welplan

BESA
BUILDING ENGINEERING SERVICES ASSOCIATION

Welcome to Welplan

Established in 1960 to support employees, Welplan specialises in tailored employee benefit schemes designed to provide you and your loved ones with peace of mind and financial security when you need it most.

This guide outlines all the benefits that Welplan offers to Operatives following the Building Engineering Services Association (BESA) National Agreement.

Death Benefit

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

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

How Much Am I Covered for?

Death from Any Cause - £66,000

Death benefit is paid to your beneficiaries. Please ensure you have completed an Expression of Wish form through your employer to help the Trustees of the Welplan Death Benefit Scheme decide how best to distribute any benefit in the event of your death.

For Operatives at State Pension Age or over, death benefit is only payable if death is due to an occupational accident or if travelling to or from work.

If you die within 4 weeks of being made redundant, you will remain covered for death benefit if you remain unemployed.

Sick Pay

To qualify for Sick Pay, you must be unable to attend work or to engage in any paid work due to bodily injury, physical illness or mental health conditions.

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

How Much Am I Covered for?

Weekly Sick Pay Benefit from 5 October 2026 (excluding the first 3 days of absence:	**Weeks 1 – 28**	**Weeks 29 – 52**
Y - Building Services Engineering Supervisor	£495.81	£247.94
A - Team Leader	£406.35	£203.21
Z - Senior Craftsperson (+ Supervisory Responsibility and 2 Units of Responsibility Allowance)	£388.50	£194.25
B - Senior Craftsperson (+ Supervisory Responsibility and 1 Unit of Responsibility Allowance)	£375.41	£187.74
C - Senior Craftsperson (+ Supervisory Responsibility)	£362.25	£181.16
C - Senior Craftsperson (+ 2 Units of Responsibility Allowance)	£362.25	£181.16
D - Senior Craftsperson (+ 1 Unit of Responsibility Allowance)	£349.16	£174.58
E - Senior Craftsperson	£336.00	£168.00
D - Craftsperson (+3 Units of Responsibility Allowance)	£349.16	£174.58
E - Craftsperson (+2 Units of Responsibility Allowance)	£336.00	£168.00
F - Craftsperson (+1 Unit of Responsibility Allowance)	£322.56	£161.28
G - Craftsperson	£309.40	£154.70
H - Installer	£245.63	£139.72
I - Adult Trainee	£200.06	£122.29
I - Mate (18 and over)	£200.06	£122.29
H - Senior Modern Apprentice	£245.63	£139.72
J - Intermediate Modern Apprentice	£163.94	£108.43
K - Junior Modern Apprentice	£81.27	£76.37

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

SSP from your employer will be paid from day 1 of absence from 6 April 2026.

Welplan does not process Sick Pay for Bank Holidays or for annual leave days taken during the period of absence. However, these days will count towards your waiting days.

If, after returning to work, you must take sick leave again within 8 weeks, the claims will link to form one period of incapacity. There are no waiting periods for the second claim and payment to you will commence immediately. The 2 periods of incapacity can be unrelated and stem from completely different causes.

Benefit will not be payable for a period of incapacity:

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

How to Claim

You will need to supply your employer with:

A self-certificate is sufficient for days 1-7 of sickness:
Any one of the following forms will be accepted as a self-certificate:

- The employer's form of self-certificate
- The HM Revenue & Customs form of self-certificate (SC2)
- The self-certification section on the online Welplan claims form

We will need a doctor's certificate for days 8 to Maximum Benefit:
Evidence from a registered medical practitioner includes:

- A copy of Statement of Fitness for Work (Fit Note), or
- Other written medical evidence from a registered medical practitioner.

For ongoing claims, supplementary medical evidence in the form of further Fit Notes should be forwarded to Welplan via our claims

Permanent Total Disability Benefit

Permanent Total Disability means total disablement due to bodily injury or illness which has lasted for 52 consecutive weeks and, at the end of that period, medical opinion states that you are totally and permanently disabled from any paid occupation, and that there is no expectation of recovery or improvement.

Employees are only eligible to apply for Permanent Total Disability Benefit if they are under State Pension Age at the date they reach maximum sick pay benefit.

Claims are not valid when the accident is caused by:

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

How Much Am I Covered for?

Permanent Total Disability Benefit - £66,000

How to Claim

We will contact you when you reach maximum sick pay benefit and ask if you want to apply for Permanent Total Disability Benefit or be placed on a Disability Waiver (see below).

With your authorisation, Welplan will obtain your doctor's medical opinion about your condition. This is then reviewed by an independent medical advisor.

If your claim is successful, you will receive a Welplan Permanent Total Disability Benefit claim form, plus a request for an original identification document.

If you are awarded a Permanent Total Disability Benefit payment, you will no longer be entitled to any Death Benefit from Welplan.

Disability Waiver
If, when you reach 52 weeks of ongoing absence, you do not wish to apply for Permanent Total Disability Benefit, or you are unsuccessful in your

application, you will receive ongoing Death Benefit cover based on the BESA National Agreement.

If a Disability Waiver is put in place, you must confirm, on an annual basis, that you are not in paid employment. Welplan will send you an annual questionnaire to confirm. Evidence may be requested to support your answer.

Disability Waiver Death Benefit cover will end when:

- You return to any paid employment.
- You reach State Pension Age.
- If you fail to respond to the annual eligibility checks.

Accidental Dismemberment Benefit

If you suffer bodily injury which results in the loss of a limb or digit, a lump sum will be paid to you.

How Much Am I Covered for?

Total loss by amputation or permanent loss of use of:	**From 05/10/2026**
One limb (hand, arm, foot or leg)	£66,000
Four fingers or a thumb	£9,700
Index finger	£6,400
Any other finger	£1,560
Big toe	£3,080
Any other toe	£1,040

Cover continues after State Pension Age if active employment can be evidenced.

How to Claim

You should provide a copy of any medical evidence (doctor's certificate or hospital report) relating to your condition to your employer.

Your employer will submit a claim form for Accidental Dismemberment Benefit to Welplan on your behalf.

Benefit will not be payable when dismemberment is caused by:

- Self-inflicted injury.
- Taking of poison or inhalation of gas.
- Disease or infection.
- Medical or surgical treatment.
- Commission of assault or felony by the employee.
- Insurrection, war or riot.

Other Important Information

The benefits provided are paid from two discretionary trusts. Welplan is the Corporate Trustee and all claims are paid at the sole discretion of the Trustee.

The Trust Deed and Rules set out how these trust funds work and you can find a copy of the latest versions here www.welplan.co.uk/trust-deeds-and-rules.

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