

# Working Entitlements Guide for Community Healthcare Workers

A guide to the supports that are available to you if you are considering returning to work or increasing your working hours.



*In Conjunction with*

The HSE National Traveller Health Implementation Group and  
The National Social Inclusion Office, Health Service Executive

# Welcome

I would like to welcome you to the National Traveller MABS guide to working entitlements 2024, in conjunction with the HSE National Traveller Health Implementation Group and the National Social Inclusion Office of the HSE.

This guide was developed in response to the information needs of Traveller Community Health Workers working in Primary Healthcare for Traveller Projects.

The purpose of this guide is to support the decision making of Travellers when they are deciding on returning to work, taking on additional hours of work or considering the implications of increased rates of pay in existing roles within Traveller Primary Healthcare Projects. It looks to provide information and signpost Travellers to both MABS and Citizens Information services.

The guide will be of benefit to anyone thinking about entering employment and want to know how their current benefits would be affected and what supports are available to them.

The guide was developed by a working group made up of National Traveller MABS and representatives from the National Traveller Health Network and Traveller Organisations. I would like to take this opportunity to thank everyone for giving their time in the development of this guide.

The information in this guide is correct at time of going to print but we would encourage you to contact your local Citizens Information Office to get the most accurate information for your own situation.

If you would like to find out more information on your own personal circumstances please talk to our colleagues in your local Citizens Information Centre. You can call the national helpline on 0818 074 000 or visit [www.citizensinformation.ie](http://www.citizensinformation.ie) to find out more.

If you are experiencing financial difficulties, debt or would just like some advice and budgeting help you can talk to our MABS colleagues in local offices around the country. You can call the helpline on 0818 072 000 or visit [www.mabs.ie](http://www.mabs.ie) to find out more.

I hope that you find this guide useful and if you have any feedback please email us at [nationaltraveller@mabs.ie](mailto:nationaltraveller@mabs.ie)

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# Acknowledgements

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- Ballyfermot Traveller Action Project
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- West Cork Travellers
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- Western Traveller and Intercultural Development Ltd

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## Benefits of Work Estimator

The 'Benefit of Work Estimator' is an online service available on [mywelfare.ie](https://www.mywelfare.ie) that is quick to use and tells you how your income may change if you are on a social welfare payment.

It shows you how starting work or increasing your hours could affect your potential income.

The estimate will include income from your employment and any social welfare payments you may still be entitled to.

There are two different benefit of work estimator tools:

The benefit of work estimator for jobseeker and one-parent family payments shows how starting work or increasing your hours at work could affect these payments. You can access it here <https://www.mywelfare.ie/benefitofworkjsestimator>

The benefit of work estimator for disability and illness payments shows how additional income from employment may affect your disability or illness payment. You can access it here: <https://www.mywelfare.ie/BenefitOfWorkDAestimator>

**You do not need to have a mygov.ie account to use it and you cannot be identified by using the benefit of work estimator.**

You will be asked for the following information when using the tool:

- What social welfare scheme you are claiming
- How many children you have, if applicable
- Whether you have a medical card
- Your relationship status
- Details about any work you are currently doing
- Details about the potential job

The estimator will then calculate the actual take-home pay you will be earning after all the taxes and benefits you are eligible for have been factored in.

The information is presented in a clear and easy-to-read chart broken down by income source.

MyWelfare

As Gaeilge Services Login with MyGovID

< Back to services < Out of Work Payments

## Benefit of Work Estimator

[Check now](#)

You do not need a [MyGovID account](#) to use this service.

### What is the Benefit of Work Estimator?

The benefit of work estimator for jobseeker and one parent family payments shows how starting work or increasing your hours could affect your payment. The estimate will include income from your employment and any social welfare payments you may still be entitled to.

<https://www.mywelfare.ie/benefitofworksestimator>

## Benefit of Work

### Jobseeker and One Parent Family Payments

### What is the Benefit of Work Estimator?

The benefit of work estimator for jobseeker and one parent family payments shows how starting work or increasing your hours could affect your potential income. The estimate will include income from your employment and any social welfare payments you may still be entitled to.

The figures displayed are an estimate. Your actual payment may differ. This depends on your personal circumstances. Please answer all questions.

**This tool is anonymous** and the information you provide cannot be used to identify you by the Department of Social Protection.

**Section 1:** Benefits of Work Estimator

What social welfare scheme are you claiming?

Find out more about [jobseeker schemes](#)

Find out more about [one-parent family payment](#)

**Jobseeker's Allowance**

**Jobseeker's Benefit**

**Jobseeker's Transitional**

**One-Parent Family Payment**

Do you have any dependent children?

A dependent child is a child who lives with you and is 17 years of age or younger (or 21 or younger and in full-time education). [Learn more about dependent children.](#)

**Yes**

**No**

Do you have a full medical card?

This does not include GP visit cards. This information is to calculate your tax only. [Read about medical cards.](#)

**Yes**

**No**

What is your relationship status?

**Single**

**Cohabitant**

**Married or civil partner**

**Separated, divorced or former civil partner**

**Widowed or surviving civil partner**

Are you working in a paid job?

**Yes**

**No**

How many days do you expect to work each week?

How many hours do you expect to work each week?

What is your expected hourly rate of pay (before tax)?

**Estimate**

# Income supports available if you are in employment

## Jobseekers Benefit (JB)

You can work part-time or casually while receiving Jobseeker's Benefit.

To get Jobseeker's Benefit you must have worked and paid a certain amount of Pay Related Social Insurance (PRSI) contributions.

In order to qualify for Jobseeker's Benefit, you must be fully unemployed for 4 out of 7 days in a week.

**You must also be available for and actively seeking work and you must meet all the other conditions for the payment.**

You can continue to claim Jobseeker's Benefit while working if:

- your days at work have been reduced
- you are a part-time worker including job-sharing week on and week off (but not if you have chosen to do so)
- you are employed as a casual or part-time worker
- you are employed as a subsidiary worker

You will get the payment for days you do not work, but you cannot work more than 3 days per week, even part time.

If you are receiving Jobseeker's Benefit and working for part of a week, your entitlement will be based on a 5-day payment week. Therefore, for every day you work, one fifth of your normal Jobseekers Benefit rate is deducted from your payment.

## Jobseekers Allowance (JA)

If you have not paid enough PRSI contributions and cannot apply for Jobseekers Benefit then you can apply for Jobseeker's Allowance.

It is possible to do part-time or casual work while receiving Jobseeker's Allowance if you meet certain conditions.

You do not have to be fully unemployed to receive Jobseeker's Allowance. It is possible to work and get Jobseeker's Allowance if:

- Your days at work are reduced
- You are laid off work temporarily
- You are self-employed but your level of business and income has reduced
- You can only get part-time or casual work

If you are unemployed for four out of seven days each week, you can work and receive Jobseeker's Allowance provided you continue to meet all of the other conditions.

To receive Jobseeker's Allowance, you must:

- Be aged 18 or over
- Be fully unemployed, or work for three days a week or less
- Be available for full-time work and genuinely seeking work
- Be capable of work
- Pass a means test
- Meet the habitual residence condition (Have been living in Ireland for a certain amount of time)

If you have a spouse, civil partner or cohabitant their income from work or other sources is also taken into account for the means test and can affect your Jobseeker's Allowance payment.

## Jobseekers Transitional Payment (JST)

Jobseeker's Transitional Payment (JST) is a social welfare payment for people who are parenting alone. It is a means-tested payment.

You may qualify for this payment if you do not live with a spouse, civil partner or cohabitant and your youngest child is between 7 and 14 years old.

To qualify for JST you must:

- Be capable of work
- Be under 66 years old (at 66 you become eligible for the State Pension).
- Be the parent, step-parent, adoptive parent or legal guardian of a relevant child (this means a child under the relevant age limit).

## Section 2: Income supports available if you are in employment

- Be the main carer of at least one relevant child. The child must live with you. You cannot get JST if you have joint equal custody of a child or children.
- Satisfy a means test.
- Not be cohabiting.

If you are separated, divorced or your civil partnership is dissolved, you must have been living apart for at least three months before you apply for JST.

When your youngest child turns 14, the normal Jobseeker's Allowance conditions will apply to you.

You can work part-time for five days and still get JST (subject to the means test).

You can take part in a course or education and get JST.

You do not have to be available for and genuinely seeking full-time work but you must be capable of work. This is to allow you to meet your caring responsibilities when you have young children.

## Working Family Payment (WFP)

The Working Family Payment is a weekly tax-free payment available to employees with children. It gives extra financial support to families with children with rates depending on their incomes and family size.

You may get Working Family Payment if:

- You have one or more children
- You work 38 hours or more per fortnight (2 weeks) in paid employment, you can also combine your weekly hours with your partner's hours to help meet the requirements
- You are the higher earner in your relationship
- Your employment is expected to continue for at least 3 months
- Your income is calculated to be below a certain threshold

You cannot get Working Family Payment if you are on a Community Employment Scheme or most other job schemes.

Only one person per household may receive this payment.

This payment was previously called Family Income Supplement.

**Working Family Payment is not taken into account in the means test for a medical card.**

## Back to Work Family Dividend (BTWFD)

The Back to Work Family Dividend is a weekly payment to help people with children move from social welfare into work.

It gives financial support to people with qualified children who are in or take up employment or self-employment and stop claiming any of the following:

- Jobseeker's Allowance,
- Jobseeker's Benefit,
- One-Parent Family Payment,
- Jobseeker's Transitional Payment.

What is a qualified child?

- A qualified child is a child under 18 years old who lives in Ireland with you.
- A child aged between 18 and 22, who lives in Ireland, continues to be a qualified child if they are in full-time education by day at a recognised school or college.

The BTWFD will last for up to 2 years, if you remain in employment. If you claim a Social Welfare payment at any time within the 2 year period, the BTWFD payment will stop. If your spouse or partner claims a Social Welfare payment the BTWFD payment will also stop.

## The One Parent Family Payment

The One-Parent Family Payment (OFP) is a payment for people under 66 who are bringing children up without the support of a partner.

To get OFP you must have at least 1 child under the age of 7. (There are some exceptions to this.)

You can work and get OFP. However, to get OFP your income must be below a certain amount. Working Family Payment (WFP) is not included when your income is assessed for OFP.

If you are separated, divorced or your civil partnership is dissolved you must:

- Have been living apart from your spouse or civil partner for at least 3 months.
- Be inadequately (not properly) maintained by your spouse or civil partner

You can claim OFP if your spouse or civil partner is in prison if they have been sentenced to at least 6 months in prison or have spent at least 6 months in custody.

## Section 2: Income supports available if you are in employment

If you get the One-Parent Family Payment, you can use the Household Budget Scheme to help you manage your bills. You may also get other benefits such as Fuel Allowance, Working Family Payment, medical card and help with your rent.

The Household Budget Scheme is a scheme that helps people getting certain social welfare payments to spread the cost of some household bills over the year. Under this scheme, a fixed amount is deducted from your social welfare payment each week and is put towards your rent (local authority and HAP tenants only) and utility bills. The Household Budget Scheme is free of charge.

To learn more about the Household Budget Scheme visit <https://www.citizensinformation.ie/en/social-welfare/irish-social-welfare-system/claiming-a-social-welfare-payment/household-budget-scheme/>

## Part-Time Job Incentive Scheme (PTJI)

The Part-Time Job Incentive Scheme is intended as a stepping stone to full-time work.

It allows certain long-term jobseekers who take up part-time work to get a special weekly allowance instead of their jobseeker's payment.

Generally speaking you can work for up to 24 hours a week and you will still retain your Jobseeker's Allowance for one year.

Recipients under the scheme must be available for and seeking full-time work while getting the payment. You can stay on the scheme for one year, then it may be extended. You must continue to look for full-time work.

## Back to School Clothing and Footwear Allowance (BSCFA)

The Back to School Clothing and Footwear Allowance is a payment aimed at helping families with the costs associated with children returning to school.

You may qualify for Back to School Clothing and footwear allowance if:

- You have a child between 4 and 17 or between 18 and 22 in secondary education
- You are getting a qualifying payment from this the Department of Social Protection or an approved training course or employment scheme.
- You are getting an Increase for a Qualified Child (applies in most cases).
- Your household income is below a certain threshold.

You can apply for the BSCFA from June of every year.

## Fuel Allowance

Fuel Allowance is a payment that helps with the cost of heating your home during the winter months.

It is paid to only one person in a household.

The Fuel Allowance season normally begins in late September of each year and ends in April. Fuel Allowance payments are not backdated so be sure to get your application in before the start of Fuel Allowance season.

To get Fuel Allowance you must live alone (or only with certain people), or be getting a qualifying payment (unless you are 70 or over), or satisfy a means test.

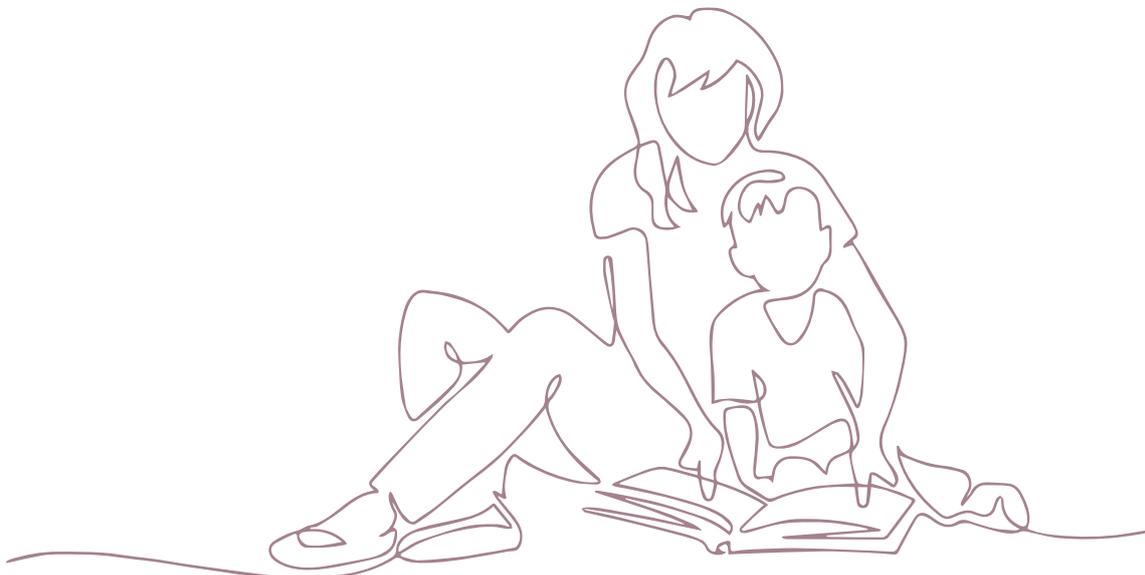
## Supplementary Welfare Allowance (SWA)

Basic Supplementary Welfare Allowance is a weekly allowance paid to people who do not have enough income to meet their needs or the needs of their family.

If your weekly income is below the Supplementary Welfare Allowance rate for your family size, a payment may be made to bring your income up to the Supplementary Welfare Allowance rate for your family.

If you have returned to work, you can claim the basic SWA for up to 30 days while you are waiting for your wages.

You will not normally qualify for the SWA if you are in full-time work that is working for 30 hours or more per week.



# Housing Supports

## Rent Supplement

Rent Supplement is a means-tested payment for people living in private rented accommodation who cannot cover the cost of their rent with their own income. It is a short-term payment for people in the private rented sector.

You may be eligible for Rent Supplement if you have been:

- Living in accommodation for homeless people for the past six months
- Privately renting accommodation
- Living in an Irish institution – prison, hospital etc
- Assessed by a local authority as ‘in need of social housing’
- You have been a victim of domestic violence and you have been referred by TUSLA, the Gardaí, or the HSE
- You are an asylum seeker from Ukraine

You are not eligible if you:

- Are full-time employed
- Are living in the family home
- Are in full-time education (except if you are involved in the Back To Education Programme, or a Momentum programme)
- Have refused a second offer of accommodation made by your local authority
- Have been excluded from social housing because of anti-social behaviour
- Are married to or living with a partner who works full-time

Each county in Ireland has a set maximum rent level and you will not receive payment for an accommodation that charges more than the maximum rent rate in your county.

To receive the rent supplement, you must still contribute something to the rent.

The minimum contribution for a single person is €30 per week. A couple’s expected minimum contribution is €40 per week.

If you have been unemployed or not in full-time employment for at least 12 months and are assessed as in need of housing under the Rental Accommodation Scheme you may be entitled to retain your rent supplement if you begin working or working full time.

## Housing Assistance Payment (HAP)

The Housing Assistance Payment (HAP) is a social housing support for people who have a long-term housing need.

The scheme is administered by the local authorities, who pay the landlords directly.

The rent being charged for the accommodation must be within the limits for the household type in that local authority's area.

Tenants pay a weekly HAP rent contribution to the local authority, based on your income and ability to pay.

You must find your own private rented accommodation within the HAP rent limits - the local authority will not find it for you.

To get HAP you must be on the local authority's housing list.

You cannot transfer from any other form of social housing to HAP. However, you may be asked to transfer from Rent Supplement to HAP.

Under the HAP scheme you can take up full-time employment and keep your housing support.

Visit [www.hap.ie](http://www.hap.ie) for more information.

## Rental Assistance Scheme (RAS)

If you are getting Rent Supplement **for a long period and you are in need of long-term housing, you may be eligible for the Rental Accommodation Scheme (RAS).**

The scheme is run by local authorities.

The local authority makes the final decision about who is eligible for the scheme. In general, people who are getting Rent Supplement for more than 18 months are considered for RAS.

A significant difference between RAS and Rent Supplement is that tenants who take up full-time employment can stay in the RAS scheme, with a recalculated rent.

In general, if you are housed under RAS, your housing needs have been met and you will no longer be on the local authority's housing waiting list.

For more information visit: <https://www.citizensinformation.ie/en/housing/local-authority-and-social-housing/rental-accommodation-scheme/>

# Child specific supports

## Child Benefit

Child Benefit is a monthly payment to the parents or guardians of children under 16 years of age. You can get Child Benefit for children aged 16 and 17, if they are in full-time education or full-time training or have a disability and cannot support themselves.

Child Benefit is not paid for any child aged 18 or older, even if they are in full-time education or training.

You should apply for Child Benefit within 12 months of:

- The birth of your baby **or**
- The month the child became a member of your family **or**
- The month your family came to live in Ireland **or**
- The date you started working in Ireland if your children are living in another EU country

## Maternity Benefit

Maternity Benefit is a payment available to women who are on maternity leave and covered by social insurance (PRSI).

If you are employed you must have:

At least 39 weeks of PRSI paid in the 12-month period before the first day of your maternity leave

Or

At least 39 weeks of PRSI paid since first starting work and at least 39 weeks of PRSI paid or credited in the relevant tax year or in the tax year after the relevant tax year. For example, if you are going on maternity leave in 2024, the relevant tax year is 2022 and the year after that is 2023.

Or

At least 26 weeks of PRSI paid in the relevant tax year and at least 26 weeks PRSI paid in the tax year before the relevant tax year. For example, if you are going on maternity leave in 2024, the relevant tax year is 2022 and the year before that is 2021.

You can request a PRSI Contribution Statement on-line at [www.mywelfare.ie](http://www.mywelfare.ie) You can also contact your local INTREO office for assistance.

Maternity Benefit is paid for 26 weeks (156 days).

You should apply for Maternity Benefit at least six weeks before you intend to go on maternity leave.

If you are receiving One-Parent Family Payment, you can claim half-rate Maternity Benefit.

If you are claiming Family Income Supplement you are still entitled to claim Maternity Benefit.

## Early Childhood Care and Education (ECCE)

The Early Childhood Care and Education (ECCE) Scheme provides early childhood care and education for children of pre-school age.

Children can start ECCE when they are 2 years and 8 months of age and continue until they transfer to primary school (once they are not older than 5 years and 6 months at the end of the pre-school year).

The State pays participating playschools and daycare services a set amount per child for the ECCE service.

In return, participating centres and playschools provide a pre-school service free of charge to all children within the qualifying age range.

The service is for a set number of hours over a set period of weeks.

You may get financial support from the National Childcare Scheme (NCS) towards the cost of childcare for the hours spent outside of ECCE.

For more information you can visit <https://www.citizensinformation.ie/en/education/pre-school-education-and-childcare/early-childhood-care-and-education-scheme/>

If you have any queries about the scheme you should contact your local County Childcare Committee. You can find their details here <http://www.myccc.ie/>

## National Childcare Scheme (NCS)

The National Childcare Scheme (NCS) helps parents to meet childcare costs.

The scheme provides 2 types of childcare subsidy for children aged over 6 months (24 weeks) and up to 15 (children aged 15 do not qualify):

- A universal subsidy which is not means tested. The universal subsidy was extended to children aged up to 15 on 29 August 2022.
- An income-assessed subsidy which is means tested.

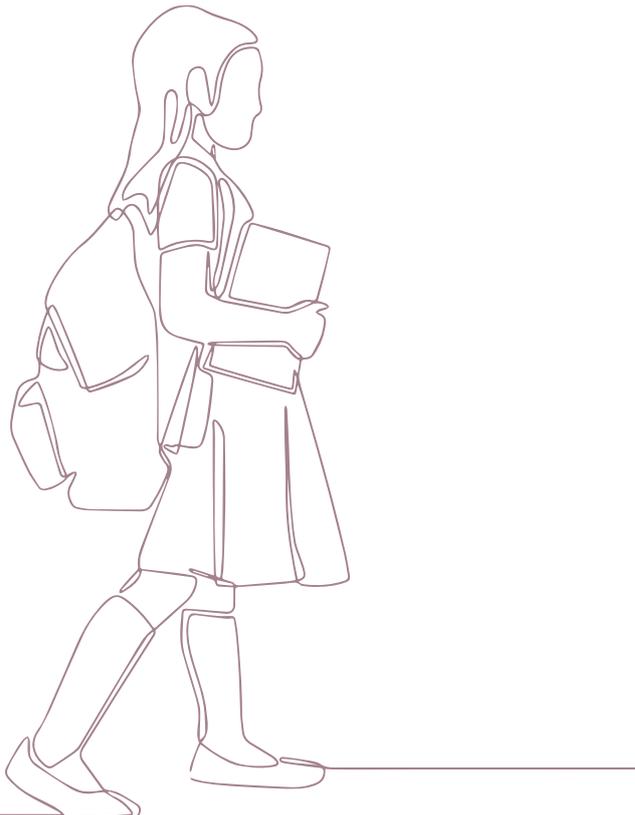
You cannot get the Universal Subsidy and an income-assessed subsidy at the same time. You should choose which subsidy is of greatest benefit to you.

You must apply for a subsidy, but it is paid directly to your childcare provider. Your provider then will subtract your subsidy from your childcare bill.

You can apply online and you can apply by paper application form.

Your childcare provider (this includes childminders and school-age childcare services) must be registered with Tusla and have a National Childcare Scheme contract with the Department of Children, Equality, Disability, Integration and Youth.

For more information and to apply online visit <https://www.ncs.gov.ie/en/>



# Tax reliefs from Revenue available to all in employment

## Rent Tax Credit

A Rent Tax Credit was introduced in December 2022 for people who pay for private rented accommodation.

The tax credit is 20% of the rent you paid in a year, up to a maximum of €500 per person, or a €1,000, if you are a couple jointly assessed for tax.

You can claim this tax credit back through Revenue online services.

You can access Revenue online services via this link <https://www.revenue.ie/en/online-services/index.aspx>

## Rent a Room relief

If you rent out a room or flat in your home, you do not have to pay income tax on the money that your tenant pays you up to €14,000 in one tax year.

Rent a room relief applies only to residential tenancies, not to short-term guest arrangements.

The relief can also apply to a self-contained unit (such as a basement flat) if it is part of your home or is directly attached to it.

You are not eligible for Rent-a-room relief if you are renting the room to your son or daughter.

For more information see <https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/land-and-property/rent-a-room-relief/index.aspx>

## Flat Rate Expenses

A Flat Rate Expense is a type of tax relief that is available to people in certain occupations. The intention of Flat Rate Expenses is to help with costs associated with work, for example, uniforms, tools and equipment. There is a set amount allocated to certain jobs.

You don't automatically get the flat rate expenses deduction, so you have to claim it. This can be done through Revenue online services.

For full details see <https://www.revenue.ie/en/employing-people/employee-expenses/flat-rate-expense-allowances/index.aspx>

## Tax Relief on Medical Expenses

You can claim income tax back on some types of healthcare expenses such as doctor and consultant visits, medicines, physiotherapy treatment, psychologist or psychotherapist treatment. A full list of qualifying expenses is available on the revenue website.

You can also claim for gluten-free food if you have coeliac disease or diabetic products if you have diabetes.

Tax relief for most expenses is at the standard rate of tax which is 20%.

Relief on nursing home expenses is available at your highest rate of income tax which is 40%.

You can claim tax relief on medical expenses you pay for yourself or for any other person.

You must claim tax relief within the 4 years following the year in which you paid for the healthcare.

You must keep all your receipts and upload them to the Revenue website in order to claim the tax back.

For full details see <https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/health-and-age/health-expenses/index.aspx>

## Remote Working Relief

Working from home (remote working) is where you work from home on a full-time or part-time basis.

You may be able to claim tax relief on the additional costs of working from home, including electricity, heating and broadband.

The cost of items you buy, such as office equipment, is not eligible for Remote Working Relief.

You must keep and submit to Revenue all of your bills for electricity, broadband and heating.

You can apply for the tax relief after the end of the tax year or during the year. If you claim during the year, you can get real-time credits and have your tax reduced during the year. If you apply at the end of the year you will receive a payment from revenue.

For full details see <https://www.revenue.ie/en/jobs-and-pensions/eworking/how-to-claim.aspx>

# Pensions

## State Pension (Contributory)

The State Pension (Contributory) is paid to people from the age of 66 who have enough (PRSI) contributions. It is sometimes called the old-age pension.

The State Pension (Contributory) is not means tested. You can have other income and still get it.

As the social insurance (PRSI) conditions are complicated, you should apply for a State Pension (Contributory) if you have ever worked in Ireland and have paid PRSI contributions (stamps) at any time.

You can request a PRSI Contribution Statement on-line at [www.mywelfare.ie](http://www.mywelfare.ie) You can also contact your local INTREO office for assistance.

If you retire early, make sure that you continue paying PRSI contributions or that you are getting credited contributions (if you are eligible). This can help you get a contributory pension when you reach pension age.

Your local Citizens Information Centre will be able to assist you if you want to apply for the State Pension (Contributory).

To learn more about the State Pension (Contributory) visit: <https://www.citizensinformation.ie/en/social-welfare/older-and-retired-people/state-pension-contributory/>

## State Pension (Non Contributory)

The State Pension (Non-Contributory) is a payment for people aged 66 and over who do not qualify for a State Pension (Contributory). This may be because you do not have enough PRSI Contributions.

If you are getting a reduced SPC, you should check if you would be better off getting a State Pension (Non-Contributory).

The State Pension (Non-Contributory) is taxable, but if it is your only income you are unlikely to pay tax on it.

To learn more about the State Pension (Non Contributory) visit: <https://www.citizensinformation.ie/en/social-welfare/older-and-retired-people/state-pension-non-contributory/>

## Occupational Pension

An occupational pension is a pension provided by your employer. They are also known as company or employers' pension plans. Occupational pension schemes provide a regular income after retirement. Some also give you a lump sum payment when you retire.

There is no legal obligation on employers to provide occupational pension schemes for employees. In general, large employers in Ireland have occupational pension schemes, but many smaller employers do not.

If your employer does not have an occupational pension scheme, they must give you access to a type of pension plan called a Personal Retirement Savings Account (PRSA). Each pension scheme has its own set of rules. Pension schemes are generally regulated by the Pensions Authority. Members of schemes have certain rights, for example, to information about their pension.

You can get tax relief on contributions to pension schemes.

## Personal Retirement Savings Account (PRSA)

A Personal Retirement Savings Account (PRSA) is a type of long-term personal pension plan.

It is like an investment account that is designed to let you save for retirement in a flexible way.

Your PRSA is a contract between you and a PRSA provider in the form of an investment account. You can change employment and continue to use the same PRSA and you can switch from one PRSA to another at any time, free of charge.

You can get tax relief for the contributions you pay into your PRSA.

When you retire, you have the same options with a PRSA as with other personal pensions

Most people can get a PRSA but they can be especially useful if you have no other pension arrangement.

Employers that do not have an occupational pension scheme for their employees must provide access to at least one Standard PRSA.

Employees who are not entitled to join a pension scheme within 6 months of service must be given access to a PRSA by their employer.

If you are considering whether to invest in a PRSA, you should ask yourself the following questions.

## Is there an existing pension scheme available to me in my job?

If not, you should consider making provision for your retirement and a PRSA may be the option for you. If you already have a good pension arrangement, you may not need to make any additional provision, or you may be able to top up your benefits by making Additional Voluntary Contributions (AVCs). If there is no AVC facility, your employer must provide access to a PRSA.

## Should I start a PRSA if I already have a personal pension plan?

You should seek professional advice based on your circumstances. Contact a broker or your pension provider for more information.

## Do I need a PRSA if I already have a defined benefit scheme?

Defined benefit pension schemes promise a pension related to your salary (for example, two-thirds of final salary on retirement). You may not need to make any further pension provisions if you have this type of pension. Transferring from a defined benefit scheme into a PRSA involves a risk so you will need to assess your financial position and weigh up the advantages and disadvantages.

## Do I need a PRSA if I have a defined contribution scheme?

A defined contribution scheme is also based on investment and has an investment risk - your pension will depend on the contributions you make, together with the investment performance of your fund, less any charges. If your employer is making a contribution to your existing scheme, you should find out whether this will continue if you transfer to a PRSA.

To learn more about pensions you can visit the Citizens Information Service Website <https://www.citizensinformation.ie/en/money-and-tax/personal-finance/pensions/>

You can also visit the website of the Pensions Authority of Ireland to learn more about pensions. Visit <https://pensionsauthority.ie/>

# Medical Card/GP Visit cards & Drugs Payment Scheme

## Medical Card

If you have a medical card, you can get certain health services free of charge. Usually, your dependent spouse or partner and your children can also get the same range of health services for free.

Your medical card is issued by the Health Service Executive (HSE).

If you are 'ordinarily resident' in Ireland you can apply for a medical card. This means that you are living in Ireland and intend to live here for at least one year.

To qualify for a medical card, your weekly income must be below a certain figure for your family size. Cash income, savings, investments and property (except for your own home) are taken into account in the means test.

GP visit cards: If you do not qualify for a medical card on income grounds, you may qualify for a GP visit card.

To qualify for a medical card, your weekly income must be under a certain amount. The HSE will complete a means test to check your income. Some people can qualify automatically without a means test.

## Discretionary medical card

If your income is above the limit, you may still be able to get a medical card if your circumstances would result in financial hardship without one. This is sometimes called a discretionary medical card.

The application process for the discretionary medical card is the same as for the means tested medical card, but you should also include information about your family's medical expenses in your application.

## Your medical card when you return to work

If you are getting a social welfare payment for a year or more and return to work, you may be able to keep your medical card for up to 3 years. You will need to submit a new medical card application stating that you are applying on this basis. Your dependent family members may qualify to keep their card, even if they become employed during this 3 year period.

**To learn more about the medical card and how to apply visit** <https://www2.hse.ie/services/schemes-allowances/medical-cards/>

**or visit the Citizens Information Website to learn more :** <https://www.citizensinformation.ie/en/health/medical-cards-and-gp-visit-cards/medical-card/>

**To apply for a medical card visit** <https://www.mymedicalcard.ie/>

## GP Visit Card

A GP visit card is a card that gives you free visits to a participating family doctor (GP). If you are not eligible for a medical card, you may be eligible for a GP visit card.

Your GP visit card covers the cost of visits to your GP and visits to GP out-of-hours services. Blood tests to diagnose or monitor a condition are covered.

The GP visit card does not cover hospital charges.

Prescribed drugs are not free but may be covered by the Drugs Payment Scheme.

You will qualify for a GP visit card with no means test if you are:

- Aged under 8 (see GP visit cards for children)
- Aged over 70
- Getting Carer's Benefit or Carer's Allowance, at full or half-rate

If you are under 70, to qualify for a GP visit card you must be ordinarily resident in Ireland.

This means you must be living here and intend to live here for at least one year.

You must also pass a means test.

Even if you are in employment you may still qualify for a GP visit card.

**To learn more about the GP visit card you can visit the website of the Citizens Information Service here:** <https://www.citizensinformation.ie/en/health/medical-cards-and-gp-visit-cards/gp-visit-cards/>

**To apply for a GP visit card and to find out more visit:** <https://www2.hse.ie/services/schemes-allowances/gp-visit-cards/gp-visit-card-8-to-69/>

## Drug Payments Scheme

Under the Drugs Payment Scheme, you and your family only have to pay a maximum of €80 each month for approved prescribed drugs and medicines, and certain appliances.

You must be living in Ireland and intend to live here for a minimum of one year (ordinarily resident).

The scheme is based on the monthly cost of prescription drugs, medicines and certain appliances for you and:

- Your spouse or partner
- Your children if they are aged under 18 (or under 23 if in full-time education)
- A family member with a physical or intellectual disability or mental illness who cannot maintain themselves fully. You need to include a medical report for the family member who cannot maintain themselves.

If you have a medical card you are already getting reduced prescription charges and so you cannot apply for the Drug Payment Scheme.

Once you have registered for the scheme you will get a plastic swipe card for each person named on the registration form. You should show this card whenever you collect your medication or appliances from the pharmacy.

You should use the same pharmacy in a month to avoid paying more than the maximum €80. You do not have to register with a pharmacy for the scheme.

If you use two or more pharmacies in one month you may spend over the maximum threshold of €80. If this happens you can then apply for a refund of the amount you spent above the €80 threshold.

**To find out more information you can visit the website of the citizens Information Service here:** <https://www.citizensinformation.ie/en/health/drugs-and-medicines/drugs-payment-scheme/>

**To apply online visit:** <https://www.mydps.ie/>

## Case Study 1

**The case studies are simply a guide to give you an idea of the changes that could happen and the questions that you should consider before you make any decisions. Remember everyone's circumstances are unique to them.**

**Your local Citizens Information Centre will be able to give you more information on your own personal circumstances.**

**You can also use the Benefits of Work estimator tool to help you learn how changes to your working arrangements will affect your income.**

### Case Study

Amelia is married with no children and has been working in her local Primary Healthcare Project for Travellers for a few years. For the first couple of years Amelia worked part time for 8 hours a week however she applied for a full time position and is now working full time 35 hours a week.

When Amelia was working part time she was docked money from her social welfare payment for the days she was working. She didn't get paid for bank holidays, even though she never worked on a Monday and felt like some weeks she was working for nothing as she would only earn €4 more than the dole. She found it very stressful making sure she got her forms into the social welfare office on time and if she was late she would miss that week's payment. If she was sick and couldn't work then she didn't get paid. Amelia's husband was also on a social welfare payment and they found it difficult to manage their expenses and impossible to save anything for the future. Both had a medical card. Amelia and her husband lived in a HAP house in a non-rent pressure zone meaning that her landlord could increase the rent as much as they wanted.

Now that Amelia has gone full time, her family's financial situation has changed and these are the impacts that going full time has had on their life:

- A higher combined weekly income, even though her husband's payment was reduced
- They can now afford to save money for the future each week, even with the cost of living increases
- Amelia feels less stress because she does not have to deal with social welfare, has job security and a guaranteed wage coming in every week.
- She now gets paid for bank holidays and sick days and she gets paid holidays.
- Amelia is entitled to keep her medical card for three years because she was on a qualifying social welfare payment before. Her husband is also entitled to keep his medical card.
- Her HAP payment increased not due to her increasing her working hours but because her house is not in a rent pressure zone. The effect of Amelia increasing her working hours is that their rent contribution to the Council increased by €30 a week.

- Amelia and her husband have been on the social housing list and have been informed that they will be getting a house in the not too distant future.
- Generally Amelia feels more comfortable in her life because she has financial security and can plan more for the future.

Questions Amelia investigated before she went full time:

- How much her household income (her + her husband) would be after working?
- Would she or her husband lose their medical card?
- Would her rent increase? If it would be by how much.
- Will the increase affect their place on the social housing list?

## Working Family Payment Worked Case Study 1

This is an example showing how income is assessed for Working Family Payment in 2024. This case study has been taken from the Citizens Information Service website.<sup>1</sup>

John is living with his partner Mary and their 4 children. His hours are irregular, varying from 30 to 48 hours per week. As a result, he can earn between €330 and €528 gross per week.

Mary is getting Carer's Allowance of €248 and also works part-time as a health care worker earning €96 per week.

John and Mary get Child Benefit of €560 per month for their 4 children.

## Working Family Payment calculation

Weekly net income from employment (See note 1 below) €398 plus €96 = €494  
 Add weekly net income from self-employment 0  
 Add social welfare payments (See note 2 below) €248  
 Add Income from occupational pensions 0  
 Total income €742

The maximum income limit for a family with 4 children is €938. The difference between €938 and €742 is €196.

60% of the difference is €117.60

John will get Working Family Payment of €118 each week (rounded up to nearest euro).

### Note 1

John's hours are irregular and therefore the amount he earns can vary from week to week. To find his total weekly income, the Department can average his income over a period of 6 to 8 weeks. In this case, his income averaged out over six weeks is €398.

<sup>1</sup> Citizens Information Service, Working Family Payment(WFP) Case Study,(Correct as of 16<sup>th</sup> January 2024) available from <https://www.citizensinformation.ie/en/social-welfare/irish-social-welfare-system/case-studies-checklists/case-study-2-working-family-payment/>

John's income from employment is assessed and Mary's casual income from working as a home-help for the HSE is also assessed.

**Note 2**

Child Benefit is not included in the assessment of Working Family Payment. However, all of Mary's Carer's Allowance will be assessed as income.

## **Working Family Payment Worked Case Study 2**

### **Parenting Alone**

This case study has been taken from the Citizens Information Service website.<sup>2</sup>

Mary has 3 children. Her youngest 2 children are 5 and 7 years old. She is getting a One-Parent Family Payment (OFP) and was recently offered work part-time.

If she takes the job, she will work 3 days each week and earn €300. Mary wants to take the job as all her children are now in school, but she knows her One-Parent Family Payment will be affected.

Would Mary be better off financially if she takes the job offer?

She has lived in her home for 20 years and has a small mortgage. She gets a weekly maintenance payment of €80 for her mortgage costs, which does not affect her One-Parent Family Payment. Her 18-year-old daughter is a student and has a part-time job in a local shop.

#### **Working Family Payment rate calculation**

##### **Step 1: Find Mary's weekly income**

Mary's weekly net income from employment (**note 1**): €300

**Add** weekly net income from self-employment: €0

**Add** reduced OFP (note 2): €318

**Add** income from occupational pensions: €0

**Add** maintenance received: €80

Total income: €698

##### **Step 2: Calculate the WFP rate**

To get the Working Family Payment (WFP), Mary's average weekly income must be under a certain amount for her family size. The maximum income limit for a family with 3 children is €847.

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<sup>2</sup> Citizens Information Service, Working Family Payment(WFP) Case Study,(Correct as of 20<sup>th</sup> February 2024) available from <https://www.citizensinformation.ie/en/social-welfare/irish-social-welfare-system/case-studies-checklists/case-study-1-working-family-payment/>

The WFP payment she can get is 60% of the difference between her average weekly family income, and the WFP income limit for her family size.

- The difference between €847 and €698 is €149
- 60% of €149 is €89.40

So, Mary will get a WFP rate of €89.40 each week.

### **If Mary takes the job and gets WFP**

Mary's current weekly income is €458 (€378 One-parent Family Payment for herself and 3 children, plus €80 maintenance).

If she takes the job, her total gross income including WFP will be **€787.40** (€318 reduced OFP + €89.40 WFP + €300 income from work + €80 from maintenance).

#### **Note 1**

Mary's net income from employment is assessed for WFP. However, her daughter's income is **not assessed** because she is under 22 years of age and in full-time education.

#### **Note 2**

If Mary gets €300 from employment, her One-Parent Family Payment will be reduced.

- The first €165 of Mary's income from employment is disregarded (not included) in the means test for OFP (€300 - €165 = €135)
- The Department will assess 50% of the remaining €135, which is €67.50, as Mary's means

A person with means of €67.50 gets an OFP payment of €172. Mary also gets €46 for each child under 12, and €54 for her child that is 12 and over.

So, her total weekly OFP payment will be €318 (€172 + €46 + €46 + €54 = €318).

# Returning to work from a Social Welfare Payment

If you are on a social welfare payment and expect to return to work soon, there may be a few weeks between your last social welfare payment and receiving your wages and you might be without any income. There are some things you can do now to help you cover your expenses before your next pay day.

A starting point is looking back at the last few months to see where did the money go? Making a spending plan can help you feel more in control especially if you are the person that keeps track of the money in your household.

## Four steps to making a spending plan:

1. Work out how much money you have, add up all the money coming in to your household every week or month.

This can include:

- Social Welfare
- Child Benefit (as this is a monthly payment, divide it by 4 if you are doing a weekly budget)
- Wages
- Money given by other adults living with you

2. Work out how much money you need to set money aside to help you cover this shortfall. Write down the costs of all your essential expenses, such as

- food
- light and heat
- medical expenses
- housing costs such as rent or mortgage
- any other essential expenses for you and your family

Total weekly income now	
- Total weekly essential expenses	
Disposable Income	
Total weekly income (once your social welfare is stopped and before you get paid)	
- Total weekly essential expenses	
Weekly difference:	

Now is the time, if you can, to set money aside from your disposable income to help you cover this shortfall.

### 3. Make your spending plan

You may have less expenses at the moment, less travel costs, perhaps you have no childcare costs or you may noticed other savings in your household expenses?

These savings should be set aside now to help you cover the shortfall when you return to work and you are waiting on your first wage payment.

For some employees, you may be waiting up to 8 weeks for your first wage payment.

### 4. Plan your spending:

Can you spend less on anything now to help you save for this shortfall?

Can you pay a little extra now to build up credit on your utility bills?

Can you buy electricity or gas credit?

It is important to set money aside for essential medical costs you may have during this time.

## Rent or Mortgage payment

Once your food, light, heat and medical expenses are covered, your rent or mortgage payment should be your next priority.

If you feel you are unable to save enough to cover your rent or mortgage payments, you need to take action now and contact your landlord, mortgage lender or MABS for advice and support. Check your plan often. Keep track of what you are saving. Know how much money you have left to save to cover your essential costs when you are waiting to get paid.

If you stray from the plan, don't be hard on yourself. This is a difficult time for everyone.

## Need extra support?

### Contact MABS

MABS is the Money Advice and Budgeting Service. It is a free and confidential service. MABS can give you support if:

- You are worried about money.
- You are repaying a loan or debt.
- You fall behind on bills. MABS can make arrangements with the provider for you to pay a bit every week.
- You are managing on a tight budget. MABS can help you make a spending plan that works for you.

Call the MABS Helpline: The MABS Helpline is available Monday to Friday, 9am to 8pm. The Helpline is confidential and you can remain anonymous. You can request a call-back from the Helpline. The number is 0818 07 2000.

Contact your local MABS: Find the number for your local MABS at: [www.mabs.ie](http://www.mabs.ie)

### Contact the Citizens Information Service

Citizen Information Centres (CIC's) provide free, impartial information, advice and advocacy in centres nationwide.

Citizens Information provides comprehensive information on public services and on the rights and entitlements of citizens in Ireland.

You can call the Citizens Information Phone Service (CIPS) on 0818 704 000 Monday to Friday 9am to 8pm.

You can also visit the Citizens Information Service website for information and to find details of your local office. [www.citizensinformation.ie](http://www.citizensinformation.ie)

