



Pension, Benefit & Healthcare Team

Newsletter – December 2009



PENSION CONFIRMATION CERTIFICATES

Have you been asked to prove your income?



When applying for means-tested benefits/healthcare ('sin recursos'), free prescriptions, or welfare help through social services, such as a place in a residential home, you will be asked to provide evidence of your income and savings. The Pension, Benefit and Healthcare Team can provide a certificate in Spanish which confirms the amount of UK state pension or benefit that you receive, which will help you to complete this process. If you wish to visit us in the British Consulates in Madrid, Malaga or Alicante, you should bring along your passport and proof of your pension (this could be a bank statement or correspondence from the Pension Service). If you cannot visit us in person, you can make a request for this certificate by phone by providing us with your full name, date of birth, National Insurance number and your address. Once we have consulted the Pension Service to confirm your pension or benefit and identity, we can issue you with the document in person or by post. This service is free of charge.

What does 'means-tested' mean? An individual's eligibility for a means-tested benefit is determined by their financial circumstances. Examples include Spanish non-contributory pensions, family benefits

OVER 52 AND UNEMPLOYED?

As covered in a previous edition of our newsletter, unemployment benefit is becoming a hot topic among the British community in Spain. There are, in fact, a number of different types of Spanish unemployment benefit available. For example, if you have not worked long enough in Spain to get a contributions-based benefit, but are unemployed and over 52, you may be eligible for the *subsidio de desempleo para mayores de 52 años*.

If you have paid Class 1 NI contributions for at least 6 years in your working life (in any EEA country), have entitlement to a Spanish pension (see information in our last newsletter) and are on a low income, you may be entitled to this benefit. Contact your local employment (INEM) office or see www.sepe.es for details and to make a claim.

GOOD NEWS STORY!

A customer in the Canaries fell ill in August 2008 and was unable to work. He applied for incapacity benefit but had his claim rejected. After speaking to the Pension, Benefit and Healthcare Team, he appealed asking for his UK contributions to be taken into account. However the appeal reached stalemate with both the Spanish and UK authorities waiting on information from each other. The Pension, Benefit and Healthcare Team liaised between the two authorities to get the information required and the customer is now in receipt of incapacity benefit from Spain.

ASSOCIATION TALKS

This year the Pension, Benefit and Healthcare Team have been invited to attend a number of local association meetings all over Spain. In these meetings we have the opportunity to provide information on topics of interest and clear up doubts about pension, benefit or healthcare issues. After a short presentation, we run question and answer sessions and we can also offer individual appointments for those who wish to discuss their personal circumstances. These events allow us to meet our customers, find out about their needs and the feedback we receive is always excellent. If you know of an association who would like us to run a session in 2010, please contact your nearest PBHT representatives at the British Consulates in Malaga or Alicante so that we can discuss the possibility of doing a talk.

HAPPY HOLIDAYS!

From all of us in the Pension, Benefit and Healthcare Team we would like to wish you '*felices fiestas*' and all the best for the New Year. Many thanks for supporting the newsletter in its first few months – we hope you have found it interesting and useful. Remember, if you have any topics you would like covered in a 2010 edition, do not hesitate to let us know.



Pension, Benefit and Healthcare Team, Malaga.