or Surviving Civil Partner Grant.

More information on the above payments is available at **www.welfare.ie**.

20. Where can I get more information on Illness Benefit?

For more information on Illness Benefit, contact:

Illness Benefit Telephone Enquiries Section at the following numbers:

Telephone: (01) 704 3300

LoCall: 1890 928 400

If calling from outside the Republic of Ireland please call +353 1 704 3300

or

Department of Social Protection website: Log on to **www.welfare.ie**, or

Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

21. Where can I get more information?

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

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 27).
- Telephone: (071) 919 3302
LoCall: 1890 66 22 44

If you are calling from outside the Republic of Ireland please call + 353 71 91 93302.

- Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

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

For example, if you wanted to request the Carer's Allowance form, text FORM CARA MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

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

Points to note

Personal Public Service Number (PPSN)

Your PPSN is the same as your income tax number. Quote this number on all medical certificates, application forms and in letters, emails or telephone calls to this Department. You should also quote your spouse's, civil partner's or cohabitant's PPSN if you are claiming an increase for them.

You can find your PPSN on your P60, notice of tax credits and other documents from Revenue.

If you do not have a PPSN contact your local Social Welfare Office for advice on how and where to apply.

Contacting this Department

You must quote **your full name, address and PPSN** on all:

- medical certificates,
- letters or emails.
- telephone calls with this Department.

Change in your circumstances which could affect your entitlement to Illness Benefit

Tell us as soon as possible if any of the following changes occur while you are claiming Illness Benefit:

- increase or decrease in the income of your spouse/partner,
- change of name when you marry or enter into a civil union or civil partnership,
- change of address,
- change of account details for the financial institution to which your Illness Benefit is paid.

Other useful booklets

Back to Education Programme	SW 70
Back to School Clothing and Footwear Allowance	SW 75
Back to Work Enterprise Allowance	SW 92
Carer's Allowance	SW 41
Carer's Benefit	SW 49
Child Benefit	SW 42
Credited Contributions	SW 12
Disability Allowance	SW 29
Disablement Benefit	SW 31
Illness or Occupational Injury Benefit Late Claims	SW 101
Injury Benefit	SW 30
Invalidity Pension	SW 44
Partial Capacity Benefit	SW 132
Personal Public Service Number (PPS No.)	SW 100
Rates of Payment	SW 19
Recovery of Social Welfare Overpayments	SW 2
Social Welfare Appeals Office	SW 56
Supplementary Welfare Allowance	SW 54
Widowed or Surviving Civil Partner Grant	SW 114
Widow's, Widower's or Surviving Civil Partner Non-Contributory Pension	SW 26