



WELPLAN EMPLOYEE BENEFITS

The Welplan Supplement to the BESA National Agreement

welplan

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1 Welcome to Welplan

Set up in 1960 to support the building engineering services sector, Welplan specialises in tailored employee benefits packages for the construction industry.

This guide explains how Welplan administers the benefits for the Building Engineering Services Association (BESA) National Agreement and how to make a claim. If you need any further help or advice, please contact us on 01768 860 404 or employeebenefits@welplan.co.uk.

The Building Engineering Services Association (BESA) National Agreement benefits cover:

- Death
- Absence due to sickness or accident
- Accidental dismemberment
- Permanent total disability

For the details of the amounts payable under the agreement please refer to the latest version of the Schedule of Benefits, which can be found on our website at www.welplan.co.uk/besa-construction-employee-benefits.

The benefits provided are paid from two discretionary trust funds. Welplan acts as the Corporate Trustee. All claims are paid at the absolute 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 on our website at: www.welplan.co.uk/trust-deeds-and-rules.

Welplan also acts as the Administrator of the trusts and the standard Terms and Conditions for all clients can be found at www.welplan.co.uk/terms-and-conditions.

2 Data Submission

As the employer, you are responsible for the accuracy of the data submitted.

You must pay the full cost of the contributions and this cost should not be deducted from employees' salaries. Employees must be actively at work for cover to begin.

Active employment is classed as:

- a. Available and fit to perform their employment duties, and/or able to carry out work in accordance with the terms of their employment contract; or
- b. Absent for an acceptable reason, including:
 - o annual leave;
 - o bereavement leave;
 - o Family Leave;
 - o time off for trade union duties and activities in accordance with the ACAS Code of Practice;
 - o public duties requiring time off under the Employment Rights Act 1996;
 - o any temporary absence during which the Member is entitled to continued Membership under Rule 2 (Temporary Absence); or
 - o any other absence for which the Employee can provide satisfactory evidence to the Participating Employer that the absence arose from circumstances beyond the Employer's control.

Please provide the following information for all the employees you wish to enroll in Welplan:

- Name and full postal address, including postcode
- National Insurance Number
- Title
- Gender
- Date of birth
- Grade
- Date of joining the Welplan Scheme

Employees can be added to the scheme at any point in the year and you must notify Welplan of all new starters, leavers and any changes to existing employees' details as soon as possible. This will ensure that our records are up to date and claims will not be affected or delayed by inaccurate information.

Data can be submitted to Welplan in one of the following ways:

- **Manually administered companies** - starters, leavers and amendments to employee details should be emailed to employeebenefits@welplan.co.uk. The employer receives a 4-weekly or a monthly return in arrears. This is used to make contributions for the period covered by the return. The employer will then complete the return form, send it to Welplan and complete the submission by making a BACS payment for the stated amount.
- **Automated companies** - starters, leavers and amendments to employee details should be updated on the automated Excel spreadsheet, which the employer submits on a weekly, 4-weekly, or monthly basis by emailing employeebenefits@welplan.co.uk. The submission is then completed by making a BACS payment for the amount shown.

If you are unclear on which procedure applies to your business, don't hesitate to get in touch with us at employeebenefits@welplan.co.uk or call us on 01768 860 404.

We recommend that any personal data you submit to us is done so in a secure manner. Personal information should only be emailed if it is included in a password protected attachment. Passwords should be previously agreed or sent by a separate email to the data or confirmed over the phone.

3 Paying Contributions to Welplan

Payment should accompany the employee data submitted to Welplan. The payment must match the amounts on the data submission.

Welplan accepts payment by bank transfer. We cannot accept payment by cheque, direct debit and either credit or debit cards.

For cover to continue, contributions should be made for all employees when they are:

- On sick leave
- Classed as actively employed as set out in Section 2.

An employee will automatically cease to be eligible for benefits if the employer fails to pay the required contribution by the due date.

If an employee resigns, contributions stop on their last day of employment. In this circumstance, cover for employee benefits would cease on their last active day at work. Please notify us on your next data submission, or contact us on employeebenefits@welplan.co.uk as soon as possible if an employee should be removed from cover.

The performance of the trust funds is reviewed by our actuarial advisors on an annual basis. Following this review, we may adjust the cost of contributions for participating employers. The cost of contributions will be influenced by the rate of claims, other expenses incurred by the funds and the income received into them.

You will receive notice of any changes 1 month prior to the date of any change.

4 Death Benefit

Whatever the cause of death, we provide financial support and security for your employee's loved ones at a time when they need it most.

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

Death benefit cover is available to individuals up to State Pension Age from their first day of being under cover. For employees 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 an employee dies within 4 weeks of being made redundant, they will be covered for death benefit if they remained unemployed.

How to Claim

Notify Welplan as soon as possible of any Death Benefit claims. Once Welplan has determined adequate cover is in place, a claim form will be sent to the employer with full instructions.

When a claim is submitted it must be supported with the evidence including:

- Death Certificate
- Identity documents of the deceased – e.g. passport, driving license
- Identity documents of the claimant – e.g. passport, driving license
- The residential address of the claimant – e.g. utility bill dated within 3 months
- Financial dependency of the claimant on the deceased – e.g. bank statements
- How the claimant is related to the deceased – e.g. marriage certificate, full birth certificate

Welplan will accept either originals or copies of the originals that have been suitably certified. For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Claims are not valid when the death is the result of insurrection, war or riot.

Expression of Wish Forms

It is helpful under these difficult circumstances if employees have completed an Expression of Wish form indicating how they would like the benefit distributed.

The form should be retained by the employer and provided to us in the event of a claim. A standard template is available here www.welplan.co.uk/employee-benefits/death-benefit/.

Please note that a Next of Kin form is not an accepted alternative to an Expression of Wish form. When Welplan is assessing who receives the Death Benefit, it will always try and consider the employee's wishes, however, the Trustee has the absolute discretion over who receives the benefits and is not bound to act on this nomination.

Payment of Benefit

Death Benefit is payable directly to the beneficiaries by bank transfer.

If the beneficiary is under the age of 18 the money will be held in trust for them and distributed when they reach the age of 18.

The amount of the Death Benefit available for distribution will be reduced if the employee has previously received a Permanent Total Disability benefit payment.

Payment is at the absolute discretion of the Trustee.

5 Sick Pay

An employee is eligible for sick pay if they are unable to work because of bodily injury or sickness, and they have been in active employment for at least 4 weeks in the previous 8 weeks.

When on sick leave, an employee is entitled to Statutory Sick Pay due under the Statutory Sick Pay Act 1994 **plus** any Sick Pay benefit due from Welplan.

Claims are calculated on a 7 day a week basis and up to the maximum benefit of 52 weeks. Payment commences after the first 3 waiting days. The 3 waiting days are paid retrospectively if the incapacity lasts for at least 28 days.

Periods of incapacity separated by up to 8 weeks will be added together to form one period of incapacity. The 2 periods of incapacity can be unrelated and stem from completely different causes.

No benefit will be payable during an employee's annual leave days, but days of incapacity while on annual leave will count towards the waiting days.

If employment is terminated whilst an individual is receiving Sick Pay, Welplan will continue payments for as long as medical evidence is provided, up to the maximum benefit of 52 weeks.

Claims are not valid when the injury or sickness is caused by:

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

How to Claim

Each claim must be made using a sick pay claim form submitted to Welplan via our easy-to-use online portal: www.welplan.co.uk/claims

Claims are processed each week and need to be submitted to Welplan by 1pm on Wednesday to be included in that week's processing.

All claims must be accompanied by supporting evidence as detailed below:

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 portal: www.welplan.co.uk/claims.

When a claimant returns to work, their return-to-work date must be emailed to welfare@welplan.co.uk. This is not necessary if the return-to-work date was stated on the claim form.

In all cases, Welplan has the right to require a claimant to undergo a medical examination by an independent registered medical practitioner to obtain a second opinion.

Payment of Benefit

Welplan will pay Sick Pay every week for all approved claims. The benefit due will be paid to the employer for payment to the employee.

One payment will cover all employees who are owed benefit for that week. The employer will receive a Payment Advice listing each employee, the dates covered, and the amount owed to each person. Welplan may also request an employer repay any overpayment before further claims are processed.

It is your responsibility to include the payment within your normal payroll procedure and deduct any tax or National Insurance contributions.

Payment is at the absolute discretion of the Trustee.

6 Accidental Dismemberment Benefits

All employees will be covered for Accidental Dismemberment Benefit from day 1 of being under cover.

If an employee suffers an injury within 4 weeks of being made redundant, they will be covered for accidental dismemberment benefit if they remain unemployed up to the time of their injury.

In all cases, payment of benefit is conditional upon loss of limbs or digits, occurring by accidental circumstances. Cover continues after State Pension Age if active employment can be evidenced.

Claims are not valid when the accident 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.

How to Claim

The employer must notify Welplan as soon as possible of any Accidental Dismemberment benefit claims. Once Welplan has determined adequate cover is in place, a claim form will be sent to the employer with full instructions.

When a claim is submitted it must be supported by the appropriate evidence:

- Identity of the claimant
- Appropriate medical evidence
- Copies of any accident reports if applicable

Welplan will accept either originals or copies of the originals that have been suitably certified. For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Payment of Benefit

Accidental Dismemberment Benefit is paid directly to the claimant.

Payment is at the absolute discretion of the Trustee.

7 Permanent Total Disability Benefit

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

After an employee has received 52 consecutive weeks of Sick Pay benefit, they will be assessed for eligibility for one of the following:

- **Permanent Total Disability Benefit (PTDB)**
- **Disability Waiver** (continuation of Death Benefit cover without further employer contributions)

Employees are only eligible to apply for PTDB 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 to Claim

Once an employee reaches their maximum Sick Pay benefit, Welplan will write to the employee confirming the details of the cover and information on how to claim, along with a consent form to contact their doctor or consultant. The employer will be copied in on this communication.

Once Welplan has received a reply from the employee with written consent, Welplan will send a questionnaire to the medical professional to confirm that the employee is permanently disabled from any form of paid employment.

The medical opinion provided is reviewed in full by an independent medical advisor. If successful, a claim form and payment details form will be sent to the employer with full instructions.

For details of documentation needed to support a claim and how to certify originals, please get in touch with us at welfare@welplan.co.uk or 01768 860 403.

Payment of Benefit

Permanent Total Disability Benefit is normally only payable directly to the claimant.

Payment by Welplan will be at the absolute discretion of the Trustee.

If PTDB has been paid to the employee, there is no remaining entitlement to Death Benefit for the employee.

Disability Waiver

A Disability Waiver ensures that the Death Benefit cover remains active for the employee whilst they remain unfit for work without requiring any further contributions from the employer.

Where an employee is assessed as being eligible for Disability Waiver, but not PTDB, they cannot subsequently qualify for PTDB.

If a Disability Waiver is in place, the employee must confirm, on an annual basis, that they are not in paid employment. Evidence may be requested to support this.

Employees will no longer be covered by Disability Waiver Death Benefit :

- If they return to any paid employment
 - If they reach State Pension Age
 - If they fail to respond to the annual eligibility check.
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8 Get in Touch with Us

There is no substitute for a real conversation with a real person – especially when managing difficult and serious issues. If you'd like further information, advice or to discuss your options, please contact a member of the Welplan team today.

Call us on 01768 860 404

Email us at contact@welplan.co.uk