

**Welfare Credit Scheme**  
**Schedule of Benefits 2018**  
**Operatives & Apprentices**  
**Weekly Welfare Benefit Credit - £6.45**

All benefits detailed below for Operatives are payable only if 8 consecutive welfare credits have been purchased at the time of the claim.

<b>Sickness Benefit</b>		
Operatives only: Grade related and payable after 10 days absence:		
<u>Technician</u>	Weeks 3 – 24	£180 per week
	Weeks 25 – 52	£90 per week
<u>Approved Electrician</u>	Weeks 3 – 24	£170 per week
	Weeks 25 – 52	£85 per week
<u>Electrician</u>	Weeks 3 – 24	£160 per week
	Weeks 25 – 52	£80 per week
<u>Labourer/</u>	Weeks 3 – 24	£150 per week
<u>Adult Trainees</u>	Weeks 25 – 52	£75 per week

<b>Death In Service Benefit</b>	
<b>Death In Service for any cause:</b>	
Operatives:	£30,000
Apprentices:	£10,000
<b>Accidental Death on Site:</b>	
Operatives:	£55,000
Apprentices:	£25,000
<b>Total Accidental Death Benefit on Site:</b>	
Operatives:	£85,000 (£55,000 + £30,000)
Apprentices:	£35,000 (£25,000 + £10,000)

<b>Dismemberment Benefit and Total and Permanent Disability Benefit</b>	
<b>Dismemberment</b>	
Operatives:	up to £4,000
Apprentices:	up to £2,000
<b>Total and Permanent Disability Benefit</b>	
Operatives:	up to £50,000
Apprentices:	up to £10,000
<b>Private Medical Insurance</b>	
Arranged through EC Insurance Services (ECIS)	
<a href="mailto:ecis@ecinsurance.co.uk">ecis@ecinsurance.co.uk</a> Telephone: 0330 2210241	

**Welfare Credit Scheme**  
**Schedule of Benefits 2018**  
**Staff Employees weekly welfare cost - £6.45**

**Sickness Benefit**

Payable after 3 days absence, max 18 weeks in a two-year period. Staff must have 8 consecutive welfare credits before a claim can be made.

Salary: £ 5,500 - £8,500 = £53 per week  
£ 8,501 - £10,000 = £60 per week  
£10,001 - £11,500 = £80 per week  
£11,501 - £13,000 = £99 per week  
£13,001 - £14,500 = £118 per week  
£14,501 - £16,000 = £130 per week  
£16,001 - £17,500 = £149 per week  
£17,501 - £19,000 = £169 per week  
£19,001 - £20,500 = £188 per week  
£20,501 - £22,000 = £207 per week  
£22,000 + = £226 per week

**Death In Services Benefit**

Salaried Staff 18+ = £30,000

**Private Medical Insurance**

Arranged through EC Insurance Services (ECIS)

[ecis@ecinsurance.co.uk](mailto:ecis@ecinsurance.co.uk) Telephone: 0330 2210241

**Rules for Claiming Sick Pay  
Operatives**

An operative must have 8 consecutive welfare credits before a claim can be made.

The claim for sickness benefit must be received within 1 month (4 weeks) from the first day of sickness. Claims received after this time will be returned and not processed.

A claim form must be submitted and sent with the self-certificate or a Statement of Fitness for work at the beginning of any claim.

Operatives that claim the full sick pay entitlement must return to work for a full year before they can claim any further sick pay.

**Rules for Claiming Sick Pay  
Staff**

The staff member must have 8 consecutive welfare credits before a claim can be made.

The claim for sickness benefit must be received within 1 month (4 weeks) from the first day of sickness. Claims received after this time will be returned and not processed.

A claim form must be submitted and sent with the self-certificate or a Statement of Fitness for work at the beginning of any claim.

Staff that claim the full 18 week entitlement must return to work for 2 years before they can make any further claims.