



Partners' Newsletter - March 2010

PENSION BENEFIT AND HEALTHCARE TEAM

DON'T KNOW WHERE TO TURN?

The first step in making sure any application process runs as smoothly as possible is to apply to the correct authority in the correct country. If you have worked in both the UK and Spain, or in another EEA country, where should you apply for your pension or benefit?

If you are resident in Spain and have ever worked here, you should apply through Spanish social security – the INSS – even if the majority of your working life was spent in the UK. However, if you are living here but have never worked in Spain, you can apply directly to the authorities in the last country you worked. If this is the UK, contact the International Pension Centre. And no matter where you apply, always remember to include as much information as possible on where and when you worked on the application form.

DID YOU KNOW...?



...that you do not have to claim your UK State Pension straight away once you reach retirement age? And did you know that should you decide to defer your pension, you could be entitled to extra state-pension or a lump sum payment?

If you put off claiming your UK State Pension for at least 5 weeks, when you do start receiving it, you will receive a higher monthly rate. If however, you put off claiming your pension for a year or more, you could choose to receive a lump sum payment of the money you would have received, plus interest.

However, deferring a pension is not necessarily the right decision for everybody and you may want to seek independent advice before doing so. For further information, see www.direct.gov.uk.



LEGISLATION LETTER

If you are applying for healthcare on the grounds of a low income ('sin recursos') or applying to join a regional autonomous healthcare scheme, you may be asked to provide a letter from your country of origin which confirms that they do not cover your healthcare *whilst you are resident in Spain*.

This letter is also known as a 'Newcastle letter' because you can get it from...you guessed it...Newcastle! The official name for this document is a 'legislation letter' and it is available in Spanish. You can request it from the Overseas Healthcare Team by calling 0044 191 218 1999.

GOOD NEWS STORY!

A UK pensioner who was on holiday in Spain approached the PBH Team after he was asked to pay for his prescriptions. The team were able to confirm his pensioner status and issue a certificate in Spanish. Within the week the customer had the necessary document and was able to get his prescriptions free for the remainder of his holiday.

BEREAVEMENT

While it may not be the first thing on your mind, it is important to remember that in the event of the death of a spouse or civil partner, you may be entitled to some form of financial benefit.

In this edition we cover the main benefits available from the UK if you or your late spouse were under State Pension Age when they died. Next month we'll provide information for pensioners and for those whose partner worked in Spain.



If your late spouse or civil partner last worked and paid National Insurance Contributions in the UK and you, or they, were under State Pension Age when they died, you may be eligible for:

- A Bereavement Payment, a lump-sum of £2000, and either
- Bereavement Allowance, a regular payment for up to 52 weeks from the date of death, OR
- Widowed Parent's Allowance, a similar payment for those with dependant children

It is important to apply as soon as possible – customers only have 3 months from the date of death to apply for the allowance payments, and 12 months to apply for the Bereavement Payment.

If you are resident in Spain, contact the International Pension Centre on 0044 191 218 7777 for a claim form.

UPCOMING EVENTS

The PBH Team are holding several Open Day events in March:

- 12th March – Santa Polo, Alicante
- 16th March – Los Alcazares, Murcia
- 21st-23rd March – 4 events in the Balearics

See ukinspain.fco.gov.uk for more details

British Consulate/Age Concern España Partnership Project (BC/ACPP)

DEALING WITH THE DEATH OF A LOVED ONE

The death of a loved one is one of the most traumatic experiences we will have to deal with in life: knowing what to do in the event will not ease the distress and pain but will help everyone concerned to organize the arrangements correctly. As the procedures in case of death in Spain differ from those in the UK it is important to know what to do. For more information see the "Information & Advice" section at www.acespana.org (Infosheet 4 "What to do in case of death"). The Foreign and Commonwealth Office also provides further information on the main Consulate website: <http://ukinspain.fco.gov.uk>

BEREAVEMENT SUPPORT

It is said that grief represents the midway phase between loss and some ultimate resolution. There are strong feelings to be dealt with and where mourning does not happen, these feelings can intrude and manifest themselves in negative ways as time passes. At Age Concern España, we work closely with other organizations such as the **Samaritans 902 88 35 35** (8p.m. until midnight everyday) whose trained volunteers are ready and willing to listen and support you. If you require further information or advice about anything included in this article please contact Sarah Rogers at CCM@ageconcern-espana.org. You can find out more about Samaritans at www.costablancasamaritans.com

AGE CONCERN ESPAÑA



We offer practical advice and support to many individuals who have suffered bereavement. We offer this both at a local level through our 5 Age Concern España organizations located in Mallorca, Menorca, Ibiza, Torrevieja & Estepona; and through the National Casework Service

The National Casework Service has over 70 volunteer caseworkers located throughout Spain who are trained and experienced in supporting people through bereavement. We can help guide you through and explain the various steps required such as notifying the authorities, registering the death and arranging the funeral. Planning ahead will mean that when the day comes that you have to make funeral arrangements for a loved one or someone has to make arrangements for you, a little of the emotional stress will be alleviated. The financial burden may also be eased by making preparations such as funeral plans, wills and preparing written instructions of your wishes for your funeral arrangements and leaving them with next of kin or with the funeral company.

The Royal British Legion

JOIN OUR POPPY TEAM!

The Royal British Legion has different types of volunteers – collectively known as 'Poppy People' – who volunteer in a variety of roles. It is our much valued caseworkers and visitors who help us to deliver our Poppy Support Service, working tirelessly to provide information advice and support to our beneficiaries.

WHAT DOES A 'CASEWORKER' DO?

Caseworkers visit people in their home and identify and assess the need for assistance and eligibility for help. Our caseworkers make a huge difference in the local ex-pat community to the lives of our beneficiaries.

HOSPITAL AND HOUSEBOUND VISITORS

The Hospital & Housebound Visitors Scheme is one of the oldest Legion schemes and truly captures the essence of Legion welfare work.

Loneliness, particularly following bereavement, is a terrible thing – often further compounded when you find yourself living in foreign lands, facing language barriers and the many hurdles and challenges of living abroad. Our visitors help towards combating loneliness & isolation by offering the hand of friendship and companionship to those ex- servicemen and women who are either housebound or in hospital.

For the first time in Spain, we will be running visitor training courses in May – keep an eye out for further information soon

PROTECT YOUR PROPERTY FROM FRAUD



The Land Registry has launched a campaign to protect property owners from losing their home due to fraud.

People living abroad but with property in the UK or those in long term residential care are most risk. With many of the UK's ex-Service community living abroad this information is of particular relevance to the Legion's beneficiaries.

Fraudsters have been known to impersonate the owner of a property to either transfer its ownership or raise a mortgage on it. The Land Registry is encouraging those with property that they do not reside in to ensure the agency has up to date contact details for them. This will ensure the Land Registry can contact the lawful owner if any application is made on the property.

More information is available at the Land Registry website – www1.landregistry.gov.uk/propertyfraud

If you are interested in becoming a 'Poppy Person' we would love to hear from you.

Please contact Donna Wilson on: **95 235 23 00** or dmwilson@britishlegion.org.uk