

LEAFLET 32 (revised).

## NATIONAL HEALTH INSURANCE. EXPLANATORY LEAFLET FOR INSURED WOMEN WHO MARRY.

### Position of Insured Women on Marriage.

1. An insured woman who marries is required to give notice of her marriage to her Society within 8 weeks, and any woman who fails to do so is liable to a penalty.

2. The position under the National Health Insurance Act of an insured woman who marries depends on whether she **gives up work** or not.

3. \*A married woman is considered to have **given up work** if she has been unemployed for 8 complete weeks (Monday morning to Sunday night) on end, during which she has not been incapable of work through illness, between the date on which she was last employed before her marriage and the end of the first year after her marriage.

4. A married woman who **does not give up work** goes on with her insurance just as though she had not been married.

5. \*A married woman who **does give up work** cannot go on stamping her own card, and at the end of her 8 weeks of unemployment, or on the date of her marriage if the 8 weeks were completed before her marriage, she is transferred from Class E (employed contributor) to Class K, and comes under a different scale of benefits.

6. \*The different scale of normal benefits (as distinct from any additional benefits to which she may be entitled) is as follows :—

(i) **Sickness or disablement benefit** is at the rate of 7/6 a week. It is not payable for more than 6 weeks in all, and stops at the end of 12 months from the end of the 8 weeks of unemployment. Proper evidence of incapacity for work must be produced in support of a claim for this benefit in the same way as for ordinary sickness benefit, and the benefit is not payable for the 4 weeks following confinement. This benefit is not, however, subject to reduction for arrears.

(ii) **Maternity benefit** of 40/- is payable on the first confinement occurring after the end of

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the 8 weeks of unemployment ; or, if the 8 weeks ended before marriage, on the first confinement after the date of the marriage, but in either case only if the confinement occurs within two years after the date of the marriage. This benefit is subject to reduction for arrears, but will not in any case be reduced below the sum of 20/-.

- (iii) **Medical benefit** continues until the 30th June or the 31st December (whichever first occurs) next after the expiration of a year reckoned from the date on which the 8 weeks of unemployment ended.

#### **Women who return to Employment after Marriage.**

7. If a married woman who has come under the above special arrangements returns to employment, she is treated, except for any additional benefits to which she may be entitled, in the same way as any other person entering insurance for the first time ; but if this takes place within two years of her marriage, she will have the right, during the waiting periods,† until she becomes entitled to the ordinary benefits, to any benefits which may still remain to her under the special arrangements above described.

#### **Termination of Membership of Society.**

8. If a woman has not returned to work within two years after her marriage, her membership of her Society then ceases ; but if she returns to employment within the next year, that is to say, during the third year after marriage, her Society must re-admit her to membership, provided that she makes application as soon as she returns to employment.

#### **Voluntary Contributors.**

9. A married woman cannot be a voluntary contributor, but a woman who was a voluntary contributor up to the date of her marriage comes, on marriage, under the special arrangements described above, except that if she was heavily in arrears at the date of her marriage, she is not entitled to any sickness benefit.

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\* From 1st January, 1921, to 31st December, 1927, the operation of paragraphs 3, 5, and 6 of this Leaflet has been suspended in cases where insured women who have married are able to show that they did not cease work voluntarily but were unemployed owing to inability to obtain work. Instead of being put on the special (Class K) scale of benefits, such women will remain in ordinary insurance.

† The waiting periods are 26 weeks (and payment of 26 contributions) for sickness benefit, 42 weeks (and payment of 42 contributions) for maternity benefit, and 104 weeks (and payment of 104 contributions) for disablement benefit.

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