



Incapacity Benefit

What it is?

If you can't work because of illness or disability you may be able to get Incapacity Benefit (IB), a weekly payment for people under State Pension age.

Who can claim Incapacity Benefit?

You may be able to claim Incapacity Benefit if any of the following apply to you:

- your Statutory Sick Pay has ended, or you can't get it
- you are self employed or unemployed
- you have been getting Statutory Maternity Pay (SMP) and have not gone back to work for your employer because you are incapable of work
- you were under State Pension age when you became sick

You **must** also have been:

- paying National Insurance Contributions
- unable to work due to sickness or disability for at least four days in a row (including weekends and public holidays)
- getting special medical treatment and unable to work for two or more days out of seven consecutive days

or

You **must**:

- be aged between 16 and 20 (or under 25 if you were in education or training at least three months immediately before turning 20), and
- have been too ill to work because of sickness or disability for at least 28 weeks, and
- have been too ill to work before you turned 20 (or 25 if you were in education or training at least three months immediately before turning 20)

If you've been living or working abroad

Living or working abroad can affect your Incapacity Benefit claim. But you may be able to claim if you've either:

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- paid enough UK National Insurance Contributions (NICs) in the past (and the equivalent in certain other countries – ask your local Jobcentre Plus office for details)
- worked abroad for an employer based in the UK and paid NICs for the first 52 weeks of that employment

If you haven't paid enough National Insurance contributions

You may be able to claim Incapacity Benefit even if you haven't paid enough National Insurance contributions if:

- you're aged under 20 (or 25 if you were in education or training at least three months immediately before turning 20), and
- you've been sick for 28 weeks, and
- you're present and resident in Great Britain for 26 weeks in the year before you claim

If you're in the Armed Forces or you live and work within the European Economic Area (EEA), you may still be treated as being resident in the UK.

How much can I claim?

Incapacity Benefit is paid at three weekly rates:

- short-term (lower) IB) is paid for the first 28 weeks
- short-term (higher) IB is paid from weeks 29 to 52
- long-term IB is paid from week 53

Weekly rate	Amount	Amount if you're over State Pension age
short-term (lower rate)	£63.75	£81.10
short-term (higher rate)	£75.40	£84.50
long-term basic rate	£84.50	You're not eligible for long-term basic rate IB

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You may be able to get extra benefit an 'age addition' with your long-term Incapacity Benefit if you were under 45 when you became too ill or disabled to work.

You may be able to get extra benefit for your spouse or civil partner or the person who looks after your children.

How do I apply?

You can apply for Incapacity Benefit in person or via telephone at your local Jobcentre Plus.

Contact us at Lisieux Trust's Disability Information & Resource Centre for further assistance on telephone: 0121 382 6660, text messaging: 07933 473 483