



WELPLAN EMPLOYEE BENEFITS

Administration Guide for the Thermal Insulation Contractors Industry
Welfare Scheme

welplan

employee benefits | solutions for business

 **TICA**

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1 Welcome to Welplan

Set up in 1960 to support the building engineering services sector, Welplan specialises in tailored employee benefits packages for the construction industry.

This guide explains how the Welplan Employee Benefits Schemes for the Thermal Insulation Contractors Industry (TICI) National Agreement are administered and how to make a claim. If you need any further help or advice, please contact us on 01768 860 403 or welfare@welplan.co.uk.

The Thermal Insulators Contracting Association (TICA) National Agreement covers:

- Death
- Absence due to sickness or accident
- Accidental dismemberment
- Permanent total disability

The TICA National Agreement requires employers to provide the full range of welfare benefits under the agreement.

For the details of the amounts payable under the agreement please refer to the latest version of the schedule of benefit, which can be found on our website at: www.welplan.co.uk/industry-schemes/thermal-insulation-employer-section

For Thermal Insulation Contractors employed under the NAECI Agreement (National Agreement for the Engineering Construction Industry Association), NAECI Death Benefit cover is available.

The benefits provided are paid from two discretionary trust funds. Welplan acts as the Corporate Trustee. All claims are paid at the absolute discretion of Welplan. The Trust Deed and Rules set out how these trust funds work and you can find a copy of the latest versions on our website at: www.welplan.co.uk/trust-deeds-and-rules

Welplan also acts as the Administrator of the trusts and the standard Terms and Conditions for all clients can be found at www.welplan.co.uk

2 Data Submission

As the employer, you are responsible for the accuracy of the data submitted.

All eligible employees must be included in the scheme and as the employer, you must bear the full cost of the contributions. Employees must be actively at work for cover to begin.

Employees must be actively at work for cover to begin.

Please provide the following information for all the employees you wish to enrol in Welplan employee benefits:

- Name and full postal address, including postcode
- National Insurance Number
- Title
- Gender
- Date of birth
- Date of joining the Welplan Scheme

Employees can be added to the scheme at any point in the year and you must notify Welplan of all new starters, leavers and any changes to existing employee's details as soon as possible. This will ensure that our records are up to date and claims will not be affected or delayed by inaccurate information.

All changes should be entered on the amendment's spreadsheet, which is issued to you upon joining. The amendments spreadsheet should be sent to welfare@welplan.co.uk.

We recommend that any personal data you submit to us is done so in a secure manner. Personal information should only be emailed if it is included in a password protected attachment. Passwords should be previously agreed or sent by a separate email to the data, or confirmed over the phone. If you are unclear on which procedure applies to your business, don't hesitate to get in touch with us at welfare@welplan.co.uk or call us on 01768 860 403.

3 Invoicing

Invoices issued monthly, in advance to employers.

On receiving each invoice, you will notice that provisional entries have been made for all employees on the assumption that:

- there have been no changes to previous benefit entitlement and
- each is entitled to a weekly contribution for the 4 or 5 weeks covered by the invoice.

The invoice will detail all employees and contributions. Employers must check that the invoice is accurate and notify Welplan of any changes or inaccuracies. Any changes will be accounted for on your next invoice.

4 Paying Contributions to Welplan

Payment should be made as per the invoice issued by Welplan.

Welplan accepts payment by bank transfer. We cannot accept payment by cheque, direct debit and either credit or debit cards.

For cover to continue, contributions should be made for all employees when they are:

- On sick leave
- On annual leave
- Off work for trade union duties and activities, under the TULR(C)A 1992, and per the ACAS Code of Practice.
- Off work as agreed with the employer for public duties under the ERA 1996, for parental leave or time off for dependents under the Maternity and Parental Leave Regulations 1999, or statutory paternity or adoption leave under the Paternity and Adoption Leave Regulations 2002.

An employee will automatically cease to be eligible for benefits if the employer fails to pay the required contribution by the due date.

If an employee resigns, contributions stop on their last day of employment. In this circumstance, cover for employee benefits would cease on their last active day at work. Ex-employees are removed from cover as soon as we receive notification from you.

The performance of the trust funds is reviewed by our actuarial advisors on an annual basis. Following this review, we may adjust the cost of contributions for participating employers. The cost of contributions will be influenced by the rate of claims, other expenses incurred by the funds and the income level received into them. The Trustee Board approves any changes.

You will receive notice of any changes 1 month prior to the date of any change.

5 Death Benefit

Whatever the cause of death, we provide financial support and security for your employee's loved ones at a time when they need it most.

Death benefit cover is available in most instances to individuals up to age 75 from their first day of being under cover.

If an employee dies within 4 weeks of being made redundant, they will be covered for death benefit if they remained unemployed.

Conditional Death Benefit (NAECI only*) is only payable if confirmation is received by Welplan from the ECIA that there has been no related sympathy stoppage or walkout on any Blue-book site.

Fatal Accident Benefit (NAECI only*) is payable only in the event of an occupational or site accident or during daily travel to/from work when death occurs within 12 calendar months of the date of the accident.

* TICA Operatives working on a categorised NAECI sites are covered for TICA Benefits with NAECI Death Benefits including Conditional and Accidental Death Benefits.

How to Claim

Notify Welplan as soon as possible of any Death Benefit claims. Once Welplan has determined adequate cover is in place, a claim form will be sent to the employer with full instructions.

When a claim is submitted it must be supported with the below evidence, if applicable:

- Death Certificate
- Identity of the deceased
- Identity of the claimant
- The residential address of the claimant
- Financial dependency of the claimant on the deceased
- How the claimant is related to the deceased

Welplan will accept either originals or copies of the originals that have been suitably certified.

For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Expression of Wish Forms

It is helpful under these difficult circumstances if participating employees have completed an Expression of Wish form indicating how they would like the benefit distributed.

The form should be retained by the employer and provided to us in the event of a claim. A standard template is available here www.welplan.co.uk/employee-benefits/death-benefit/.

Please note that a Next of Kin form is not an accepted alternative to an Expression of Wish form. When Welplan is assessing who receives the Death Benefit, it will always try and consider the employee's wishes, however, Welplan has sole discretion over who receives the benefits and is not bound to act on this nomination.

Payment of Benefit

Death Benefit is payable directly to the employee's dependents by bank transfer.

Any benefit awarded to children under the age of 18 can be paid directly to their parent/guardian or put into trust by Welplan and paid to them once they reach age 18.

The amount of the Death Benefit will be reduced due to prior payment of Permanent Total Disability Benefit.

Payment is at the absolute discretion of the Trustee.

6 Sick Pay

An employee is eligible for sick pay if they are unable to work because of bodily injury or sickness, and they have been in active employment for at least 4 weeks in the previous 8 weeks.

When on sick leave, an employee is entitled to Statutory Sick Pay due under the Statutory Sick Pay Act 1994 plus any Sick Pay benefit due for the same period from Welplan.

Claims are calculated on a 7 day a week basis and up to the maximum benefit of 52 weeks. Payment commences after the first 3 waiting days. The 3 waiting days are paid retrospectively if the incapacity lasts for at least 28 days.

Periods of incapacity separated by up to 8 weeks will be added together to form one period of incapacity.

No benefit will be payable during an employee's annual leave days, but days of incapacity while on annual leave will count towards the waiting days.

If an employee's employment is terminated whilst receiving Sick Pay, Welplan will continue payments for as long as medical evidence is provided, up to the maximum benefit of 52 weeks.

Claims are not valid when the injury or sickness is caused by:

- Self-inflicted injury.
- Commission of assault or felony by the employee.
- Insurrection, war or riot.

How to Claim

Each claim must be made using a sick pay claim form submitted to Welplan via our easy-to-use online portal: www.welplan.co.uk/claims

Claims are processed each week and need to be submitted to Welplan by 1pm on Wednesday to be included in that week.

All claims must be accompanied by supporting evidence as detailed below:

A self-certificate is sufficient for days 1-7 of sickness:

Any one of the following forms will be accepted as a self-certificate:

- The employer's form of self-certificate
- The HM Revenue & Customs form of self-certificate (SC2)
- The self-certification section on the online Welplan claims form

We will need a doctor's certificate for days 8 to Maximum Benefit:

Evidence from a registered medical practitioner includes:

- A copy of Statement of Fitness for Work (Fit Note), or
- Other written medical evidence from a registered medical practitioner.

For ongoing claims, supplementary medical evidence in the form of further doctor's certificates should be forwarded to Welplan via our claim's portal: <https://www.welplan.co.uk/claims>

When a claimant returns to work, their return-to-work date should be emailed to welfare@welplan.co.uk. This is not necessary if the return-to-work date was stated on the claim form.

In all cases, Welplan has the right to require a claimant to undergo a medical examination by an independent registered medical practitioner to obtain a second opinion.

Payment of Benefit

Welplan will pay Sick Pay every week for all claims where there is medical evidence provided. The benefit due will be paid to the employer for payment to the employee.

It is your responsibility to include the payment within your normal payroll procedure and deduct any tax or National Insurance contributions.

A single payment will cover all claimants who are due benefit in any week and the employer will receive a Payment Advice showing the inclusive dates of the payment for each employee and the individual amounts due.

In the event of an overpayment of benefit, when an employee returns to work before the expiry of a doctor's certificate, Welplan will deduct the amount of the overpayment from the next payment to the employer for any other claimants.

If there are no other current claimants, Welplan will request that the employer repay the overpayment.

Payment is at the absolute discretion of the Trustee.

7 Accidental Dismemberment Benefits

All employees will be covered for Accidental Dismemberment Benefit from day 1 of being under cover.

In all cases, payment of benefit is conditional upon loss of limbs, digits or sight, occurring by accidental circumstances. Cover continues after State Pension Age if active employment can be evidenced.

Claims are not valid when the accident is caused by:

- Self-inflicted injury.
- Taking of poison or inhalation of gas.
- Disease or infection.
- Medical or surgical treatment.
- Commission of assault or felony by the employee.
- Insurrection, war or riot.

How to Claim

The employer must notify Welplan as soon as possible of any Accidental Dismemberment benefit claims. Once Welplan has determined adequate cover is in place, a claim form will be sent to the employer with full instructions.

When a claim is submitted it must be supported by the appropriate evidence:

- Identity of the claimant
- Appropriate medical evidence
- Copies of any accident reports if applicable

Welplan will accept either originals or copies of the originals that have been suitably certified.

For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Payment of Benefit

Accidental Dismemberment Benefit is normally only payable directly to the claimant.

Payment is at the absolute discretion of the Trustee.

8 Permanent Total Disability Benefit

Permanent Total Disablement means total disablement due to bodily injury which has lasted for 52 consecutive weeks and, at the end of that period, medical opinion states that the employee is totally and permanently disabled from any paid occupation, and that there is no expectation of recovery or improvement.

Employees are only eligible to apply for Permanent Total Disability Benefit if they are under age 65 at the date they reach maximum sick pay benefit.

Claims are not valid when the accident is caused by:

- Self-inflicted disablement.
- Commission of assault or felony by the employee.
- Insurrection, war or riot.

How to Claim

Once an employee reaches their maximum Sick Pay benefit, Welplan will write to the employee confirming the details of the cover and information on how to claim, along with a consent form to contact their doctor or consultant. The employer will be copied in on this communication.

Once Welplan has received a reply from the employee with written consent, Welplan will send a questionnaire to the medical professional to confirm that the employee is permanently disabled from any form of paid employment.

The medical opinion provided is reviewed in full by an independent medical advisor. If successful, a claim form and payment details form will be sent to the employer with full instructions.

The claim form must be supported by:

- Evidence of the identity of the claimant
- Completed payment form with the claimant's bank details
- Copies of any accident reports if applicable

Welplan will accept either originals or copies of the originals that have been suitably certified.

For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Payment of Benefit

Permanent Total Disability Benefit is normally only payable directly to the claimant.

Payment by Welplan will be at the absolute discretion of the Trustee.

If a Permanent Total Disability Benefit has been paid to the employee, the Death Benefit, if any remains, will be reduced by this amount.

Disability Waiver

After an employee on long term sick leave has received 52 weeks Sick Pay benefit, they will be assessed for eligibility for either:

- Payment of Permanent Total Disability Benefit, or
- Ongoing Death Benefit cover (termed a Disability Waiver)

A Disability Waiver ensures that your death benefit cover remains active without requiring any further contributions.

Where an employee is assessed as being eligible for Disability Waiver, but not Permanent Total Disability Benefit, they cannot subsequently qualify for Permanent Total Disability Benefit.

If a Disability Waiver is in place, the employee must confirm, on an annual basis, that they are not in paid employment. Evidence may be requested to support this.

Employees will no longer be covered by Death Benefit:

- If they return to any paid employment
- If they reach age 65
- If they fail to respond to the annual eligibility check within the given timescales.

9 Get in Touch with Us

There is no substitute for a real conversation with a real person – especially when managing difficult and serious issues. If you'd like further information, advice or to discuss your options, please contact a member of the Welplan team today.

Call us on 01768 860 403

Email us at welfare@welplan.co.uk