

# Pay Related Social Insurance (PRSI)

## PRSI classes and people insured in each class

Most people pay Class A PRSI. It applies to people in industrial, commercial and service type employment who are employed under a contract of service with a reckonable pay of €38 or more per week from employment. It also includes civil and public servants recruited from 6 April 1995.

Class A does not apply to people in insurable employment over 66 years of age. They are insurable under Class J.

## Rates of Contribution from 1 January 2015

The amount of PRSI you pay will depend on your earnings and the class you are insured under.

**Class A** applies to people in industrial, commercial and service type employment who are employed under a contract of service with a reckonable pay of €38 or more per week from employment. It also includes civil and public servants recruited from 6 April 1995. In fact, most employees in Ireland pay PRSI Class A. People on CE schemes pay a special contribution at Class A8/A9.

This covers employees under the age of 66 in industrial, commercial and service-type employment who have reckonable pay of €38 or more per week from all employments as well as Public Servants recruited from 6 April 1995.

**Weekly pay is the employee's money pay plus notional pay (if applicable).**

Subclass AO			
Weekly pay Band (See note below)	How much of weekly pay	All income Employee	All income Employer
€38 - €352 inclusive	All	Nil	8.50%

Subclass AX			
Weekly pay Band (See note below)	How much of weekly pay	All income Employee	All income Employer
€352.01 - €356 inclusive	All	4.00%	8.50%

Subclass AL			
Weekly pay Band (See note below)	How much of weekly pay	All income Employee	All income Employer
€356.01 - €500 inclusive	All	4.00%	10.75%

Subclass A1			
Weekly pay Band (See note below)	How much of weekly pay	All income Employee	All income Employer
More than €500	All	4.00%	10.75%

*Note: Share-based remuneration may in certain circumstances be subject to employee PRSI. Employer's PRSI is not chargeable on share-based remuneration.*

#### Community Employment participants only

Subclass A8			
Weekly pay Band	How much of weekly pay	All income Employee	All income Employer
Up to €352 inclusive	All	Nil	0.50%

Subclass A9			
Weekly pay Band	How much of weekly pay	All income Employee	All income Employer
More than €352	All	4.00%	0.50%

### **Class J**

This normally relates to people with reckonable pay of less than €38 per week (from all employments). However, a small number of employees are insurable at Class J, no matter how much they earn, such as employees aged 66 or over or people in subsidiary employment

- applies to people earning less than €38 per week.
- people aged over 66 or people in subsidiary employment are always insurable at Class J, no matter how much they earn.
- Subsidiary employment for Class J is for example, people who are insurable at Class, D (teachers in their main employment).

Subclass JO			
Weekly pay Band	How much of weekly pay	All income Employee *	All income Employer *
Up to €500 inclusive	All	Nil	0.50%

- Payments related to the State Examinations are all at the Class J rate

Subclass J1			
Weekly pay Band	How much of weekly pay	All income Employee	All income Employer
More than €500	All	Nil	0.50

**Class D** applies to permanent and pensionable employees in the public service (including Teachers) recruited before 6 April 1995.