

Welcome to Welplan

Established in 1960 to support employees, Welplan specialises in tailored employee benefit schemes designed to provide you and your loved ones with peace of mind and financial security when you need it most.

This guide outlines all the benefits that Welplan offers to Operatives following the Engineering Construction Industry Association (ECIA) National Agreement (NAECI).

Death Benefit

Whilst in active employment, you are covered for death benefit.

How Much Am I Covered for?

Death Any Cause - £35,000

Conditional Death Benefit - £35,000 - Only payable if confirmation is received from the ECIA that there has been no related sympathy stoppage or walkout on any NAECI site.

Accidental Death Benefit - £40,000 - Only payable if death is the result of an occupational or site accident, or during daily travel to/from work and occurs within 12 calendar months of the date of the accident.

Death benefit is paid to your beneficiaries. Please ensure you have completed an Expression of Wish form through your employer to help the Trustees of the Welplan Death Benefit Scheme decide how best to distribute any death benefit in the event of your death.

If you die within 8 weeks of being made redundant, you will remain covered for death benefit if you remain unemployed.

Sick Pay

To qualify for Sick Pay, you have to be unable to attend work or to engage in any paid work due to bodily injury, physical illness or mental health conditions.

Statutory Sick Pay should be paid on top of any Sick Pay Benefit you receive from Welplan.

How Much Am I Covered for?

Weekly Sick Pay Benefit (excluding the first 7 days of absence)		From 06/01/2025
Weeks 2 – 14	All Grades	£192.00
Weeks 15 – 27	Grades 1 – 3	£192.00
Weeks 15 – 27	Grades 4 – 6	£289.60

Claims are calculated on a weekly, 5-day a week basis (Monday to Friday), up to the maximum of 26 weeks. Payment commences on the eighth day of incapacity following 7 waiting days. The waiting days 3 to 5 (of the 5-day working week) are paid retrospectively after 8 weeks of illness.

Welplan does not process Sick Pay for Bank Holidays and for days of annual leave taken during the period of absence. However, these days will count towards your waiting days.

If, after returning to work, you have to take sick leave again within 8 weeks, the claims will link to form one period of incapacity. There are no waiting periods for the second claim and payment to you will commence immediately.

Benefit will not be payable for a period of incapacity:

- Resulting from acts of insurrection, war, riot, or strike.
- While an employee is on strike whether official or unofficial.
- Caused by drug or alcohol abuse - unless evidence of rehabilitation therapy is submitted.

- Sickness or disease commencing, or bodily injury occurring, prior to your enrolment as an eligible employee under the scheme.

How to Claim

You will need to supply your employer with a self-certificate or official doctor's fit note. Your employer will then submit a claim on your behalf to Welplan.

You can use your employer's self-certificate form, or the HM Revenue & Customs form of self-certificate (SC2) to provide medical evidence for the first seven days of any period of absence.

From day 8, we require evidence from a registered medical practitioner. Typical forms of evidence include a doctor's fit note or a hospital discharge note.

Permanent Total Disability Benefit

Permanent Total Disablement means total disablement due to bodily injury which has lasted for 27 consecutive weeks and, at the end of that period, medical opinion states that you are totally and permanently disabled from any paid occupation, and that there is no expectation of recovery or improvement.

The permanent disablement must be the result of an accident at work or while travelling to or from work.

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 Much Am I Covered for?

Permanent Total Disability Benefit - £50,000

How to Claim

We will contact you when you reach maximum sick pay benefit.

With your authorisation, Welplan will obtain your doctor’s medical opinion about your condition. This is then reviewed by an independent medical advisor.

Your employer will forward a Welplan Permanent Total Disability Benefit claim form to you, as well as request an original identification document.

If the amount of Permanent Total Disability Benefit is different to Death Benefit your remaining entitlement to Death Benefit will be reduced by the value of the Permanent Total Disability Benefit.

Accidental Dismemberment Benefit

If you suffer bodily injury caused by an occupational or workplace accident which results in the loss of a limb, a digit or sight within 12 months of the accident, a lump sum will be paid to you.

How Much Am I Covered for?

Total loss by amputation or permanent loss of use of:	From 06/01/2025
Sight in one eye	£10,000
Sight in both eyes	£25,000
One limb (hand, arm, foot or leg).	£10,000
Two or more limbs	£25,000
Big toe	£1,000
Any other toe	£500
Four fingers or a thumb on dominant hand	£2,000
Index finger on dominant hand	£1,250
Any other finger on dominant hand	£750
Four fingers or a thumb on non-dominant hand	£2,000
Index finger on non-dominant hand	£950
Any other finger on non-dominant hand	£450

How to Claim

You should provide a copy of any medical evidence (doctor's certificate or hospital report) relating to your condition to your employer.

Your employer will submit a claim form for Accidental Dismemberment Benefit to Welplan on your behalf.

Benefit will not be payable for Accidental Dismemberment:

- Resulting from acts of insurrection, war, riot, strike, or commission of assault or felony by the employee.
- While an employee is on strike whether official or unofficial.
- Caused by disease or infection, medical or surgical treatment, or taking of poison or inhalation of gas.
- Sickness or disease commencing, or bodily injury occurring, prior to your enrolment as an eligible employee under the scheme.

Other Important Information

The benefits provided are paid from two discretionary trust funds which were established to support the Agreement. Welplan is the Corporate Trustee and all claims are paid at the sole 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 here www.welplan.co.uk/trust-deeds-and-rules.

If you need any further help or advice, please contact your employer.