

ChatGPT said:

EmeraldTech Employee Handbook
May 2025

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1. Salary, Payroll & Deductions

Employees are paid monthly via direct deposit. All payroll operations comply with Irish Revenue requirements.

1.1 Standard Deductions

- **PAYE (Pay As You Earn):** Income tax deducted at source by the employer and remitted to Revenue.
- **PRSI (Pay-Related Social Insurance):** Contributions providing entitlement to social welfare benefits.[gov.ie+3The Irish Sun+3The Irish Sun+3](#)
- **USC (Universal Social Charge):** A tax payable on gross income above a certain threshold.[gov.ie+3National Statistical Office Ireland+3gov.ie+3](#)
- **Pension Contributions:** EmeraldTech contributes 5% of gross salary into a defined contribution pension scheme. Employees can contribute up to an additional 10% voluntarily.

1.2 Optional Deductions

- **Health Insurance:** Employees may opt for additional coverage or add dependents via payroll deduction.
- **Bike-to-Work Scheme:** Salary sacrifice arrangement to purchase a bicycle and equipment tax-efficiently.[gov.ie](#)
- **Tech Loan Repayments:** Repayments for company-provided loans for technology purchases.

Payslips are issued via the HR Portal.

2. Company Benefits

2.1 Health Insurance

Standard health cover is provided through Irish Life Health for all full-time employees. Employees may upgrade at their own cost or add dependents via payroll deduction.

2.2 Pension Plan

EmeraldTech contributes 5% of gross salary into a defined contribution pension scheme. Employees can contribute up to an additional 10% voluntarily.

2.3 Parental Leave

- **Statutory Maternity Leave:** 26 weeks paid leave, with an option of 16 weeks' unpaid leave immediately following. [National Statistical Office Ireland](#)
- **Paternity Leave:** 2 weeks' leave, with Paternity Benefit of €289 per week. [The Irish Sun+2gov.ie+2gov.ie+2](#)

- **Parent's Leave:** 9 weeks' leave, with Parent's Benefit of €289 per week. [gov.ie](#)
 - **Parental Leave:** Additional unpaid leave for parents of children under 12 years old.
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3. Training & Upskilling

Each employee receives an annual Learning Credit of €1,200 for accredited professional development.

3.1 Eligible Items

- Online certifications (e.g., Udemy, Coursera, LinkedIn Learning)
- University modules [The Irish Sun+24cseas.per.gov.ie+24gov.ie+24](#)
- Exam fees (e.g., PMP, CPA)

3.2 Time Off

Up to 5 paid Learning Leave days per year, subject to manager approval.

4. Employee Financial Wellness Program

4.1 Budgeting & Literacy

The Financial Wellness Hub includes:

- Monthly webinars on debt management, savings strategies, and credit repair
- Budget templates [gov.ie+19The Irish Sun+19gov.ie+19](#)
- Tax-saving strategies [The Irish Sun+2Government Assets+2cseas.per.gov.ie+2](#)
- Financial life planning worksheets

4.2 Partner Services

- **MABS (Money Advice and Budgeting Service):** Free advice on budgeting, dealing with debt, or financial planning.
 - **MyMoneyCoach.ie:** One-on-one financial coaching available on the first Friday of each month via HR booking.
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5. Hardship & Support Fund

Employees facing short-term financial difficulty can apply for the Employee Hardship Grant, available up to €1,000 per year.

5.1 Common Use Cases

- Rent arrears [gov.ie+16gov.ie+16gov.ie+16](#)
- Medical emergencies
- Urgent travel (family emergency)
- Utility shutoffs

This is a non-repayable grant. Submit applications via HR, with minimal documentation required. Confidentiality is ensured.

6. Support Scenarios: Low-Income or Financially Vulnerable Employees

6.1 Single Parent Support

Employees earning less than €1,600/month may qualify for additional state and company support. For example:

- **One-Parent Family Payment (OFP):** A weekly means-tested payment for parents who are not cohabiting and whose youngest child is under 7 years of age. The maximum rate is €244 per week, plus a Child Support Payment for each qualified child. [The Irish Sun+2gov.ie+2gov.ie+2](#)
- **Back to Work Family Dividend:** A weekly payment to help people with children as they move from certain social welfare payments to work. It can provide a weekly payment for up to two years, if you qualify. [gov.ie](#)

6.2 Mortgage Approval Support

HR can issue: [gov.ie](#)

- Proof of consistent income
- Employer reference letter
- Annual salary verification

Some local