

Ill or disabled because of a disease or deafness caused by **work?**

A basic guide to

Industrial Injuries Disablement

Benefits if you have

- a disease because of working with asbestos
- asthma
- chronic bronchitis or emphysema or both
- deafness
- pneumoconiosis
- tenosynovitis
- vibration white finger
- certain other diseases

Reduced Earnings Allowance

Income Support

Pension Credit



Benefits you may be able to get

if you are ill or disabled because of a disease or deafness caused by work

This leaflet is a basic guide to the main benefits you may be able to get under the Industrial Injuries scheme and the main rules for each benefit. Please check these carefully to see if you qualify.

If you have a question which is not answered in this leaflet, or if you just want more advice, please contact your local Jobcentre Plus or social security office, or ring the Benefit Enquiry Line (BEL). See *Where to get help and advice* at the back of this leaflet for details.

Check first what benefit or benefits you may be able to get.

If you became ill or disabled as a result of a disease or deafness caused by a job you have done:

check Industrial Injuries Disablement Benefit

▶ see page 4.

Many diseases and disabilities which are a result of work are covered by the Industrial Injuries scheme. These can be as a result of physical, biological, chemical or other causes.

This leaflet covers some diseases and disabilities such as diseases because of working with asbestos, asthma, chronic bronchitis and emphysema, deafness, pneumoconiosis, tenosynovitis and 'vibration white finger', but the rules are similar for other diseases covered by the scheme.

If your illness or disability is because of another disease, check with your social security office to see if it is covered by the Industrial Injuries scheme.

*If you became disabled because of an accident at work, you may also be able to get Industrial Injuries Disablement Benefit. For more information get leaflet **SD7** Disabled because of an accident at work?*

*If you became ill or disabled because of working with asbestos, you may also be able to get Industrial Injuries Disablement Benefit. For more information get leaflet **SD8** ill or disabled because of working with asbestos in your job?*

You can only get Industrial Injuries Disablement Benefit if your disease or deafness was caused by work done for an employer on or after 5 July 1948.

If you cannot return to your usual work or work with similar pay because of a disease caused by work you did before 1 October 1990:

check Reduced Earnings Allowance (REA)

▶ see page 9.

If you have a disease because of your employer's negligence, you may be able to get **compensation through the courts**. Ask your trade union or a solicitor.

If you or your partner are on a low income and any of the following apply:

- you are sick or disabled

- you are a lone parent
- you are caring for someone who is ill or disabled
- you are registered blind:

check Income Support

▶ see page 9.

If you or your partner are aged 60 or over and on a low income:

check Pension Credit

▶ see page 10.

We use partner to mean a person you are married to or a person you are living with as if you are married to them.

If your illness or disability is caused by work which ended before 5 July 1948, contact:

Jobcentre Plus

Pneumoconiosis and Workmen's Compensation Section

Room 306

Norcross

Blackpool

FY5 3TA

Phone **01253 333 577**

If you became ill or disabled as a result of service in HM Armed Forces or because of a war, you may be able to get help from the War Pensions scheme, contact:

The Veterans Agency

Norcross

Blackpool

FY5 3WP

You can also phone the Veterans Agency Helpline on **0800 169 2277**.

If your employer has gone out of business and you suffer from certain lung diseases caused by dust you may be able to get a payment from the Pneumoconiosis Workers' Compensation Section.

Contact:

Jobcentre Plus

Pneumoconiosis Workers' Compensation Section

Phoenix House

Stephen Street

Barrow-in-Furness

Cumbria

LA14 1ZA

Freephone **0800 279 2322**

Other formats

You can get information about social security benefits in large print, braille, on audio cassette and in certain other languages. Contact your social security or Jobcentre Plus office or the Benefit Enquiry Line for details.

Industrial Injuries Disablement Benefit

- You must have done certain types of work
- Not paid if you were self-employed in the work which caused your disease
- The amount depends on how serious your disability is

Because of a job you have done, do you have:

- ✓ A disease caused by working with asbestos?
- ✓ Asthma?
- ✓ Chronic bronchitis or emphysema or both?
- ✓ Deafness?
- ✓ Pneumoconiosis?
- ✓ Tenosynovitis?
- ✓ Vibration white finger?
- ✓ Another illness that may be covered by the Industrial Injuries scheme?

If YES to one, claim Industrial Injuries Disablement Benefit.

- If you are claiming because of a disease which is not mentioned in this leaflet, check with your social security office to see if it is covered by the Industrial Injuries scheme.
- If you get Industrial Injuries Disablement Benefit at the 100 per cent rate and need daily care and attention, you may get Constant Attendance Allowance (CAA). This is paid at 4 different rates.
- If you get Exceptional or Intermediate rate CAA and you need permanent constant care and attention, you may also get Exceptionally Severe Disablement Allowance.

A disease because of working with asbestos

- If you have one of the four following diseases because of working with asbestos:
 - pneumoconiosis (asbestosis)
 - mesothelioma
 - primary carcinoma of the lung where there is evidence of asbestosis or diffuse pleural thickening or both
 - diffuse pleural thickening.
- You must have worked in a job which exposed you to asbestos. The level of exposure must be above the level normally found in the air.
- We may need to contact your employer to check what jobs you have worked in.
- We will need you to have a medical examination. The doctor will give us advice about:
 - whether you have one of the four diseases
 - how seriously you are disabled
 - how long they expect your disablement to last.
- For more information see leaflet **SD8** *Ill or disabled because of working with asbestos in your job?*

Asthma

- At some time in the 10 years before you claim, you must have been in contact at work with a substance that causes your asthma.
- We may need you to have a medical examination. The doctor will give us advice about:
 - whether you have asthma
 - how seriously you are disabled
 - how long they expect your disability to last.

Chronic bronchitis or emphysema or both

- You must have worked underground in a coal mine. The work must have lasted for 20 years or more, but can be for more than one employer.
- The 20 years does not have to be one unbroken period and we may be able to ignore breaks in employment.
- We will usually need you to take a breathing test to see if your disability is serious enough for you to get benefit. We may also need you to go for a medical examination.

Deafness because of work

- You must have worked for at least 10 years in certain jobs known to cause deafness.
- You may also be able to get benefit if you worked very close to someone who was doing a job known to cause deafness.
- The work must have been within 5 years of the date you claim.
- We will arrange for your hearing to be tested.
- Your hearing loss must be at least 50 decibels in each ear because of damage to your inner ear. In at least one ear, this must be caused by noise at work.
- After the hearing test the doctor will give us advice about:
 - whether your deafness was caused by work
 - how badly you are disabled because of your deafness.

Pneumoconiosis

- Includes silicosis and asbestosis.
- You must have worked in certain jobs which expose you to dust.
- We may need you to have a medical examination. The doctor will give us advice about:
 - whether you have pneumoconiosis
 - how seriously you are disabled
 - how long they expect your disability to last.
- You may also need to have a chest x-ray.

Tenosynovitis

- You must have worked in a job involving manual labour or frequent and repeated movements of the hand or wrist.
- We may need you to have a medical examination. The doctor will give us advice about:
 - whether you have tenosynovitis
 - how seriously you are disabled
 - how long they expect your disability to last.

Vibration white finger

- You must have worked in certain jobs known to cause vibration white finger.
- Whether you can get benefit depends on how many of your fingers are affected and how badly.
- We may need you to have a medical examination. The doctor will give us advice about:
 - whether you have vibration white finger
 - how seriously you are disabled
 - how long they expect your disability to last.

Other diseases

Some other diseases caused by work and covered by the Industrial Injuries scheme are:

- Diseases caused by radiation
- Diseases caused by exposure to certain dangerous chemicals
- Diseases caused by exposure to certain biological agents such as animals, plants or other organisms
- Carpal Tunnel Syndrome caused by hand-held powered tools with internal vibrating parts
- Dermatitis.

If you want to know whether a disease is covered by the scheme, check with your local Jobcentre Plus or social security office.

How to claim ► see page 11

Reduced Earnings Allowance (REA)

- Help if you cannot earn as much as you normally could because of a disease caused by work or an accident at work

Are you:

- ✓ Unable to do your usual job or work with similar pay because of a disease caused by work?
- ✓ Suffering from a disease which began before 1 October 1990?

If YES to both, claim REA.

- If your REA is £2.00 or more a week, you reach state pension age and you are not in regular employment, your REA will be replaced by another benefit called Retirement Allowance.

How to claim ► see page 11

Income Support

- For people on a low income
- Savings over £8,000 usually mean you cannot get Income Support (£12,000 if you or your partner are aged 60 or over, £16,000 if you live in a care home)
- If you have to sign on at the Jobcentre you cannot get Income Support

Are you:

- ✓ Aged 16–59?
- ✓ On a low income?
- ✓ Not working, or working on average less than 16 hours a week (24 hours a week for your partner)?

If YES to all, claim Income Support.

- Savings over £3,000 (£6,000 if you or your partner are aged 60 or over) usually affect how much Income Support you can get.
- You may be able to get extra money to help towards certain housing costs.
- You can usually get extra money for your family.
- If you are a lone parent, you will usually have to go to a meeting with a Jobcentre Plus Personal Adviser before you can get Income Support.
- To see if you are on a low income for Income Support check with your local Jobcentre Plus or social security office.

How to claim ► see page 11

Pension Credit

Pension Credit is a new entitlement for people aged 60 or over.

- It provides a contribution towards a guaranteed level of income
- If you are aged 65 or over, Pension Credit also provides a reward for some of the savings and income you have for your retirement

Are you:

- ✓ Aged 60 or over and your weekly income is less than £102.10 if you are single or £155.80 if you have a partner?
- ✓ Aged 65 or over and your weekly income is less than £139.10 if you are single or £203.80 if you have a partner?
- ✓ Getting a higher weekly income than this but you have caring responsibilities, you are severely disabled or you have certain housing costs, such as mortgage interest payments?

If YES, apply for Pension Credit.

The Government is writing to pensioner households between April 2003 and July 2004 with more information about Pension Credit to help you decide whether or not to apply. Full details of how to apply are in the letter.

For more information get leaflet **PC1L Pension Credit. Pick it up. It's yours** from your social security or Jobcentre Plus office or access The Pension Service website: www.pensions.gov.uk/pensioncredit

How to claim ► see page 11

How to claim

1. When to claim

Claim straight away. If you delay you may lose benefit.

2. Claim form

Contact your social security office for a claim form. For your nearest social security office, look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

Or you can ring the Benefit Enquiry Line (BEL) See *Where to get help and advice* at the back of this leaflet.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

If you are in a trade union, your union representative may be able to help with your claim.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give.

If you are not sure about this, get leaflet **GL25** *How to prove your identity for social security* from your social security office.

Where to get help and advice

To get more information or other leaflets get in touch with your local Jobcentre Plus or social security office. For your nearest Jobcentre Plus or social security office, look for **Jobcentre Plus** or **social security** in the business numbers section of the phone book.

You can get more information from the Department for Work and Pensions website. The address is: **www.dwp.gov.uk**

To contact us by email see the *Contact Us* section of the website.

A confidential telephone service is available for people with disabilities, their representatives and their carers. Ring the Benefit Enquiry Line (BEL) on **0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.

They can also send you leaflets and claim forms.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

SD2 Sick and unable to work?

SD3 Long-term ill or disabled?

SD4 Caring for someone?

SD7 Disabled because of an accident at work?

SD8 Ill or disabled because of working with asbestos in your job?

DB1 A guide to Industrial Injuries Benefits

BC2 Expecting a baby?

BC3 Bringing up children?

RM1 A guide to benefits for people who are retiring or have retired

PC1L Pension Credit. Pick it up.

It's yours A general guide to Pension Credit

GL12 Going into hospital?

GL16 Help with your rent

GL17 Help with your council tax

GL18 Help from the Social Fund

GL21 A helping hand for benefits

How somebody with an illness or disability can get help to collect or deal with social security benefits

GL23 Social security benefit rates

HC11 Are you entitled to help with health costs?

Remember that this leaflet is a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Leaflet SD6 from October 2003. Replaces leaflet SD6 April 2003.

Produced by DWP Communications (Leeds).