

## **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 Thermal Insulation Contractors Association (TICA) National Agreement.

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## **Sick Pay**

To qualify for Sick Pay, you must be unable to work because of bodily injury or sickness, and have been in active employment for at least 4 weeks in the previous 8 weeks.

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

## **How Much Am I Covered for?**

<b>Weekly Sick Pay Benefit</b> (excluding the first 3 days of absence)	<b>From</b> <b>03/03/2025</b>
<b>Weeks 1 – 52</b>	<b>£135.00</b>

Claims are calculated on a weekly, 7-day a week basis, up to the maximum of 52 weeks. Payment commences on the fourth day of incapacity following 3 waiting days. The 3 waiting days are paid retrospectively if the incapacity lasts for at least 28 days.

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:

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

## **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.

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## **TICA Death Benefit**

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

You must have completed at least 6 months of active service within the industry in the 3 years before death occurs.

### **How Much Am I Covered for?**

#### **Death from Any Cause - £40,000**

Age 75 and over, payable only if death is due to an accident at work or while travelling to or from work.

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.

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## **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 you are totally and permanently disabled from any paid occupation, and that there is no expectation of recovery or improvement.

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 - £10,000

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

## **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.

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## **Accidental Dismemberment Benefit**

If you suffer bodily injury 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?**

<b>Total loss by amputation or permanent loss of use of:</b>	<b>From 03/03/2025</b>
Sight in one eye	£5,000
Sight in both eyes	£10,000
One limb (hand, arm, foot or leg).	£5,000
Two or more limbs	£10,000
Big toe	£350
Any other toe	£100
Four fingers or a thumb	£2,000
Index finger	£1,000
Any other finger	£200

### **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 when dismemberment 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.
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## **TICI Operatives Working on a NAECI Sites**

If you are a TICI Operative working on a NAECI site, you will be covered for the standard TICA benefits as set out in this document, however, death benefit will be in line with the NAECI Agreement:

**Death Any Cause** - £35,000

**Conditional Death Benefit** - £35,000 - Payable only if there is no related sympathy stoppage or walk out on any NAECI site.

**Accidental Death Benefit** - £40,000 - Payable only if death is as a result of an accident at work or travelling to or from work.

Any rules relating to NAECI Death Benefit are as per the NAECI Agreement.

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## **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](http://www.welplan.co.uk/trust-deeds-and-rules).

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