

Fórsa Salary Protection Scheme

for Civil and Public Servants

- ❖ Great benefits
- ❖ Scheme enhancements
- ❖ 24/7 unlimited access to GP services



This Scheme is underwritten by New Ireland Assurance Company plc.

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What the Scheme means for you

The Fórsa Salary Protection Scheme for Civil and Public Servants is available to members of Fórsa.

The creation of the unified Fórsa Salary Protection Scheme for Civil & Public Servants is a result of the merger of four separate Fórsa Schemes – the Civil Officers (CO), Executive Officers (EO), Health & Welfare, Local Government and Education Divisions and the Civil Service in Professional, Technical and Service Grades.

As you may already be aware, Cornmarket was appointed as administrator of the Scheme and worked closely with Fórsa to carry out a comprehensive review involving all insurers in the Voluntary Group Protection market in Ireland. Following this, effective from 1st June 2022, Fórsa agreed to appoint New Ireland as the insurer of the Scheme, as they provided the most competitive rate and benefits for members.

It was also decided that the Scheme name will change to the Fórsa Salary Protection Scheme for Civil and Public Servants following the decision by Fórsa to have one Scheme for Fórsa members.

*My Doc is provided by Health Hero. Breast Cancer Ireland initiative is provided by Breast Cancer Ireland. The booking website and GP/doctor service for Pink & Blue Power is managed by Full Health Medical. Tax Return Service is provided by Cornmarket's Tax Return Service. Will Service is provided by lawonline.ie. These are not regulated financial products.

Great benefits

- ✓ The result of the unified Fórsa Salary Protection Scheme is a **Scheme packed full of benefits** and designed to give Fórsa members and their families a financial safety net! See page 4 for details.

Scheme enhancements*

- ✓ **MyDoc – an online healthcare service**
- ✓ **A Breast Cancer Ireland Initiative**
- ✓ **Breast and Prostate Health Assessment & Education Programme**
- ✓ **Tax Return Service for Disability Benefit Claimants**
- ✓ **Will Service for Members**

Cost of membership

- ✓ The cost of membership is **1.99% of gross salary. This cost provides vital protection for scheme members.** You can claim income tax relief on the Disability Benefit element of your Scheme premiums. See page 10 for details.



Main benefits of the Scheme

✓ Disability Benefit

Up to **75% of salary** less any other income that you may be entitled to (e.g. half pay, Ill Health Early Retirement Pension, Temporary Rehabilitation Remuneration, State Illness Benefit or State Invalidity Pension).

✓ Specified Illness Benefit

A once-off **lump sum of 25% of annual salary** paid in the event that you suffer one of the 55 Specified Illnesses covered. Only one claim may be made on Specified Illness Benefit per member.

✓ Death Benefit

Of typically two times your annual salary

- **Terminal Illness Benefit** – 25% of Death Benefit
- **Accidental Death Benefit** – €15,000
- **Children's Death Benefit** – €5,000

✓ Partial Payment Specified Illness Benefit

The partial payment Specified Illness Benefit of **€15,000 or 12.5% of annual salary** (whichever is less) if you suffer one of the 36 less severe, but still life altering, conditions covered under this benefit. Only one claim may be made on Partial Payment Specified Illness Benefit per member.

✓ Children's Specified Illness Benefit

A benefit of **€15,000** if your child suffers a Specified Illness or **€7,500** if your child suffers a Partial Payment Specified Illness. Only one claim may be made on Children's Specified Illness Benefit per child.

For the full terms and conditions of the Scheme, full list of specified illnesses covered, and the policy definition/criteria of each illness, a Scheme policy booklet is available at **cornmarket.ie/forsa**.

IMPORTANT: You must be a member of Fórsa to be an eligible member of the Scheme. If you leave Fórsa or if you cease to be employed in the Civil or Public Service, you must inform Cornmarket in writing, as you can no longer stay in the Scheme and you will not be able to claim from it.





Scheme enhancements

✓ Health & Wellness Initiatives

Easy, online
healthcare for
you and your
family



MyDoc



MyDoc is an easy, online healthcare service for you, your spouse/partner and dependent family members living with you.

Now you can book free consultations, get prescriptions, sick certs or referrals, whenever and wherever you go!



Video consultations

8am – 10pm,
7 days a week, excluding
Christmas day



Phone consultations

Unlimited, 24/7,
365 days a year
access



Sick certs

You can request
a sick cert during
your consultation



Prescriptions

Sent straight
to a pharmacy
of choice



Referrals

To private care
if needed

My Doc is provided by Health Hero. Breast Cancer Ireland initiative is provided by Breast Cancer Ireland. These are not regulated financial products.



A Breast Cancer Ireland Initiative

Nationwide Fórsa workplace presentations will be conducted to **educate members on the importance of breast health awareness** given by a Breast Cancer Ireland Co-ordinator.

Full details of all initiatives will be circulated to members upon joining the Scheme or for more information on MyDoc visit cornmarket.ie/mydoc.





Pink Power Blue Power

Breast & Prostate Health

In response to a significant level of cancer claims, Fórsa and Cornmarket will announce another breast and prostate health assessment & education programme from 2023.

Eligible members** will be invited to book a once-off appointment with a doctor for a breast or prostate health assessment and education on the signs and symptoms of breast and prostate cancer. If further investigation is required, a referral to a participating private hospital will be arranged.

Cornmarket will post an invitation when this is available to book.

For more info, visit cornmarket.ie/pink-blue-power

IMPORTANT: While some participants are diagnosed with breast/prostate cancer, this is not a screening programme. The assessment only reflects a point in time. If you have signs and/or symptoms that are concerning or may indicate cancer, now or in the future, please consult with your own GP without delay. Do not wait for a Pink or Blue Power appointment.

Our fight against cancer

1 in 9 women
in Ireland are
diagnosed with
Breast Cancer*

1 in 7 Irish men
are diagnosed
with Prostate
Cancer*

"Something was detected that I would never have noticed or identified only for this appointment."***

*Source: Breast Cancer Ireland & the Irish Cancer Society, 2022. **Women aged 30 to 49, and men aged 40 and 65. ***Cornmarket survey of pink power participants, 344 responses, February, 2022.

The booking website and GP/doctor service for Pink & Blue Power is managed by Full Health Medical. This is not a regulated financial product.

✓ Tax Return Service for Disability Benefit Claimants



Cornmarket Tax Return Service

Cornmarket's Tax Return Service will be available to claimants who are in receipt of Disability Benefit for a continuous period of at **least 3 months**. Cornmarket's Tax Return Service will prepare and file your tax return for you, to ensure that you do not pay more tax than you need to. (Terms and conditions apply).

Only claimants whose claim becomes payable on or after 1st June 2022 are eligible to avail of this service.

For more information, please call (01) 408 6267

✓ Will Service for Members



Will Service for Members

Members are able to avail of a complimentary Will Service.

For more information,
please email tax@cornmarket.ie

Tax Return Service is provided by Cornmarket's Tax Return Service. Will Service is provided by lawonline.ie. These are not regulated financial products.

Cost of membership

The cost of membership is **1.99% of gross salary**. These premium rates are fixed for an initial 3 year period until 31st May 2025, and may be extended by a further 3 years or increase subject to a review by New Ireland.

The breakdown of the rate is as follows:

Benefit	Rate
Disability Benefit	1.44%
Death Benefit	0.32%
Specified Illness Benefit	0.18%
Medical Immunity Benefit*	0.05%
Total gross rate	1.99%
Total net rate at 20% income tax	1.70%
Total net rate at 40% income tax	1.41%



Includes 1% Government Levy.

*Entitles members to join the Cornmarket Retired Members' Life Cover Plan at retirement without medical underwriting (underwritten by Irish Life).

Income tax relief

You can claim income tax relief on the Disability Benefit element of your Scheme premiums. On your payslip the gross amount appears, however the net cost to you will be significantly less.

Here are some examples of the new weekly cost, after income tax relief is applied:

Income	Weekly gross cost	Weekly net cost at 20% income tax*	Weekly net cost at 40% income tax**
€35,000	€13.35	€11.42	n/a
€45,000	€17.16	€14.68	€12.19
€55,000	€20.98	n/a	€14.90
€65,000	€24.79	n/a	€17.61

If you are paying by Salary Deduction income tax relief will be applied automatically.

If you pay by Direct Debit you can claim income tax relief by submitting details to your Tax Office.

The rate at which income tax relief is applied may depend on your individual circumstances.

*If you are paying income tax at 20% your net premium rate will be 1.70% **If you are paying income tax at 40% your net premium rate will be 1.41%.



We're here to help you

Cornmarket's role is to guide members and their families through the claims process.

Our Claims Team is easy to talk to and dedicated to assisting members and their representatives every step of the way.



We listen & support



We hold your hand



We act on your behalf with insurers & employers



(01) 408 4018



spsclaims@cornmarket.ie

But don't just take our word for it. Here's what three Fórsa claimants have to say about the service they received*

"I have always been very healthy and did not think I would need salary protection. **It was a great relief to have it when I became ill.**"

"Excellent customer relations, knowledgeable, professional and empathetic. **Highly recommended.**"

"At a difficult time for me I was given so much consideration, my queries were dealt with efficiently and promptly, **I can't thank them enough for all the assistance I was given.**"



IMPORTANT INFORMATION ABOUT MAKING A CLAIM

Claims can take around 3 months to process from the date that the claim form is received, until the decision is made. It takes time to gather the necessary medical evidence and information from your employer, to assess the amount of benefit due. This can include details of salary, sick leave, half and off pay dates, Temporary Rehabilitation Remuneration and Ill Health Early Retirement Pension. Therefore, it is vital that you contact us as soon as you become aware that you will need to make a claim.

This document is designed as a quick reference only to the benefits of the Scheme. Terms and conditions apply. Benefits and claims are subject to underwriting and acceptance by New Ireland Assurance Company plc. The master policy document (No. V000095E) is definitive in all matters of interpretation and entitlements to benefits. Members of the Scheme may request a copy of the policy document from Cornmarket Group Financial Services Ltd. The information herein is based upon our current understanding of Revenue law and practice as of May 2022.

Apply to join the Scheme:

Call us on (01) 470 8054

or email clientservices@cornmarket.ie

Christchurch Square, Dublin 8 Tel: (01) 408 4000 Web: cornmarket.ie

Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.

The Cornmarket Retired Members' Life Cover Plan is underwritten by Irish Life Assurance plc.

Irish Life Assurance plc is regulated by the Central Bank of Ireland.

The Fórsa Salary Protection Scheme is underwritten by New Ireland Assurance Company plc.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.