

KEY FACTS AT A GLANCE

How do I claim?

- When you receive your call-out notice you should also be sent a claim form. This will include instructions on what you should do. Normally you should bring this with you to the place you are told to report on mobilisation. Your claim will be considered by an Adjudication Officer (AO). You will be given a written letter of his/her decision showing how your claim is calculated.

What happens if I am dissatisfied with the amount I am paid?

- As at present, you will have the right to appeal to an independent Reserve Forces Appeal Tribunal (RFAT). You will be told how to do this in the letter notifying you of the outcome of your claim.

When can I claim?

- You can claim at any time after the start of your period of mobilised service. Claims can be made at any time up to four weeks after you are demobilised. However, the earlier you claim, the earlier you will be paid. This will avoid loss of income during mobilisation.

How do I find out more?

- This leaflet is only a guide, and should not be used as the basis of any financial decision. To find out more, visit www.sabre.mod.uk, or ask your unit's Administrative Officer.

- Earnings matched on mobilisation up to a cap of £548 per day (including Service pay) for all Reservists except medical consultants serving with DMS.
- Earnings of Reservists serving with DMS as medical consultants matched on mobilisation up to a cap of £822 per day (including Service pay).
- Cost of replacing benefits in kind suspended by employer on mobilisation claimable, including Health Insurance, Life Insurance, Accommodation, Educational Fees and others. This counts towards the cap.
- An allowance of £10.70 a day for where a company car previously available for use by the Reservist's dependants is withdrawn and no other car is available. This counts towards the cap.
- Additional expenses arising out of mobilisation can be claimed. These are extra costs of childcare, care of a dependent relative, care of a pet, extra insurance on your empty home or essential maintenance on your main residence. These do not count towards the cap.
- Claims can be made up to four weeks after demobilisation.
- Employers can claim advertising costs or agency fees for recruiting a temporary replacement for a mobilised employee. They can also claim the extra costs of any temporary replacement over and above the mobilised employee's salary up to £110 per day. These claims can be made up to 4 weeks after the employee is demobilised.
- Employers can also claim for any retraining an employee may need on demobilisation as a result of her or his absence.

NEW FINANCIAL ASSISTANCE REGULATIONS FOR RESERVISTS AND THEIR EMPLOYERS

What you need to know.



Regulations dealing with financial assistance for Reservists and their employers during mobilised service came into force on 14 April 2005.

If you are a Reservist, you need to know how this affects you.

This leaflet tells you what these new regulations are about, how they will affect you, and what you need to do to claim.

YOUR QUESTIONS ANSWERED:

Why were the regulations changed?

- Experience since the previous regulations were introduced in 1997 showed that improvements were needed to make the scheme fairer, less intrusive, and easier to use.

Where can I find the regulations?

- The new regulations are called the Reserve Forces (Call-out and Recall) (Financial Assistance) Regulations 2005, Statutory Instrument 2005 No.859. They can be bought from HMSO (price £3.00) or can be viewed at: <http://www.legislation.hmso.gov.uk/si/si2005/20050859.htm>

What do the new regulations provide?

- If you are called out, and your civilian earnings are more than your Service pay, then MOD will pay the difference up to a cap. You will also be able to claim for replacing certain benefits in kind if these are suspended by your employer, but this will count towards the cap. You may also claim certain additional expenses arising from mobilisation which will not count towards the cap.

What are the caps?

- For most Reservists the cap is £548 a day. This is about £200,000 a year. Total payments will not exceed the cap. Thus Service pay, the difference between civilian and Service pay and the cost of replacing benefits in kind and payments for loss of a company car must all fall within the cap. An exception is allowable additional expenses arising out of mobilisation (see below). These do not count against the cap. Any pay from your employer will be taken into account.
- For accredited medical consultants serving with the Defence Medical Services (DMS), the cap is £822 a day or about £300,000 a year.

What happens if I earn more than the cap?

- There are no payments above the cap (except for allowable additional expenses arising out of mobilisation). If your civilian earnings exceed £200,000 a year (or £300,000 a year for accredited medical consultants serving as such with the DMS) and this restriction would cause you hardship when mobilised, you may apply for exemption from call-out.

Can I claim for benefits in kind?

- You will be able to claim for the cost of replacing benefits in kind that are suspended by your employer while you are mobilised. The benefits in kind covered are:
 - o Health insurance or medical care.
 - o Life Insurance paid by your employer.
 - o Accommodation provided by your employer
 - o Educational fees for dependent children
 - o Other benefits provided by your employer

Can I claim for loss of a company car?

- If your employer provided a car that was available for use by your spouse/partner/dependants, and it is withdrawn and no other car is available, you can claim £10.70 for each day mobilised. (This is about £325 a month.)

Can I claim for extra costs arising from mobilisation e.g. childcare?

- You can claim for certain extra costs. The regulations recognise five additional costs:
 - o Costs for care of a dependent child.
 - o Costs for care of a dependent relative.
 - o Costs for care of a pet.

- o Extra insurance for leaving your home empty
- o Essential maintenance on your home

This applies only where these costs arise directly from mobilisation and are not already being incurred.

Can I remain in my occupational pension?

- As at present, you may remain in your occupational pension scheme if you wish. If you do, we will pay your employer's contributions provided you pay any employee's contributions.

What the new regulations mean for your employer

- Your employer also benefits. S/he can claim using a new simple procedure for the following:
 - o Advertising costs or agency fees for recruiting a replacement. These are uncapped.
 - o The extra cost over and above your salary for paying a temporary replacement for you while you are mobilised, up to £110 a day (this is around £40,000 a year)
 - o The cost of any retraining you may need on demobilisation as a result of your absence. There is no cap on this.

I am self employed. How do I benefit?

- Self-employed can claim both as Reservists and as employers.
- You can claim as a Reservist for loss of earnings from your business. You can also make a claim as an employer for the allowable costs incurred in hiring a replacement while you are mobilised.

