



An Roinn Coimirce Sóisialaí
Department of Social Protection



Your Guide to our Schemes and Services: **Illness, Disability and Caring**

July 2024


**Plain
English**
Approved by NALA

About this guide

This guide will give you an overview of some of the ways the Department of Social Protection can help you if you become ill or disabled, either on a temporary or permanent basis. It covers the following topics:

1. Benefits for people who work
2. Benefits for people injured at work
3. Disability payments
4. Working while getting an illness or disability payment
5. Grants and financial supports for people with disabilities and their employers
6. Travel and household supports
7. Support for carers
8. Which form do I need?
9. More about social insurance

This guide is just that – a guide only. It is not a legal interpretation of information. If you would like to discuss your own situation, or if you need any further information, please contact your local Intreo Centre, Social Welfare Office or any Citizens Information Centre.



You will see this sign in some parts of the guide. It means that something is urgent and has a deadline.

Do you have a question or find reading, numbers, or using computers difficult?

Don't worry. Our staff can help you with any questions you may have. You can contact the areas that deal specifically with the benefit you are interested in, talk to staff in your local Intreo centres or ring **0719 193 302**. Trying to work out if you qualify for benefits can be tricky. It might be easier to ask us to do the calculations to see if you qualify for benefits and how much you should get.

We use QR codes to link this printed guide with more detailed online information. Scan the QR codes in the guide with your phone's camera to be brought to relevant web pages or to automatically open email addresses.



You can access a downloadable version of this guide online by scanning this QR code or by visiting www.gov.ie/dsp/guides.

You can find the name and address of your local Intreo Centre or Social Welfare Branch Office by scanning the QR code or by visiting www.gov.ie/intreocentres.



Our website also has information about our schemes, supports, and services. You can find this information by scanning the QR code or by visiting www.gov.ie/dsp.



The payment rates shown in this guide are correct at the time of printing. They may change. For current payment rates, please contact your local Intreo Centre or Social Welfare Branch Office.

Current payment rates are also available online in our Rates of Payment (**SW19**) booklet, accessible by scanning the QR code or by visiting www.gov.ie/SWrates.



We also talk a lot about Pay Related Social Insurance (PRSI) and means testing, so we explain these briefly in the section: [Things you need to know before you start reading this guide](#).

The guide also tells you why and how to:

- open a **MyWelfare** and **MyGovID** account (**page 12**); and
- access supports if you need them.

This guide was produced by the
Customer Service Unit
Department of Social Protection

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What you need to know before you start reading this guide

You don't need to read this guide from start to finish. Just pick out the parts that are important to you, but it's a good idea to keep the guide in case you need to refer to it in the future. Please read this section as it will save you some time and effort.

This section explains:

- what a glossary is and how to use it,
- Pay Related Social Insurance (PRSI),
- means testing, and
- how to get a MyWelfare account and a MyGovID.

What a glossary is and how to use it

When reading this guide, you may see words or phrases you haven't come across before. These words are highlighted and explained at the end of the guide in a section called the glossary.

For example, if you see words such as **governing contribution year** highlighted in colour like this, then you know there is an explanation in the glossary. Words and phrases in the glossary are listed from A to Z, and the glossary starts on **page 170**.

Pay Related Social Insurance (PRSI) contributions

Pay Related Social Insurance (PRSI) is a contribution to the Social Insurance Fund. It comes out of your income. Nearly everyone pays PRSI whether they are employed or self-employed. Some people who have [unearned income](#) must also pay PRSI.

You will need to know about your PRSI contributions to figure out if you have paid enough to qualify for social protection supports and payments. We tell you on [page 164](#) how you can get a copy of your social contributions record.

If you have worked in Ireland **and** in one or more EU states, your social insurance contributions from each EU state will be added to your Irish PRSI contributions. This will help you to qualify for a social protection payment, such as the State Pension Contributory.

When you are filling in or completing an application for an Irish social protection payment, a section on the application form asks you whether you have ever been employed in an EU country other than Ireland. If you are applying for a long-term payment, such as the State Pension Contributory, the application form will ask if you have ever been employed in an EU country or a country with which Ireland has a [bilateral social security agreement](#).

The form will ask for the following information:

- the country where you worked,
- the name and address of your employer there,
- the dates you worked there, and
- your Social Security Number (called your [Personal Public Service Number or PPS Number for short](#)) there.

We will then ask the other country for your social insurance contribution history records.

Types of Pay Related Social Insurance (PRSI)

There are different types of Pay Related Social Insurance (PRSI) contributions:

Paid contributions

You pay these when you are working and they are based on your income.

Credited contributions, (also called 'credits')

These are awarded to you by the State when you are not working and not able to pay contributions because you are ill or unemployed.

Voluntary contributions

These are contributions you can choose to pay directly to the Department of Social Protection if you are no longer paying compulsory PRSI through your wages or tax returns.

For example, you might want to pay voluntary contributions to get a State pension later.

Self-employed contributions

These are contributions that you pay when you are self-employed.

Classes of Pay Related Social Insurance (PRSI)

There are different classes of **Pay Related Social Insurance (PRSI)** known as PRSI classes. Each class has a different letter. If you are employed, your payslip will tell you which class of PRSI contribution you pay. Most employees are in Class A.

If you are self-employed and earning €5,000 or more a year and your only income is from self-employment, you will pay a PRSI contribution of Class S.

If you have income from investment or rents and your total annual income is €5,000 or more, you may also pay a PRSI contribution at Class S.

You will find more about PRSI in **Part 9: More about social insurance**. Please read the important information there. It may answer any questions you have about your eligibility for social protection supports.

To request a copy of your social insurance record, scan the QR code or:

Visit: www.MyWelfare.ie

Email: CSTGeneralQueries@welfare.ie

Phone: (01) 471 5898



Means testing

You may need to know about means testing, as some of our schemes and benefits are **means tested**. A means test examines your financial situation to see if you qualify for supports.

A means test will consider:

- your income,
- the value of any property you own rather than your home,
- any savings you have, and
- any income from your spouse or partner.

We use means testing to work out:

- if you qualify for a payment, and
- how much a payment will be if you qualify.

We don't count all your income and savings in the means test - even if you have savings, you may still receive payments and supports.

How to open a MyWelfare account and get a MyGovID

MyWelfare is the online home of welfare services. It gives you easy online access to a range of services - from making appointments and applying for certain benefits, to updating your details and ordering statements. It is safe, secure, and you can access it anytime, anywhere, and on all devices.

In the following pages, we describe how to set up these accounts and where to get help if you need it.

To use **MyWelfare**, all you need is:

- an email address,
- a Personal Public Service (PPS) Number,
- bank account details, and
- a **MyGovID**, which is simple to set up.

MyGovID is a single account that gives you safe, online access to a range of government services including MyWelfare. This means you only have to sign up one time and remember one password for all government online services.

Creating a basic account takes only a few minutes. All you need is an email address.

1. Visit **www.MyWelfare.ie** (or scan the QR code on **page 10**).
2. Click **Login with MyGovID**.
3. Click **Create Account**.
4. Fill in your details.
5. Click **Create Account**.

This basic account lets you access some - but not all - My Welfare services. It is a good idea to move from the basic account to a verified account.

With a verified account you can:

- access all your information,
- view and update your claim for benefit details,
- change your payment method depending on what social protection payment you are getting. For example, from a post office to a bank account,
- track the status of your claim,
- view details of any payments you received in the last two years, and
- access all online **MyWelfare** services.

To upgrade to a verified MyGovID account, you will need a [Public Services Card \(PSC\)](#) and a mobile phone.

To get a Public Services Card (PSC) you should book a face-to-face registration appointment with one of our staff in your local PSC/SAFE Registration Centre.

You can find the contact details of your local PSC/SAFE Registration Centre by scanning the QR code or by visiting:
www.gov.ie/PSCCentres



You can find information on how to apply for a Public Services Card (PSC) by scanning the QR code or by visiting:
www.gov.ie/how-to-apply



When you create a verified **MyGovID** account online, we can tell you if we have a verified mobile phone number for you already. If not, we will give you a few options to verify your account.

If you **have verified** your mobile phone number, here is how you log in to your verified account:

1. Visit **www.MyWelfare.ie** (or scan the QR code on **page 10**).
2. Click **Login with MyGovID** on the top right of the screen.
3. Click **Verify Your Account**.
4. Enter your Personal Public Services (PPS) Number and details from your Public Services Card.
5. Enter the single-use security pin (a number) that we will text to your phone. This provides an extra layer of security to your account.

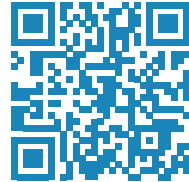
If you **haven't verified** your mobile phone number, here is how you log in to your account and verify your number:

1. Visit **www.MyWelfare.ie** (or scan the QR code on **page 10**).
2. Click **Login with MyGovID**.
3. Click **Verify Your Account**.
4. Enter your Personal Public Services (PPS) Number and details from your Public Services Card.
5. Follow the steps on screen to verify your mobile phone number.

When you have a verified mobile phone number and have upgraded your account to a verified **MyGovID** account, you can access the full range of online social protection services. This includes making applications for income support payments on **www.MyWelfare.ie**.

We also have videos on our **MyGovID Ireland YouTube** page that you can study to help you with your **MyGovID** registration process.

You can find our YouTube videos
by scanning the QR code or by visiting:
www.youtube.com/@mygovidireland286



If you find using technology difficult and setting up a **MyGovID** a challenge, you can phone **0818 927 999** or **071 967 2616**.

Phone lines are open Monday to Friday.



Rialtas na hÉireann
Government of Ireland



Appointments



Illness Benefit



Statements



Household Benefits



Manage your welfare services anytime, anywhere.

The quickest and easiest way to access
your welfare services is online at
www.MyWelfare.ie

Brought to you by the
Department of Social Protection

MyWelfare.ie

Part 1

Benefits for People who Work

This part of the guide tells you about how to qualify and apply for Illness Benefit, Health and Safety Benefit, and Treatment Benefits. It also tells you their rates of payment.

Illness Benefit

Illness Benefit is a scheme to support you if you cannot work in the **short term** because you are sick or ill.

You can decide to have your Illness Benefit paid into your bank, building society or credit union account or to collect it from your local post office. In certain circumstances, you can get paid by cheque.

This benefit is separate from your employer's policy on pay for sick leave. Whether your employer pays you or not while you are out sick from work, you may still be eligible for Illness Benefit. Some employers pay part of a person's salary and expect the employee to claim illness benefit. Other employers pay the person's salary in full – in this case, employers can ask the employee to mandate the illness benefit payment to them – this means that the department pays the illness benefit into the employer's bank account.

Your employer can tell you about their policy on sick pay so you can then arrange payment to your employer or to yourself.

Apply for benefit within six weeks



You **must** claim Illness Benefit **within six weeks** of becoming ill. A delay of more than six weeks may cause you to lose some of your social protection payment.

If your income is too low to meet your needs while you are waiting for a decision on your claim for Illness Benefit, you can apply for Supplementary Welfare Allowance (SWA), which is a means tested payment. This allowance is a weekly payment for people who do not have enough income to meet their basic needs and the needs of their spouse or partner and children.

How do I qualify for Illness Benefit?

To qualify for Illness Benefit, you must meet:

- the age condition;
- Pay Related Social Insurance (PRSI) contribution conditions; and
- other conditions.

These conditions are explained below:

The age condition

You must be under pensionable age, which is currently 66 years of age.

Pay Related Social Insurance (PRSI) contribution conditions

You must have at least 104 class A, E, H or P [Pay Related Social Insurance \(PRSI\)](#) contributions paid since you first started work.

You must also satisfy one of (a) or (b) or (c) in the following table.

You must satisfy one of these PRSI conditions, a), b) or c)

a) If you apply for Illness Benefit in 2024, you need 39 weeks of paid PRSI contributions at PRSI classes A, E, H or P in 2022. The payment is based on contributions made two years ago (2022) – this is known as the **governing contribution year**.

b) If you apply for Illness Benefit in 2024, the **governing contribution year** is 2022. You must have a total of 39 PRSI contributions at classes A, E, H or P. You may combine paid and credited contributions but a minimum of 13 must be paid PRSI contributions.

If you have 39 credited contributions in 2022 but do not have the required 13 paid PRSI contributions at classes A, E, H or P, you may qualify. You may qualify if you have 13 paid PRSI contributions in any one of the years 2020, 2021, 2022 or 2023.

c) If you apply for Illness Benefit in 2024 and you have 26 paid PRSI contributions at PRSI classes A, E, H or P from the **governing contribution year 2022 and**

26 PRSI contributions at classes A, E, H or P from the year before 2021 (2020), you are likely to qualify for Illness Benefit.

Other conditions

You must also contact your doctor to get:

- an **Illness Benefit (IB1)** application form and certificate of incapacity for work, or
- a certificate of ongoing incapacity for work 'sick cert'.

Your doctor can complete these certs online or post them to us. If you are posting the certs, please see the address at the end of this section.

When you are fit to return to work, you need to let us know. You do this by:

- getting your doctor to mark your certificate as a final certificate;
- phoning us on **(01) 704 3300**;
- emailing us at **closemyibclaim@welfare.ie**; or
- writing to us at the address at the end of this section.

What is the rate of Illness Benefit?

Illness Benefit rates are paid at **four different rates**. We work out which rate we pay you based on your average weekly earnings in the **governing contribution year** (two years ago).

We work out your average weekly earnings by dividing your total earnings in the **governing contribution year**, before tax and some other deductions, by the number of weeks you have worked.

If you have a spouse or partner whose income is below a certain level, they may be considered to be a **qualified adult**. If so, you may receive an increased payment allowance for them.

We do not pay you for the **first three days of illness**, and we do not pay for any Sunday during your illness.

How we calculate your average weekly earnings to decide your rate of Illness Benefit:

- Earnings taken into account in the governing year = €16,800.
- Number of weeks worked = 35 weeks.
- Average weekly earnings = €480 (€16,800 divided by 35).

If a person only worked one week in that year and earned €232.36 for that week, their weekly earnings taken into account would be €232.36.

Illness Benefit weekly rates		
Your average weekly gross earnings Weekly earnings before any tax, PRSI or other deductions are made.	Personal rate The four different rates of payment.	Qualified adult rate If your or partner's income is below a certain level (currently €310 gross), you may get the following increase in your payment for them.
€300 or more	€232.00	€154.00
€220 - €299.99	€181.70	€99.70
€150 - €219.99	€149.60	€99.70
Less than €150	€104.10	€99.70

Using the example above, if your average weekly earnings in 2022 were €480, then you would get Illness Benefit of €232. You might also get an increase of €154 if your income or your spouse or partner's income was below a certain level.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



Apply for benefit within six weeks

You must apply for Illness Benefit within six weeks of becoming ill. A delay of more than six weeks may cause you to lose some of your payment.

If you have a good reason for the delay in applying for benefit, for example if you were in hospital, we may backdate your payment for up to six months. Unfortunately, we can only do this in limited circumstances.

If you wish to make a backdated claim for Illness Benefit, you need to complete part 3 of the **Illness Benefit (IB1)** claim form.

If you have any difficulties completing the forms, staff in your local Intreo Centre or Social Welfare Office will be happy to help you.

How long can I be certified unfit for work?

It depends. Your GP can provide one certificate to cover the full expected period of your absence from work for up to 26 weeks (six months). This is commonly called 'closed certification'. You

need further certificates if you are absent longer than six months.

Can I work while on Illness Benefit?

No, you are not entitled to work while on Illness Benefit. You may do unpaid light work; work undertaken as part of medical treatment where earnings are not more than €50 per week; or work for a charity where earnings are not more than €50 per week.

If you have been on Illness Benefit for six months or more, and you wish to work, you can apply to transfer to Partial Capacity Benefit. See [Part 4: Working while getting an illness or disability payment](#) for further details.

How do I apply for Illness Benefit?

You need two things:

- a completed **Illness Benefit (IB1)** paper form; and
- a medical certificate from your doctor – on paper or online.

Your doctor can:

- give you a medical certificate on paper which you post to the department with your completed claim form; **or**
- send the medical certificate directly to the department electronically. Many doctors now complete an electronic certificate.

If you are or have been an in-patient in a hospital, you or a family member should ask a hospital doctor to give you a letter from the hospital about your illness. Bring this letter to your GP on your first visit to them to claim Illness Benefit.

Please send your completed **Illness Benefit (IB1)** claim form and your medical certificate (unless your doctor sent an electronic certificate to the department) to:

Freepost
Illness Benefit Section
Social Welfare Services
PO Box 1650
Dublin 1

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Illness Benefit,
scan the QR code or:



Visit: www.gov.ie/IB
Email: illnessbenefit@welfare.ie
Phone: (01) 704 3300

Health and Safety Benefit

Health and Safety Benefit is a weekly payment to employed women who are:

- pregnant or breastfeeding;
- granted health and safety leave by their employer; and
- covered by [Pay Related Social Insurance \(PRSI\)](#).

You are granted health and safety leave if your employer cannot:

- remove a risk to your health while you are pregnant or breastfeeding; or
- assign you alternative risk-free duties.

During health and safety leave, you are still considered employed. This means, for example, that you continue to accumulate annual leave. But you are **not** entitled to be paid for public holidays.

If you are on certain other social protection payments like the One-Parent Family Payment, you may get half-rate Health and Safety Benefit.

How do I qualify for Health and Safety Benefit?

To qualify, you must have been awarded health and safety leave under Section 18 of the Maternity Protection Act 1994. You must also have the correct [Pay Related Social Insurance \(PRSI\)](#) contributions, **and** you must meet one of the following requirements:

- be a pregnant employee who is exposed to certain risks in the workplace or involved in night work; or
- be an employee who has given birth in the last 14 weeks and do night work; or

- be breastfeeding up to 26 weeks after giving birth, and be exposed to certain risks in the workplace. You can get details of the risks involved from the Health and Safety Authority.

What is the rate of Health and Safety Benefit?

The standard rate of Health and Safety Benefit is €203 a week, **but** the weekly rate you get depends on how much you earned in the [governing contribution year](#). Also, if you are receiving certain other social protection payments, you may receive a reduced rate.

To qualify for the standard rate, your average earnings must be €300 or more a week. If you earn less than €300 a week, you will get a reduced rate.

When you go on health and safety leave, your employer must pay your normal wage for the first three weeks, that is 21 days, of your leave. The department pays your Health and Safety Benefit after that.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



How long is Health and Safety Benefit paid for?

Your Health and Safety Benefit is paid until:

- the day you become entitled to Maternity Benefit, if you are pregnant;
- 14 weeks from the date you gave birth if you are an

- employee who does night work; or
- 26 weeks from the date you gave birth, if you are breastfeeding.

Your health and safety leave ends when:

- you are no longer at risk in the workplace;
- your employer has removed the risk or given you other risk-free work; **or**
- you have a fixed-term contract and that contract ends.

How will I be paid Health and Safety Benefit?

Health and Safety Benefit is paid directly into your current, deposit or savings account at your financial institution.

How do I apply for Health and Safety Benefit?

You should apply for Health and Safety Benefit as soon as your employer has granted you health and safety leave.

If you are having difficulty getting your employer to sign off on your health and safety leave, you can contact the Workplace Relations Commission on **(059) 917 8990** or visit **www.workplacelrelations.ie**

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Health and Safety Benefit, scan the QR code or:

Visit: www.gov.ie/hsb
Email: HandSBenefit@welfare.ie
Phone: **(01) 471 5898**



Treatment Benefit scheme

The Treatment Benefit scheme provides dental, optical and aural (teeth, eyes and ears) services to insured workers, the self-employed, and retired people who have the required number of [Pay Related Social Insurance \(PRSI\)](#) contributions and their dependent spouse, civil partner or cohabitant.

Under the Treatment Benefit scheme, you may qualify for:

- Dental Benefit,
- Optical Benefit, and
- Medical Appliances Benefit (a grant towards the cost of hearing aids, medically required contact lenses, or wigs and other non-surgical procedures such as hair replacement).

Am I eligible for the Treatment Benefit scheme?

You can check your eligibility for any of the benefits available with your treatment provider (for example, your dentist) or online at [MyGovID](#). Find out how to create a MyGovID account on **page 12** of this guide.

If you ask your treatment provider to check for you, you will need to give them your [Personal Public Service \(PPS\) Number](#). If you don't have a treatment provider, you can contact providers in your area – most are on the department's panel of providers. You should get the provider to check if you qualify for Treatment Benefit before getting any treatment.

Before treatment, you will need to sign a **Consent Form** agreeing to your provider having your information and giving your consent to this information being supplied to us. This is needed to confirm your eligibility and to pay your claim.

How do I qualify for the Treatment Benefit scheme?

To qualify, you must have paid **class A, E, P, H or S Pay Related Social Insurance (PRSI)** contributions.

The amount of PRSI contributions you need to have made **depends on your age**. Find your age range and read the relevant information.

Between 29 and 65 years old

You must have at least:

- 260 paid contributions (about five years); **and**
- 39 paid or **credited contributions** in the **governing contribution year**. Example: 2021 is the governing contribution year for claims made in 2023, **or**
- 26 paid contributions in each of the second and third last contribution years. For claims made in 2024, the second last contribution year is 2021 and the third last contribution year is 2020.

If you qualify for benefit from 60 to 65 years old, you keep that entitlement for life.

66 years old and over

There are special rules for people 66 years old and over, and there are exceptions. To qualify for Treatment Benefit, you must be in either **one** of the following two situations:

Situation 1

You have 260 **Pay Related Social Insurance (PRSI)** contributions paid at any time, and 39 paid or **credited contributions** in the **governing contribution year** or the year immediately before it. The governing contribution year for almost

all social protection claims is the second last completed tax year. If you are over the age of 66 and claiming Treatment Benefit, it is the second last year before you reach 66 years of age. (What counts is the year you turn 66 **not** the year you make the claim.)

Example 1: If you were 66 in 2023, the **governing contribution year** is 2021.

Example 2: If you were 66 in 2022, the **governing contribution year** is 2020.

Or

Situation 2

You have 260 **Pay Related Social Insurance (PRSI)** contributions paid at any time and 26 paid contributions in both the **governing contribution year** and the year immediately before it.

If you **don't** qualify for Treatment Benefit based on your Irish **PRSI** record and you were previously in insurable employment in a country covered by EU Regulations, you may have another option. You **might** be able to use your social insurance record from the other EU country or the UK to help you qualify. However, you **must** have paid at least one PRSI contribution from class A, E, H, P or S since your return to Ireland.

If you meet these conditions when you reach pension age, you will remain qualified for life.

Credited contributions could count towards Treatment Benefit. If you have **retired on grounds of ill health or are unemployed**, you can apply for Illness Benefit or Jobseeker's Benefit, if you meet certain conditions. If you qualify for these benefits, you may also

be awarded credited contributions, which can be considered to extend coverage for Treatment Benefit.

Will my spouse, civil partner or cohabitant qualify?

A spouse, civil partner or cohabitant may qualify for Treatment Benefit if they have enough [Pay Related Social Insurance \(PRSI\)](#) contributions. However, if they **don't, they may still qualify** for Treatment Benefit based on your social insurance record.

To do this, you must qualify for Treatment Benefit and your spouse, civil partner or cohabitant must be dependent on you.

A dependent spouse, civil partner or cohabitant must:

- have a [gross income](#) of €100 or less per week. If they are earning more than €100 per week, they must have been dependent on you before entering or resuming insurable employment at class A, E, H, P or S; **and**
- not be getting a social protection payment, except Disablement Pension, Supplementary Welfare Allowance, Carer's Benefit or Child Benefit.

If they are getting Carer's Allowance or State Pension Non-contributory, they can qualify if they were dependent on you immediately before getting the allowance or pension.

If an insured person dies and the dependent spouse or civil partner was entitled to benefit at the time of the death, they keep their entitlement for as long as they remain widowed or a surviving civil partner.

Dental Benefit

Under this scheme, the department pays the full cost of an oral examination one time a year. We provide a payment of €42 towards either:

- a scale and polish, or
- a periodontal treatment (for gum disease) if clinically necessary. Periodontal treatment is also available one time in a calendar year (January to December).

If the cost is more than €42

If the cost of either cleaning or periodontal treatment is more than €42, you must pay the rest. This is capped at €15 for a scale and polish. There is no cap on the balance charged for periodontal treatment. You should check with your dentist about the cost involved before getting a treatment. You can get these treatments from private dentists who are on the department's panel of approved dentists.

If you are a dependent spouse or civil partner

If you are a dependent spouse or civil partner, you should also give the [Personal Public Service \(PPS\) Number](#) of the insured person. They will also have to sign the eligibility check form.

Tax relief

You may get tax relief on certain non-routine dental treatments like crowns or tip replacing.

Optical Benefit

The Treatment Benefit scheme entitles you to a **free eyesight** test once every second calendar year. It does not cover sight tests for driving licences and tests for visual display units like computer screens.

Once every two years, you can get a payment towards **one** of the following:

- one pair each of reading and distance glasses; or
- one pair of bifocal or varifocals; or
- one pair of contact lenses, including disposables.

Basic frames are free. If you choose more expensive frames, the department will pay €42.37 towards the overall cost, and you pay the balance. If you need both reading and distance glasses, you can receive a grant for both pairs, so the total is €84.19.

Only opticians, optometrists or ophthalmologists who have a contract with the department can provide the treatment. Check with your provider.

You **can get** contact lenses for optical (sight correction) purposes through the Optical Benefit scheme.

You **can't get** contact lenses for purely cosmetic reasons under the Treatment Benefit scheme.

Medical Appliances Benefit

Hearing aids

The Treatment Benefit scheme pays:

- the full cost of a hearing aid up to a maximum of €500 (€1,000 for a pair); and
- the cost of hearing aid repairs up to €100.

Suppliers may provide hearing aids if they have a contract with the department.

Grants are payable once every four calendar years.

Non-surgical hair replacement

There is a grant available if you suffer from hair loss on your scalp as a direct result of a disease or treatment of a disease. This includes cancer and some forms of alopecia, such as frontal fibrosing, scarring (lichen planopilaris), chemotherapy-induced (anagen effluvium), and alopecia or hair loss resulting from surgery or trauma, including burns. It will be available once in any calendar year.

The Treatment Benefit scheme will pay:

- the full cost of non-surgical hair replacement such as a wig, up to a maximum of €500.

Medical lenses

If you have a condition that makes the wearing of glasses impractical or if you need contact lenses for medical reasons, the department will pay a grant. This grant can be up to €500 towards the cost of each medically required contact lens once every two years.

Treatment Benefit in the EU

If you choose to have treatment in another EU member state, we will pay the same amount as is paid for similar treatments carried out in Ireland or the amount actually paid for the treatment, whichever sum is lower. You must still have the qualifying [Pay Related Social Insurance \(PRSI\)](#) contributions.

Contact the Treatment Benefit Section before you travel to get an application form and details of the amounts we will pay. Please see more details at the end of this section.

For treatment that you have already **received** in another EU member state, contact the Treatment Benefit Section to confirm that you qualify. If you qualify, send your receipts to the Treatment Benefit Section along with a letter with your contact information and details of your bank account into which payment will be made. The letter should also include your bank account name, number and sort code.

How do I apply for the Treatment Benefit scheme?

You can make a claim through your provider – your dentist, dispensing optician, optometrist, ophthalmologist, audiologist or hair treatment provider. They will check if you qualify before you get a treatment, and they can claim payment afterwards.

Your provider will require some information to identify you. They will need your:

- [Personal Public Service \(PPS\) Number](#); and
- date of birth.

Before treatment, you will need to sign a Consent Form. When you do, this will mean you agree to your provider having this information about you and giving your consent to have this information supplied to us. This ensures we can pay your claim.

If you are claiming as a dependant under the [Pay Related Social Insurance \(PRSI\)](#) record of your spouse, civil partner, or cohabitant, both you and your spouse, partner or cohabitant will need to sign the Consent Form.

For more information on Treatment Benefit and eligibility, scan the QR code or:

Visit: www.gov.ie/treatmentbenefit
Email: treatmentenquiries@welfare.ie
Phone: (071) 916 4480



Part 2

Benefits for People Injured at Work - Occupational Injuries Benefit

This part tells you about a range of benefits for people who were injured or acquired a disease at work, or who were injured travelling to or from work, and who are getting one or more benefits under the Occupational Injuries Benefit scheme. The main payments you can get under the Occupational Injuries Benefit scheme are:

- Injury Benefit; and
- Disablement Benefit.

Additional benefits under this scheme include:

- Incapacity Supplement (see **page 47**);
- Constant Attendance Allowance (see **page 50**);
- Medical Care (see **page 52**); and
- Death Benefit (see **page 54**):
 - Widow's, Widower's or Surviving Civil Partner's Pension;
 - Orphan's Pension; and
 - Funeral Grant.

Injury Benefit

Injury Benefit is one of the benefits available under the Occupational Injuries Benefit scheme.

How do I qualify for Injury Benefit?

To qualify, you must be unfit for work for more than three days, excluding Sundays or paid holiday leave. This must be as a result of:

- an accident at work;
- an accident while travelling directly to or from work, no stops on the way; or
- an [occupational disease](#) suffered as a result of your work.

In addition, when the accident happened, or the [occupational disease](#) was contracted, you must have been employed under any of the contracts of service or apprenticeships that are insurable at [Pay Related Social Insurance \(PRSI\)](#) classes A, D, J or M.



However, even if you are **unfit for work for three days or less**, you can still register a claim as evidence that an occupational accident occurred. This safeguards your future rights to benefits under the Occupational Injuries Benefit Scheme because an illness or disablement can develop later.

What is the rate of Injury Benefit?

Rate types	Weekly rates
Personal rate	€232
Increase for a qualified adult	€154
Increase for a qualified child under 12	2 rates
Full rate	€46
Half rate	€23
Increase for a qualified child over 12	2 rates
Full rate	€54
Half rate	€27

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



If you are getting Injury Benefit, you **may undertake** the following types of work without written approval from us:

- light work for which no payment is, or would normally be, payable;
- work which is done as part of treatment while the person is in hospital or other similar institution, and the weekly earnings do not exceed €50; and
- work under a scheme which is considered charitable in

character where the weekly earnings do not exceed €50.

Unfortunately, you **may not take part in** a training or educational course without prior written approval from us. You must apply to the Injury Benefit section for this approval. Participants on SOLAS training courses can keep their Injury Benefit **but** they cannot get a training allowance or training bonus at the same time.

Injury Benefit is taxable, but you are unlikely to pay tax if it is your only income.

How long can I be certified unfit from work?

Your GP can provide one certificate to cover the full expected period of your absence. This is commonly called 'closed certification'. We may contact you to review your continued entitlement to Injury Benefit.

How do I apply for Injury Benefit?



You should apply for Injury Benefit within six weeks of suffering an injury, otherwise you may lose this benefit. You need two things:

- a completed **Injury Benefit (IB1)** paper form; and
- a medical certificate from your doctor – on paper or online.

Please note that the same form is used to apply for **Injury Benefit** and **Illness Benefit (IB1 form)**.

Your doctor can:

- give you a medical certificate on paper which you post to the department with your completed claim form; or
- send the medical certificate directly to the department electronically. Many doctors now complete an electronic certificate.

If you are or have been an in-patient in a hospital, you or a family member should ask a hospital doctor to give you a letter from the hospital about your illness. Bring this letter to your GP on your first visit to them to claim Injury Benefit.

Please send your completed **Injury Benefit (IB1)** claim form and your medical certificate (unless your doctor sent an electronic certificate to the department) to:

**Freepost
Injury Benefit Section
Social Welfare Services
PO Box 1650
Dublin 1**

Before Injury Benefit payment ends



Injury Benefit lasts for up to six months. If you are still experiencing difficulties as a result of your accident or disease, you should claim Disablement Benefit before your Injury Benefit payment finishes. You can claim it for up to three months following the expiry date of your claim or your claim may be affected.

Example: if your Injury Benefit expires on 1 April, you should submit a claim for Disablement Benefit in February or March but you must submit it no later than 1 July. See the next page for detailed information on Disablement Benefit.

For more information on Injury Benefit,
scan the QR code or:

Visit: www.gov.ie/oib
Email: illnessbenefit@welfare.ie
Phone: (01) 704 3300



Disablement Benefit

You can claim Disablement Benefit if you lose certain physical or mental abilities as a result of something that happened to you because of your work, or while you were travelling to or from work.

This benefit can be paid in two ways:

- as a lump sum (Disablement Benefit); or
- as a regular pension (Disablement Pension), depending on how disabled you are, and the length of time the injury or illness is expected to last.

This benefit is also part of the Occupational Injuries Benefit scheme.

How do I qualify for Disablement Benefit?

To qualify for this benefit, you must meet certain conditions. You must:

- have worked and paid [Pay Related Social Insurance \(PRSI\)](#) contributions at class A, B, D, J or M;
- have lost physical or mental ability because of:
 - an accident at work;
 - a commuter accident on a direct route between your home and workplace; or
 - contracting a [listed disease](#) at work.

If you are unable to work after an accident or the onset of a disease, you should first claim Injury Benefit. Injury Benefit can be paid for up to 26 weeks after your accident or the onset of the disease. If you have been paying [Pay Related Social Insurance \(PRSI\)](#) class B, you cannot claim Injury Benefit. However, you can claim Disablement Benefit immediately without waiting 26 weeks.



Injury Benefit lasts for up to six months. If you are still experiencing difficulties as a result of your accident or disease, you should claim Disablement Benefit before your Injury Benefit payment finishes. You can claim it for up to three months following the expiry date of your claim or your claim may be affected.

Example: If your Injury Benefit expires on 1 April, you should submit a claim for Disablement Benefit in February or March but you must submit it no later than 1 July.

If you are unable to work after the accident or disease



If you have suffered some loss of ability as a result of the accident or the onset of disease, but you are still able to work, you can still claim Disablement Benefit. You should do this as soon as possible and within three months of the date of the accident or the onset of the disease.

Example: a person may have reduced mobility as a result of their injury, but it doesn't affect their ability to do their job. They can still receive full pay plus their Disablement Benefit.

We will pay you from the fourth day of your disablement, if you do not claim Injury Benefit. If you do not claim in time, you **may** lose some benefit.

What is the rate of Disablement Benefit?

Your payment depends on the degree of your disablement, which we will have medically assessed. If you are assessed as being disabled by less than 20% of normal ability, Disablement Benefit will normally be a lump sum. The size of the lump sum varies depending on the degree of disablement and how long you are expected to be disabled. If the medical assessment shows that you are disabled by more than 20%, we will pay you a pension.

If you have **100% disablement**, your pension is €263 per week. If you have **between 20% - 90% disablement**, your weekly pension is as follows:

Level of disablement	Weekly payments
100% disablement Maximum personal pension	€263.00
90%	€236.70
80%	€210.40
70%	€184.10
60%	€157.80
50%	€131.50
40%	€105.20
30%	€78.90
20%	€52.60
Between 15% and 19% disablement. You may get a lump sum, up to a maximum of:	€18,400

Injuries sustained or diseases contracted since **1 January 2012** can only result in payment where the level of disablement is at least 15%.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



Payment of Disablement Benefit with employment, training or with other social welfare payments

People who are getting a Disablement Pension and no other payment can work full-time or part-time and can keep all their earnings. They do not need permission from the department.

We grant initial requests to do training courses, **but** if you make further requests, we will refer them to our medical advisors.

Disablement Benefit is a compensation payment and can be paid at the same time as most social welfare payments, including Jobseeker's Benefit, Jobseeker's Allowance, Disability Allowance, Invalidity Pension, State Pension and One-Parent Family Payment.

However, if you claim an increase in a Disablement Pension in the form of Incapacity Supplement, you cannot claim other social welfare payments at the same time.

Disablement Benefit is not considered as means for most social welfare means-assessed schemes except in the case of Supplementary Welfare Allowance or Working Family Payment.

If you wish to take part in a [Community Employment \(CE\) programme](#), you can keep your Disablement Pension but you cannot keep your Incapacity Supplement.

You do not need permission to go on a CE programme, but you should **notify** the Disablement Benefit Section when you are starting one so the Incapacity Supplement can be stopped.

How do I apply for Disablement Benefit?

To apply, fill in the **Disablement Benefit and/or Incapacity Supplement under the Occupational Injuries Benefit scheme (OB21)**

application form.

Please go to **Which form do I need?** on page 147 for more information.

For more information on Disablement Benefit, scan the QR code or:



Visit: www.gov.ie/disablementbenefit

Email: WorkRelatedDisablementBenefit@welfare.ie

Phone: (043) 333 4794

Incapacity Supplement

If you are receiving a Disablement Pension and are permanently incapable of work as a result of your work-related injury or disease, you can claim an Incapacity Supplement. This is paid in addition to your pension.

How do I qualify for Incapacity Supplement?

You can only qualify for an Incapacity Supplement if you do not qualify for Illness Benefit, Invalidity Pension or Disability Allowance. This supplement is **not means tested**.

You may be entitled to claim an increase for:

- a **qualified adult**, if you have a spouse, civil partner or cohabitant; and
- an increase for a **qualified child** who normally lives with you.

What is the rate of Incapacity Supplement?

Your payment depends on factors like your age and if you are eligible to get an increased rate. For example, if you are 80 years of age or older, you will get an incapacity supplement of €232.30.

Rate types	Weekly rates
Personal rate under 66 years of age	€232.00
Personal rate age 66 and over	€251.30
Increase for a qualified adult under 66 years of age	€154.00
Increase for a qualified adult age 66 and over	€166.80
Increase for a qualified child under 12	2 rates
Full rate	€46
Half rate	€23
Increase for a qualified child over 12	2 rates
Full rate	€54
Half rate	€27

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



Payment of Incapacity Supplement with employment

If you get Incapacity Supplement, you can work so long as you do not earn more than €33 a week on average.



However, if you wish to do other work or a training course, you must get **written permission** from us before starting.

If you wish to take part in a [Community Employment \(CE\) programme](#), you can keep your Disablement Pension **but** you cannot keep your Incapacity Supplement. You do not need permission to go on a CE programme but you should **notify** the Disablement Benefit Section when you are starting one so the Incapacity Supplement can be stopped.

How do I apply for Incapacity Supplement?

To apply, fill in the **Disablement Benefit and/or Incapacity Supplement under the Occupational Injuries Benefit scheme (OB21)** application form.

Please go to **Which form do I need?** on page 147 for more information.

For more information on Incapacity Benefit, scan the QR code or:



Visit: www.gov.ie/incapacitysupp

Email: WorkRelatedDisablementBenefit@welfare.ie

Phone: (043) 333 4794

Constant Attendance Allowance

If you are getting Disablement Pension and you are so seriously disabled as a result of your work-related injury or disease that you need someone to help you at home every day to attend to your personal needs, you may be entitled to a [Constant Attendance Allowance](#).

How do I apply for Constant Attendance Allowance?

To qualify for Constant Attendance Allowance, you must be getting a Disablement Pension of 50% or over.

Entitlement is based on the recommendation of the department's medical advisor when assessing you for Disablement Benefit. It is paid to people who have been assessed with a level of disablement of 50% or more as an increase to their disablement payment.

What is the rate of Constant Attendance Allowance?

The allowance is paid to the person with the disability and is €225 a week. If a specific person is caring for you, they can qualify for the Carer's Support Grant. For further information on the Carer's Support Grant please see **Part 7: Supports for carers**.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



For more information on Constant Attendance Allowance, scan the QR code or:



Visit: www.gov.ie/constantattend

Email: WorkRelatedDisablementBenefit@welfare.ie

Phone: (043) 333 4794

Medical Care scheme

Medical Care is a benefit under the Occupational Injuries Benefit scheme which refunds the cost of medical care that is not covered by the Health Service Executive (HSE) or under the Treatment Benefit scheme.

How do I qualify for the Medical Care scheme?

To qualify, your injury must have been caused by an accident at work, a prescribed occupational disease, or an injury sustained on an unbroken journey travelling to or from work.

What is covered under the Medical Care scheme?

Medical expenses covered are:

- doctors (GP) visits;
- prescribed medications;
- certain medical and surgical appliances;
- dental treatment;
- initial eye treatment;
- treatment recommended by your doctor not available in a public hospital;
- travel allowance for public transport; and
- public hospital charges.

Medical Care **does not cover** the cost of specialist services, as insured people are already entitled to these under the Health Acts and can avail of these treatments as an in-patient or out-patient in a public hospital. For example, the following are not covered: private hospitalisation, consultants, physiotherapy, X-rays, scans, MRIs, laboratory services, reports.

How do I apply for the Medical Care scheme?

To apply, fill in the **Cost of Medical Care in respect of an Occupational Accident or Disease (C1)** application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on the Medical Care scheme, scan the QR code or:

Visit: www.gov.ie/medcarescheme

Phone: (01) 704 3022



Death Benefit

If a person dies because of an accident at work or an occupational disease, Death Benefit may be paid to their surviving spouse or civil partner or dependent child. Death Benefit may also be paid if, at the time of their death, the person was getting a Disablement Pension assessed at 50% or more, regardless of the cause of death.

The Death Benefit Scheme includes:

- Widow's, Widower's or Surviving Civil Partner's Pension;
- Orphan's Pension; and
- Funeral Grant.

You can find more information about these three schemes below.

Widow's, Widower's or Surviving Civil Partner's Pension

This pension is paid to the surviving spouse or civil partner of a person who died as a result of an accident at work, an occupational disease or who was getting a Disablement Pension assessed as 50% or more at the time of their death. You cannot get the pension if you remarry, enter into a civil partnership or cohabit with another person. The pension is not affected by any income you may have. Increases for qualified children are paid with the pension. The pension is taxable.

A Widow's, Widower's or Surviving Civil Partner's Pension under the Death Benefit Scheme cannot be paid at the same time as a Widow's, Widower's or Surviving Civil Partner's State Pension Contributory.

Orphan's Pension

This is paid on behalf of a child if the parent, step-parent or person who supported the child:

- died as a result of an accident at work;
- died due to an [occupational disease](#); or
- was getting a Disablement Pension assessed as 50% or more at the time of their death.

It is payable if the second parent is dead, unknown or has abandoned and failed to provide for the child. The orphan's guardian should apply for the payment.

Funeral Grant

If at the time of death, the deceased person met the conditions to get social protection [secondary benefits](#), a special Funeral Grant can be paid to the person who pays for the funeral expenses.

There is no tax due on this grant.

How do I apply for the Death Benefit scheme?

To apply fill in the **Death Benefits under the Occupational Injuries Benefit scheme (OB61)** application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Death Benefit, scan the QR code or:

Visit: www.gov.ie/deathbenefit

Email: WorkRelatedDeathBenefit@welfare.ie

Phone: (043) 333 4794



Secondary benefits for people getting an Occupational Injury Payment

Secondary benefits which you may be entitled to are below.

Fuel Allowance

You may qualify for a Fuel Allowance if you are getting:

- Incapacity Supplement; or
- Death Benefit under the Occupational Injuries Benefit scheme

You will need to apply for the payment and satisfy a [means test](#).

Island Allowance

If you are living on an island off the coast of Ireland, you may be entitled to Widow's or Widower's Benefit under the Occupational Injuries Benefit scheme to compensate for the extra costs of travelling to the mainland to access services.

Free travel

You may be entitled if you are legally resident and permanently living in the State, and you have been getting Incapacity Supplement with Disablement Pension for at least 12 months.

Living Alone Increase

The Living Alone Increase is an extra payment for people on social protection payments living alone.

If you are 66 years of age or over and live alone, you will qualify if you are getting one of the following payments:

- Widow's, Widower's, Surviving Civil Partner's Pension under the Occupational Injuries Benefit scheme; or
- Incapacity Supplement.

Telephone Support Allowance

This allowance of €2.50 is paid automatically if you are in receipt of both the Living Alone Allowance and the Fuel allowance. It is paid separately to your main account.

Part 3

Disability Payments

This part tells you about Disability Allowance, Blind Pension and Invalidity Pension in terms of how you qualify and apply for them, and the rates of payment.

Disability Allowance

Disability Allowance is a weekly allowance paid to people with a disability. You can get Disability Allowance from 16 years of age. If you are in education when you turn 16, you can continue to go to school while receiving this allowance.

If you qualify for Disability Allowance, you may also get extra social protection benefits with your payment and other supplementary payments such as:

- Free Travel Pass which allows you to travel on public transport in Ireland free of charge;
- Household Benefits Package; and
- Fuel Allowance.

For further information on the Free Travel scheme and the Household Benefits Package, please see **Part 6: Travel and household supports**.

How do I qualify for Disability Allowance?

To qualify for Disability Allowance, you must meet the following conditions:

One-year rule

You must have an injury, disease or disability that has continued, or may be expected to continue, for at least one year.

You must be substantially restricted

As a result of this disability, you must be substantially restricted from doing work that would otherwise be suitable for a person of your age, experience and qualifications.

Aged 16-66

You must be between 16 and 66 years of age. When you reach 66 years of age, you no longer qualify for Disability Allowance, but you are assessed for a State pension.

Income and residence

You must also satisfy:

- a **means test**; and
- **habitual residence** conditions.

You can get further information on these conditions by scanning the QR code or visiting www.gov.ie/da



What is the rate of Disability Allowance?

Rate types	Maximum weekly rates
Personal rate	€232
Increase for a qualified adult	€154
Increase for a qualified child under 12	2 rates
Full rate	€46
Half rate	€23
Increase for a qualified child over 12	2 rates
Full rate	€54
Half rate	€27

If you are married, in a civil partnership or cohabiting and you both qualify for Disability Allowance, you will each get a weekly personal rate.

If either you or your spouse, civil partner or cohabitant qualifies for Disability Allowance and the other person is getting another social protection payment for example, Jobseeker's Allowance, you will each get the weekly personal rate of your respective payment.

You can get a weekly increase for each [qualified child](#) if you qualify for an increase for a [qualified adult](#) or if you are parenting alone. If you do not qualify for an increase for a qualified adult, you may get a half rate qualified child increase.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



If you would like to learn more about Disability Allowance and work, please see **Part 4: Working while getting an illness or disability payment**. You can earn more from work while keeping some or all of your Disability Allowance.

How do I apply for Disability Allowance?

To apply, fill in the **Disability Allowance (DA1)** application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on the Disability Allowance, scan the QR code or:

Visit: www.gov.ie/da
Email: DA_InetInfo@welfare.ie
Phone: (043) 334 0000



Blind Pension

The Blind Pension is a **means tested** payment paid to blind and visually impaired people who are **habitually resident** in Ireland.

How do I qualify for Blind Pension?

To qualify for the pension, you must supply an eye test report from an ophthalmic surgeon to verify your visual impairment.

Your payment is made up of a personal rate for you and extra amounts for a **qualified adult** and any **qualified children**.

If you are awarded a Blind Pension, you will automatically get a:

- Free Travel Pass which allows you to travel on public transport in Ireland free of charge; and
- Companion Free Travel Pass which allows a companion, 16 years of age or over, to also travel free when accompanying you.

You may also qualify for other benefits such as:

- Living Alone Increase (see **page 56**);
- Household Benefits Package; and
- Blind Welfare Allowance paid by the Health Service Executive (HSE).

For further information on the Free Travel scheme and the Household Benefits Package, please see **Part 6: Travel and household supports**.

Under 18



If you are blind or have a serious visual impairment before the age of 18, you should make your claim for Blind Pension four months before you turn 18. If you are aged 16 to 18, you may qualify for Disability Allowance. See **page 58**.

Age 18 to 66



If you become blind or seriously visually impaired after you turn 18, you should apply as soon as possible for a Blind Pension. This is important, as payment can only be made from the date we receive your application. If you need full-time care, the person looking after you may qualify for a Carer's Allowance or Carer's Benefit.

If you are under age 66 and you satisfy the relevant conditions, you may also qualify for:

- Adoptive Benefit;
- Half-rate Carer's Allowance;
- Health and Safety Benefit;
- Illness Benefit;
- Injury Benefit;
- Jobseeker's Benefit;
- Maternity Benefit;
- One-Parent Family Payment, until your youngest child is 16;
- Widow's, Widower's or Surviving Civil Partner's Contributory and Non-Contributory Pension.

You may receive a Blind Pension while you are getting Partial Capacity Benefit. We do not include your income from Partial Capacity Benefit when we do the [means test](#) for Blind Pension, but we do include your earnings from any other source.

Age 66 or over

Blind Pension is not paid after you turn 66. After 66, you can apply for either the State pension, the Widow's pension, or other relevant pensions depending on your circumstances.

What is the rate of Blind Pension?

Rate types	Maximum weekly rates
Personal rate	€232
Increase for a qualified adult	€154
Increase for a qualified child under 12	2 rates
Full rate	€46
Half rate	€23
Increase for a qualified child over 12	2 rates
Full rate	€54
Half rate	€27

You can get a weekly increase for each qualified child if you qualify for an increase for a qualified adult or if you are parenting alone. If you do not qualify for an increase for a qualified adult, you may get a half rate qualified child increase.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



If you would like to learn more about Blind Pension and work, please see **Part 4: Working while getting an illness or disability payment**. From 2022 you can earn more from work while keeping some or all of your Blind Pension.

How do I apply for Blind Pension?

To apply, fill in the **Blind Pension (BP1)** application form.

Staff in your Intreo Centre or Social Welfare Office will be happy to help you to complete the form and can answer your questions. Braille and audio versions of this application form are also available. You can request these from your local Intreo Centre or email translations@welfare.ie

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Blind Pension,
scan the QR code or:

Visit: www.gov.ie/blindpension

Email: Blind_Pension@welfare.ie



Invalidity Pension

Invalidity Pension is a weekly payment to people who cannot work because of a long-term illness or disability and who are covered by [Pay Related Social Insurance \(PRSI\)](#). If you are receiving Invalidity Pension, you transfer automatically to the State Pension Contributory at the full rate when you turn 66. Invalidity Pension is taxable.

You are **also entitled** to a Free Travel Pass. You may also get extra social protection benefits, for example, the Household Benefits Package. For further information on the Free Travel scheme and the Household Benefits Package, see [Part 6: Travel and household supports](#).

Self-employed people who have paid enough Class S PRSI contributions are eligible to apply for Invalidity Pension.

How do I qualify for Invalidity Pension?

To qualify, you must have at least:

- 260 weeks (five years) of paid [Pay Related Social Insurance \(PRSI\)](#) contributions since starting work; **and**
- 48 weeks of paid or credited PRSI contributions in the last or second-last complete year (January to December) before the 'relevant date' – this is the date of the start of your permanent incapacity for work as decided by the department. This date is usually after a year of being incapable of working but can be less where you are considered permanently incapable of work.

Example:

John was an office clerk for many years. In December 2021, he had an accident and was unable to work. He was still unable to return to work a year later. John gave clear evidence of his lack of capability to work to the department, and it seemed likely that he was permanently incapable of work.

The department decided on John's 'relevant date' when he applied for Invalidity Pension. In John's case, this was a year after he first stopped work, so his relevant date was December 2022. To qualify for Invalidity Pension, John needed 48 weeks of PRSI paid or credited contributions in either 2021 or 2020.

Only class A, E, H and S PRSI contributions count towards Invalidity Pension. See **Part 9: More about social insurance**, for details about these classes.

You cannot use voluntary contributions to satisfy the PRSI conditions for Invalidity Pension. To qualify, you must also:

- have been incapable of work for at least 12 months;
- be unlikely to be capable of work for at least another 12 months; or
- be permanently incapable of work.

In certain cases of very serious illness or disability, you may transfer directly from work or another social protection payment to Invalidity Pension.

What is the rate of Invalidity Pension?

Rate types	Weekly rates
Personal rate	€237.50
Increase for a qualified adult	€169.70
Increase for a qualified child under 12	2 rates
Full rate	€46
Half rate	€23
Increase for a qualified child over 12	2 rates
Full rate	€54
Half rate	€27

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



How do I apply for Invalidity Pension?

To apply, fill in the **Invalidity Pension (INV1)** application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Invalidity Pension,
scan the QR code or:



Visit: www.gov.ie/invp
Email: Invgenenq@welfare.ie
Phone: (043) 334 0000

My Money, My Rights, My Options

The National Advocacy Service (NAS) has launched **My Money, My Rights, My Options**, an easy-to-read leaflet which aims to build financial autonomy and enhance the capacity of people with disabilities to access and manage their own finances.

The leaflet provides people with explanations and definitions on key stakeholders and financial institutions, details on financial rights, support options, places to keep money and essential contact details. The availability of this vital tool highlights the fundamental impact our advocacy work has on the people NAS supports and showcases independent advocacy as solutions-based, which has a positive impact both for individuals and communities across Ireland.

This easy-to-read money guide follows on from the success of the Casebook, which spotlighted themed NAS case examples on access to finance issues. It has been followed by their Social Policy Paper on **Examining the Barriers to Equal Access to Finances for People with Disabilities**. In line with the principles of the UNCRPD and the Assisted Decision Making (Capacity) Act, the series of access to finance publications produced by NAS outline the key challenges people with disabilities face in managing their own finances.

To find the My Money, My Rights, My Options booklet, scan the QR code or:



Visit: <https://advocacy.ie/app/uploads/2024/02/NAS-Easy-to-Read-Leaflet-My-Money-My-Rights-My-Options-Final-Web.pdf>

Part 4

Working While Getting an Illness or Disability Payment

This part provides useful information on working while on a disability payment, the financial benefit of working, and the range of services and supports available to support you to look for work and to stay in work.

It covers the following topics:

- Disability Allowance and work;
- Blind Pension and work;
- Disability Allowance, Blind Pension and scholarships;
- Invalidity Pension, Illness Benefit (you cannot work while in receipt of these payments);
- Earnings disregard;
- Partial Capacity Benefit;
- Benefit of Work Estimator – online confidential tool;
- How to find work using the public employment service;
- Support for graduates with disabilities;
- Other employment schemes and payments; and
- Further Education and Training (FET) courses.

Work and the difference between social assistance payments and social insurance payments

We provide two types of income support payments to people who are ill or who have a disability. The rules about work depend on whether the income support you are on is a social assistance payment or a social insurance payment.

Social assistance payments are **means tested**. They include Disability Allowance and Blind Pension. If you are getting Disability Allowance or Blind Pension, you may be allowed to do work or training.

Social insurance payments are **not** means tested. They include Invalidity Pension, Occupational Injuries Benefit and Illness Benefit. If you are getting Illness Benefit or Invalidity Pension, then you **cannot** work and keep your payment.

If you are getting Invalidity Pension or you have been getting Illness Benefit for six months or more and you wish to work, you must apply for the Partial Capacity Benefit scheme.

Disability Allowance and work

If you are getting Disability Allowance, you can work and your income will be assessed in a **means test**. However, not all income from work is counted as means. This is called the **earnings disregard** (more below).



If you are getting Disability Allowance and you intend to work, you must notify the department as soon as your employment or job starts.

Blind Pension and work

If you are getting Blind Pension, you can work and your income is assessable as means. However, not all income from work is counted as means. This is called the **earnings disregard** which is explained below.

If you are getting Blind Pension and you intend to work, you must notify the department as soon as your employment or job starts.

Disability Allowance, Blind Pension and scholarships

If you are in receipt of Disability Allowance or Blind Pension and you have been granted a bursary, stipend or scholarship towards completing a PhD, an income disregard applies as follows:

- an annual disregard (limit) of €20,000. This means that if you receive more than one bursary, the combination cannot exceed €20,000 per annum. Amounts above €20,000 are considered as part of the assessment of means.
- the disregard is available for a maximum of four years.

In addition, the maintenance portion of a Student Universal Support Ireland (SUSI) grant is disregarded in the means test for the Disability Allowance and Blind Pension.

There are also a number of other scholarships, which are not assessed as part of the means test for the Disability Allowance and Blind Pension. These include payments under the 1916 Bursary Fund and under the Higher Education Scholarships for Adult Learners from University, to a maximum of €7,000 a year.

Invalidity Pension, Illness Benefit and work

You cannot take up work or self-employment while in receipt of Invalidity Pension or Illness Benefit.

If you are getting Invalidity Pension or getting Illness Benefit for more than six months **and** you wish to return to work, you can apply for Partial Capacity Benefit (PCB). See **page 83** for detailed information on PCB.

Earnings disregard

If you are getting a Disability Allowance or Blind Pension payment, your earnings from work will be assessed in a [means test](#). However, some of your earnings from work is not assessed. This is called the [earnings disregard](#).

If:	Then:
Disability Allowance (DA) or Blind Pension (BP) is your main income and you start work or self-employment.	You can earn up to €165 a week and you can keep your full payment.
You earn between €165 and €375 from your job or self-employment.	Half of your earnings are not taken into account when we assess your income.
You take up work and still qualify for a DA payment.	You get to keep your free travel pass for as long as you qualify for DA.
You take up work and no longer qualify for a DA payment.	You get to keep your free travel pass for five years.
You take up work and still qualify for a BP payment.	You get to keep your free travel pass.
You take up work and no longer qualify for a BP payment.	You get to keep your free travel pass for life if you are registered with Vision Ireland.

How to calculate your Disability Allowance or Blind Pension payment rate after taking up work

To calculate the payment rate for Disability Allowance or Blind Pension, the department examines your income from employment to see if it is under a certain level.

The department assesses means based on:

- your gross earnings, that is your earnings before tax;
- less your [Pay Related Social Insurance \(PRSI\)](#) contributions;
- less any pension contributions; and
- less any union dues you pay.

If you are getting Disability Allowance or Blind Pension, you can keep your full payment and earn up to €165 per week from employment or self-employment. If you earn more than €165 a week from work, half of your earnings between €165 and €375 **are not** taken into account in the Disability Allowance or Blind Pension [means test](#).

All earnings from work over €375 are assessed as income and your entitlement to Disability Allowance or Blind Pension will be reduced according to your weekly means. The weekly means threshold is €7.60.

The maximum amount you can earn from work and still keep your Disability Allowance or Blind Pension entitlement is €505.10 per week. This amount of weekly earnings would put you on the minimum personal rate which is €4.50.

If you are getting an increase for a [qualified adult](#) or [qualified children](#), your means from work are taken from the overall rate that applies to you (overall rate means your Disability Allowance plus qualified adult plus qualified children).

If a reduction is to be made to a payment, this is done using bands.

Where a person exits Disability Allowance or Blind Pension to enter employment, they can be fast-tracked back to that payment if the employment ceases within 12 months.

The bands used for Disability Allowance and Blind Pension are in the **Rates of Payment Booklet (SW19)**. You can get this booklet by scanning the QR code or visiting www.gov.ie/SWrates.



In the coming pages are two examples, for illustrative purposes only, of how weekly earnings from work are assessed for a single person.

To discuss how income is assessed, you can also contact your local Intreo Centre or the Disability Allowance section (contact details on **page 61**) within the department. Or you can use the online Benefit of Work Estimator. See **page 86** as a guide to how to assess your income yourself.

The income limit at which your means are assessed at 100% is €375 a week, and the weekly means threshold is €7.60.

Example 1: Craig earns less than €375 a week

Craig is on Disability Allowance of €232 a week and has started a new job. His weekly earnings (wages) from work are €175.

First, let's assess what is taken into consideration as means from his €175 weekly earnings from work to determine his reduced DA rate.

€175 weekly earnings = €165 disregarded + €10 regarded at 50%

- The first €165 of his weekly earnings is **not** taken into account. In other words, it is disregarded. €175 weekly earnings minus €165 earnings disregard equals €10.
- Half (50%) of the remaining €10 from his weekly earnings is taken into account, so €5 is **regarded as means**.

When Craig looks at the SW19 booklet, he can see that €5 of means gives him a Disability Allowance payment of **€232**. This is because his remaining earnings assessed at a half-rate do not exceed the means threshold of €7.60.

His new total weekly income is:

€232 Disability Allowance payment + €175 weekly earnings = €407 total weekly income.

While he previously had the entitlement to Free Travel on the scheme, Craig will now keep his free travel pass while in receipt of a qualifying payment, or for a further period of 5 years.

Example 2: Belinda earns more than €375 a week

Belinda is on Disability Allowance of €232 a week and has started a new job. Her weekly earnings (wages) from work are €400.

First, let's assess what is taken into consideration as means out of her €400 weekly earnings to determine her reduced DA rate.

€400 weekly earnings = €165 disregarded + €210 assessed at 50% + €25 assessed at 100%

- The first €165 of her weekly earnings is not taken into account. In other words, it is disregarded. That leaves Belinda with €210 that is regarded as means (as €375 minus €165 equals €210).
- Only half (50%) of €210 is taken into account, so €105 is regarded as means.
- All (100%) of the amount above €375 (€400 minus €375) is taken into account, so another €25 is also regarded as means.

Belinda's means are assessed as €105 + €25 = €130 per week.

When Belinda looks at the SW19 booklet, she can see that €130 of means gives her a reduced DA payment of **€109.50**.

Her new total weekly income is:

€109.50 reduced DA payment + €400 weekly earnings = €509.50 total weekly income.

Belinda will keep her free travel pass while in receipt of a qualifying payment or for a further period of 5 years, since she was previously entitled to Free Travel on the scheme.

Examples of how to calculate your reduced Blind Pension payment after taking up work

The maximum amount you can earn from work and still keep your Blind Pension entitlement is €505.10 per week. This amount of weekly earnings would put you on the minimum personal rate, which is €4.50.

If you are getting an increase for a [qualified adult](#) or [qualified children](#), your means from work are taken from the overall rate that applies to you.

Below are two examples, for illustrative purposes only, of how weekly earnings from work are assessed for a single person.

To discuss how income is assessed, you can also contact your local Intreo Centre or the Blind Pension section within the department (contact details are on [page 65](#)). You can also use the online Benefit of Work Estimator.

The income limit at which your means are assessed at 100% is €375 a week.

Example 1: Gertrude earns less than €375 a week

Gertrude is currently on Blind Pension of €232 a week and has started a new job. Her weekly earnings (wages) from work are €185.

First, let's assess what is taken into consideration as means from Gertrude's €185 weekly earnings to determine her reduced BP rate.

€185 weekly earnings = €165 disregarded + €20 regarded at 50% for the means test.

- The first €165 of her weekly earnings is not taken into account. In other words, it is disregarded.
- Only half (50%) of the remaining amount of €20 from her weekly earnings is taken into account, so €10 is regarded as means.

When Gertrude looks at the SW19 booklet, she can see that €10 of means gives her a reduced Blind Pension payment of **€229.50**.

Gertrude's new total weekly income is:

€229.50 reduced Blind Pension payment + €185 weekly earnings = €414.50 total weekly income.

Gertrude will keep her free travel pass while in employment.

Example 2: Fergal earns more than €375 a week

Fergal is currently on Blind Pension of €232 a week and has started a new job. His weekly earnings (wages) from work are €400.

First, let's assess what is taken into consideration as means from Fergal's €400 weekly earnings to determine his reduced Blind Pension rate.

€400 weekly earnings = €165 disregarded + €210 assessed at 50% + €25 assessed at 100% for the means test.

- The first €165 of his weekly earnings is not taken into account. In other words, it is disregarded.
- Only half (50%) of the next €210 (€375 less €165) is regarded as means, so €105.
- All (100%) of the amount above €375 (€400 less €375) is taken into account, so another €25 is also regarded as means.

Fergal's means are assessed as €105 + €25 = **€130 per week.**

When Fergal looks at the SW19 booklet, he can see that €130 of means gives him a reduced Blind Pension payment of **€109.50.**

Fergal's new total weekly income is:

€109.50 reduced BP payment + €400 weekly earnings = €509.50 total weekly income.

Fergal will keep his free travel pass while in employment.

Partial Capacity Benefit

We pay Partial Capacity Benefit if you cannot work to your full capacity but you have received permission from the department to return to work.

How do I qualify for Partial Capacity Benefit?

To qualify for Partial Capacity Benefit, you need to be currently getting either:

- Illness Benefit for a minimum of 26 weeks; or
- Invalidity Pension.

You may take up work **after** you receive written approval from this department and you have been moved from these payments on to Partial Capacity Benefit.

You can apply for Partial Capacity Benefit before you start to look for work. You will not transfer to Partial Capacity Benefit until you start work.

You can earn any amount and work as many hours as you wish. You can work in a self-employed capacity while getting Partial Capacity Benefit.

Where a person transfers to Partial Capacity Benefit to enter employment, they can be fast-tracked back to Invalidity Pension or Illness Benefit if the employment ceases within 12 months.

How do I qualify for Partial Capacity Benefit?

Partial Capacity Benefit is calculated for each person. It may include increases for:

- **qualified adult**; and
- **qualified child**.

The personal rate of payment is based on:

- how able you are to work based on a medical assessment we carry out;
- whether you were receiving Illness Benefit or Invalidity Pension; and
- your current rate of payment.

Partial Capacity weekly rates		
Level of incapacity in relation to your ability to work as found by your medical assessment	Weekly payment if you were previously receiving Illness Benefit	Weekly payment if you received Invalidity Pension
Moderately	€116.00	€118.75
Severely	€174.00	€178.15
Profoundly	€232.00	€237.50

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



How long can I receive Partial Capacity Benefit?

The maximum period anyone can be on Partial Capacity Benefit is 156 weeks, subject to the limits of the payment you moved from:

- **Illness Benefit:** You need to be on Illness Benefit for 26 weeks to be eligible for Partial Capacity Benefit. If moving from Illness Benefit to Partial Capacity Benefit, you can be in receipt of Partial Capacity Benefit for two years (104 payment days), less the period you spent on Illness Benefit.
- **Invalidity Pension:** If you move from Invalidity Pension to Partial Capacity Benefit, you can be on Partial Capacity Benefit for 156 weeks.

Partial Capacity Benefit and other payments

You **can get** Partial Capacity Benefit and a half-rate Carer's Allowance together.

You **cannot get** Partial Capacity Benefit and Working Family Payment, formerly known as Family Income Supplement, together.

How do I apply for Partial Capacity Benefit?

Contact the Partial Capacity Benefit Section by calling **0818 927 770**. They will post you an application form, as these are not available online.

A Medical Assessor will assess your capacity for work. You may have to attend a medical assessment. You should include all appropriate medical evidence with your application.

(If you qualify for Partial Capacity Benefit, you don't have to send in regular medical certificates).

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Partial Capacity Benefit, scan the QR code or:

Visit: www.gov.ie/PCB

Email: PCB@welfare.ie

Phone: 0818 927 770



Benefit of Work Estimator

We have produced a Benefit of Work Estimator tool for people getting Disability Allowance, Blind Pension, Invalidity Pension or Illness Benefit.

This can help you to assess the financial consequences of taking up work or claiming Partial Capacity Benefit. You can use this tool and we won't know that you used it or why.

The Estimator is available by scanning the QR code or by visiting:

www.mywelfare.ie/BenefitOfWorkDAestimator



How to find work using the public employment service

The Department of Social Protection manages the public employment service which offers support and advice to people looking for work.

Intreo Centres

Our Intreo Centres provide a one-stop shop for employment services and income supports with a range of personalised supports for jobseekers, including jobseekers with disabilities. In your local Intreo Centre, you can get jobseeking advice, information on job vacancies and income support, and your weekly payment all in one place.

Please contact your local Intreo Centre to set up an appointment with one of our case officers. You can find the contact details of your local Intreo Centre by visiting www.gov.ie/intreocentres.



Talking to a case officer won't change the amount of your current social protection payment, and your payment will not be reviewed because you have been in contact with one.

Other employment supports and service providers

Employment services are also provided by contracted companies.

JobPath

This is a programme that helps long-term unemployed jobseekers (over 12 months) find and stay in full-time employment. Only people on a Jobseeker's payment (not Disability Allowance, Blind Pension or Invalidity Pension) may be referred to these services by Intreo officers.

For more information about JobPath, scan the QR code or:

Visit: www.gov.ie/jobpath



JobsIreland.ie

This provides a free job advertising service to employers. It enables you to search for jobs and to create a profile so you can match your skills and experience with available jobs.

For more information about JobsIreland, scan the QR code or:

Visit: www.jobsireland.ie



EmployAbility

EmployAbility Services provide an employment support service for people with a health condition, an injury, an illness or a disability.

How do I access EmployAbility Services?

If you are working with an Intreo Centre case officer you may be referred to EmployAbility if you and the case officer or mediator think that you would benefit from the types of supports provided. You can't access EmployAbility Services without being referred.

What services are provided by EmployAbility?

The service and supports include:

- helping you find work;
- providing in-employment support for both the employer and employee;
- providing a professional job-matching service for employers to help ensure successful recruitment; and
- providing advice and information on additional employment supports for both you and potential employers.

You can find your local EmployAbility Service by visiting www.gov.ie/employabilityorganisations

You can find out more about the EmployAbility Service by scanning the QR code or visiting www.gov.ie/employability.



JobsPlus

JobsPlus is an employer incentive which encourages and rewards employers who offer employment opportunities to individuals who are unemployed. It provides employers with two levels of payment: €7,500 or €10,000 over two years, with the level of payment depending on the age of the jobseeker and the length of time they are in receipt of a qualifying payment.

Eligible employers who recruit full-time employees may apply for the incentive.

People on Disability Allowance and Blind Pension are eligible for the scheme.

Further information is available from your local Intreo Centre or at the contact details below.

For more information on JobsPlus,
scan the QR code or:

Visit: www.gov.ie/jobsplus

Email: jobsplusinfo@welfare.ie

Phone: 071 967 2616 or 0818 927 999



Supports for graduates with disabilities

Willing Able Mentoring (WAM)

WAM provides support for graduates with disabilities in their transition into employment. It is a work placement programme which aims to promote access to the labour market for graduates with disabilities and build the capacity of employers to integrate disabilities into the mainstream workplace.

Participating employers collaborate with WAM to offer mentored, paid work placements for graduates with disabilities. This partnership brings graduates with disabilities and employers together so that both can benefit from each other, thereby ensuring genuine learning opportunities for all.

GetAHEAD

This is a network of students and graduates with disabilities who are making the transition from third-level education to full-time employment.

GetAHEAD works to upskill graduates with disabilities by providing training events and information covering topics including:

- volunteering, work experience and job seeking;
- interview preparation and writing your CV; and
- legal entitlements, grants available and disclosure of disability.

Both WAM and GetAHEAD are funded by the Department of Social Protection and administered by the Association for Higher Education Access and Disability (AHEAD).

For more information about WAM and GetAHEAD, scan the QR code or:

Visit: www.ahead.ie



Other employment schemes and payments

If you are getting a Disability Allowance, you **can qualify** for the Rural Social Scheme (RSS) if you are actively farming or fishing.

People getting Illness Benefit, Invalidity Pension, Disability Allowance and Blind Pension can qualify for **Community Employment (CE) Schemes**.

People getting disability payments are not eligible for the **TÚS scheme**.

People getting Disability Allowance and Blind Pension can qualify for Working Family Payment (WFP) if they meet the criteria.

People getting Invalidity Pension and Illness Benefit cannot work and cannot qualify for WFP. People getting Partial Capacity Benefit also do not qualify for WFP.

Extra benefits

If you work while getting Disability Allowance or Blind Pension, you can keep any extra benefits you were getting. However, the amount of Rent Supplement you get may be reduced.

In general, when you take part in an employment scheme, you can keep any extra benefits you were getting.

Keeping entitlement to Free Travel

If you move from a disability payment (see list below) to a job, you can keep your entitlement to Free Travel for five years:

- Disability Allowance
- Invalidity Pension
- Partial Capacity Benefit from Invalidity Pension
- Disablement Benefit paid along with Incapacity Supplement
- Transfer from Disability Allowance or Invalidity Pension to a [Community Employment \(CE\)](#), SOLAS (State agency for Further Education and Training) or Back to Work scheme.
- Transfer from Disability Allowance or Disablement and Incapacity or Blind Pension to Wage Subsidy Scheme
- Transfer from Disability Allowance or Invalidity Pension to a WAM (Willing Able Mentoring) work experience placement.

You get to keep your free travel pass if you are registered with Vision Ireland.

Keeping your HSE Medical Card

If you take up work, you can keep your HSE Medical Card for three years, subject to an [earnings disregard](#). The medical card earnings disregard for persons in receipt of Disability Allowance is €427 per week. Conditions of the medical card are subject to review.

Please visit the HSE website for up-to-date details by scanning the QR code or visiting www.HSE.ie.



Self-Employment

If you want to become self-employed, you can speak with a case officer in your local Intreo Centre about the Back to Work Enterprise Allowance (BTWEA) scheme and other supports, such as Workplace Equipment. Please see **Part 5: Grants and financial supports for people with disabilities and their employers** for additional information on Work and Access.

For details about the BTWEA, scan the QR code or

Visit: www.gov.ie/btwea



Further Education and Training (FET) courses

If you are getting Disability Allowance or Blind Pension and take up a place on a FET course, you receive a training allowance instead of your social protection payment. This amount is the same and will include any increases for a **qualified spouse** or **qualified children**. Your social protection payment is stopped when you are on the training course. You can return to your social protection payment when you leave the training course if you don't get a job.

If you were getting Invalidity Pension or Illness Benefit and take up a place on a FET course, you will still get your full social protection payment. This payment will include any increases you get for your dependants, but you will not get a training allowance or a training bonus. You must always **apply for written permission** from the department before you can take up a training course. You keep any extra benefits that you had before taking up the course.

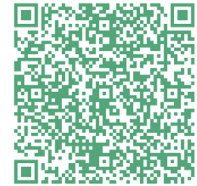
If you are interested in taking up a place on a FET course, please contact your local Intreo Centre to set up an appointment with one of our case officers.

You can find the name and address of your local Intreo Centre by scanning the QR code or visiting www.gov.ie/intreocentres.



For more information on doing a FET course with a disability, scan the QR code or:

Visit: www.gov.ie/learnnewskills



Part 5

Grants and Financial Supports for People with Disabilities and their Employers

This part tells you about the supports available to:

- Jobseekers with disabilities;
- Employees with disabilities; and
- Employers seeking to employ a jobseeker with a disability or support an existing employee who has or acquires a disability.

These include:

- Work and Access;
- Wage Subsidy Scheme; and
- WorkAbility Programme.

Work and Access

Work and Access is a set of supports to help disabled people get or stay in work. It can help jobseekers, employees, self-employed people with a disability and employers to access, improve or stay in employment. It is available if you are working in the State. Employment in the public sector is not included.

There are seven supports:

1. Workplace Needs Assessment

2. Communication Support
3. In-Work Support
4. Personal Reader
5. Workplace Equipment

Non-public sector employers can also get:

6. Workplace Adaptations
7. Disability Equality and Inclusion Training

Work and Access supports replace the Reasonable Accommodation Fund and the Disability Awareness Support Scheme. It offers more supports and funding, and is available to more employees, employers, self-employed people and remote workers.

For more information on Work and Access,
scan the QR code or

Visit: www.gov.ie/workandaccess



Workplace Needs Assessment

If you are about to start work, are in employment or are self-employed you, or a person acting on your behalf, can apply for funding for a Workplace Needs Assessment. You must hire a specialist to do a Workplace Needs Assessment.

A Workplace Needs Assessment is used to identify the adjustments that can be made to the workplace to remove the barriers you experience or may experience in carrying out your job or returning to work.

What support is available for a Workplace Needs Assessment?

Work and Access pays for eligible costs to carry out the assessment. It will also pay up to 10 hours of communication support for contact hours with the assessor.

For more information on the Workplace Needs Assessment, scan the QR code or

Visit: www.gov.ie/workandaccess



Communication Support

You may get communication support for job interviews, job inductions, and to help with workplace communication such as reviews, meetings, team-building events and ongoing workplace communication support if you:

- are d/Deaf or hard of hearing and need an Irish Sign Language interpreter, lip-speaker, or other deaf interpreter; or
- have a disability or health condition that requires communication support.

What support is available for Communication Support?

Work and Access pays for the interpreter, lip-speaker or communication support worker for:

- a **one-hour** period for familiarisation and interview preparation,
- a **three-hour** period for the interview,
- up to **12 hours** for job induction in your first 12 months at your job; and
- up to **24 hours a year** for ongoing communication support, such as for meetings, reviews or events.

Communication support is also available, if required, to help a Workplace Needs Assessment take place or to facilitate an In-work Support.

For more information on Communication Support, scan the QR code or

Visit: www.gov.ie/workandaccess



In-work Support

If you need a work coach or specialist support due to your disability or health condition, to help you carry out your job or take up a new role in your employment, you can apply for funding.

To get an In-work support, you need a Workplace Needs Assessment which must find that you require an In-work support.

Once approved, an employee or self-employed person can get the services of a suitably qualified work coach, specialist or other support worker. Direct payment will be issued to the service provider.

What support is available for In-work Support?

Work and Access pays towards the cost of a work coach or other support. It can also pay for up to 30 hours of communication support for contact hours with the In-work Support worker.

For more information on In-work Support,
scan the QR code or

Visit: www.gov.ie/workandaccess



Personal Reader

If you are blind or visually impaired, you may get funding for a personal reader to help you with your work-related reading.

What support is available for a Personal Reader?

Work and Access pays towards the cost of a personal reader. A Workplace Needs Assessment may be needed for some applications. If you require the support, you must source your own personal reader.

The personal reader must not replace any reading help normally given by work colleagues, relatives or friends.

For more information on the Personal Reader Support, scan the QR code or

Visit: www.gov.ie/workandaccess



Work Equipment

If you need assistive equipment or technology to work due to your disability or health condition, you may get funding for this equipment.

You will keep ownership of the equipment unless it becomes part of your employer's equipment.

What support is available for Work Equipment?

Work and Access provides funding towards the cost of assistive equipment or technology for the business premises and for the remote-working premises, including training.

For more information on Work
Equipment, scan the QR code or

Visit: www.gov.ie/workandaccess



Workplace Adaptations

If you need your workplace adapted to your needs at the business premises, your employer can apply for funding to make adaptations to the business areas or existing equipment. This is done together with you. You can also apply if you are self-employed.

Once final approval has been given, your employer can then source and purchase the approved adaptation. They will then be reimbursed by the department.

Your employer keeps ownership where the adaptation has become part of their equipment, technology, or business premises.

What support is available for Workplace Adaptations?

Work and Access pays towards the cost of adapting equipment, technology, and the business premises.

For more information on Workplace Adaptations, scan the QR code or

Visit: www.gov.ie/workandaccess



Disability Equality and Inclusion Training

If you are an employer, you can apply for funding for Disability Equality and Inclusion training for your staff.

Your company is eligible if it:

- is a non-public sector employer,
- has a paid workplace,
- wants to undertake staff training and development, and
- sources an external trainer or training provider.

Employers do not need to have a disabled staff member to apply for the Disability Equality and Inclusion Training support.

There are three training options:

1. General disability, equality and inclusion training for all staff.
2. Disability-specific training, for example, Irish Sign Language training for an employee or team where another employee or employer is Deaf.
3. Inclusive recruitment and management training for managers.

What support is available for Disability Equality and Inclusion Training?

Work and Access pays for eligible training costs for employers for:

- **90% of eligible costs** for Quality and Qualifications Ireland (QQI) or other courses certified by other nationally recognised governing body, or
- **80% of eligible costs** where the course is not approved/ certified by a nationally recognised governing body.

For more information on Disability Equality and Inclusion Training, scan the QR code or



Visit: www.gov.ie/workandaccess

Wage Subsidy Scheme

The Wage Subsidy Scheme aims to encourage the employment of people with disabilities by providing financial incentives to private sector employers. The employment being offered must be for at least 15 hours a week and a subsidy can be claimed for a maximum of 39 hours a week. The minimum required hours reduced to 15 a week in April 2024. The basic rate of subsidy is €6.30 per hour and is based on the number of hours worked, giving a total annual subsidy available of €12,776 per annum based on a 39-hour week.

The financial supports for employers are structured under three separate strands and companies could benefit under one strand or under two or three strands at the same time, depending on the number of people with a disability employed.

An employee with a disability on the scheme has the same conditions of employment as other employees. These include social insurance (PRSI) contributions, tax deductions, annual leave and other leave entitlements. The employer must pay the employee with a disability the going rate for the job which must be at least the statutory minimum wage.

For more information about the Wage Subsidy Scheme, scan the QR code or visit:

Visit: www.gov.ie/wss



WorkAbility: Inclusive Pathways to Employment Programme

WorkAbility: Inclusive Pathways to Employment Programme is a five-year programme to support the employment of people with disabilities and to bring those who are not work ready closer to the labour market.

The programme aims to:

- improve the employment prospects of people with disabilities, including young people, who are currently distant from the labour market.
- build the capacity of employers to recruit, retain and progress people with disabilities within their workforce.
- to facilitate new partnerships among stakeholders (meaning people with disabilities, disability services, employment services and employers) and new approaches to providing employment supports to people with disabilities.

The programme will support projects that provide progressive pathways into education, training and employment, including self-employment, for participants based on their needs, their abilities and their potential.

Part 6

Travel and Household Supports

This part tells you about the:

- Free Travel Scheme
- Household Benefits Package
- Fuel Allowance

Free Travel Scheme

The Free Travel Scheme allows you to travel free of charge on all State-owned public transport. This includes bus, rail and Dublin's LUAS with some exceptions. The exceptions are:

- Dublin Bus will not allow free travel on Airlink, Nitelink, Tours, Special Events or other non-regular services; and
- Irish Rail will not allow free travel on services not listed in the official timetable, on tours or special rail services.

Everyone 66 years old and over, legally, and permanently living in the State, is entitled to the Free Travel Scheme. Some people under 66 also qualify.

If you qualify for the Free Travel Scheme, you get a card that allows you to travel free of charge on public transport. You must show the card to use this scheme.

Free travel is also available on a limited number of services operated by private bus transport companies. Private bus transport operators that have opted into the Free Travel Scheme accept Free Travel Cards.

You should contact us or the bus operator to check whether your private bus operator accepts Free Travel Cards.

You can also find a list of free travel operators by scanning the QR code or by visiting:

www.gov.ie/freetravel



When you use your Free Travel Card, you must follow the rules that apply to the type of transport you are using.

Free Travel Companion Card

In some cases, a Free Travel Companion Card is available. This card allows a companion to travel with you free of charge.

How do I qualify for the Free Travel Scheme?

You may be entitled to free travel if you are legally and permanently living in the State. The following rules also apply.

Age requirement

You are entitled if you are 66 years old or over.

Receiving certain social protection payments

You may be entitled if you are getting a:

- Blind Pension,
- Carer's Allowance,
- Disability Allowance, or
- Invalidity Pension.

Specified carer

If you are a specified carer for a person getting Constant Attendance Allowance you may avail of the Free Travel Scheme.

Payment from abroad

You may be entitled if you are getting a social security invalidity payment or similar payment from:

- another EU member state; or
- from a country with which Ireland has had a [Bilateral Social Security Agreement](#) for at least 12 months.

Widow, widower or surviving civil partner

You may be entitled if you are a widow or widower, or a surviving civil partner aged 60 or over. In this case, your late spouse or civil partner must have held a Free Travel Card and you must be getting one of the following payments:

- Widow's Pension,
- Widower's or Surviving Partner's Contributory Pension,
- Widow's, Widower's or Surviving Partner's Non-contributory Pension,
- One-Parent Family Payment,
- an ordinary Garda Widow's Pension, or
- a Death Benefit Pension under the Occupational Injuries Benefit Scheme. **Note:** this pension may be a similar social security pension or benefit from an EU member state or a country with which Ireland has a [Bilateral Social Security Agreement](#).

How do I apply for the Free Travel Scheme?

If you are **66 years old or over**, we will automatically send you your Free Travel Card if you are getting a social protection pension and are **SAFE registered**. If you have not SAFE registered, you will be asked to do so before we can issue your card.

If you are **aged 65 or under** and are SAFE registered, we will automatically send you your Free Travel Card if you are awarded a:

- Blind Pension,
- Carer's Allowance,
- Disability Allowance, or
- Invalidity Pension.

If you are not SAFE registered, you will be asked to do so before we issue your card.

To apply, fill in the **Free Travel Scheme (FT1)** application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on the Free Travel Scheme, scan the QR code or:

Visit: www.gov.ie/freetravel
Email: freetravelqueries@welfare.ie
Phone: (071) 915 7100



Household Benefits Package

The Household Benefits Package is a package of allowances which help you with the costs of running your household. The package is available to everyone aged 70 and over, and to some people under age 70 in certain circumstances.

How do I qualify for the Household Benefits Package?

The qualifying conditions for the Household Benefits Package are different depending on what age you are and the payment you are receiving from us. Please see general conditions below and the conditions most relevant to you on the next few pages.

General conditions: Everyone must meet the general conditions of the package: You must be [legally resident](#) and [habitually living](#) in the State.

- Only one person in each household can claim this benefit at any one time.
- If you wish to have your Household Benefit payment applied as a credit to your electricity or gas bill, you must be the registered customer of the electricity or gas at the address for which you are applying – for example, by providing a utility bill.
- You must confirm your identity through the [SAFE registration](#) process when we ask you to. When you are SAFE registered, we will send you a [Public Services Card \(PSC\)](#) described on [page 13](#).

You may qualify for the Household Benefits Package if you meet one of the following six conditions listed on the next page. If you want to check if you qualify, please contact the Household Benefit section. Please see contact details later in this section.

1. You are over 70 years old.
2. You are getting Carer's Allowance. You must be providing full-time care and living with the person you are caring for.
3. You are between 66 and 70 and are getting:
 - Deserted Wife's Benefit or Allowance,
 - State Pension Contributory,
 - State Pension Non-contributory,
 - Widow's, Widower's or Surviving Civil Partner's Contributory Pension,
 - an ordinary Garda Widow's Pension from the Department of Justice, **or**
 - an equivalent Social Security Pension or Benefit from a country covered by EU Regulations, or from a country with which Ireland has a [Bilateral Social Security Agreement](#).
4. You are under 66 and are getting:
 - Blind Pension,
 - Disability Allowance,
 - Incapacity Supplement with Disablement Pension for at least 12 months,
 - Invalidity Pension, **or**
 - an equivalent Social Security Pension or Benefit from a country covered by EU Regulations, or from a country with which Ireland has a [Bilateral Social Security Agreement](#).
5. You are caring for a person who is getting [Constant Attendance Allowance](#).
6. You are aged between 66 and 70 and meet the conditions of a [means test](#).

What is the rate of payment of the Household Benefits Package?

Allowance	Rate
Electricity or Gas	You get about €35 monthly if you qualify for this allowance.
TV Licence	When you qualify for the Household Benefits Package, you can apply for your free Television Licence from its next renewal date. You must apply for this on your Household Benefits Package application form or online.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



How do I apply for the Household Benefits package?



You should apply for the Household Benefits Package within six months of your main payment being approved to avoid any loss of payment.

You can apply either online or fill out a paper application form.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on the Household Benefits Package, scan the QR code or:

Visit: www.gov.ie/householdpackage
Email: householdbenefits@welfare.ie
Phone: (071) 915 7100



Fuel Allowance

Fuel Allowance is a **means tested** payment to help with the cost of heating your home during the winter months. It is paid to people who are aged 70 or over, or those receiving certain long-term social protection payments which are listed below and on the next page.

The aim of the scheme is to help qualified households with their heating costs. The allowance is a contribution towards heating costs and is not intended to meet those costs in full.

Only one Fuel Allowance is paid to each household.

How do I qualify for Fuel Allowance?

If you are getting a **means tested** payment, for example the Disability Allowance, you will have already satisfied the means test. However, you must meet all other qualifying conditions such as household composition (see **page 87**).

If you are not getting a means tested payment and are getting a payment based on your social insurance record, for example the Invalidity Pension, you will need to meet the conditions of a means test and all other qualifying conditions.

You may qualify for a Fuel Allowance if you are aged 70 or over, or getting any of the following payments:

- Basic Supplementary Welfare Allowance (if qualified),
- Blind Pension,
- Death Benefit Pension under Occupational Injuries Benefit Scheme,
- Deserted Wife's Benefit or Allowance,

- Disability Allowance,
- Farm Assist,
- Guardian's Payment Contributory or Non-contributory,
- Incapacity Supplement under the Disablement Pension Scheme,
- Invalidity Pension,
- Jobseeker's Allowance (if qualified, see **page 16**),
- Jobseeker's Allowance Transition,
- One-Parent Family Payment,
- Social Security Payment from a country covered by EU Regulations or a country with which Ireland has a [Bilateral Social Security Agreement](#) (of which there is an Irish equivalent payment),
- State Pension Contributory or Non-contributory, or
- Widow's, Widower's or Surviving Civil Partner's Pension Contributory or Non-contributory.

Living situation conditions

You may qualify for Fuel Allowance if you live alone.

You may also qualify for Fuel Allowance if you only live with a:

- [qualified adult](#),
- civil partner,
- cohabitant (that is you are living with another adult and in an intimate and committed relationship with them, but you are not married or in a civil partnership with them), **and or**
- [qualified child](#).

If you are getting an increase for a qualified adult on your payment and they are also getting the half rate Carer's Allowance, you may qualify for Fuel Allowance subject to a [means test](#).

You may also qualify for Fuel Allowance if you only live with a person or people getting:

- a social protection payment and who would be entitled to this allowance in their own right,
- Carer's Allowance or Carer's Benefit and is caring for you or for your qualified adult, civil partner, cohabitant, or qualified child,
- short-term Jobseeker's Allowance or basic Supplementary Welfare Allowance.

What is the rate of Fuel Allowance?

The weekly rate of payment is €33 usually payable from September for 28 weeks (up to April). The total for this period is €924.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



Capital

Capital, for example, property, savings, and investments, is included in the assessment. Since January 2023, if you are aged 70 or over, we do not count the first €50,000 in the capital means assessment. If you are aged under 70, we do not count the first €20,000 in the capital means assessment.

How do I apply for Fuel Allowance?

To avoid any loss of payment, you should apply for Fuel Allowance before late September – the start of the heating season.

The quickest and easiest way to apply is online at www.MyWelfare.ie*. Alternatively, you can fill out a paper application form.

Please go to **Which form do I need?** on **page 139** for more information.

*This online service is not currently available to those whose primary scheme is administered by Intreo Centres.

Do I need to reapply each year?

No, you do not need to reapply for Fuel Allowance each year if your circumstances remain the same. If your circumstances change, you should contact us without delay to make sure you are still entitled to this allowance.

How do I get my payment in two instalments?

The first instalment is normally paid in late September and at the moment the rate is €462. The second instalment is in January, and it is also €462.

To get your Fuel Allowance in two instalments, fill in the **Change the Payment Frequency of Fuel Allowance (FA CPF1)** application form at least a month before the first instalment is due.

Please go to **Which form do I need?** on page 147 for more information.

For more information on Fuel Allowance, scan the QR code or:

Visit: www.gov.ie/fuel

Email: NationalFuelScheme@welfare.ie

Phone: Your primary payment area, the numbers are listed on www.gov.ie/fuel and on the application form. You can also contact your local Intreo Centre or Social Welfare Office or any Citizens Information Centre



Part 7

Supports for Carers

This part tells you about supports, benefits and allowances for carers of people who are ill or disabled. It tells you how a carer can qualify and apply for these supports, and the rates of payment.

The four supports we cover are:

- Carer's Benefit
- Carer's Allowance
- Carer's Support Grant
- the Homemaker's Scheme
- HomeCaring Periods scheme

Carer's Benefit

Carer's Benefit is a payment made to a person who leaves work or reduces their working hours to care for a child or adult who needs full-time care.

The person being cared for must be so incapacitated as to require full-time care and attention from another person.

A person is thought to require full-time care and attention when:

- they need continual supervision to avoid danger to themselves; **or**
- they need continual supervision and frequent assistance with normal bodily functions throughout their day.

How do I qualify for Carer's Benefit?

You may qualify for Carer's Benefit if you meet the following requirements:

Age requirement

You are 16 years of age or over.

Work requirements

- You have been in full-time employment for at least eight weeks in the previous 26-week period.
- You are working for a minimum of 16 hours per week or 32 hours per fortnight in insurable employment. (You do not have to meet this condition if you were getting Carer's Benefit in the previous 26 weeks.)
- You give up work or reduce your working hours to be a full-time carer. Being a full-time carer means you must be living with, or in a position to provide full-time care and attention to, a person who needs care and who is not living in an institution.

Living situation requirements

- You are not working, self-employed, or on a training or education course for more than 18.5 hours a week, and the maximum you earn is €350 a week after taxes.
Note: You must show us that the person you are caring for has adequate care while you are working.
- You do not live in a hospital, convalescent home or other similar institution. You may, however, continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.

Pay Related Social Insurance (PSRI) contribution requirements

You must meet the [Pay Related Social Insurance \(PSRI\)](#) contribution conditions. If you are making a claim for the first time you must meet certain conditions that our staff can talk you through.

These conditions are listed below. You need the first condition and one of the other three. Please ask us about them if needed as we know they are tricky.

- 56 PRSI contributions paid at class A, B, C, D, E or H; **and**
- 39 PRSI contributions paid in the [governing contribution year](#); **or**
- 39 PRSI contributions paid in the 12 months before the date you make a claim for Carer's Benefit; **or**
- 26 PRSI contributions paid in the governing contribution year and 26 PRSI contributions paid in the 12 months before the governing contribution year.

It might help to know that 56 PRSI contributions described above is about 13 months, 39 is 10 months and 26 is 6.5 months.

For more information on PRSI classes, and the people covered by each, along with the benefits each class covers, see [Part 9: More about social insurance](#).

How long can I get Carer's Benefit for?

You can get Carer's Benefit for up to 104 weeks (2 years) for each person you care for.

You can claim your payment in a single period or in separate periods for up to 104 weeks. However, if you claim Carer's Benefit

for less than six weeks in a row in any period, you must wait for a further six weeks before you can claim Carer's Benefit to care for the same person again.

If you are caring for more than one person, you may get a payment for 104 weeks for each person you care for. This may result in the care periods overlapping or running at the same time.

Cover if you are away

If you are away, you must be able to arrange adequate full-time care and attention for the person you care for.

Caring for a child

You may be able to get Carer's Benefit if you care for a child who qualifies for Domiciliary Care Allowance which is a monthly payment for a child aged under 16 with a severe disability. The child must need ongoing care and attention over and above that usually needed by a child of the same age. It is not [means tested](#).

You do not have to be the person who gets the allowance for the child to be the child's carer.

What is the weekly rate of Carer's Benefit?

Carer's Benefit weekly rate is €249. However, you can get more if you are caring for more than one person and or have a **qualified child**. If a carer's spouse or partner's **gross income** is €400 or more a week, then no payment is made for a qualified child.

Maximum weekly Carer's Benefit rates

Rate types	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €249
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €373.50

You can get an extra weekly payment if you have a qualified child. These weekly payments amount vary depending on the child's age.

The maximum weekly rates that can be paid for a **qualified child** under 12 is either the full rate of €46 or the half rate of €23. The maximum weekly rate for a qualified child over 12 is either the full rate of €54 or the half rate of €27.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



*Qualified child is defined in the glossary on **page 161**.

How do I apply for Carer's Benefit?



You should apply for Carer's Benefit at least six weeks before you plan to leave work.

To apply, fill in the **Carer's Benefit (CARB1)** application form. Include a doctor's medical report that is also signed by the person you will be caring for. You do not need a medical report if you are caring for a child and Domiciliary Care Allowance is being paid for them.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Carer's Benefit,
scan the QR code or:

Visit: www.gov.ie/carb
Email: carersbenefit@welfare.ie
Phone: (043) 334 0000



Carer's Allowance

Carer's Allowance is a **means tested** payment made to people who are caring full-time for a person who has a disability or illness. The person being cared for must require full-time care and attention.

The person you are caring for must meet these conditions:

- they are 16 years old and over and require full-time care and attention; **or**
- they are under 16 years old and Domiciliary Care Allowance is being paid for them.

A person is regarded as requiring full-time care and attention if:

- they need continual supervision to avoid danger to themselves; **or**
- they need continual supervision and frequent assistance with normal bodily functions throughout their day; **and**
- they are likely to require full-time care and attention for at least 12 months.

How do I qualify for Carer's Allowance?

You may qualify for Carer's Allowance if you meet the following requirements:

Age requirement

You are 18 years of age or over.

Work requirements

You are not working, self-employed, or on a training or education course for more than 18.5 hours a week.

Note: You must show us that the person you are caring for has adequate care while you are working.

Living situation requirements

- You are **habitually resident** in the State,
- You live with or can provide full-time care and attention to a person who needs care and who does not normally live in an institution; **and**
- You do **not** live in a hospital, convalescent home, or other similar institution. However, you may continue to be regarded as providing full-time care and attention if you, or the person you care for, is having medical or other treatment in a hospital or other institution for less than 13 weeks.

Cover if you are away

If you are away, you must be able to arrange adequate full-time care and attention for the person you care for.

What is the weekly rate of Carer's Allowance?

The rate of payment depends on the outcome of the **means test**. The following tables show the maximum personal weekly rate of payment a person can receive if they have no income from any source. They also show extra payments and rate paid if they have a **qualified child**.

Maximum weekly Carer's Allowance rates for carers under 66

Carer duties	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €248
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €372

Maximum weekly Carer Allowance rates for carers 66 and over

Carer duties	Maximum weekly rate
If you are caring for 1 person	The maximum weekly rate you might be paid is €286
If you are caring for more than 1 person	The maximum weekly rate you might be paid is €429

Extra weekly payment if you have a qualified child. These weekly payment amount amounts vary depending on the child's age.

Rates of extra payment	Weekly rate
Full rate if child is under 12	€46
Half rate if child is under 12	€23
Full rate if child is over 12	€54
Half rate if child is over 12	€27

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



*Qualified child is defined in the glossary on **page 139**.

How do I apply for Carer's Allowance?

To apply, fill in the **Carer's Allowance (CR1)** application form. Include a doctor's medical report that is also signed by the person you will be caring for. You do not need a medical report if you are caring for a child and Domiciliary Care Allowance is being paid for them.

Please go to **Which form do I need?** on **page 147** for more information.

For more information on Carer's Allowance,
scan the QR code or:

Visit: www.gov.ie/ca

Email: carersallowance@welfare.ie

Phone: (043) 334 0000



Carer's Support Grant

The Carer's Support Grant is an annual payment made to carers who get Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance. It can also be paid to certain other carers providing full-time care. Carers can use the grant in whatever way they wish.

How do I qualify for Carer's Support Grant?

You **automatically qualify** for Carer's Support Grant if you get:

- Carer's Allowance,
- Carer's Benefit, or
- Domiciliary Care Allowance.

If you are **not** getting any of these payments, you may still qualify if you:

- are 16 years old or over,
- ordinarily live in the State,
- care for the person full-time,
- have been caring for the person continuously for at least six months including the first Thursday in June, **and**
- live with the person you are caring for or are directly contactable by telephone or alarm.

You **do not qualify** for Carer's Support Grant if you are:

- working or on an education or training course for more than 18.5 hours a week,
- getting Jobseeker's Allowance or Jobseeker's Benefit,
- signing on for **credited contributions**, or
- living in a hospital, convalescent home, or similar institution.

If you are caring for more than one person, you will get a grant for each.

What is the rate of Carer's Support Grant?

The Carer's Support Grant is €1,850 for each person you are caring for. It is paid one time each year, usually on the first Thursday in June.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



How do I apply for Carer's Support Grant?

If you are getting Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance, you do not need to apply for Carer's Support Grant. You will automatically be paid every June.

If you are not getting any of these payments, fill in the **Carer's Support Grant (CSG1)** application form for each person you are caring for. Include a doctor's medical report that is also signed by the person you will be caring for.

Please go to **Which form do I need?** on page 147 for more information.

For more information on Carer's Support Grant, scan the QR code or:

Visit: www.gov.ie/csg
Email: Carerssupportgrant@welfare.ie
Phone: (043) 334 0000



Long-Term Carers Contribution Periods

Long-Term Carers Contribution Periods make it easier for a carer to qualify for the State Pension (Contributory) when they reach pension age. Any period in which you are registered as providing care to an incapacitated person can be included in your [Pay-Related Social Insurance \(PRSI\)](#) record.

It is important to note that Long-Term Carers Contributions can only be used for State Pension (Contributory) once you have reached a minimum of 1,040 weeks, equal to 20 years.

How do I qualify for Long-Term Carers Contribution Periods?

If you have cared for someone full-time, you can apply for these contributions. You can be awarded a Long-Term Carers Contribution on your PRSI record for each week that you provided full-time care to an incapacitated person. These periods can only be used for State Pension (Contributory) once you have reached a minimum of 1,040 weeks (20 years).

To qualify, you **must**:

- have permanently lived in the State during the period of care, except in the case of being an EU or [posted worker](#).
- have been aged 16 or over, and aged under the pension age at the time you provided care.
- have not been in employment, self-employment, voluntary work, training or education courses which add up to more than 18.5 hours a week.
- during the period of care, not have been getting a weekly social welfare payment, except for Carer's Allowance, Carer's Benefit, Domiciliary Care Allowance or Carer's Support Grant.
- reside with the person being cared for and provide full-time care and attention. In some conditions and circumstances you may qualify if you do not reside with the person being cared for but do not provide full-time care and attention.

The person being cared for must have a disability where they require:

- continual supervision to avoid danger to themselves, **or**
- continual supervision and frequent assistance throughout the day in connection with their normal bodily functions.

The nature and extent of their disability must also have been certified in the prescribed manner by a medical practitioner.

Rates of payment

There are no direct payments for periods when you are in receipt of Long-Term Carers Contributions. Once you have reached a minimum of 1,040 weeks, equal to 20 years, of Long-Term Carers Contributions, they will be included in calculations for your State Pension (Contributory).

How do I apply for Long-Term Carers Contribution Periods?

The quickest way to apply for Long-Term Carers Contributions is online at **MyWelfare.ie**. You must have a verified MyGovID account to use MyWelfare.

Once you have reached a minimum of 1,040 weeks, equal to 20 years, these periods will be included in calculations for your State Pension (Contributory).

Please go to **Which form do I need?** on **page 139** for more information.

For more information on Long-Term Carers
Contribution Periods, scan the QR code or:



Email: pensioncaringsupports@welfare.ie

Phone: (01) 471 5898 or 0818 690 690 or
+353 1 471 5898 if calling from outside of Ireland

You can also request a form by contacting the Pension Caring
Supports team at:

**Department of Social Protection
McCarter's Road
Buncrana
Co. Donegal
F93 CH79**

Homemaker's Scheme

The Homemaker's Scheme supports people who give up work to take care of a child under the age of 12 or an incapacitated adult up to a maximum of 20 years.

The scheme was introduced from 6 April 1994 and only applies to caring periods after that date.

The Homemaker's Scheme makes it easier for a homemaker to qualify for a higher rate of State Pension Contributory when they reach pension age. If you spend a full contribution year as a homemaker, this year may be disregarded (ignored) when working out the yearly average for the State Pension Contributory. Go to **page 75** for an example.

What is a homemaker?

A homemaker, under the Homemaker's Scheme, is an adult who provides full-time care for:

- a child under 12; or
- an ill or disabled person aged 12 or over.

How does the Homemaker's Scheme work?

Disregard years

From 6 April 1994, a full contribution year spent as a homemaker may be disregarded (ignored) when calculating your yearly average for State Pension Contributory, up to a maximum of 20 years. This benefits you as it has the effect of increasing your yearly average as the same number of total contributions are divided by a smaller number of years.

For example, if you started working at 16 and you reach pension age at 66, this is a 50-year working career. All 50 years are counted for pension purposes. When your pension is being calculated, your total [Pay Related Social Insurance \(PRSI\)](#) contributions over your working life will be averaged out over those 50 years.

But if you left the workforce for 16 years and you were an approved homemaker for that time, your pension is worked out in a different way. Your total contributions are divided out over 34 years (50 years in the workforce minus 16 years out of the workforce). So, your pension average does not disadvantage you for the time you cared for a child or incapacitated adult.

Homemaker's credits

As only a full year can be disregarded (ignored), Homemaker Scheme credits are awarded for a period of caring which is:

- less than a full year, and
- part of a year at the start and or end of a caring periods.

Example

Joan gives up her job to take care of her 8-year sick child. She starts homemaking on 1 June 2014. She will be awarded [homemaking credits](#) from 1 June 2014 to 31 December 2014.

If Joan stops homemaking on the 1 August 2022, she will be awarded homemaking credits for the period from the 1 January 2022 to 31 July 2022. All years between 31 December 2014 and 1 January 2022 are full years and so will be disregarded (ignored).

How do I apply for the Homemaker's scheme?

You **do not need to apply** for this scheme if you are getting any of the following:

- Child Benefit,
- Carer's Allowance, or
- Carer's Support Grant.

You **should apply** for this scheme if you are providing full-time care to:

- a child under 12 and are not receiving Child Benefit for this child; or
- an incapacitated adult **and** you have not received Carer's Allowance, Carer's Benefit, or the Carer's Support Grant for them.

In these circumstances, you should apply to become a Homemaker before the end of the tax year (end of December) **after** the year in which you first become a homemaker. For example, if you became a homemaker in June 2023, you should apply to be recognised as a homemaker in 2024.

You can backdate your application if you had a genuine reason for a delay in applying.

The quickest way to apply for the Homemaker's Scheme is online at **MyWelfare.ie**. You must have a verified MyGovID account to use MyWelfare.

You can also apply by filling in the **Homemaker's Scheme (HM1)** application form.

Please go to **Which form do I need?** on **page 139** for more information.

For more information on the Homemaker's Scheme, scan the QR code or:



Visit: www.gov.ie/homemakers

Email: HomeMakersScheme@welfare.ie

Phone: (01) 471 5898 or 0818 690 690 or
+353 1 471 5898 if calling from outside of Ireland

HomeCaring Periods scheme

A HomeCaring Period is the name for a period when you were not employed or signing on for credits because you were providing full-time care for:

- a child or children under 12 years,
- a child or children over 12 years who needed an increased level of care, **or**
- an adult who needed an increased level of care.

HomeCaring Periods will help you to qualify for a higher rate State Pension Contributory. Up to 1,040 HomeCaring Periods, equivalent to 20 years, may be included as part of your pension calculation.

If you have [credited contributions](#) on your record and less than 1,040 HomeCaring Periods, up to 520 credited contributions may also be included. (520 of these is equivalent to 10 years of work). However, the combined total of HomeCaring Periods and credited contributions cannot be more than 1,040. (Credit contributions are explained in [Part 5: Benefits for people who work](#) on [page 91](#))

Note:

- Maximum HomeCaring Periods allowable is 1,040.
- Maximum credits allowable is 520.
- Maximum total combined HomeCaring Periods and credits allowable is 1,040.

You can only be awarded HomeCaring Periods if you were born on or after 1 September 1946.

How is the HomeCaring Periods scheme different to the Homemaker's scheme?

The **Homemaking** scheme is used with the **Yearly Average Method** of calculating a State Pension Contributory. The Homemakers scheme ignores any periods spent as a Homemaker since 6 April 1994 onwards when calculating your pension using the Yearly Average method. This method does not recognise Homemaking before 6 April 1994.

HomeCaring Periods are used with the **Aggregated Contribution Method** of calculating a State Pension Contributory. The HomeCaring Periods scheme counts periods of caring from the start date of caring for anyone born on or after 1 September 1946. The example below explains how the scheme works:

Example

To qualify for a maximum State Pension Contributory under the **Aggregated Contribution Method** of calculating pensions, you must have 2,080 social insurance contributions, equivalent to 40 years employment.

If you only have 1,300 contributions (equivalent to 25 years of work), you will qualify for a percentage of the maximum pension. However, if you spent 15 years out of the work force as an approved homecarer, you would qualify for 780 (15 years x 52 weeks) HomeCaring Periods. The 780 HomeCaring Periods are added to the 1,300 contributions to give you a total of 2,080 required to get a maximum pension.

How do I qualify for the HomeCaring Periods scheme?

To qualify, you must:

- permanently live in the State, except where EU or posted worker regulations apply,
- be aged between 16 and 66 at the time you provided care,
- not work full-time – however, you can work and earn less than €38 gross per week; and
- provide full time care for:
 - a child or children under 12 years,
 - a child or children over 12 years who needed an increased level of care, or
 - an adult who needed an increased level of care.

Only one person can be the home carer at any one time. For example, only one parent can benefit from one HomeCaring Period for one child at any one time.

How do I apply for the HomeCaring Periods scheme?

You **do not need to apply** for this scheme if you are getting any of the following:

- Child Benefit,
- Carer's Allowance, **or**
- Domiciliary Care Allowance.

You **should apply** for this scheme if you are providing full-time care to:

- a child under 12 and are not receiving Child Benefit for this child, or
- an incapacitated adult **and** you have not received Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance for them.

How do I apply for the HomeCaring Periods scheme?

You can apply for the HomeCaring Periods scheme when you apply for a State Pension Contributory. You cannot apply before then.

The quickest way to apply for the Homemaker's Scheme is online at **MyWelfare.ie**. You must have a verified MyGovID account to use MyWelfare.

You can also apply by filling in the **HomeCaring Periods (HCP1)** application form.

Please go to **Which form do I need?** on page 139 for more information.

For more information on the HomeCaring Periods scheme, scan the QR code or:



Visit: www.gov.ie/homecaring

Email: pensioncaringsupports@welfare.ie

Phone: (01) 471 5898 or 0818 690 690 or
+353 1 471 5898 if calling from outside of Ireland

Domiciliary Care Allowance

Domiciliary Care Allowance (DCA) is a monthly payment for a child with a severe disability.

The Domiciliary Care Allowance payment is not based on the type of disability. It is based on the impact of the disability.

There is more information, including definitions of 'severe' and 'substantially', in the DCA Medical Guidelines on our website, www.gov.ie/dca



We use these guidelines when we assess applications for Domiciliary Care Allowance.

How do I qualify for Domiciliary Care Allowance?

To qualify for Domiciliary Care Allowance:

- your child must be under 16;
- your child's mental or physical disability must be severe;
- the disability must be likely to last for at least one year;
- your child must need ongoing care and attention substantially over and above the care and attention usually required by a child of the same age;
- your child must live in the State; **and**
- your child must live at home with the person claiming the allowance for five or more days a week.

In addition, the person claiming the allowance for the child must:

- provide for the care of the child; **and**
- [habitually reside](#) in the State.

What is the rate of Domiciliary Care Allowance?

Rate types	Monthly rate
Full rate – when you care for your child five to seven days a week	€340
Half rate – when you care for your child two to four days a week.	€170

If you care for more than one child who qualifies for Domiciliary Care Allowance, you may claim the allowance for each child.

The rates of payment may change. For current payment rates, please see our Rates of Payment (SW19) booklet by scanning the QR code or by visiting www.gov.ie/SWrates.



Will I get a payment if my child is in residential care?

If your child is in full-time residential care, you will not qualify for Domiciliary Care Allowance.

If your child is in residential care, but is at home for two or more days a week, you may get a half-rate payment. For example, you may qualify if your child attends residential services from Monday to Friday and goes home at weekends.

When should I apply?



You should apply as soon as you think you and your child meets the qualifying conditions. If your child has a pervasive developmental disorder (PDD) such as autism,

you may also include this on the application form, **Domiciliary Care Allowance Specialist's Report (Dom Care 3)**.

Please include a report from each specialist who cares for your child.

You do not have to include the Dom Care 3 application form, but it can provide more details of your child's condition and their specific care needs.

Please go to **Which form do I need?** on **page 139** for more information.

How is my application assessed?

When we get your application, a medical assessor reviews the information you provide to help the department decide if your child meets the medical conditions for Domiciliary Care Allowance. This includes:

- the history of your child's case;
- all the medical reports you provide, including a medical report from your GP and any reports you have from relevant specialists; and
- your description of the care and attention your child needs.

The assessor will not see your child in person, so it is important to include as much information as possible in your application.

What happens when my child turns 16 years old?

When your child turns 16 years old, your Domiciliary Care Allowance (DCA) payment will stop. The last payment will be for the month of their sixteenth birthday. Three months before your child's sixteenth birthday, we will write to you to remind you that

DCA will shortly stop and tell you about the available options. Your child can apply in their own right for Disability Allowance.

How do I apply for Domiciliary Care Allowance?

To apply, fill in the **Domiciliary Care Allowance (Dom Care 1)** application form. Make sure your family doctor or medical specialist fills in **Parts 6** and **7** of the form. You should also include any other reports you have on your child's disability and how it affects their care.

Please go to **Which form do I need?** on **page 139** for more information.

For more information on the Domiciliary Care Allowance, scan the QR code or:

Visit: www.gov.ie/dca

Email: domcare@welfare.ie

Phone: (043) 334 0000 or 0818 927 770



Part 8

Which Form do I Need?

This section will help you see at-a-glance which form you need to use to apply for a benefit.

To make it easier to fill in and submit your form, please:

1. read the section in this guide about the benefit you are applying for first, and
2. gather any documents listed on the form you need to submit along with your form (these documents are called 'supporting documents'.)

This part of the guide lists the forms connected with each of the following parts of the guide.

Part 1: Benefits for people who work

Part 2: Benefits for people injured at work - Occupational Injuries Benefit

Part 3: Disability Payments

Part 4: Working while getting an illness or disability payment

Part 5: Grants and financial supports for people with disabilities and their employers




Part 6: Travel and household supports

Part 7: Supports for carers

You can find out how to return forms on the forms themselves. All forms can be provided in paper format and most are also available online.

Benefits for people who work forms

Below we list the benefits mentioned in **Part 1 (page 17)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Illness Benefit	IB1	Scan the QR code or visit www.gov.ie/IB 
Health and Safety Benefit	HSB1	Scan the QR code or visit www.gov.ie/hsb 
Treatment Benefit	DEN1, OPT1, ME1 and ME2	Scan the QR code or visit www.gov.ie/treatmentbenefit 

Where do I get the paper version of the forms I need?

You can get a paper version of the form at:

- your local Intreo Centre,
- your local Social Welfare Branch Office,
- any Citizens Information Centre, **or**
- posted to you by requesting a form.




To request a form, scan the QR code or visit:



www.gov.ie/requestform



Benefits for people injured at work forms

Below we list the benefits mentioned in **Part 2 (page 37)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Injury Benefit	IB1	Scan the QR code or visit www.gov.ie/IB 
Disablement Benefit	OB21	Scan the QR code or visit www.gov.ie/disablementbenefit 
Incapacity Supplement	OB21	Scan the QR code or visit www.gov.ie/incapacitysupp 

Benefit	Name of the form to use to apply for the benefit	Where to download the form
<p>Medical Care</p>	<p>C1</p>	<p>Scan the QR code or visit www.gov.ie/medcarescheme</p> 
<p>Death Benefit</p>	<p>OB61 or OB61A</p>	<p>Scan the QR code or visit www.gov.ie/deathbenefit</p> 

Where do I get the paper version of the forms I need?

You can get a paper version of the form at:

- your local Intreo Centre,
- your local Social Welfare Branch Office,
- any Citizens Information Centre, **or**
- posted to you by requesting a form.




To request a form, scan the QR code or visit:

www.gov.ie/requestform



Disability Payments forms

Below we list the benefits mentioned in **Part 3 (page 58)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Disability Allowance	DA1	Scan the QR code or visit www.gov.ie/DA 
Blind Pension	BP1	Scan the QR code or visit www.gov.ie/blindpension 
Invalidity Pension	INV1	Scan the QR code or visit www.gov.ie/INVP 

Where do I get the paper version of the forms I need?

You can get a paper version of the form at:

- your local Intreo Centre,
- your local Social Welfare Branch Office,
- any Citizens Information Centre, **or**
- posted to you by requesting a form.

To request a form, scan the QR code or visit:

www.gov.ie/requestform



Forms for people who are working while getting an illness or disability payment

Below we list the benefits mentioned in **Part 4 (page 71)** and the form you need to apply for each benefit.


Benefit	Name of the form to use to apply for the benefit	Where to download the form
Partial Capacity Benefit	PCB1	Contact the Partial Capacity Benefit Section by calling 0818 927 770 . They will post you an application form, as these are not available online.

A Medical Assessor will assess your capacity for work. You may have to attend a medical assessment. You should include all appropriate medical evidence with your application.

(If you qualify for Partial Capacity Benefit, you don't have to send in regular medical certificates).




Grants and financial supports for people with disabilities and their employers


Below we list the benefits mentioned in **Part 5 (page 96)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Work and Access	WA1 (Employee) or WA2 (Employer)	Scan the QR code or visit www.gov.ie/workandaccess 

Travel and household support forms

Below we list the benefits mentioned in **Part 6 (page 108)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Free Travel Scheme	FT1	Scan the QR code or visit www.gov.ie/freetravel 
Household Benefits Package	HB1	Scan the QR code or visit www.gov.ie/householdpackage 
Fuel Allowance	NFS1 - if aged under 70 NFS2 O/70 - if aged 70 or over	Scan the QR code or visit www.gov.ie/fuel 

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Change the Payment Frequency of Fuel Allowance	FA CPF1	Scan the QR code or visit www.gov.ie/fuel 


Where do I get the paper version of the forms I need?

You can get a paper version of the form at:

- your local Intreo Centre,
- your local Social Welfare Branch Office,
- any Citizens Information Centre,
- any Post Office, **or**
- posted to you by requesting a form.




To request a form, scan the QR code or visit:



www.gov.ie/requestform




Supports for Carers' forms

Below we list the benefits mentioned in **Part 7 (page 121)** and the form you need to apply for each benefit.

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Carer's Benefit	CARB1	Scan the QR code or visit www.gov.ie/carb 
Carer's Allowance	CR1	Scan the QR code or visit www.gov.ie/ca 
Carer's Support Grant	CSG1	Scan the QR code or visit www.gov.ie/csg 

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Pension Caring Supports	Pension Caring Supports	Contact the Pension Caring Supports section by calling 01 471 5898 or 0818 690 690 . They will post you an application form as these forms are not available online.
Homemaker's Scheme	HM1	Scan the QR code or visit www.gov.ie/homemakers 
HomeCaring Periods	HomeCaring Periods	You can apply online. Scan the QR code or visit www.MyWelfare.ie 

Benefit	Name of the form to use to apply for the benefit	Where to download the form
Domiciliary Care Allowance	DomCare1 and DomCare3	Scan the QR code or visit www.gov.ie/domcare 

Where do I get the paper version of the forms I need?

You can get a paper version of the form at:

- your local Intreo Centre,
- your local Social Welfare Branch Office, **or**
- any Citizens Information Centre.

In addition, you can also:

- get the CR1 form at the Post Office, **or**
- phone **(01) 471 5898** and get a copy of the HomeCaring Periods form sent to you.

You can also get the CARB1, CR1, CSG1 and HM1 posted to you if you request a form.

To request a form, scan the QR code or visit:

www.gov.ie/requestform



Part 9

More About Social Insurance

This part has information about how you can access your social insurance record and any social insurance contributions you may have paid abroad.

It also includes two sections to help illustrate the different classes of Pay Related Social Insurance (PRSI).

- **Section 1** is a table, and it shows you which class of PRSI different workers' pay. Your payslip will tell you which class of PRSI contribution applies to you. If you are self-employed, you probably pay class S PRSI contributions. This table is on **pages 157 and 158**.
- **Section 2** shows which social protection supports you may qualify for depending on the class of PRSI you pay. This section starts on **page 159**.

How can I get my social insurance record?

Your social insurance record tells you how many [Pay Related Social Insurance \(PRSI\)](#) contributions you have paid each year you have worked.

You can access your social insurance record online by using [MyWelfare.ie](#). You will need a verified **MyGovID** account to do this. Please read **page 11** of this guide to learn how to create a MyWelfare account and get a MyGovID.

If you cannot access MyWelfare.ie you may request a copy of your record by phoning **(01) 471 5898**, or:

Emailing CSTGeneralQueries@welfare.ie
or scanning the QR code:



You can also get more information at your local Intreo Centre or Social Welfare Office.

Can I access social insurance I paid in another country?

Yes. You can use any social insurance contributions you may have paid in another EU member State, the UK or a country with which Ireland has a [Bilateral Social Security Agreement](#). You can use these contributions to reach the number of [Pay Related Social Insurance \(PRSI\)](#) contributions you need to get a social welfare pension or other benefit.

For some schemes, like Jobseeker's Benefit, there are some extra conditions you must meet before we can include your PRSI record from another country.

Section 1: PRSI classes in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution classes mentioned in this guide.
Class A	<ul style="list-style-type: none"> • Employees in industrial, commercial and service-type employment who earn €38 or more a week. • Civil and public servants appointed on or after 6 April 1995. • Community Employment workers.
Class B	<ul style="list-style-type: none"> • Permanent civil servants and Gardaí appointed before 6 April 1995. • Doctors and dentists employed by the civil service appointed before 6 April 1995.
Class C	<ul style="list-style-type: none"> • Commissioned Army Officers and members of the Army Nursing Service appointed before 6 April 1995.
Class D	<ul style="list-style-type: none"> • Permanent and pensionable employees in the public service, other than those mentioned in classes B and C, appointed before 6 April 1995.
Class E	<ul style="list-style-type: none"> • Minister of Religion employed by the Church of Ireland Representative Body.
Class H	<ul style="list-style-type: none"> • Non-Commissioned Officers and enlisted personnel of the Defence forces .
Class J	<ul style="list-style-type: none"> • People paid less than €38 a week from all employments. However, a small number of employees are insurable at class J no matter how much they are paid, such as people 66 years old or over.

Section 1 continued: PRSI classes in this guide

PRSI Class	Description of people covered by each of the main PRSI contribution classes mentioned in this guide.
Class M	<ul style="list-style-type: none">• People with no contribution liability such as:<ul style="list-style-type: none">• people under 16,• people aged 66 or over,• people getting occupational pensions or lump-sum termination payments – on that portion of income only, and:• public office holders with a weekly income of less than €100 a week.
Class P	<ul style="list-style-type: none">• Self-employed fishermen and women who are classified as self-employed and already pay PRSI under Class S.
Class S	<ul style="list-style-type: none">• Self-employed people, including some company directors, sole traders, members of a Local Authority, and some people earning more than €5,000 from investments and rents.

Section 2: PRSI classes and qualifying benefits

For Carer's Benefit, PRSI contributions at Classes A, B, C, D, E and H are counted.

For Jobseeker's Benefit, Jobseeker's Benefit (Self-Employed), and Benefit Payment for 65 year olds, PRSI contributions at Classes: A, H, P (limited), and S are counted.

For State Pension Contributory, PRSI contributions at Classes: A, E, H and S are counted.

For Widow's, Widower's or Surviving Civil Partner's Contributory Pension, PRSI contributions at Classes: A, B, C, D, E and H are counted.

Note: Non-commissioned officers and enlisted members of the Irish Defence Forces pay class H contributions and are only entitled to Widow's Pension, Treatment Benefit, and Carer's Benefit while they are serving.

Remember: The PRSI condition is only one part of qualifying conditions. Please see the section on the relevant benefit to see what other conditions may apply.

Number of reckonable paid contributions by equivalent number of years

Number of reckonable paid contributions	Equivalent number of years
52	1 year
104	2 years
260	5 years
520	10 years

Glossary

Bilateral Social Security Agreement

This is an agreement between Ireland and another country. It protects the pension entitlements of Irish people who work in other countries. It also works the other way around for people coming to Ireland to work.

Closed Certification

This means your GP (local doctor) will assess you and certify your absence from work until the date you are likely to be fit to resume work. This saves you visiting your GP each week while you are ill.

Community Employment programme

This programme is designed to help people who are long-term unemployed, or otherwise disadvantaged, to get back to work. It does this by offering part-time and temporary placements in jobs based within local communities.

Constant Attendance Allowance

You can get this allowance if you are so seriously disabled that you need someone to help you with your personal needs at home every day and you will need this help for at least six months.

This allowance is paid to you every week in addition to your Disablement Pension. You will not get this allowance if you are in a hospital or similar institution.

Earnings Disregard

This refers to the amount of earnings a person can receive from employment **or** self-employment which is disregarded (**not considered**) for the purposes of a means test.

Full and Half Rates for Qualified Children

Your weekly payment can be increased for each qualified child if:

- you qualify for an increase for a qualified adult, **or**
- you are parenting alone and are receiving a social protection payment.

If you do not qualify for an increase for a qualified adult, you may get a full or half rate increase for a qualified child.

Qualified child and **qualified adult** are also defined in this glossary.

Governing Contribution Year

This is the second-last complete tax year before the year you make your claim in. For example, if you make your claim in 2023, the governing contribution year is 2021.

Gross earnings

These are your earnings from employment. They are used to establish your Personal Rate when making a claim for an allowance or benefit.

Gross income

This is your income from all sources, including self-employment. We take out the amount of money you earn before any money is taken out (deducted) for taxes or other deductions such as **Pay Related Social Insurance**, Union dues, property tax, health

insurance, and pension.

Gross income is used to establish the Increase for a **Qualified Adult** (adult partner) rate.

Habitual residence

Being habitually resident means that you are living in Ireland and can prove that you have a close link to the State. For example, you were born and raised in Ireland, you have close family members living here, and so on.

We consider five main factors in deciding if you are habitually resident in the State. These are:

- length and continuity of residence in Ireland,
- length and purpose of any absence from Ireland,
- nature and pattern of employment,
- applicant's main centre of interest (has ties to Ireland and not another country), and
- future plans to live in Ireland.

Insurable employment and insurable self-employment

This is employment of people aged between 16 years old and retirement age, which currently 66, in any employment that is liable for PRSI contributions. (Liable means they have to use PRSI.)

Means tested or means testing

This is when we examine your financial situation to find out whether you qualify for benefits and allowances. Qualifying for many benefits depends on your income, the value of any property you own (apart from your home), and any savings you have. The means test includes your income and any income from your spouse or partner.

MyGovID

MyGovID is a single account that gives you safe, online access to a range of Irish government services including MyWelfare. To register for a verified MyGovID, you will need a Public Services Card and a mobile phone. To learn more and to create a MyGovID visit www.MyGovID.ie or see **page 9** of this guide.

MyWelfare

This is the online home for social protection services, it gives you online access to those services including making appointments and applying for some of the benefits in this guide. It is safe, secure and accessible on all devices. For more information visit www.MyWelfare.ie or go to **page 9** of this guide.

Occupational disease

This means any disease contracted primarily as a result of an exposure to risk factors arising from work activity.

Pay Related Social Insurance (PRSI)

This is a contribution that you pay into the Social Insurance Fund. If you are an employee, your employer will also contribute to the Social Insurance Fund. For more information on the different PRSI classes, go to **pages 128 to 129**.

Personal Public Service (PPS) Number

This is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

PRSI

See Pay Related Social Insurance (PRSI) on the previous page.

Public Services Card

This card establishes and authenticates your identity so that you can fully access a range of public services easily and safely. See more on **page 13**.

Qualified adult

This means that your partner's income is below a certain level and you receive an increase in your social welfare payment for them.

Qualified child

This means that you get extra money for your child. This payment is called an Increase for a qualified child. To get this increase, your child must:

- live with you in the State,
- be the correct age for the payment you are claiming (the age varies from scheme to scheme), and
- not be in legal custody. (Legal custody means that you have physical care and control of a child.)

There are two rates for qualified children: full rate and half rate. Children under 12 years old qualify for the half rate and children 12 years old and older qualify for the full rate.

If you and your partner receive social protection payments and your child qualifies for a full rate Increase for a **qualified child**, each of you would get a half rate payment in your weekly payment.

If you are receiving a social protection payment and your partner is employed, we will **means test** your partner's income to determine if you qualify for a full rate payment or a half rate payment.

SAFE registration

SAFE stands for Standard Authentication Framework Environment. This is a process the department uses to establish and verify a person's identity so that it can be sure that the person using the service is who they claim to be. When you register for this service online, you will be asked to go to an Intreo Centre to get a Public Services Card (see previous page).

Scheme of Posted Workers

Payment of social insurance is compulsory for all employed persons in the European Economic Area (EEA). As a general rule, social insurance is payable in the country where the person works.

However, exceptions to this general rule are provided for under Council Regulations (EU) No 883/2004 and 987/2009. These regulations provide that a person normally employed in one Member state, who is sent by his employer to another Member State, can continue to be subject to the Social Insurance provisions of the first Member State, provided that the anticipated duration of that work does not exceed 24 months. Such employees are often referred to as posted workers. This means that a posted worker remains covered under the social security scheme of the sending state and a Portable Document A1 is issued.

Third country nationals who are legally resident in a Member State may avail of the provisions of EU Regulations 883/2004 and 987/2009.

Contributions shall be paid to the social security scheme of the sending country and the employer should ensure that the worker remains insured against accidents at work and occupational diseases. The worker and the members of his or her family remain entitled to cash benefits in case of sickness or maternity, family benefits and benefits for accidents at work or occupational diseases from the sending country. The worker remains insured against unemployment under the scheme of the sending country.

Secondary Benefits

Secondary Benefits are benefits that you may be entitled to when claiming a primary social protection payment for example like a jobseeker, pensions. Some of these secondary benefits depend on your household income.

TÚS

This is a community work placement scheme providing short-term working opportunities for unemployed people.

The work opportunities are to benefit the community and are provided by community and voluntary organisations in both urban and rural areas.

More information is available by scanning the QR code or visiting www.gov.ie/tus



Unearned income

Unearned income is income from rents, investments, dividends (money to company shareholders) and interest on deposits and savings. You must pay tax and PRSI on unearned income.



An Roinn Coimirce Sóisialaí
Department of Social Protection