

**If an employer is availing of the Temporary COVID-19 Wage Subsidy Scheme, should pension, sick pay and death in service contributions be deducted in respect of the Construction Workers' Pension Scheme (CWPS)?**

Pension, sick pay and death in service contributions should not be deducted from any Temporary COVID-19 Wage Subsidy Scheme payments. However, where contributions are not paid to CWPS, it is important to note that employees may not be covered for Sick Pay or full Death in Service Benefits.

**If an employer is paying his/her employee(s) a top-up amount in addition to the Temporary COVID-19 Wage Subsidy Scheme, can pension, sick pay and death in service contributions be deducted from the top-up amount in respect of the Construction Workers' Pension Scheme (CWPS)?**

Yes, contributions can be deducted and remitted to CWPS. Provided the normal criteria has been met, this would ensure employees are covered for Sick Pay and full Death in Service Benefits.

**If an employee is receiving the COVID-19 Pandemic Unemployment or Enhanced Illness Benefit for COVID-19 layoffs or absences, should pension, sick pay and death in service contributions be paid to the Construction Workers' Pension Scheme (CWPS)?**

Pension, sick pay and death in service contributions should not be paid to CWPS from these payments. However, where contributions are not paid to CWPS, it is important to note that employees may not be covered for Sick Pay or full Death in Service Benefits.

**If an employer has an employee(s) classed as Essential Workers, should pension, sick pay and death in service contributions be deducted in respect of the Construction Workers' Pension Scheme (CWPS)?**

We would expect the Employer to deduct and remit contributions to CWPS. Provided the normal criteria has been met, this would ensure employees are covered for Sick Pay or full Death in Service Benefits.

**If contributions are not paid to the Construction Workers' Pension Scheme (CWPS) or an employee was not in paid employment how does this effect Sick Pay and Death in Service benefits?**

Sick Pay benefit is not payable. Furthermore, Sick Pay is not payable to laid-off employees and where there are site closures.

However, any Sick Pay claims admitted and already in payment on 27<sup>th</sup> March will continue to be paid.

If an employee cannot work due to injury or illness or has been asked to self-isolate, the employee or employer should contact us at [CWSPT@cwps.ie](mailto:CWSPT@cwps.ie) or [Sickpay@CWPS.ie](mailto:Sickpay@CWPS.ie) and the Sick Pay team will confirm if any Sick Pay benefits can be paid. There may be some paperwork for employee and employer to complete.

If employees are receiving either the COVID-19 Temporary Wage Subsidy or COVID-19 Pandemic Unemployment payments, their Death in Service benefit will reduce from €100,000 to €50,000 under the normal Scheme Rules and this reduced Death in Service benefit remains in place for a period of 4 weeks.

However, where the employee has been Laid off and is receipt of the COVID-19 Temporary Wage Subsidy payment or is being paid the COVID-19 Pandemic Unemployment Benefit payment the Trustee has agreed a Rule Amendment that may allow the payment of the full €100,000 Death in Service at their discretion while employees are in receipt of either payments. This may also extend past the 4 week period.

Please note Death in Service benefits can only be paid if the employee meets the normal criteria, see below: -

- The employee must be employed with an employer who is registered with CWPS. All contributions due for the employee must also have been paid to CWPS at the time of death.
- The employee must have accumulated 26 weeks of pension contributions in CWPS up to the date of death.