



Welfare Credit Scheme

SCHEDULE OF BENEFITS FROM 1 JANUARY 2026

Rates table: Operatives and apprentices

Weekly welfare
benefit credit:
£10.35

The table below details the amount payable for all benefits and grades.

Sickness benefit		
Operatives only. Grade-related and payable after 10 days' absence.		
Technician	Weeks 3 – 24	£210 per week
	Weeks 25 – 52	£105 per week
Approved electrician	Weeks 3 – 24	£200 per week
	Weeks 25 – 52	£100 per week
Electrician	Weeks 3 – 24	£190 per week
	Weeks 25 – 52	£95 per week
Labourer/adult trainees	Weeks 3 – 24	£180 per week
	Weeks 25 – 52	£90 per week

Please note: After eight weeks of continuous sickness absence, payment of waiting days 8-14, i.e. the second week of the sickness absence claim, will be made retrospectively. There will be no payment for days 1-7, i.e. the first week.

Death in service benefit		
	Operatives	Apprentices
Death in service for any cause	£40,000	£10,000
Accidental death on site	£70,000	£25,000
Total accidental death benefit on site	£100,000 (£70,000 + £30,000)	£35,000 (£25,000 + £10,000)

Dismemberment benefit and total and permanent disability benefit		
	Operatives	Apprentices
Dismemberment	up to £4,000	up to £2,000
Total and permanent disability benefit	up to £50,000	up to £10,000

Rates table: Staff

Weekly welfare
benefit credit:
£10.35

The table below details the amounts payable for sickness benefit and death in service benefit for staff members.

Sickness benefit			
Payable after three days' absence, for a maximum of 18 weeks in a two-year period.			
Salary		Salary	
£ 5,500 – £8,500	£53 per week	£16,001 – £17,500	£149 per week
£ 8,501 – £10,000	£60 per week	£17,501 – £19,000	£169 per week
£10,001 – £11,500	£80 per week	£19,001 – £20,500	£188 per week
£11,501 – £13,000	£99 per week	£20,501 – £22,000	£207 per week
£13,001 – £14,500	£118 per week	£22,000 +	£226 per week
£14,501 – £16,000	£130 per week		

Death in service benefit	
Salaried staff aged 18+	£30,000

PRIVATE MEDICAL INSURANCE

Arranged through EC Insurance Services (ECIS). SELECT is an authorised representative of ECIS, who are regulated by the Financial Conduct Authority.

Private medical insurance can be arranged through our preferred partner, EC Insurance Services ● ecis@ecins.co.uk ● Telephone: 0330 221 0241

Peace of mind

No one plans to become ill or have an accident, but the unforeseen does happen. Luckily, SELECT has a welfare credit scheme designed to assist you financially and help you on your road to recovery.

These welfare benefits are specifically

designed to suit the requirements of staff and operatives of all Member companies, from sole traders to larger organisations.

Just knowing you and your employees are covered will bring you peace of mind.

Flexible cover

SELECT's welfare credit scheme includes life insurance, sickness benefit and cover for accidents on site along with total and permanent disability cover.

The package is designed to be flexible

enough to suit your needs, and payments can be made monthly or even weekly, so you can be assured you'll have comprehensive cover at a very competitive price.

For details, contact Benefits Adviser Michelle Courtney on michelle.courtney@select.org.uk or call her on **0131 445 5577**. More information can also be found at www.select.org.uk

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