

Employment and retirement decisions

**Advice for younger people
with dementia**



dementia
understand together

DSiDC
Dementia Services Information
and Development Centre

Employment and retirement decisions

Advice for younger people with dementia

Dementia usually affects people who are older. But it can also affect younger people and this can cause difficulties with employment and financial matters.

Dementia is a disability under Irish equality laws and under the United Nations (UN) Convention on the Rights of People with Disabilities. This means that if you have been diagnosed with a dementia, you have certain rights and entitlements in relation to work and employment.

A diagnosis of dementia is private medical information and, in most cases, you do not have to tell anyone about your diagnosis. However, if you are working, it can be a good idea to tell your employer and your occupational health service. If you want to continue working, you may need some support from your employer.

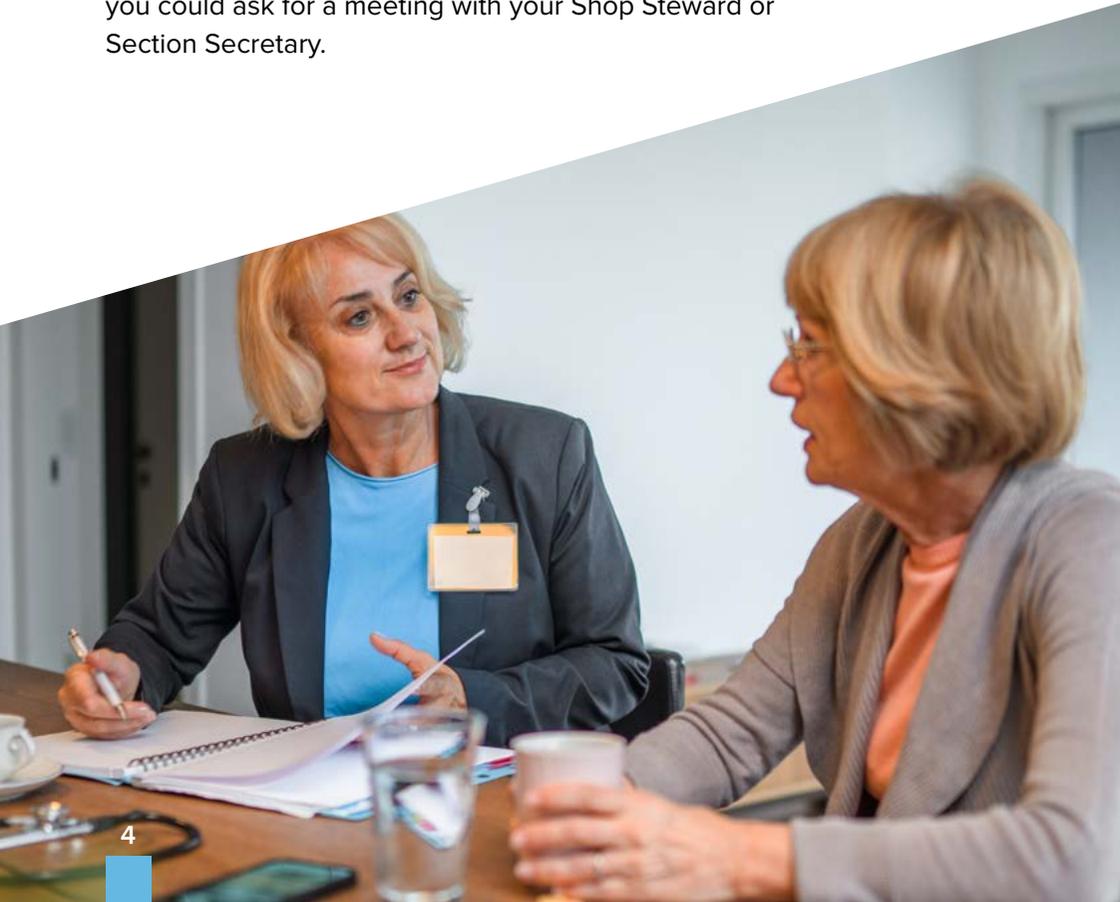


Make the right decision for you

Before you make any decision about your future, it is important that you take time to consider your next move. Whatever you choose to do should be in your best interest.

If you need time to make a decision, you can ask your doctor to sign you off work for a while. If you decide to take medically certified sick leave, you can make a claim for Illness Benefit. Even if you do not qualify for a payment, you may qualify for PRSI credited contributions.

Get professional advice if necessary. The Free Legal Advice Centre or Community Law and Mediation may be able to offer support. If you are a member of a trade union, you could ask for a meeting with your Shop Steward or Section Secretary.





I want to continue working

If you inform your employer about your diagnosis, you may be invited to meet them to discuss your situation. You should ask someone to attend the meeting with you. They can offer support and to take notes of what is said. At this meeting, you will be able to discuss how the dementia might be affecting your work. You will also be able to see if any support is needed to help you to keep working. If you choose not to tell your employer, then this option of support will not be available.

However, you are legally obliged to tell your employer if your medical condition or disability might place you or another person in danger. Failing to tell your employer might leave you open to legal action.

Employers' legal obligations

Your employer may try to pressure you to take early retirement or voluntarily leave your job because of your diagnosis. This could be a breach of employment law and you should get advice from the Irish Human Rights and Equality Commission as soon as possible. Its contact details are at the end of this booklet.

The Employment Equality Acts 1998–2011 oblige employers to make 'reasonable accommodation' for people with disabilities, and this includes people with dementia. Reasonable accommodation means that an employer must take 'appropriate measures' (or make practical changes) to enable you to continue working.

Reasonable accommodation does not mean that an employer is forced to promote, retain or provide training to you if you are not capable of doing a particular job. By law, an employer cannot simply decide that you cannot do your job because you have dementia. They must first carry out an assessment to see if there are appropriate measures they can take to support you. However, an employer is not obliged to take measures if the cost is too expensive.

Examples of measures or changes an employer could make:

- › Providing a supervisor or buddy
- › Offering regular breaks to help with tiredness
- › Providing a quieter work space with less noise or distraction
- › Allocating one task at a time
- › Providing reminders or prompts for tasks or duties
- › Offering flexible working times
- › Substituting certain complex tasks for other duties

If you reach an agreement to continue working, this needs to be reviewed on a regular basis as your condition progresses.

If you are unable to continue working in your current job, it may be possible to move to another job that is more suited to your abilities.



Stopping work

You may decide to stop work, or at some point, you may be unable to continue working.

Take your time and get good professional advice before making your final decision. Use the time to get all the information you need to make the right decisions for you and those close to you.

Ask your employer about any early retirement or medical retirement packages. You should also ask them if they have any insurance schemes to support employees who are off work because of ill health. These are sometimes called permanent health benefit or permanent health insurance.

Personal insurance policies

Income protection insurance pays you an income each month if you are unable to work in the medium-term or long-term due to sickness or disability. Policies state how much you can claim but generally this is around 66% or 75% of your earnings before you stopped work.

Other policies, such as specified illness cover, critical illness cover or serious illness cover will pay out a tax-free lump sum if you have one of the illnesses or disabilities listed in the policy. These policies often list dementia as a qualifying condition.

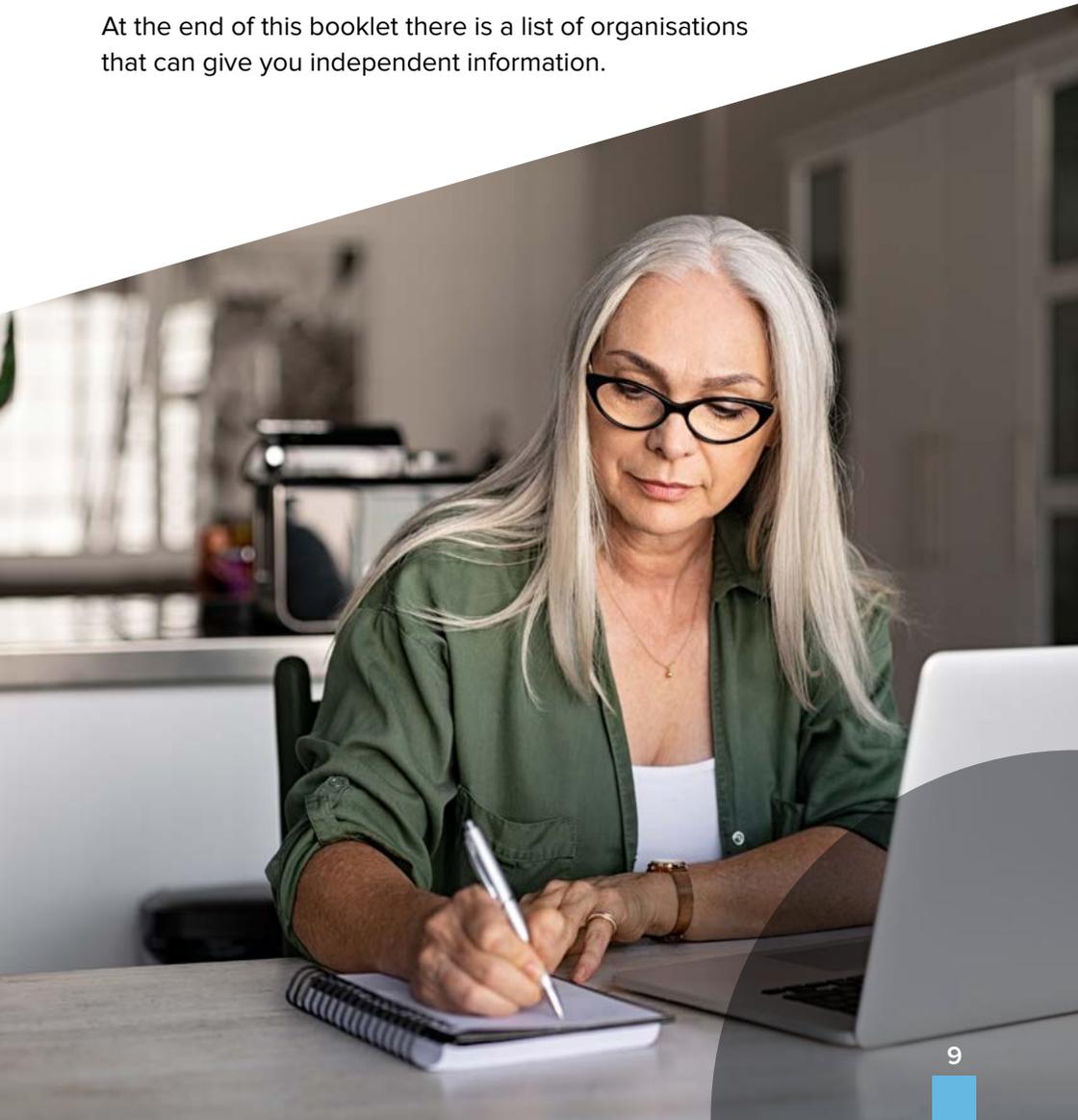
Mortgage protection insurance is compulsory if you are paying a mortgage. In most cases, mortgage protection will pay off the remainder of your mortgage if you die before it is paid off. However, some mortgage protection policies will pay out early on a diagnosis of conditions such as Alzheimer's disease.

Read the small print of your mortgage protection policy to see if it covers your diagnosis. Get medical and legal advice to support your case if necessary.

Life insurance and life assurance

Many standard life insurance or life assurance policies will pay out a proportion of the policy benefit (around 80%) if you are diagnosed with a particular illness. Diagnoses of dementia might be included. To make a claim, contact the insurance company or broker who sold you the policy.

At the end of this booklet there is a list of organisations that can give you independent information.



Social welfare support

If you have to stop work due to dementia, you may be entitled to claim a social welfare payment.

You may be entitled to claim:

- › Illness Benefit – to qualify you must be under 66 years old and have paid enough PRSI contributions
- › Invalidity pension – to qualify you must be under 66 years old and have paid enough PRSI contributions (at 66 you will be transferred to the contributory State Pension at the full rate)
- › Disability Allowance – to qualify you must be under 66 years old (this is a means tested benefit so any income you have will be assessed)

There are other benefits that a person with dementia or their supporter may qualify for. These include: Carer's Allowance, Carer's Benefit, Carer's Support Grant, Household Benefits Package, and Free Travel.

For more detail on your social welfare entitlements, contact a local Citizen's Information Centre (CIC). They provide free, independent information and practical help in completing forms.

For more information and advice on your rights

- › Citizens information – www.citizensinformation.ie
- › Workplace Relations Commission (WRC) – www.workplacerelations.ie/en/contact_us/
- › Irish Human Rights and Equality Commission (IHREC) – www.ihrec.ie/your-rights/factsheets/eea-disability-reasonable-accommodation/
- › Free Legal Advice Centre (FLAC) – www.flac.ie
- › Community Law and Mediation – <https://communitylawandmediation.ie>



For more information and support about dementia

- › The Dementia Services Information and Development Centre (DSiDC) provides education, training and information on dementia care – www.dementia.ie
- › Dementia Understand Together provides information, training and more – www.understandtogether.ie
- › HSE Live freephone: 1800 700 700 or 01 240 8787
- › Alzheimer Society of Ireland, freephone helpline: 1800 341 341 www.alzheimer.ie

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