

EmeraldTech Employee Handbook

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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

PRSI Pay-Related Social Insurance

USC Universal Social Charge

Pension 5% employer contribution + optional employee contribution

1.2 Optional Deductions

- Health insurance
- Bike-to-work scheme
- Tech loan repayments

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 10% more voluntarily.

2.3 Parental Leave

- **Statutory Maternity Leave:** 26 weeks paid + 16 weeks unpaid
- **Paternity Leave:** 2 weeks
- **Parental Leave:** Additional unpaid leave for child under 12

3 Training & Upskilling

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

3.1 Eligible Items

- Online certifications (Udemy, Coursera, LinkedIn Learning)
- University modules
- 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, savings, credit repair
- Budget templates
- Tax-saving strategies
- Financial life planning worksheets

4.2 Partner Services

- **MABS** (Money Advice and Budgeting Service): Free advice on budgeting, dealing with debt, or financial planning. <https://www.mabs.ie>
- **MyMoneyCoach.ie**: 1:1 financial coaching (available 1st Friday each month via HR booking)

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
- Medical emergencies
- Urgent travel (family emergency)
- Utility shutoffs

This is a non-repayable grant. Submit application 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:

- **Income Disregards**: Social welfare payments like the One-Parent Family Payment (OFP) disregard the first 165/week of earnings, improving take-home pay.
- **Rent Supplement / Housing Assistance Payment (HAP)**: Available through the local authority. HR can help with documentation needed to apply.
- **Back to Work Family Dividend**: May be available for parents transitioning from social welfare to work, with 30–50 weekly payments for 2 years.

6.2 Mortgage Approval Support

HR can issue:

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

Some local credit unions offer special support schemes for single-parent applicants.

6.3 Childcare Subsidy Eligibility

The National Childcare Scheme (NCS) helps cover crèche or preschool costs. Rates depend on household income and family size. See <https://www.ncs.gov.ie>.

6.4 Emergency Budgeting Guide

For employees earning under 1,500/month:

- Prioritize essentials (rent, groceries, utilities)
- Reduce discretionary spending
- Aim for an emergency fund of 300–500
- Use payroll deduction savings through HR to automate saving small amounts weekly

7 Resources & External Links

- <https://www.citizensinformation.ie>: Info on social welfare, housing, and benefits
- <https://www.mabs.ie>: Free debt and budget support
- <https://www.revenue.ie>: Tax credits, deductions, and PAYE info
- <https://www.ncs.gov.ie>: Childcare subsidy eligibility calculator
- <https://www.workplacerelations.ie>: Legal info on employment rights