

Sickness & Accident Benefit Rates				Weekly Benefit Rate:	
Grade	H&V	Electrical	Plumbing	1 to 28	29 to 52
Y	Building Engineering Services Supervisor	N/A	N/A	£481.32	£240.66
A	Team Leader (formerly Foreman) Senior Craftsperson (+SR & 1 RA) Senior Craftsperson (+SR & 2 RA)	Technician	Technician PHMES Operative	£394.52	£197.26
B	Craftsperson (+2 RA) Craftsperson (+3 RA) Senior Craftsperson Senior Craftsperson (+1 RA) Senior Craftsperson (+2 RA) Senior Craftsperson (+SR)	Approved Electrician	Advanced PHMES Operative	£351.75	£175.91
C	Craftsperson Craftsperson (+1 RA)	Electrician	PHMES Operative	£313.18	£156.59
D	Installer Senior Modern Apprentice	Adult Trainee 1st Stage Adult Trainee 2nd Stage Adult Trainee 3rd Stage Advanced Datacomms Technician Datacomms Specialist Datacomms Technician Electrical Improver Labourer Senior Graded Electrical Trainee Trainee Datacomms Specialist Apprentice Stage 3 Apprentice Stage 4	Apprentice 4th Year NVQ Level 3 Adult Trainee – 1st 6 Months Employment Adult Trainee – 2nd 6 Months Employment Adult Trainee – 3rd 6 Months Employment Apprentice 4th Year NVQ Level 2	£235.06	£135.66
E	Adult Trainee Intermediate Apprentice Mate (18 and over)	Apprentice Stage 2	Apprentice 3rd Year Apprentice 3rd Year NVQ Level 2 Apprentice 4th Year	£190.33	£118.72
F	Junior Modern Apprentice	Apprentice Stage 1	Apprentice 1st Year	£75.81	£74.06

Summary of Eligibility Rules

All Operatives shall be entitled to receive benefit as set out in this leaflet, subject to:

- a) Payment of the appropriate benefit contributions by the Employer to Welplan Ltd; and
- b) Having been in active employment under a relevant contract of employment for the required qualifying period preceding the incapacity, disability, accident or death.

Sickness and Accident Benefit: subject to provision of a valid medical certificate, benefit will be payable for a maximum of 52 weeks for one continuous period of disability. The combined payment to which an Operative shall be entitled when sick shall be equal to any statutory sick pay due, plus any sickness and accident benefit under this scheme.

Death Benefit (from any cause): the Operative must be aged 74 or under at the time of death.

Accidental Death Benefit – Accident at Work or travelling to/from work: Each of these benefits is payable regardless of age or service. If the Operative is aged under 75, this is paid in addition to Death from any cause.

Death Benefit is payable at the discretion of the trustee, normally only to dependents of the deceased, and does not form part of the estate.

Please note that Operatives must be in active employment (which can include periods when in receipt of sickness benefit), to qualify for Death Benefit. If an Operative suffers continuing disability after eligibility for sickness benefit has ceased, they may continue to be eligible for Death Benefit. Full conditions are set out in the Scheme Rules.

Accidental Dismemberment Benefit: In all cases payment of benefit is conditional upon loss of limbs or digits or sight occurring by accidental means within 90 days of the accident.

Permanent Total Disability Benefit: All Operatives shall be eligible to be assessed for Permanent Total Disability Benefit after receiving maximum sickness and accident benefit.

Payment of benefit is conditional upon permanent total disablement from paid employment and specified conditions having been met. This benefit is available to Operatives until State Pension Age (SPA), unless the disability is as a result of an accident at work or whilst travelling to or from work in which case it is SPA plus five years.

Rules of the Scheme: The eligibility and entitlement provisions set out in this leaflet are a brief summary. Full details are set out in the Scheme Rules, copies of which can be obtained from Welplan Ltd, Old Mansion House, Eamont Bridge, Penrith, Cumbria, CA10 2BX.

Lump Sum Benefits

	Graded Operatives	Apprentices & Trainees
Death benefit (from any cause)	£66,000	
Accidental Death (accident at work) (See Note 1)	£55,000	£19,250
Accidental Death (travelling to/from work) (See Note 2)	£13,750	£6,875
Permanent Total Disability Benefit (PTDB)	£66,000	
Additional PTDB if due to accident at work	£66,000	
Accidental Dismemberment Benefit (inc' loss of eyesight)	£66,000	
Loss of four fingers or thumb	£9,700	
Loss of an index finger	£6,400	
Loss of any other finger	£1,560	
Loss of big toe	£3,080	
Loss of any other toe	£1,040	

Notes: 1 – In addition to death from any cause.
2 – In addition to death from any cause.