

Your social security rights in Ireland

EUROPEAN COMMISSION

Directorate-General for Employment, Social Affairs and Inclusion Directorate D: Social Rights and Inclusion Unit D.2: Social Protection

 ${\it Contact:} \ \underline{\sf https://ec.europa.eu/social/main.jsp?catId=2\&langId=en\&acronym=contact}$

European Commission B-1049 Brussels

Your social security rights in Ireland

Manuscript completed in July 2023

This document should not be considered as representative of the European Commission's official position.

Luxembourg: Publications Office of the European Union, 2023

© European Union, 2023



The reuse policy of European Commission documents is implemented by Commission Decision 2011/833/EU of 12 December 2011 on the reuse of Commission documents (OJ L 330, 14.12.2011, p. 39). Unless otherwise noted, the reuse of this document is authorised under a Creative Commons Attribution 4.0 International (CC-BY 4.0) licence (https://creativecommons.org/licenses/by/4.0/). This means that reuse is allowed provided appropriate credit is given and any changes are indicated.

For any use or reproduction of elements that are not owned by the European Union, permission may need to be sought directly from the respective rightholders.

Sometime in your life you may be in need of the support provided by social security benefits. If you are living in the country where you were born and satisfy the qualifying conditions, you will be entitled to receive support. But you also have the right to receive benefits if you are a national of any EU country and move to another part of the EU. The information below sets out when you are eligible for benefits, what you are entitled to and how to go about claiming it.

Contents

6
7
9
2
6
7
0
5
7
0
1
3
8
9
2
6
7
0
1
6
7
0
1

Family

Child Benefit

This chapter tells you what you need to know in order to claim Child Benefit in Ireland.

In what situation can I claim?

Child benefit is a non-taxable benefit paid to habitually resident parents or guardians of children under 16 years of age and until 17 if in full time education, full time training or have a disability and are unable to support themselves.

What conditions do I need to meet?

Child Benefit is payable to the parents or guardians of children under 16 years of age and until 17 if in full-time education or training or have a disability and are unable to support themselves. To qualify for Child Benefit the applicant must satisfy the Habitual Residence Condition.

What am I entitled to and how can I claim?

Child Benefit

Rates in 2023	2023 monthly rate	2023 annual rate
Per child	€140	€1,680

Twins and other multiple births are paid at higher rates. Twins are paid at €210 per child per month while triplets and other multiple births are paid €280 per child per month.

Please note that adjustments may be made to the rate of payment you receive from the country in which you are employed, to take account of any Child Benefit entitlement you may have in the country in which the children live.

You need to apply for Child Benefit within 12 months of:

- the birth of your baby, or
- the month the child became a member of your family, or
- the month the family came to live in Ireland or
- the month employment commences in Ireland

The Department of Social Protection will open a claim for you when you register the birth of a baby in Ireland. If you are not already claiming Child Benefit for another child a new claim is created by the Department and a partially completed claim form is sent to you for your signature and payment details. If you are already claiming Child Benefit for another child, your new baby is added to your Child Benefit claim and payment begins automatically from the month after the birth. If your child was not born in Ireland or the birth in Ireland is not registered within the required timeframe of 3 months, you must complete a CB1 Child Benefit application form and forward it to the Child Benefit Section of the Department of Social Protection (see Who do you need to Contact?).

Child Benefit is paid until the child reaches 16 years. Child Benefit can continue to be paid in respect of children aged 16 and 17, if the child is in full-time education, full-time training or have a disability and are unable to support themselves. A partially completed form will be sent to you before your child's $16^{\rm th}$ birthday to confirm your child qualifies for payment.

For citizens from EU countries, or other countries covered by EU Regulations, working in a country covered by EU Regulations, the country you work in usually pays Child Benefit even if your family is living in another country. In such circumstances the Habitual Residence Condition will not be applied.

Jargon Busters

- **Habitual resident** The term 'habitual resident' is defined under EU law see: <u>EU Regulation on the coordination of social security systems</u>. In practice it means the place where you have your centre of interests.
- The Department of Social Protection has published comprehensive Operational Guidelines on the habitual residence condition available at <u>gov.ie - Operational</u> <u>Guidelines: For Deciding Officers and Designated Persons on the determination</u> <u>of Habitual Residence (www.gov.ie)</u>

Forms you may need to fill in

- If your child is not born in Ireland or their birth is not registered within the required time (3 months) <u>form CB1</u> (pdf);
- Child Benefit for children between 16 and 17 form CB2 (pdf);
- Send to the Child Benefit Section of the Department of Social Protection (see: Who do you need to contact?).

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Your right to <u>parental leave</u>
- If your application for a benefit is refused, you can appeal to the <u>Social Welfare Appeals Office</u>

From the Official Journal of the EU:

• EU Regulation on the coordination of social security systems (pdf)

Commission publication and website:

• http://europa.eu/youreurope/citizens/family/children/benefits/index en.htm

Who do you need to contact?

Find your nearest Intreo Office

Child Benefit, send your CB1 or CB2 form (see text box above) to: Department of Social Protection Social Welfare Services Office, St Oliver Plunkett Road, Letterkenny Donegal, F92 T449, Ireland.

You can only contact this office by email or telephone

Tel: (0035374) 916 4400

Tel: 0818300600

Homepage: http://www.gov.ie
Email child.benefit@welfare.ie

Maternity Benefit/Paternity Benefit and Parent's Benefit

This chapter tells you what you need to know in order to claim Maternity/Paternity Benefit, Parent's Benefit in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

Maternity Benefit is paid to women who are on maternity leave from work. It is payable to women who are in employment covered by the <u>Maternity Protection of Employees Act 1994</u>, immediately before the first day of their maternity leave. Some employers will carry on paying their staff their wages and will have Maternity Benefit paid directly to them. Check your employment contract to see what applies to you. Maternity Benefit is also payable to women self-employed.

The <u>Paternity Leave and Benefit Act 2016 introduced statutory paternity leave of two weeks</u> together with a new social welfare scheme of <u>Paternity Benefit</u> from 1st September 2016.

Parent's Benefit is paid to parents who are on parents leave from work who satisfy certain PRSI contribution conditions. It is payable to both parents who are in employment covered by the <u>Parent's Leave and Benefit Act 2019</u>. It is available in respect of any child born or placed with their adoptive parents from 1 November 2019

Some employers will carry on paying their staff their wages and will have Parent's Benefit paid directly to them. Check your employment contract to see what applies to you.

What conditions do I need to meet?

The PRSI conditions for receipt of Maternity Benefit/Paternity Benefit and Parent's Benefit are the same. The three are paid to people who have contributed enough through their 'contributions' into their Pay Related Social Insurance (PRSI). With some exceptions, employees, self-employed people and apprentices over 16 are insured through the payment of contributions.

If you are an employee, you must have:

- at least 39 weeks of PRSI contributions in the 12 months before the first day of maternity leave; or
- 39 weeks of PRSI since you first started work and at least 39 weeks paid in the relevant tax year or the year after that. For example, if you are going on maternity leave in 2023 you need at least 39 weeks of contributions paid either in 2021 or 2022
- 26 weeks of PRSI paid in the relevant tax year and at least 26 weeks paid the year before. For example, if you are going on maternity leave in 2023 you need to have at least 26 weeks of contributions paid in both 2021 and 2020.
- In the case of Parents Benefit you will be required to provide the PPSN of the child.
 You will also be required to provide your employer details and sign a declaration that your employer has approved the period of; or

If you are self-employed you must have paid:

- 52 weeks of PRSI contributions paid at Class S in the relevant tax year; or
- 52 weeks of PRSI contributions paid at Class S in the tax year immediately before the relevant tax year; or
- 52 weeks of PRSI contributions paid at Class S in the tax year immediately following the relevant tax year.

Other conditions also apply.

You should apply 6 weeks before you intend to go on maternity leave (12 weeks before if you are self-employed). Employees should apply 4 weeks before they wish to go on paternity leave and 12 weeks before if self-employed.

What am I entitled to and how can I claim?

Maternity Benefit

The benefit is paid for 26 weeks: at least two weeks must be taken before and four weeks after the date the baby is due:

Maternity Benefit	Weekly rate in 2023			
Rate of payment	€262			

You must have paid at least one social insurance contribution in Ireland within 16 weeks of the end of the week in which your baby is due.

Maternity Benefit is payable for an extra period in the case of a premature birth. Maternity leave is also extended for this extra period. It corresponds to the time period between your baby's *actual* birth date and the expected start date of your maternity leave and Maternity Benefit.

The Department will need further information in order to determine any entitlement to extra Maternity Benefit due to the premature nature of your baby's birth. You will need to send the Department a letter from the hospital confirming the actual date of birth **and the number of weeks' gestation at which your baby was born**, before the end of the first 26 weeks of Maternity Benefit. This information is required in order to ensure that you get your full entitlement.

Adoptive Benefit may be available for those adopting a child. Conditions and amounts are similar to Maternity Benefit, both of these benefits are taxable.

Paternity Benefit

Paternity Benefit will be paid for the two weeks of paternity leave which must start within 26 weeks of the child's birth or adoption placement.

Paternity Benefit is paid for a maximum of two weeks at a flat rate of €262 per week.

Parent's Benefit will be paid for seven weeks of parent's leave which must be taken within 2 year of the child's birth or adoptive placement. The benefit is paid for 7 weeks: You can take seven consecutive weeks, or seven separate weeks of leave

Parent's Benefit	Weekly rate in 2023
Rate of payment	€262

You may get an increase in your payment for <u>dependent children</u>. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have. If you have paid at least one social insurance contribution in Ireland and have worked in a <u>country governed by EU Regulations</u>), you may combine your insurance record with your Irish PRSI contributions to help you qualify for Parent's Benefit

Jargon busters

PRSI stands for Pay Related Social Insurance. To claim a contributory benefit you need to have clocked up the relevant number of contributions.

What is a benefit year and what is the relevant tax year?

The amount of some benefits depends on the contributions made in the relevant (sometimes known as governing) tax year. The relevant tax year is usually 2 years before the benefit year, so for claims made in 2023, the relevant tax year is 2021.

The year in which a benefit is claimed is called the benefit year. But it does not start on 1 January; it starts on the first Monday in January.

For example, a claim for Maternity/Parent's Benefit on 1 January 2023 would be based on PRSI contributions in 2020, whereas a claim after 42 January 2023would be based on PRSI contributions in 2021

Forms you may need to fill in

- Maternity Benefit <u>Application Form</u>
- Paternity Benefit Online <u>Application Information</u>
- Adoptive Benefit Application Form

The quickest way to apply for Parent's Benefit is online at www.mywelfare.ie. You must have a werified MyGovID to use MyWelfare.ie

Please visit <u>www.mygovid.ie</u> to get one. To create your MyGovID on <u>www.mywelfare.ie</u>, click the button Continue with MyGovID. You will go to the MyGovID website. Follow the instructions to create an ID.

If you are unable to apply online, the Parent's Benefit application form can be requested from the Parent's Benefit Section by email at parentsben@welfare.ie or by calling 0818 690 690

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Sick pay and sick leave, the employers' obligations <u>Terms of Employment</u> (<u>Information</u>) <u>Act</u>
- Maternity Protection Act
- What you need to know about tax and Maternity Benefit
- Paternity Benefit Act
- Parent's Leave and Benefit Act 2019

If your application for a benefit is refused you can appeal to the $\underline{\text{Social Welfare Appeals}}$ Office

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

Find your nearest Intreo Office:

Maternity Benefit Section/ Parent's Benefit Section

Department of Social Protection McCarter's Road Ardaravan Buncrana Donegal Ireland

Tel: (01) 471 5898 LoCall: 0818 690 690

Homepage: https://www.gov.ie/en/organisation/department-of-social-protection/

Paternity Benefit Section

Department of Social Protection McCarter's Road Ardaravan Buncrana Donegal

Locall: 0818 800 024

Homepage: https://www.gov.ie/en/organisation/department-of-social-protection/

Other family benefits

This chapter tells you what you need to know in order to claim family benefits in Ireland.

Here we cover:

- Working Family Payment
- One-Parent Family Payment

In what situation can I claim?

Working Family Payment (WFP) is a weekly benefit that is tax-free and paid to families who are in low-paid employment.

One-Parent Family Payment (OFP) is a means-tested payment for men and women under 66 who are bringing children up without the support of a partner.

What conditions do I need to meet?

Working Family Payment is aimed at people who are working for at least 19 hours a week or 38 hours a fortnight and have one or more children who normally live with them.

To qualify for a One-Parent Family Payment (OFP) you must:

- Be under 66;
- Be the parent, step-parent, adoptive parent or legal guardian of a child under the age of 7;
- Be the main carer and the child must live with you. OFP is not payable if the parents have joint equal custody of a child or children;
- Satisfy a means test;
- Be habitually resident (certain people, in particular EU nationals who are considered migrant workers, are exempt from the habitual residence condition. EU citizens, EEA citizens and Swiss nationals who are employed or self-employed in Ireland and

who are paying into the Irish social insurance system do not have to meet the habitual residence criteria to qualify for One-Parent Family Payment);

Not be living with a spouse, civil partner or cohabiting.

If you are separated, divorced or your civil partnership is dissolved you must:

- Have been living apart from your spouse or civil partner for at least 3 months. This
 does not apply to cohabitants;
- Have made efforts to get maintenance from your spouse or civil partner (if your civil partner is the parent of the child/ren);
- Be inadequately maintained by your spouse or civil partner (if your civil partner is the parent of the child/ren).

If your spouse or civil partner is in prison:

• He/she must have been sentenced to at least 6 months in prison or have spent at least 6 months in custody.

If you were not married to the parent of your child/children, you do not need to seek maintenance from the other parent when you first claim OFP. However, you must make efforts to seek maintenance from the other parent to continue to be eligible for OFP.

What am I entitled to and how can I claim?

Working Family Payment

To claim Working Family Payment, your average weekly family income must be below a certain amount for your family size. The amount you receive is 60% of the difference between your average weekly family income and the income limit which applies to your family. No matter how little you may be entitled to, you will get a minimum of €20 each week.

Working Family Payment Rates	2023 Income Limits
You have:	Your net family income is less than:
1 child	€591
2 children	€692
3 children	€793
4 children	€884
5 children	€1,010
6 children	€1,126
7 children	€1,262
8 or more children	€1,358

One-Parent Family Payment

The One-Parent Family Payment is currently set at €220 a week and a qualified child increase (QCI) of €42 per week for each child under 12 and €50 per week for each child aged 12 and over. You can work and also get the One-Parent Family Payment. The amount of payment you get depends on your weekly means.

The first €165 of gross weekly earnings is not taken into account. This means that a person can earn up to €165 per week and still qualify for the full One-Parent Family Payment.

Half the remainder of gross earnings is assessed as means. If you earn more than €165 per week you may qualify for a reduced payment.

Maximum One-Parent Family payment rates in 2023

One-Parent Family Payment	Weekly rate (maximum)
Personal rate (under 66)	€220
Child dependent under 12	€42
Child dependent 12 and over	€50

A claim to One-Parent Family Payment should be made within three months of the date of entitlement as follows:

Widowed/Surviving Civil Partner	within 3 months of spouse's death			
Unmarried	within 3 months of the birth of the child			
Separated	A person must be separated for 3 months before applying for OFP. If application is received within 6 months of date of separation claim may be awarded from first day of entitlement (i.e. 3 months after separation).			
Prisoner's spouse/civil partner for 6 months	date when spouse/civil partner has been detained in legal custody for 6 months without being sentenced or date when prison sentence of at least 6 months duration starts			

Jargon busters

- Means-testing Your means under the various headings (for example, cash income, earnings from employment and capital) are added together to find your total means. For most means-tested payments, the rate of social welfare payment you can get, if any, is reduced on a sliding scale according to your means.
- Habitual resident The term 'habitual resident' is defined under EU law see:
 EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests.

Forms you may need to fill in

- Application form for <u>Working Family Payment</u> (pdf)
- Application form for <u>One-Parent Family Payment</u> (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

• Family benefits under EU Regulations

From the Official Journal of the EU:

• EU Regulation on the coordination of social security systems

Commission publication and website:

- http://europa.eu/youreurope/citizens/family/children/benefits/index en.htm
- If your application for a benefit is refused you can appeal to the <u>Social Welfare</u> <u>Appeals Office</u>

Who do you need to contact?

One Parent Family Payment

Contact your local Intreo Centre

Working Family Payment

WFP Section,

Department of Social Protection,

St. Oliver Plunkett Road Letterkenny Co. Donegal F92 T449

Ireland

Health

Healthcare

This chapter tells you what you need to know about using public health services in Ireland, including how to apply for a medical card. For information on eligibility for health services for those who have lived, worked and/or paid insurance in another EU country please see the section below titled 'What am I entitled to and how can I claim?'.

In what situation can I claim?

The Irish Public Health System provides for two categories of eligibility for persons who are ordinarily resident in the country, i.e. full eligibility (individuals/families with full eligibility are awarded a medical card) and limited eligibility (all others).

Full eligibility is determined mainly by reference to income limits. Determination of an individual's eligibility status is the responsibility of the Health Service Executive (HSE) and requires the completion of an application process.

Individuals/families that are below a higher means threshold are eligible for GP services and are awarded a General Practitioner (GP) visit card.

All persons under the age of 6 years and over the age of 70 years are eligible for GP care without fees.

What conditions do I need to meet?

Full eligibility is subject to being ordinarily resident in Ireland and to <u>income guidelines</u>. A person will be considered ordinarily resident in Ireland if he/she satisfies the HSE that it is his/her intention to remain in Ireland for a minimum period of one year.

The HSE, in order to determine a person's level of eligibility, carries out a financial assessment under the income guidelines. The assessment is based on the gross income, less income tax, PRSI contributions and USC, of the applicant and spouse. The resulting income is then compared to the appropriate medical card/ GP visit card income guidelines for the particular family size. Allowances are also made for any rent or mortgage payments, childcare expenses and travel to work costs.

If a person, applying for a medical card, has an income in excess of the relevant income guidelines, the HSE must consider if refusing eligibility would result in undue hardship to that person and his/her dependants and may award a medical card or GP visit card subject to certain criteria.

Applicants whose weekly incomes are derived solely from Department of Social Protection (social welfare) or HSE allowances/payments will be granted medical cards.

A <u>separate assessment process exists for persons aged 70 years and over</u> whereby a gross weekly income limit applies.

What am I entitled to and how can I claim?

Persons with full eligibility (i.e. the individual/family are below the means threshold and are awarded a medical card) are entitled to a range of services free of charge including general practitioner services, prescribed drugs and medicines, all in-patient public hospital services in public wards including consultant services, all out-patient public hospital services including consultant services, dental, ophthalmic and aural services and appliances and a maternity and infant care service. Other services such as allied health professional services may be available to medical card holders.

Approved prescribed drugs and medicines are available without cost, subject to a €1.50 per item prescription charge (maximum €15 per month per individual/family). The prescription charge for medical card holders aged 70 and over is €1 per item (maximum €10 per month).

Individuals/families that are below a higher means threshold are eligible for GP services and are awarded a GP visit card. Applications for a medical card, where unsuccessful, are automatically assessed for a GP visit card.

All persons under the age of 6 years and over the age of 70 years are eligible for GP care without fees.

Persons with limited eligibility (those not awarded a medical card or GP visit card) are eligible for in-patient and outpatient public hospital services including consultant services, subject to certain charges. The public hospital statutory in-patient charge is \in 80 in respect of each day during which a person is maintained, up to a maximum payment of \in 800 in any twelve consecutive months. Subject to certain exemptions (e.g. where the person has a referral note from a registered medical practitioner), a charge of \in 100 applies when outpatient services are provided at an emergency department, an accident and emergency department and a casualty department, while a charge of \in 75 applies when outpatient services are provided at a minor injury unit, an urgent care centre, a local injury unit, or any other facility providing similar services. Persons who do not hold a medical card or GP visit card access GP services on a private basis.

"Long-stay" maintenance and accommodation contributions may be payable by those in non-acute hospitals and those who remain in acute hospitals after being discharged from acute care - up to a weekly maximum contribution of €179 where 24 hour medical or nursing care is provided or up to a maximum of €134 where part-time care is provided. Contributions are payable on a given day if the patient has already received at least 30 days of residential support services during the 12-month period ending on that day. For details (including rates tables, exempted categories and a waiver system to avoid undue hardship), see https://www.hse.ie/longstaycontributions/.

Under the <u>Drugs Payment Scheme</u>, an individual or family in Ireland only has to pay €100 each month for approved prescribed drugs, medicines and certain appliances for use by that person or family in that month.

People with certain long-term illnesses or disabilities may apply to join the <u>Long Term Illness Scheme</u> which permits the person to get, free of charge, drugs, medicines and medical and surgical appliances directly related to the treatment of their illness.

A person may qualify for a medical card under EU Regulations (see pages 41 to 44 of medical card and GP visit card assessment guidelines)) if they have no link to the Irish social security system and:

- are living in Ireland and receiving benefits from an EU country or another country covered by <u>EU Regulations</u>;
- are living in Ireland but working in a country subject to EU Regulations and pay social insurance contributions in that country;
- are living in Ireland and are the dependent spouse or child of someone living in one of these countries.

Note - The European Health Insurance Card (EHIC) entitles a person to necessary healthcare in the public system of any EU/EEA Member State and Switzerland, if they become ill or injured while on a temporary stay in that country. However the card does not entitle a person to intentionally travel abroad with the aim of getting healthcare through the public system.

See the HSE website for how to apply for the **EHIC**.

Forms you may need to fill in

Forms you may need to fill in:

- Medical card and GP visit card application <u>Form MC1</u> (pdf)
- People aged 70 and over Medical Card and GP visit card application Form MC1A (pdf)
- Apply for the GP Visit Card for persons aged 70 years and over <u>register online</u> or <u>application form</u> (pdf)
- Apply for the GP Visit Card for children under 6 <u>register online</u> or <u>application form</u> (pdf)
- Apply for the <u>Drugs Payment Scheme</u>
- Apply for the Long Term Illness Scheme
- Apply for the European Health Insurance Card (pdf)

Note that applications may require that you provide your Personal Public Service Number (PPSN). You may get information on your PPSN by contacting the Department of Social Protection – details in the 'Who do you need to contact' section below.

The HSE launched its new medical card online application service in 2018. This new service enables people to apply online for a medical card, upload all supporting documentation and find out their eligibility status at www.medicalcard.ie.

Know your rights

The links below set out your rights, they are not European Commission sites and do not represent the view of the Commission:

- HSE benefits and schemes to make the cost of health and medical care more affordable for all;
- Health Service Charter What you can expect from your health service and what you can do to help;
- <u>Citizens Information</u> website health section.

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

Find your nearest Local Health Office

HSE Consumer affairs contact details.

You can also call the HSE Infoline on 1850 24 1850, from Monday to Saturday, 8am to 8pm.

Send your application for a medical card or inform the HSE of a change of status to:

HSE Client Registration Unit,

P.O. Box 11745,

Dublin 11,

Ireland

D02 VW90

Telephone - LoCall: 1890 252 919 or 01 864 7100

Information on your Personal Public Service Number (PPS Number):

https://www.gov.ie/en/service/12e6de-get-a-personal-public-service-pps-number/

Here to apply for a PPS Number.

Benefits for caregivers

This chapter tells you what you need to know about the benefits paid to carers in Ireland. If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland. Here we cover:

- Carer's Benefit
- Carer's Allowance
- Domiciliary Care Allowance

Carer's Support Grant

In what situation can I claim?

Support for caregivers in Ireland takes several forms. The two main social welfare payments for carers providing full-time care are Carer's Benefit and Carer's Allowance.

Carer's Benefit: paid to people who have left their jobs or reduced their working hours to look after someone needing full-time care and attention. Payment is based on social insurance contributions. After one year's continuous service employees may take unpaid Carer's Leave of up to 2 years to provide full-time care for someone who needs it.

Carer's Allowance: if you look after someone who has such a disability that they require full-time care and attention because of a physical, sensory, mental health or intellectual impairment you may be eligible to receive Carer's Allowance. This payment is means tested.

If you have an under 16-year-old at home who needs considerably more care than other children of the same age, you may be entitled to Domiciliary Care Allowance.

The Carer's Support Grant is an annual payment for carers awarded automatically to anyone getting any of the payments covered so far If you are not in receipt of any of these payments and you are looking after someone requiring full-time care and attention for at least 6 months a year including the first Thursday in June. you may qualify if you satisfy all the qualifying conditions for the scheme.

What conditions do I need to meet?

<u>Carer's Benefit</u>: paid to people who have left their jobs or reduced their working hours to look after someone needing full-time care and attention. After one year's continuous service employees may take unpaid Carer's Leave of up to 2 years to provide full-time care for someone who needs it.

This is a short-term payment. Payment is subject to certain qualifying conditions including such that you must have been in work for at least 8 weeks in the previous 26 weeks before becoming a carer and that you must have worked for a minimum of 16 hours per week or 32 hours per fortnight. The payment is also linked to the social insurance contributions you have made. It is worth taking on board the definition of relevant tax year.

<u>Carer's Allowance</u>: if you look after someone who has such a disability that they require full-time care and attention, you may be eligible to receive Carer's Allowance. Payment is subject to certain qualifying conditions including a means test and a habitual resident in Ireland.

Both Carer's Allowance and Carer's Benefit are taxable.

<u>Domiciliary Care Allowance</u> (DCA) is a monthly payment, paid in respect of a child aged under 16 years with a severe disability, who requires ongoing care and attention, substantially over and above the care and attention usually required by a child of the same age. It is not means tested.

This means that eligibility for Domiciliary Care Allowance is not based on the type of impairment or disease, but on the resulting lack of function of body or mind which means the child needs extra care and attention. This care and attention must be required to allow the child to deal with the activities of daily living. The child must be likely to require this level of care and attention for at least 12 months.

The <u>Carer's Support Grant</u> is awarded once a year in June to anyone getting any of the payments covered so far. If you are not getting the benefits covered in this chapter, you may still be eligible for the grant. If you are working less than 18.5 hours a week and looking after someone requiring full time care and attention for at least six months, including the first Thursday in June of the given year, and you satisfy all the qualifying conditions for the Carer's Support Grant scheme, you may be eligible.

The Carer's Support Grant is not taxable.

What am I entitled to and how can I claim?

Carer's Benefit

This benefit is paid for up to 24 months to people who have paid enough PRSI contributions (see 'Jargon Busters' text box). It can be claimed for a total period of 104 weeks for each person being cared for, or in any number of separate periods.

Rates from January 2023

Where the carer is caring for:		More than one person - rate per week
Personal Rate	€237	€355.50

Increases	Rate per week
Each qualified child (Full Rate) under 12 years of age	€42
Each qualified child (Half Rate)	€21
Each Qualified child (Full Rate)	€50
12 years of age or older	€25
Each Qualified child (Half Rate)	

Carer's Allowance

Rates in 2023:

Carer	Maximum weekly rate
Aged under 66, caring for 1 person	€236
Aged under 66, caring for 2 or more	€354
Aged 66 or over and caring for 1 person	€274
Aged 66+, caring for 2 persons	€411
Increase for a qualified child under 12	€42 (full rate)
Increase for a qualified child 12 or over	€21 (half rate)
	€50 (full rate)
	€25 (half rate)

Domiciliary Care Allowance Rate per month

Personal Rate	€330.00	

Children in residential care who go home may receive a half-rate payment if they are at home for 2 days or more a week, for example, a child who attends residential services from Monday to Friday and goes home at weekends. You can continue to receive DCA for up to 26 weeks if the child goes into hospital.

Carer's Support Grant

Annual rate	for each	nerson	vou are	caring	for	€ 1.850
Alliliaal late	ioi cacii	pcisoni	you are	Carring	101	C1,030

If you are caring for more than one person, a grant is paid for each care recipient. If you are not getting the above benefits, you will need to apply.

Jargon busters

- Non-contributory benefits are means-tested, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit;
- **Dependent child**, also known as qualified child, is a dependant for whom you may get an extra amount, paid as an increase to your personal payment;
- **Habitual resident** The term 'habitual resident' is defined under EU law see: <u>EU Regulation on the coordination of social security systems</u>. In practice it means the place where you have your main centre of interest;
- A <u>full-rate or half-rate Qualified Child Increase</u> may be payable depending on your spouse's earnings and the child's age.
- Most employed people over 16 years of age make social insurance contributions. The amount paid is based on your earnings and the type of work you do. For this reason, it is called Pay Related Social Insurance (**PRSI**).

Forms you may need to fill in

- <u>Carer's Allowance application form</u> CR 1 (pdf)
- <u>Carer's Benefit application form</u> CARB 1 (pdf)
- Domiciliary Care Allowance application form (pdf)
- <u>Carer's Support Grant application form</u>, in respect of each person you are caring for
 CSG 1 (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- EU Regulation on the coordination of social security systems
- Find out about the tax implications of these benefits;
- Tables of benefit rates in Ireland
- Carers have important legal rights under Irish law. If you think your rights as a carer have been breached, you can under the Carer's Leave Act 2001 use the <u>online</u> <u>complaint form</u>
- Carer's Allowance explained;
- If your application for a benefit is refused on medical grounds, appeal to the <u>Social Welfare Appeals Office;</u>
- Residence requirements for social assistance in Ireland.

Commission publication and website:

http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index_en.htm

Who do you need to contact?

Carer's Section

Social Welfare Services Government Buildings Ballinalee Road

Longford

N39 E4E0

Ireland

Phone: +35343 3340000 LoCall: 0818 92 77 70

Email: <u>CarersAllowance@welfare.ie</u> (for queries relating to Carers Allowance)

<u>CarersBenefit@welfare.ie</u> (for enquiries relating to Carers Benefit) List of Social Welfare Intreo Centres and Branch Offices by County

Domiciliary Care Allowance Section

Department of Social Protection College Rd

Sligo

LoCall 0818 200 400

Phone: 071 91 93316 - Ext 41216

Email: domcare@welfare.ie

Carer's Support Grant Section

Social Welfare Services Government Buildings

Ballinalee Road LongfordN39 E4E0

Ireland

Phone: +35343 3340000 LoCall: 0818 92 77 70

Email: RespiteCare@welfare.ie

(for enquiries relating to Carers Support Grant Home page:

https://www.gov.ie/en/organisation/department-of-social-protection/)

Illness benefit

This chapter tells you what you need to know in order to claim benefits in Ireland if you are too sick or ill to work. Illness Benefit is not linked to employers' policies on pay and sick leave - they can decide their own policies on these subjects.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

If you are too sick or ill to do your job and if you are under pension age, currently 66, you may be entitled to Illness Benefit.

What conditions do I need to meet?

The benefit is paid to people who have contributed the required number of Pay Related Social Insurance contributions (PRSI) at the appropriate Class.

You must have:

- At least 104 weeks of paid PRSI contributions at Class A, E, H or P, since you first started work; and
- 39 weeks of PRSI contributions paid or credited in the relevant tax year of which 13 must be **paid contributions.** If you do not have 13 paid contributions in the relevant tax year, then 13 paid contributions in *one* of the following tax years can be used instead:
- Either of the two tax years before the relevant tax year
- The last complete tax year (before the year in which your claim for Illness Benefit begins)
- The current tax year

or,

26 weeks of PRSI paid in the relevant tax year and 26 weeks paid in the year before.

What am I entitled to and how can I claim?

The length of time you can receive payment depends on the number of PRSI contributions you have made.

- 260 weeks of PRSI paid since you first started work means you can claim Illness Benefit for a maximum of 2 years (624 payment days).
- Between 104 and 259 weeks PRSI paid means you can claim up to 52 weeks (312 payment days).

No payment is made for the first 3 days or for any Sunday. The rates reflect your average weekly earnings in a relevant tax year. (See: What is a benefit year and what is the relevant tax year?)

Weekly Payments from January 2023

Personal Rate		€220.00
Increase for Qualified Adult	Age 12 and over	€146.00
Increase for qualified child		€50 (Full Rate)
		€25.00 (Half Rate)
Increase for qualified child	Under 12 years of age	€42 (Full Rate)
		€21 (Half Rate)

Illness Benefit is taxable (excluding the increase for child dependants).

The Illness Benefit claim form and medical certificates (IB1 and Certificate of Incapacity for Work) are available from doctors who are on the Department's panel of medical certifiers. Doctors may submit the Certificate of Incapacity for Work electronically. The IB1 claim form is also available from your Intreo Centre, Social Welfare Branch Office. It is not available online. However, you can make a claim for Illness Benefit online using the Department's MyWelfare portal.

You should apply for Illness Benefit within 6 weeks of becoming ill. If you do not apply within this time, you may lose some of your payment. If there is a good reason for a delay in applying, your payment may be backdated. If you wish to make a backdated claim for Illness Benefit, you need to complete part 3 of the IB1 claim form.

If you are in Ireland but have worked in an EU country, EEA countries or Switzerland you may combine your contributions (See: Know Your Rights).

If you are in a country covered by <u>EU Regulations</u>, as a general rule, benefits that are intended to replace an income someone can no longer earn due to sickness, illness or accident are always paid according to the laws of the country from which the benefits are claimed.

You may continue to get Illness Benefit if you go to live in another country covered by EU Regulations but you must tell the Department of Social Protection in advance (otherwise you may lose payment or your payment may be delayed).

If you go to live in another country covered by EU Regulations and become ill, you may apply for Illness Benefit from Ireland if you paid your last insurance contribution in Ireland or you were getting Jobseeker's Benefit in Ireland before you went abroad.

When your Illness Benefit runs out you could be able to claim:

- **Invalidity Pension** if you are permanently incapable of work.
- **Disability Allowance** if you have a disability that is expected to last a year. This payment is means-tested and subject to the Habitual Residence Condition.
- **Supplementary Welfare Allowance** if you do not qualify for anything else and your income is too low to meet your needs and you are considered to be habitually resident in Ireland.
- **State Pension** if your Illness Benefit is ending because you are turning 66 you should apply 3 months before your 66th birthday.

Jargon busters

- A qualified adult/child is a dependant for whom you may get an extra amount, paid as an increase to your personal payment.
- PRSI stands for Pay Related Social Insurance the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions. What is a benefit year and what is the relevant tax year?

The year in which a benefit is claimed is called the benefit year, it starts on the first Monday in January each year.

The relevant tax year is usually 2 years before the benefit year, so for claims in 2023 the relevant tax year is 2021

Forms you may need to fill in

Benefit claim form (IB1) and Intermediate Certificates (Certificate of Incapacity for Work) are not available on-line.

IB1 forms are only available from your doctor, INTREO Offices, DSP Branch Offices.

Alternatively, you can make a claim for Illness Benefit online using the Department's MyWelfare portal

Certificate of Incapacity for Work forms are issued only by Doctors in Ireland.

Know your rights

If your application for a benefit is refused you can appeal to the $\underline{\text{Social Welfare Appeals}}$ $\underline{\text{Office}}$

Commission publication and website:

http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

Find your nearest Intreo Office here

Irish Tax and Customs

Illness Benefit

Department of Social Protection P.O. Box 1650 Dublin 1 Ireland

Tel: (01) 704 3300

Tel: +353 1 704 3300 if calling from outside the Republic of Ireland

LoCall: 0818 928 400

www.gov.ie

Email using <u>illnessbenefit@welfare.ie</u>

Supporting people in their homes or in nursing homes

This chapter tells you what you need to know about benefits aimed at assisting people to live at home independently or helping them meet the costs of a nursing home.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

The Home Support Service aims to help an older person to be cared for in their own home.

The Nursing Homes Support Scheme, known as *A Fair Deal*, is aimed at helping people meet the costs of long-term nursing home care.

What conditions do I need to meet?

The Home Support Service (previously known as Home Help Service or Home Care Package Scheme) provides help and support with everyday tasks to older people living at home.

The scheme is not established in law, is not based on social insurance contributions and does not take into account means. You do not have an automatic right to the scheme, or to avail of services under the scheme. The Home Support Service scheme is run by the

Health Service Executive (HSE), which has an information booklet on how people can qualify.

In most cases, a HSE health professional will carry out a Care Needs Assessment to help you and your family work out your needs and level of dependency.

The <u>Nursing Homes Support Scheme</u>, *Fair Deal*, is also run by the HSE. Under the scheme people contribute to the cost of their nursing home care according to their means and the State pays the balance of the cost. In order to receive State support towards the cost of your nursing home care your Fair Deal application must be approved.

In order to apply for the Scheme you must be *ordinarily resident* in Ireland.

What am I entitled to and how can I claim?

Every Health Service Executive area operates the Home Care Support Service scheme using the money earmarked for the scheme. The level of service you receive will depend on the local population, your needs and other local parameters.

The types of support or service will vary according to people's needs and the level of support they have from friends and family: some may emphasize home help, others, therapy and nursing. In general, the Home Support Service provides help and support with everyday tasks to older people living at home. These tasks may include help with:

- getting in and out of bed;
- dressing and undressing;
- personal care such as showering and shaving.

Services may be provided by the HSE directly, or by non-HSE service providers approved by the HSE.

If you decide to employ someone privately within your home, either to top up your support package or because you are not entitled to support, you are that person's employer. You can claim <u>tax concessions</u> and have certain obligations (see 'Know Your Rights').

The first step in applying for Nursing Home Support is a Care Needs Assessment to identify if you need long-term nursing home care. The remaining steps, including details in relation to the financial assessment, are outlined in the <u>Guide to Applying for the Nursing Homes Support Scheme</u>.

Once the application has been approved, the HSE will give you a list of nursing homes covering public, voluntary and approved private homes. You can choose any on the list providing they have the place for you and can meet your needs.

Once you have chosen and are admitted to the nursing home, the HSE will pay the balance of the cost of your care. The amount you have to pay will be based on a Financial Assessment and works out as 80% of your income and 7.5% of the value of any assets, a year. In the case of a couple, means are assessed as 50% of the couple's combined income and assets.

A sample case

If the cost of your care was $\in 1,000$ and your weekly contribution was $\in 300$, the HSE will pay the weekly balance of $\in 700$. You will pay the same contribution capped by the actual cost of care, regardless of whether you choose a public, voluntary or approved private nursing home.

Jargon busters

Ordinarily resident means living in Ireland for at least a year or intending to live in Ireland for at least a year

Forms you may need to fill in

- Home Support Service <u>application form</u> (pdf)
- Nursing Homes Support Scheme <u>application form</u> (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Home Service Information Booklet
- The Domestic Employment Scheme (pdf)
- Nursing Homes Support Scheme Information Booklet (pdf)
- Questions about the Nursing Homes Support Scheme

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

Find your nearest Local Health Office here.

Find your nearest Nursing Homes Support Scheme Office

You can also call the HSE info line staff on 1850 24 1850, from Monday to Friday, 8am to 8pm and Saturday 10am to 5pm.

Incapacity

Invalidity Pension

This chapter tells you what you need to know in order to claim benefits in Ireland if you cannot work because of a long-term illness or disability and are covered by social insurance (PRSI).

If you do not qualify for an Invalidity Pension on Irish contributions alone, contributions paid in certain countries can be used to help you qualify for a reduced Invalidity Pension from Ireland.

These are countries that:

- · are covered by EU Regulations, or
- have a Bilateral Social Security Agreement with Ireland.

You may qualify for a **reduced** Invalidity Pension from Ireland. You may also qualify for a pension from that other country.

If you have been getting Illness Benefit (for a minimum of 6 months) or Invalidity Pension and wish to return to work, you may qualify for Partial Capacity Benefit if your capacity for work is reduced by your medical condition. You will qualify for Partial Capacity Benefit if your restriction on capacity for work is assessed as moderate, severe, or profound. If it is assessed as mild you will not qualify. Participation on the Partial Capacity Benefit scheme is voluntary, and you may return to Illness Benefit or Invalidity Pension if, for example, your employment ceases or if you find you cannot continue to work.

You should give details on your application form of any employment or periods of residence in countries other than Ireland by either you or your late spouse or civil partner. We will send the relevant papers, on your behalf, to the relevant social security authority in the qualifying country or countries concerned.

In what situation can I claim?

Invalidity Pension is a payment for insured people who are permanently incapable of work because of an illness or incapacity. It is available to both employees and the self-employed. A Deciding Officer determines whether you satisfy the scheme conditionality and decides on your claim having considered the medical evidence provided by your medical practitioner, and having regard to the opinion of a Medical Assessor employed by the Department of Social Protection.

To qualify you must satisfy both social insurance (PRSI) and medical conditions.

What conditions do I need to meet?

To qualify, you must:

- have been incapable of work for at least 12 months and be likely to be incapable of work for at least another 12 months (you will probably have been getting Illness Benefit or Disability Allowance during that time); or
- be permanently incapable of work (in certain cases of very serious illness or disability, you can transfer directly from another social welfare payment or from your job to Invalidity Pension).

The contribution conditions for Invalidity Pension are that before the relevant date you have:

- qualifying PRSI contributions in respect of not less than 260 contribution weeks since your entry into insurance, and
- qualifying PRSI contributions or credited contributions in respect of not less than 48 contribution weeks in the last or second last complete contribution year.

The relevant date is:

- any date after the completion of one year of continuous incapacity for work, or
- any lesser period that may be prescribed, subject to the conditions and in the circumstances that may be prescribed

where you have entered into a continuous period of incapacity for work and are subsequently proved to be permanently incapable of work.

What am I entitled to and how can I claim?

If qualifying conditions are satisfied payments are made until you reach 66 at which point you transfer to the State Pension (contributory).

Weekly Rate of Invalidity Pension in 2023

Aged under 66	€ 225.50
Qualified adult	€ 161.10
Qualified child	€42 (under 12 full rate) - €50 (over 12 full rate) - €21 (under 12 half rate) - €25 (over 12 half rate)

Where a qualified adult has attained pensionable age before 2 January 2014 you may get an additional increase of €176.70.

Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

Invalidity Pensions are <u>taxable</u> so you will need to get in touch with the tax office as soon as your payment starts.

The Partial Capacity Benefit is paid if you cannot work to your full capacity but have received permission to return to work.

The rate of payment is based upon a medical assessment of your capacity to work:

- 100% of the Invalidity Pension for those with a profound incapacity;
- 50% or 75% respectively for those with a moderate or severe incapacity.

<u>Blind Pension</u> for the blind and some partially-sighted people, aged 18-66, and is also available. This is a means-tested payment to blind and visually impaired people who are <u>habitually resident</u> in Ireland. The payment is made by the Department of Social Protection. To qualify for the Pension you will be required to have an eye test by an ophthalmic surgeon to verify your visual impairment.

Jargon busters

- A qualified adult/child is a dependant for whom you may get an extra amount, paid as an increase to your personal payment;
- PRSI stands for Pay Related Social Insurance the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.

Forms you may need to fill in

- Invalidity Pension application form (pdf)
- Social Welfare Appeal Form (pdf)
- Blind Pension Application Form, form BP1 (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- The Office of the Ombudsman investigates complaints from citizens on how they have been treated by public bodies in Ireland.
- <u>Entitlements for people with disabilities</u> chapter on Invalidity Pension.

Commission publication and website:

 http://europa.eu/youreurope/citizens/work/unemployment-andbenefits/index en.htm

Who do you need to contact?

Find your nearest Intreo Office

Irish Tax and Customs

Invalidity Pension Claims Section

Social Welfare Services

Government Buildings

Ballinalee Road

Longford

Telephone: (043) 334 0000

LoCall: 0818 92 77 70

If you are calling from outside the Republic of Ireland please call + 353 43 3340000

Accidents at work and occupational diseases

This chapter tells you what you need to know in order to claim benefits in Ireland after an accident at work or if you suffer from an occupational disease.

Here we cover the Occupational Injuries Scheme's four benefits, one or more of which you could be entitled to:

- Injury Benefit
- Disablement Benefit
- Death Benefit
- Medical Care

You must have been employed under any of the contracts of service or apprenticeships that are insurable at PRSI classes A,B,D,J or M. It is not necessary to have a set number of contributions.

In what situation can I claim?

If you suffer from an occupational disease because of the work you do, or if you have had an accident/incident at, or while travelling on an unbroken journey to or from work, you could be entitled to benefits relating to occupational diseases or accidents at work.

The Department of Social Protection has a list of diseases that are considered occupational. If you have a condition which stems from these diseases, that may also be thought of as occupational.

What conditions do I need to meet?

You may qualify if:

- You have suffered a loss of physical or mental faculty due to an accident at work or travelling to or from work.
- You suffer from one of the prescribed occupational diseases caused due to the nature of your work.
- You were employed on or after 1 May, 1967 and satisfy relevant Social Insurance conditions.

People suffering from Byssinosis, Pneumoconiosis, Occupational Deafness or Occupational Asthma may get Disablement Benefit from the start of when they are incapacitated.

If you have an accident at work you must tell your employer.

What am I entitled to and how can I claim?

Injury Benefit

Injury Benefit can be paid for a maximum of 26 weeks from the date of the incident/accident, to people who are not able to work because of an injury or occupational disease suffered at work or travelling on an unbroken journey from work. If you still cannot work after 26 weeks, you could be entitled to Illness Benefit.

Rate of Injury Benefit in 2023:

Injury Benefit	Weekly rate
Personal rate	€220
Increase for a qualified adult	€146.
Increase for a qualified child age 12 and over	€50 (full-rate)
	€25 (half-rate)
Increase for a qualified child under 12 years of age	€42 (full-rate)
	€21 (half-rate)

You may get an increase in your payment for an <u>adult dependant</u> and <u>dependent children</u>. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

To apply, you will need to get a claim form (IB1) and a Certificate of Incapacity for Work from your doctor. The claim form (IB1) and the Certificate of Incapacity for work will have to be sent to the Department of Social Protection. You or your doctor may have to submit ongoing medical certificates. You will need to let the Department know if you receive medical care within 6 weeks of starting treatment.

Disablement Pension

This may be paid weekly, every four weeks or in the form of a lump sum. It is payable to people suffering a loss of physical or mental faculty because of an accident or disease at work. You should apply a few weeks before Injury Benefit is due to finish and claim the benefit within 3 months of the date of the accident, or the onset of the disease or you may lose part of the benefit.

100% disablement - €251

If you have between 20-90% disablement, your maximum personal pension is as follows:

- 90%	€225.90
- 80%	€200.80
- 70%	€ 175.70
- 60%	€150.60
- 50%	€125.50
- 40%	€100.40
- 30%	€75.30
- 20%	€50.20

Between 15% and 19% disablement: a non-taxable lump sum (maximum of €17,560) may be payable.

Persons in receipt of Disablement Pension may be entitled to a supplement in cases of incapacity or an allowance for constant attendance where the incapacity or need for constant attendance arises as a result of the occupation injury or disease.

Incapacity Supplement

This is an increase to Disablement Pension where a person is considered to be permanently incapable of work as a result of an occupational accident/disease and does not qualify for another social welfare benefit such as Illness Benefit.

Rate per week under 66	Personal Rate: €220
	Increase for a qualified adult: €146.00
Rate per week 66 and over	Personal Rate: €239.30
	Increase for a qualified adult: €158.80
Increase for a Qualified Child	Increase for a qualified child under 12 years of age: €42(Full Rate) an €21 (Half Rate)
	Increase for qualified child 12 years of age and over: €50 (Full Rate) and €25 (Half Rate)

Constant Attendance Allowance

In order to get Constant Attendance Allowance the claimant must be so severely disabled that someone needs to care for them for at least 6 months.

You must be getting a Disablement Pension of 50% or over.

Entitlement to Constant Attendance Allowance is based on the recommendation of the Department's medical advisor.

Rate per Week €237

If you are injured in an accident at work or get an occupational disease while you are living in an EU country outside the country in which you are insured, you are entitled to healthcare in the State in which you reside. Benefits in cash will normally be paid by the institution in the Member State with which you are insured.

Death Benefit is payable if an insured person dies as a result of a work-related injury or a prescribed work-related disease or dies while travelling directly to or from work.

It is also payable, where immediately before death, the deceased was getting a Disablement Pension rated at 50% or higher.

The following are involved:

- Widow's/Widower's or Surviving Civil Partner's Pension
- Orphan's Pensions
- Funeral Grant

Rate per week under 66	Personal Rate: €250.50	
	Increase for a qualified child under 12 years of age: €42	
	Increase for a qualified child over 12 years of age: €50	
Rate per week 66 and over	Personal Rate: €269.70	
	Increase for a qualified child under 12 years of age: €42	
	Increase for a qualified child 12 years of age or over: €50	
Orphan's Pension per week	€206.80	
Funeral Grant	€850	

The Medical Care Scheme

Medical care is a scheme that allows you apply for a refund of Medical Expenses incurred if your accident/incident is a result of an accident/incident which occurred at work.

This allows you to get a refund of the costs of medical care and attention that are not paid by the <u>Health Service Executive</u> (HSE) or covered by the <u>Treatment Benefit Scheme</u>. The expenses must be reasonable and necessary. Normally, only one payment is made but if the treatment is ongoing, payment may be made in a few instalments. Payment is usually made to the person who claims, but may be made to the HSE, or to an employer if necessary.

Jargon busters

 A qualified adult/child is a dependant for whom you may get an extra amount, paid as an increase to your personal payment.

Forms you may need to fill in

- <u>Disablement Benefit/Incapacity Supplement</u> (pdf)
- Death Benefit (pdf)
- Medical care in respect of an occupational accident or disease (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Safety, Health and Welfare at Work Act 2005
- Accidents at work and occupational diseases, your rights in Europe
- Sick pay and sick leave, the employers' obligations <u>Terms of Employment</u> (<u>Information</u>) <u>Act</u>
- If your application for a benefit is refused you can appeal to the <u>Social Welfare</u> <u>Appeals Office</u>

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

Find your nearest Intreo Office

Injury Benefit Section

Department of Social Protection, P.O. Box 1650, Dublin 1, Ireland

Tel: (01) 704 3300 LoCall: 0818 928 4000

Tel: +35317043300 (if you are calling from outside the Republic of Ireland)
Medical Care Section Address – as above and Telephone numbers as well

Disablement & Death Benefits

Department of Social Protection, Ballinalee Road, Longford, Republic of Ireland

Telephone: +353 43-3340000

LoCall: 0818 92 77 00

Email: <u>Disablement.Benefit@welfare.ie</u>

www.gov.ie

Old-age and survivors

State Pensions

This chapter tells you what you need to know in order to claim a State Pension in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

How old do I have to be to claim?

You should apply for the State Pension, either contributory or non-contributory, at least 3 months before reaching pensionable age (66 years).

If you do not qualify for a State Pension (contributory) based on your Irish social insurance record alone, contributions paid abroad may help you qualify for a reduced rate pension. If you think this is the case for you, applications should be submitted 6 months before you reach pensionable age. Time is needed to contact other countries for information on the contributions you have made there.

There are two main types of state pension:

- the State Pension (contributory), which is based on your social insurance (PRSI) record. You can continue to work full-time after age 66 and collect your State Pension (contributory);
- the State pension non-contributory, which is a means-tested payment for people aged 66 and over, who do not qualify for a State pension (contributory), or who only qualify for a reduced rate contributory pension based on their social insurance record. You must have a legal right of residence and be habitually resident in Ireland to qualify.
- You can apply for both State Pension (contributory) and State Pension (noncontributory). If you are not eligible for the maximum contributory rate, you will be awarded the most beneficial pension.

You cannot claim both pensions at the same time.

How long do I need to have worked to claim a pension?

Qualification for the State Pension (contributory) is based on your social insurance (PRSI) record. With some exceptions, employees, self-employed people and apprentices over 16 are insured through the payment of contributions.

The rate of social insurance you pay is determined by your income and type of employment. If you are self-employed, only full-rate contributions can be counted. More information on the rates of social insurance can be found here.

To be eligible for a state pension (contributory) at age 66, an applicant must:

- have entered insurable employment before attaining the age of 56 years.
- have at least 520 paid contribution weeks since entry into insurance, from employment or self-employment.
- (for a maximum rate pension) have a yearly average of 48 paid and/or credited contributions from 1979, or from their date of entry into insurable employment, to the end of the last complete tax year preceding their 66th birthday.
- (in addition for a maximum rate pension) have 2,080 weeks (40 years) paid or credited subject to a maximum of 1,040 weeks (20 years) Home caring periods, or 520 (10 years) credited contributions), or
- (for a reduced rate pension) have a yearly average of at least 10 paid and/or credited contributions recorded from 1953, or from the applicant's date of entry into insurable employment (whichever is the later), to the end of the tax year preceding their 66th birthday.

What am I entitled to and how can I claim? State Pension (contributory)

State Pension (contributory) rates for people who qualify for pensions from 1 September 2012

Payment Rates - State Pension Contributory (Aged 66 post-Sept 2012)				
Yearly Average	Weekly Personal Rate - €	Increase for Qualified Adult Aged under 66 - €	Increase for Qualified Adult Aged 66 or over - €	
Contributions				
48 or over	265.30	176.70	237.80	
40-47	260.10	168.20	225.90	
30-39	238.50	160.00	214.20	
20-29	225.90	149.70	201.60	
15-19	172.90	115.20	154.40	
10-14	106.00	70.20	95.60	

Payment Rates - State Pension Contributory (Aged 66 pre-Sept 2012)				
Yearly Average	Weekly Personal Rate - €	Increase for Qualified Adult	Increase for Qualified Adult Aged 66 or over - €	
Contributions		Aged under 66 - €		
48 or over	265.30	176.70	237.80	
20-47	260.10	176.70	237.80	
15-19	199.00	132.60	178.40	
10-14	132.70	88.50	118.80	

Alternatively, from March 2018, a person who reached State pension age after 1 September 2012 may qualify under the Total Contributions Approach. Under this method, 2,080 weekly contributions (of which 1,040 may be Home Caring periods, or 520 may be credited contributions) may qualify a person for a maximum rate pension, subject to satisfying other criteria. Those with fewer contributions may qualify at a lower rate, on a pro-rata basis (e.g. 1,040 contributions may lead to a 50% rate entitlement.

Weekly Increase for those aged 80 and over €10.

Weekly increase for those living alone €22.

These are the maximum rates which can be paid. Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

If your entitlement is based on a combination of Irish social insurance and contributions made in other countries then you will receive a percentage of the appropriate rate based on the number of Irish contributions you have made.

A <u>sample calculation</u> sets out how you can work out what you may be entitled to if you have lived in other EU countries.

If you have paid social insurance contributions in two or more EU Member States, you should apply for a pension from the Member State where you now live or where you paid your last contribution. The authorities will then calculate with the other Member States exactly what may be due to you from each of them.

If you are receiving an Occupational Pension from an employer or provider from another country, this will be taxable in Ireland and you should let the Revenue services know.

Please consult: Your pension and tax to find out what you need to know.

State Pension (non-contributory)

If you do not qualify for a contributory pension, you may be eligible for a non-contributory pension. This is a means-tested payment which takes into account the amount of weekly income you receive, any capital or assets you own or co-own such as savings and investments and the value of any property (apart from your main residence) that you own or co-own. The maximum rate paid for a single person is €254 per week. Additionally, an increase for a qualified adult aged under 66 may be payable at a rate of €167.80per week.

To be eligible for a State pension non-contributory, you must:

- be aged 66 years or over
- have a legal right of residence in Ireland
- · be habitually resident in Ireland
- have a valid Personal Public Service Number
- satisfy a means test
- if awarded the pension, continue to satisfy the Habitual Residence Condition and the applicable means test.

Jargon busters

- The method for calculating the yearly average can be found <u>here</u>.
- **PRSI** stands for Pay Related Social Insurance the money your employer deducts directly from your wages.
- A qualified adult is your adult dependant for whom you may get an extra amount. This is paid as an increase to your personal payment (called an Increase for a Qualified Adult or IQA).
- **Credited contributions ('credits')** can be applied for in certain cases, generally for periods of unemployment and illness. These credits may help to qualify for a higher rate of pension, subject to you having paid the minimum contributions necessary.

Forms you may need to fill in

- State Pension Contributory (pdf)
- State Pension Non Contributory (pdf)
- Form 12S a simplified return of income form needed by the Revenue services

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- <u>Issues relating to tax and pensions</u>
- To request a copy of your Social Insurance Contribution Statement (mywelfare.ie)
- General enquiries about your pension entitlement
- If your application for a benefit is refused you can appeal to the <u>Social Welfare</u>
 <u>Appeals Office</u>

Commission websites:

• Case study 1: Calculating your pension under EU social security agreements (citizensinformation.ie)

Who do you need to contact?

Department of Social Protection

State Pension Contributory/ State Pension Non Contributory Social Welfare Services College Road Sligo Ireland F91 T384

Tel:(071) 915 7100 LoCall: 0818 200 4000 Homepage: <u>www.gov.ie</u>

Widow's and Widower's or Surviving Civil Partner's Pensions

This chapter tells you about Widows. Widower's or Surviving Civil Partner's Pension and Guardian Payments in Ireland.

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

In what situation can I claim?

If your husband, wife or civil partner has died and you are not cohabiting with anyone, you can apply for a pension.

If you are divorced, or your civil partnership has been dissolved you may still be entitled to the pension.

There is also a Guardian's Payment for people taking care of orphan children.

Do I qualify?

Your Survivor's Pension can be contributory, based on the social insurance payments you have made whilst working. Or, if you are under 66 years of age and habitually resident in Ireland, it can be non-contributory and based on your means.

To claim <u>Widow's, Widower's or Surviving Civil Partner's (contributory) Pension</u> you or your spouse or civil partner will need to have paid a certain number of Pay Related Social Insurance (PRSI) contributions. All these contributions must be paid by one person's records: you cannot combine with another person.

The rules are that either you, your spouse or your civil partner must have:

- At least 260 contributions paid up to the date your spouse/civil partner died or before reaching pension age (currently age 66), whichever is earlier; and
- An average of 39 paid or credited contributions in either the 3 or 5 years before the death of the spouse/civil partner or before he/she reached pension age (66);

or

• A yearly average of at least 24 paid or credited contributions from the year of first entry into insurance until the year of death or reaching pension age. If this average is used then an average of 24 will entitle you to a minimum pension; you will need an average of 48 per year to get the full pension.

If you or the deceased have worked for more than one year, and were insured in a country which follows EU Regulations, you can combine the contributions paid abroad to qualify.

In certain cases, you may automatically qualify for a Widow's, Widower's or Surviving Civil Partner's (contributory) Pension. This is the case if your late spouse or civil partner was getting a State Pension (contributory), which either:

- included an increase for you as a dependent spouse or civil partner; or
- would have included an increase but for the fact that you were getting <u>State Pension</u> (<u>non-contributory</u>), <u>Blind Pension</u> or <u>Carer's Allowance</u>.
- There is no automatic qualification if your late spouse or civil partner was getting a mixed insurance pro-rata, EU/Bilateral Agreement pro-rata or Pre-53 pension.

<u>Widow's, Widower's or Surviving Civil Partner's (non-contributory) Pension</u> is <u>based on your means</u> and is only paid to those under 66 years of age and <u>habitually resident in Ireland</u>. It is not paid to people with dependent children and if you are bringing up a child you should apply for One-Parent Payment.

<u>Guardian's Payments</u> (**contributory**) are paid for the benefit of orphans if either parent or step-parent had worked at any time and paid PRSI for 26 weeks. This may be paid for an orphan living in the State or abroad and is not means-tested. Payment is made to the child's guardian up to the child's 18th birthday or 22nd birthday if they are in full-time education.

Guardian's Payments (non-contributory)

This is a payment for children who are not entitled to the contributory payment. The means test for this is based on the child's means. Payment is made to the child's guardian up to the child's 18th birthday or 22nd birthday if they are in full-time education. The habitual residence condition applies to applications for this payment.

What am I entitled to and how can I claim?

Survivor's Pensions (contributory)

Widow/widower/surviving civil partner (aged 66 and over)

Yearly average PRSI contributions	Personal rate per week	
48 or over	€265.30	
36-47	€260.10	
24-35	€254.00	
18-23	€190.40	
12-17	€126.40	
5-11	€63.30	

Widow/widower/surviving civil partner (under 66 years of age)			
Yearly average PRSI contributions	Personal rate per week		
48 or over	€225.50		
36-47	€222.10		
24-35	€219.50		
18-23	€162.10		
12-17	€107.10		
5-11	€54.20		
Weekly Increase for those aged 80 and over	€10		
	€42 (under age 12)		

Increase for qualified child

€50 (over age 12)

Increase for Living Alone for those aged 66 or over €22

Reduced rates will be paid if your contribution record is less than the minimum required.

You cannot get this pension and the State Pension (contributory) - if you are entitled to both you should choose the most advantageous. These benefits are taxable.

Both contributory and non-contributory pensions should be claimed within three months of the spouse's death.

Guardian's Payment (contributory)

This payment is made at a standard rate of €203 per week.

Widow's, Widower's or Surviving Civil Partner's (non-contributory) Pension

The maximum rate of payment is €220 per week in 2023. The payment is reduced depending on other income or property you might have.

Guardian's Payment (non-contributory)

Whether or not you get the maximum payment of €203

per week will depend on the means test (this is carried out on the child's means - if any).

Jargon busters

- PRSI stands for Pay Related Social Insurance the money your employer deducts directly from your wages. To claim a contributory benefit you need to have clocked up the relevant number of contributions.
- Non-contributory benefits are means-tested, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit.
- Dependent child, also known as a qualified child, is a dependant for whom you may get an extra amount, paid as an increase to your personal payment.
- Habitual resident The term 'habitual resident' is defined under EU law see:
 EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests.

Forms you may need to fill in

- Form 12S a simplified return of income form needed by the Revenue services
- Widow's or Widower's Contributory Pension application form (pdf)
- Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension application form (pdf)
- Guardian's Payment, both types, application form (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Rules for Contributory Survivor's Pensions;
- Rules for Non-contributory Survivor's Pensions;
- Death and bereavement in Ireland
- Residence requirements for social assistance in Ireland.
- If your application for a benefit is refused you can appeal to <u>Social Welfare Appeals</u>

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/death-grants/index en.htm

Who do you need to contact?

- To see how many PRSI contributions you have made: <u>Request a copy of your Social Insurance Contributions record</u>
- Death certificates for social welfare purposes available from the <u>Registrar of Births</u>, <u>Deaths and Marriages</u>
- To find out more about your Personal Public Service Number (PPS Number) contact a registration centre
- For guestions on Survivor's Benefits:

Department of Social Protection

Social Welfare Services, College Road, Sligo, Ireland

Opening Hours: This office does not offer a service to personal callers. All queries must

be made using the online enquiry form, by telephone or in writing.

Tel: (071) 915 7100 or 0818 200400

Homepage: https://www.gov.ie/en/organisation/department-of-social-protection/

Social assistance

Benefits to help people reach a basic standard of living

This chapter tells you about the benefits that are not related to the number of social insurance contributions you have paid, or 'non-contributory benefits'. Known as minimum resources, these benefits are aimed at ensuring people's basic standard of living.

In what situation can I claim?

There are some benefits which provide a basic weekly allowance to eligible people who have little or no income. If you have claimed a social welfare benefit or pension but it has not yet been paid and you have no other income, you may qualify for these while you are waiting for your payment.

Here we cover:

- Supplementary Welfare Allowance
- Rent Supplement
- Additional Needs Payment

What conditions do I need to meet?

These benefits are means-tested and are for habitual residents only. Here are the three main examples.

<u>Supplementary Welfare Allowance</u> is a non-contributory payment and is means-tested. If your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the appropriate Supplementary Welfare Allowance rate.

The Department of Social Protection continues to provide rental support under the <u>Rent Supplement</u> scheme to people with a short term housing need who live in private rented accommodation and cannot meet their rent from their own resources, generally because of a temporary loss of employment. You must be able to demonstrate you could have reasonably afforded the rent from your own resources at the commencement of the tenancy.

Rent Supplements ensure that the recipient's income after paying rent is not less than the Supplementary Welfare Allowance rate less a weekly minimum contribution. The weekly contribution for single persons and lone parents is \in 30 per week, for couples and families with two adults the minimum contribution is \in 40 per week. Under Housing Assistance Payment (HAP), the provision of rental assistance to those with a long-term housing need is the responsibility of local authorities, under the auspices of the Department of Housing, Planning, Community and Local Government. HAP is available in all local authority areas throughout the country.

An Additional Needs Payment is the overarching term used to refer to exceptional and urgent needs payments, and certain supplements to assist with ongoing or recurring costs that cannot be met from a person's own resources and are deemed to be necessary.

Exceptional and Urgent Needs Payments are not subject to the Habitual Residence Condition.

What am I entitled to and how can I claim?

Supplementary Welfare Allowance

Supplementary Welfare Allowance rates in 2023 - Maximum rate for people aged 25 and over:

	Personal rate	Increase for a Qualified Adult	Increase for a Qualified Child
Maximum	€218	€146	€42 (aged under 12)
rate			€50 (aged 12 and over)

Supplementary Welfare Allowance rates in 2023 - Maximum rate for people aged 18-24

Age	Personal rate	Increase for a Qualified Adult
18-24	€129.70	€129.70

Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

The reduced personal and qualified adult rate of Supplementary Welfare Allowance (SWA) for claimants under 25 years of age does not apply in the following cases:

- people with dependent children;
- people who were in the care of Ireland's Child and Family Agency during the 12 months before they turn 18.
- people in receipt of housing supports in their own right and living independent of the family home

Rent Supplement

Rent Supplement Application (and Review) Forms can be provided by the officers in charge of your case and need to be filled in by the claimant and their landlord. If your claim is being reviewed by the officers dealing with your case they will provide you with the appropriate Rent Supplement Review Form.

All schemes have to be applied for, and are subject to review, and involve a means test..

Jargon busters

- Non-contributory benefits are means-tested, meaning that your income or property (except your own home) will be taken into account when it comes to setting your benefit;
- Habitual resident The term 'habitual resident' is defined under EU law see:
 EU Regulation on the coordination of social security systems. In practice it means the place where you have your centre of interests;
- A qualified adult/child is a dependant for whom you may get an extra amount.
 This is paid as an increase to your personal payment.

Forms you may need to fill in

- Supplementary Welfare Allowance claim form (pdf)
- Rent Supplement application form (pdf)

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Calculating Rent Supplement
- Worksheet for calculating Rent Supplement
- Residence requirements for social assistance in Ireland.
- If your application is refused you can appeal to **Social Welfare Appeals**

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

To find out more about your Personal Public Service Number (PPS Number) contact \underline{a} registration centre.

Apply for Supplementary Welfare Allowance, Exceptional Needs payments or Rent Supplement, from the office nearest you - <u>list of offices</u>

Unemployment

Unemployment benefits

This chapter tells you what you need to know in order to claim unemployment benefits in Ireland.

Here we cover:

- Jobseeker's Benefit
- Jobseeker's Benefit (self-employed)
- Jobseeker's Allowance
- Redundancy Payment

If you have lived, worked and/or paid insurance in another EU country, your time living in another EU country, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

When can I claim?

If you are unemployed you may be eligible for **Jobseeker's Benefit**, Jobseeker's Benefit (self-employed) **Jobseeker's Allowance** or if you were made redundant you may have an entitlement to a **Redundancy Payment**.

If you lose your job because you were fired for misconduct or if you refuse another job offer, you can be disqualified from claiming for a certain time.

If you lose your job because your employer went out of business or is changing the type of skills they need from their workforce, then you have been made redundant. Depending on your age and how long you worked for your employer, you may be entitled to a redundancy payment from your employer. If your employer is unable or unwilling to pay employees their statutory redundancy payments, then an application can be made to the Department of Social Protection.

What conditions do I need to meet?

To claim **Jobseeker's Benefit** you will need to have paid 'contributions' into your Pay Related Social Insurance (PRSI). Most employees, self-employed people and apprentices over 16 are insured through the payment of contributions. There are 3 waiting days before the benefit starts.

You must be:

- Capable of and available for work
- Genuinely seeking work and age between 18 and 66

To claim Jobseeker's Benefit for the self-employed you will need to have paid 'contributions' into your Pay Related Social Insurance (PRSI). Most employees, self-employed people and apprentices over 16 are insured through the payment of contributions. There are 3 waiting days before the benefit starts.

You must be:

- Capable of and available for work
- Genuinely seeking work
- Over 18 and under 66

There can be special rules for people commuting across borders, living and working in different countries, but social insurance contributions paid in an EU country or other countries covered by EU Regulations will be added to your Irish contributions.

Jobseeker's Allowance is not based on contributions but is means tested. You will need to be habitually resident.

To get Jobseeker's Allowance you must:

- Be unemployed (you must be fully unemployed or unemployed for at least 4 days out of 7);
- Be over 18 and under 66 years of age;
- Be capable of work;
- Be available for and genuinely seeking work;
- Satisfy the <u>means test</u>

Meet the <u>Habitual Residence Condition</u> You can be refused a jobseeker's payment if you do not meet all the conditions that apply to the payment. You can be disqualified from a payment for a period of time in certain circumstances. You can also have your payment reduced (and subsequently stopped altogether for a period of time) if you do not attend meetings or participate in appropriate employment schemes, training or work experience. Further details on this can be found here.

Jobseeker's Transitional Payment is paid to people whose youngest child is aged between 7 and 13 years inclusive and who are not cohabiting. It aims to support you into the workforce while also acknowledging that you are caring for young children. You can take part in a course of education, training or employment scheme and get Jobseeker's Transitional Payment. When you start getting a Jobseeker's Transitional payment you will be scheduled to attend a meeting with one of the Department of Social Protection's case officers. The purpose of this meeting is to identify and access supports (such as education, training and employment schemes) that will prepare you for full-time employment.

If you get a one-off **Redundancy Payment** that is over €50,000 you may not be able to claim Jobseeker's Benefit for a maximum of nine weeks. If you are over 55 this restriction does not apply.

To be eligible you must:

- Be 16 or over;
- Be in insurable employment;
- Have worked continuously for your employer for 104 weeks. This period counts only if you were working while over the age of 16.

What am I entitled to and how can I claim?

Claiming the following benefits will require that you have all the necessary paperwork sorted out. Claiming can require paperwork from your side. Make use of the <u>Citizens</u> <u>Information Ireland checklist</u>to see if you have all you need.

Jobseeker's Benefit

Payment of Jobseeker's Benefit is usually made from the fourth day of unemployment, but in some cases it starts immediately.

This is how long you can claim Jobseeker's Benefit:

- For people with 260 or more PRSI contributions paid, it will be 9 months;
- For people with fewer than 260 PRSI contributions paid, it will be 6 months.

Jobseekers Benefit (Self-Employed)

Payment of Jobseeker's Benefit (Self-Employed) is made from the first day of unemployment.

This is how long you can claim Jobseeker's Benefit (Self-Employed):

- For people with 260 or more self-employment PRSI contributions paid, it will be 9 months;
- For people with fewer than 260 PRSI self-employment contributions paid, it will be 6 months

You should claim the benefit on the first day you are not working and will need to go to your Intreo Centre or local Social Welfare Branch Office.

Average weekly earnings	Personal rate	Qualified adult rate	Increase for a qualified child
€300 or more	€220	€146.00	€42 under 12 years (full-rate) €21 (half-rate) and €50 on 12 years and over (full-rate) €25 (half-rate)
€220 - €299.99	€172.30	€94.50	
€150 - €219.99	€141.90	€94.50	
Less than €150	€98.70	€94.50	

Note that the payment of qualified adult and child increases depends on the income your spouse or partner may have.

If you have worked in countries covered by EU Regulations, ask the authorities in the country/ies where you have worked for a U1 document (former E 301 form). You should then give the form to the benefits authority dealing with your claim - the authority where you live - so they can take account of periods of insurance or employment in other countries.

Without the form, the authority dealing with your claim can still obtain the necessary information from other countries directly. But a completed U1 will probably speed up your claim.

Benefit Payment for 65 Year Olds

Benefit Payment for 65 Year Olds is a payment for people aged 65 who have ceased employment or self-employment and who satisfy the pay-related social insurance (PRSI) contribution conditions.

Benefit Payment for 65 Year Olds may be paid from the date of your 65th birthday until the date of your 66th birthday as long as you continue to satisfy the conditions for this payment.

To qualify for Benefit Payment for 65 Year Olds, you must:

- be 65 years of age
- have ceased employment/self-employment
- be resident in the Republic of Ireland
- satisfy the (PRSI) contribution conditions

Rates of payment

The full weekly personal rate is €220.00

Increase for a Qualified Adult: €146.00

Increase for a Qualified Child (under 12): €42 (full-rate) €21 (half-rate)

Increase for a Qualified Child (over 12): €50 (full-rate) €25 (half-rate)

Jobseeker's Allowance

This is also usually paid from the fourth day of unemployment, for an unlimited period, up to the age of 66.

Jobseeker's Allowance rates in 2023 - Maximum rate for people aged 25 or over

New and existing claimants	Personal rate	Increase qualified a		Increase for a qualified child	
Maximum rate	€220	€146.00		€42 under 12 years and €50 on 12 years and over	
Maximum rate for people aged 18-24:					
Age Pe	ersonal rate		Increase fo	r a qualified adult	
18-24 €:	129.70		€129.70		

There are some <u>exceptions to age-related Jobseeker's Allowance payments</u> for people aged 24 and under, including for claimants with dependent children.

Redundancy Payment

There is a time limit of one year from the date of termination to apply to your employer for a redundancy payment

It is the employer's responsibility to make statutory redundancy payments to all eligible employees.

In the first instance you should contact your employer or in the case of a liquidation the appointed liquidator. It is recommended that you do this in writing so there is a record of the communication.

If your employer is unable to make statutory payments themselves, then they or the liquidator should make an application to the Department of Social Protection for a redundancy payment under the Redundancy Payments Scheme on your behalf.

If your employer refuses to pay or make an application to the Department of Social Protection on your behalf, then you will need to submit a claim to the Workplace Relations Commission and seek adjudication. Once you have an award in your favour, the employer has 56 days to pay you your award.

If after 56 days your employer has still not paid you your statutory redundancy, then you can make an application to the Department of Social Protection

Useful links

- Workplace Relations Commission
- Guide on how to calculate a redundancy payment on gov.ie
- Department of Social Protection Redundancy Payments Scheme

Jargon busters

- PRSI stands for Pay Related Social Insurance the money your employer deducts directly from your wages;
- Means-testing Your means under the various headings (for example, cash income, earnings from employment and capital) are added together to find your total means. For most means-tested payments, the rate of social welfare payment you can get, if any, is reduced on a sliding scale according to your means;
- A qualified adult is your adult dependant for whom you may get an extra amount;
- **Habitual resident** The term 'habitual resident' is defined in EU law see: <u>EU</u>

 <u>Regulation on the coordination of social security systems</u>. In practice it means the place where you have your centre of interests.

Forms you may need to fill in

- Online claim form for Jobseeker's Allowance or Jobseeker's Benefit
- Jobseeker's Allowance or Jobseeker's Benefit application forms can be requested by emailing <u>forms@welfare.ie</u>
- Online claim form for Benefit Payment for 65 Year Olds
- Benefit Payment for 65 Year Olds application forms can be requested from forms@welfare.ie
- Jobseeker's Benefit (Self-Employed) application form
- Claim for repayment of income tax during unemployment
- Request for your social insurance records

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Checklist guide to redundancy procedures
- Services and entitlements when losing work
- <u>Citizens Information Centre</u> (locate the nearest to you).
- If your application for a benefit is refused you can appeal to Social Welfare Appeals

Commission publication and website:

• http://europa.eu/youreurope/citizens/work/unemployment-and-benefits/index en.htm

Who do you need to contact?

- Intreo the integrated employment and support service
- Department of Social Protection Redundancy Payments Scheme
- Citizens Information General Redundancy Payments

Moving abroad

Previous coverage abroad can count

This chapter tells you what you need to know about moving around the EU and the impact that has on your social benefits.

Social Insurance and EC Regulations

If you are going to work in an EU country or other countries covered by EU Regulations, generally you will no longer be a part of the Irish social security system and the laws of your new country will apply to you.

If you have lived, worked and/or paid insurance in another EU country or other countries covered by the same regulations, your time living in another of these countries, the period you have worked or the contributions you have paid may be taken into account when your benefits are calculated in Ireland.

What benefits are affected?

The ability to combine your contributions paid in countries covered by EU Regulations applies to the following benefits:

- Illness Benefit
- Maternity Benefit
- Adoptive Benefit
- Health & Safety Benefit
- Invalidity Pension
- State Pension (Contributory)
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Guardian's Payment (Contributory)
- Jobseeker's Benefit
- Jobseeker's Benefit (Self-Employed)
- Treatment Benefit
- Carer's Benefit

Certain social security benefits from countries covered by EU Regulations may also be transferred to Ireland.

What do I need to do?

If you have been working in a country covered by EU Regulations and are returning to Ireland, you need to bring a record of your social insurance contributions using forms E104 and U1 (formerly E301) which you can get from your local social security office. Check with them to make sure you are bringing back all the necessary documentation.

If you have been getting Unemployment Benefit from a country covered by EU Regulations for 4 weeks, you can transfer it to Ireland for 3 months for job seeking purposes (in certain circumstances this 3 month period may be extended up to a maximum of 6 months). You need to bring a completed form U2 (formerly E303).

When you are applying for Irish social insurance payments there is a section in the form which asks if you have ever been employed in an EU country.

You will need to know:

- The country where you worked;
- The name and address of your employer there;

- · The dates you worked there; and,
- · Your Social Security Number there;
- Other additional information, depending on the Member State involved in your claim.

Jargon busters

- PRSI stands for Pay Related Social Insurance the money your employer
 deducts directly from your wages in respect of social insurance contributions. To
 claim a contributory benefit you need to have paid the required number of
 contributions.
- Habitual resident The term 'habitual resident' is defined under EU law See:
 <u>EU Regulation on the coordination of social security systems</u>. In practice it
 means the place where you have your centre of interests.
- Personal Public Service Number (PPS Number) Your Personal Public Service Number (PPS Number) is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

Forms you may need to fill in

Forms E104 and U1 (formerly E301) (pdf).

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Combining social insurance contributions from abroad.
- Your employer's duty to pay social insurance.
- Social Security Agreements with non-EC countries.
- For Irish citizens: <u>Retiring to Ireland</u> (pdf).

From the Official Journal of the EU:

Regulation on the coordination of social security systems.

Commission publication and website:

• http://ec.europa.eu/social/main.jsp?catId=849&langId=en

Who do you need to contact?

Department of Social Protection

List of Intreo Centres and Branch Offices.

To find out more about Bilateral Social Security Agreements and how they affect you, contact:

Client Eligibility Services,

Social Welfare Services, Department of Social Protection, Cork Road, Waterford, Ireland

LoCall: 0818 690 690

If residing outside Ireland: + 353 1 471 5898

More information about your Irish Social Insurance record:

PRSI Records,

Department of Social Protection, McCarter's Road, Ardaravan, Buncrana, Donegal,

Ireland

Tel: (01) 471 5898 LoCall: 0818 690 690

Homepage: https://www.gov.ie/en/organisation/department-of-social-protection/

To request a copy of your Irish Social Insurance record online:

https://services.mywelfare.ie/en/topics/statements-refunds-and-calculators/

Main residence

Habitual residency

This chapter tells you what you need to know about the 'habitual residency' requirements to which you need to comply in order to claim some benefits.

Am I a habitual resident?

The term 'habitually resident' means that you have to have your centre of interests in Ireland. The term also conveys permanence - a person has been here for some time and intends to stay here for the foreseeable future. A person who does not have a right to reside in the State cannot be regarded as habitually resident.

Determination of habitual residence relies heavily on fact. The manner in which the habitual residency requirements are applied and the factors used to determine if a person is habitually resident in Ireland, for social welfare purposes, are set out in Irish legislation. When determining whether a person is habitually resident all the person's circumstances including, in particular, the following factors are considered:

- Length and continuity of residence a person has in Ireland or in any other particular country.
- Length and purpose of any absence the person has had from Ireland.
- Nature and pattern of the person's employment.
- The person's main centre of interest.
- The future intentions of the person as they appear from all the circumstances.

What conditions do I need to meet?

Who decides whether an applicant is habitually resident?

Statutorily appointed Deciding Officers (or Determining Officers in the case of Supplementary Welfare Allowance) in the Department of Social Protection determine whether you meet the requirement to be habitually resident in Ireland.

The Officer will rely on the evidence you provide and be guided by national and EU law and Departmental guidelines when making their decision.

What am I entitled to and how can I claim?

Residence requirements for social assistance in Ireland

With all social welfare payments in Ireland, you must satisfy the rules for each scheme to qualify. You must also be habitually resident in Ireland to qualify for the following:

- Blind Pension;
- Carers Allowance;
- Child Benefit*;
- Disability Allowance;
- Domiciliary Care Allowance*;
- Guardian's Payment (Non-Contributory)*;
- Jobseeker's Allowance and Jobseekers Transitional Payment;
- One-Parent Family Payment*;
- State Pension (Non-Contributory);
- Supplementary Welfare Allowance (other than once-off exceptional and urgent needs payments)** and
- Widow's, Widower's or Surviving Civil Partner's Pensions (Non-Contributory).

Payments marked * are regarded as Family Benefits under EU Regulations on the Coordination of Social Security Systems (Regulation 883/2004). Where these regulations apply, usually in the situations where a person is employed or self-employed in Ireland, they are exempt from satisfying the Habitual Residence Condition (HRC).

Supplementary Welfare Allowance (**) is regarded as a social advantage for the purposes of Article 7 of EU Regulation 492/2011 (Free Movement of Workers). Accordingly, those who have been in employment here, even for short periods, can qualify for Supplementary Welfare Allowance without the need to satisfy HRC. Where the employment lasts for less than 12 months, that entitlement exists for up to six months, i.e. for as long as the person retains worker status under the residence provision.

Forms you may need to fill in

Documentation

Where possible, you should provide the following documentary evidence:

- having given up accommodation abroad
- having cancelled or applied to cancel any non-transferable benefits
- having transferred or applied to transfer any transferable income
- being in the process to open a bank account here
- having a tenancy in your own name (in Ireland)
- having travel documents including, where relevant, excess baggage fees and removal/shipping receipts.

If the Department of Social Protection needs more information to decide whether you are habitually resident in the Republic of Ireland you may be asked to fill out <u>a HRC1 form (pdf)</u>.

Know your rights

The links below set out your rights in law, they are not European Commission sites and do not represent the view of the Commission:

- Residence requirements for social assistance in Ireland
- The Department of Social Protection has published <u>Guidelines on the determination</u> <u>of Habitual Residence</u>
- If your application for a benefit is refused you can appeal to <u>Social Welfare Appeals</u>

Commission publication and website:

• http://ec.europa.eu/social/main.jsp?catId=849&langId=en

The Citizens Information Board also provides comprehensive and readily accessible information with respect to habitual residence.

Who do you need to contact?

For more information:

Address: Department of Social Protection: Áras Mhic Dhiarmada, Store Street, Dublin,

Ireland D01 WY03

Website: www.gov.ie

Phone number: + 353 1 704 3000

Email: <u>info@welfare.ie</u>

Contact your local Citizens Information Centre or your local Intreo Centre

Getting in touch with the EU

In person

All over the European Union there are hundreds of Europe Direct information centres. You can find the address of the centre nearest you at: europa.eu/european-union/contact_en

On the phone or by email

Europe Direct is a service that answers your questions about the European Union. You can contact this service:

- by freephone: 00 800 6 7 8 9 10 11 (certain operators may charge for these calls),
- at the following standard number: +32 22999696 or
- by email via: europa.eu/european-union/contact en

Finding information about the EU

Online

Information about the European Union in all the official languages of the EU is available on the Europa website at: european-union/index en

EU publications

You can download or order free and priced EU publications at: <u>publications.europa.eu/en/publications</u>. Multiple copies of free publications may be obtained by contacting Europe Direct or your local information centre (see <u>europa.eu/european-union/contact en</u>).

EU law and related documents

For access to legal information from the EU, including all EU law since 1952 in all the official language versions, go to EUR-Lex at: eur-lex.europa.eu

Open data from the EU

The EU Open Data Portal (<u>data.europa.eu/euodp/en</u>) provides access to datasets from the EU.

Data can be downloaded and reused for free, both for commercial and non-commercial purposes.

