

*As a contractor working through Crystal Umbrella you are entitled to the same statutory sickness benefits as a permanent employee. So for those times when you are ill and cannot work, you may be entitled to Statutory Sick Pay (SSP).*

### What is SSP?

Statutory Sick Pay (SSP) is paid to employees who are unable to work due to sickness for up to a maximum of 28 weeks. SSP is not paid for specific illness or treatment but to all employees who are incapable of work, as long as they satisfy the conditions for payment.

In order to qualify for SSP, the following criteria must be met;

- Sickness must occur for at least four or more days in a row (including weekends and bank holidays). This is known as a Period of Incapacity for Work.
- Earnings, before Tax and National Insurance, are an average of £113.00 per week. This is called the Lower Earnings Limit for National Insurance Contributions (NIC). The amount you need to earn is lower than the amount when you have to start paying NICs or would start paying if you were treated as an employed earner.

Your earnings are averaged, over an eight week period before your sickness began. This period may vary slightly depending on whether you are paid weekly or monthly, or at other intervals and if you have just started your job the calculation may be different.

SSP is a daily payment which is paid for the days that you would normally work (known as Qualifying Days or QDs). SSP is not paid for the first three qualifying days, in any period of sickness unless it falls within a linking period (see below). These three days are known as waiting days. If you work part-time, you must still serve your three waiting days before you are entitled to SSP.

### How is SSP paid?

SSP is paid to you in the same way as your earnings and so may be subject to Tax and National Insurance contributions. If you only receive SSP your earnings may not be high enough to pay tax unless you get other payments on top.

### How much will be paid?

The standard weekly rate of SSP is £89.35 from 6th April 2017 to 5th April 2018. The amount is worked out by dividing the weekly rate by the number of qualifying days in that week. For SSP purposes the week always begins with a Sunday. To receive SSP, you must inform the company that you are sick as soon as possible, as the company may not pay you SSP if you inform us more than seven days after you first became sick.

### Evidence that you are sick

This will usually be in the form of a sick note from your doctor after the seventh day of sickness. Any sickness before the seventh day will need to be supported by a self-certificate form which you can get from your doctor's surgery, or directly from the HMRC website.

### Linking

If you have received SSP for two spells or more within eight weeks, your periods of illness may link together. This means that the waiting days will not need to be served for the second period of sickness as it will be treated as one continuous phase. In order for these to link, you must have been sick for at least four consecutive days in the second sickness period.

### Affects to Benefits

If you have been in receipt of Employment Support Allowance (ESA), within 12 weeks of being sick, you are not entitled to SSP because you can instead, reclaim ESA.

If you have been in receipt of Incapacity Benefit (IB) or Severe Disablement Allowance (SDA) within 8 weeks of being sick, you are not entitled to SSP because you can reclaim IB or SDA.

You may also be entitled to reclaim ESA if you are sick again within 104 weeks of a previous claim to benefit but would not be entitled to SSP during this time. If this is the case you will have received a linking letter from your Jobcentre Plus office at the end of your previous claim which you will need to pass to your Account Manager.

### Maternity/Paternity & SSP

If you receive SSP for a pregnancy related illness at the start of, or in the four weeks before your baby is due, SSP will stop and any entitlement to Statutory Maternity Pay (SMP) or Maternity Allowance (MA) will start automatically. If you are entitled to SMP or MA, you cannot get SSP under any circumstances for 39 weeks, starting with the day of entitlement to those payments. If you are not entitled to SMP or MA, you cannot get SSP for a period of 18 weeks. For more information about this, please contact your Account Manager or HM Revenue & Customs employee help line at 0845 302 1479.

If you do not have a pregnancy related illness, you can get SSP up to the day before SMP or MA is due to start.

If you are claiming Statutory Paternity or Adoption Pay you are unable to received SSP at the same time. You should be able to delay these payments and claim SSP until you're fit to take the leave. You must take it within 56 days of the birth or expected date of your adopted child's placement with you.

For more information on your individual circumstances please contact Job Centre Plus on 0800 055 66 88. However, if you receive SSP while you are sick, you may also be able claim other benefits, such as;

- Income Support
- Housing Benefit
- Council Tax Benefit

For further information please contact your Account Manager or call us on 0800 848 8888.