



Partners' Newsletter - December 2010

PENSION BENEFIT AND HEALTHCARE TEAM

ONE FOR THE LADIES – CLAIMING YOUR UK AND SPANISH PENSIONS

In previous issues of the newsletter we have highlighted how if you have worked in both the UK and Spain, for a total of 15 years, you may have the right to both a UK and Spanish State Pension. But as many of you will be aware, state pension age for women is different in the UK and Spain. UK state pension age is gradually increasing for women, so that by November 2018 it will be 65. However, for those reaching retirement age in the meantime, it is likely you will reach state pension age in the UK before in Spain, where it is already 65 for both men and women. So when and where do you claim your pension?

Even if you are still working in Spain, you can claim your UK State Pension, as soon as you reach UK state pension age. However, you should make the application through the INSS (Spanish social security) and not directly to the UK, otherwise you may find that your application forms are returned. You will need to complete a claim form for '*pensiones de reglamentos comunitarios*' and you can download this form from the INSS website www.seg-social.es. However, make it clear you only wish to apply for your UK pension. When you wish to claim your Spanish pension, you will then need to return to the INSS to inform them. You will therefore ultimately end up with two separate payments, one from the UK and one from Spain.

REMINDER: DON'T FORGET YOUR EHIC!

Many of you will be travelling over the Christmas period, whether it's to visit family in the UK or for a week on the ski slopes. No matter what the reason for your travel, remember to not only take your EHIC with you but also take out adequate travel insurance (see <http://ukinspain.fco.gov.uk> for more details).

Should you require medical treatment while abroad and do not have your EHIC, or it has expired, contact the social security authority that issued you with the card, as they may be able to arrange provisional cover. If your card was issued in Spain, contact the INSS. If it was issued by the UK (e.g. for UK residents and those in receipt of an S1/E121), contact the OHT on 0044 191 218 1999

HAPPY HOLIDAYS!

From all of us at the Pension, Benefit and Healthcare Team, we wish you happy holidays and all the best for the New Year. We hope you have enjoyed reading the Partners' Newsletter this year. However, please remember if you have any feedback, or have any topics you wish to see in future editions, do not hesitate to get in contact.

UPCOMING EVENTS in 2011 – For more information on events as and when they become available, see <http://ukinspain.fco.gov.uk>

MESSAGE FROM THE PASSPORT CENTRE

PASSPORTS: KEEPING A STRAIGHT FACE

The regional passport processing centre, based in Madrid, produces 32,000 passports a year for customers in Spain, Portugal, Andorra, Cuba, North Africa, Greece and Cyprus. Without doubt the number one issue that causes most problems for customers is getting their passport photos right. It should be easy.... You go into a photo booth, put your money in, smile and there you go. But it's not that straightforward.

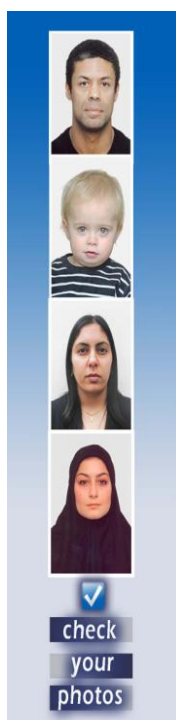
So how can you ensure your passport application will not be delayed because of sub-standard photos? Here are some tips that should help.

- Size matters – We need to see more 'head' and less 'shoulders' in the photo. There should be at least 29mm from the top to the bottom of the head, but no more than 34mm.
- No smiling – Although it's tempting to smile, keep a neutral expression. Teeth should not be visible.
- Remove glasses – If at all possible, don't wear glasses, they can give off a glare which means we can't see the detail of the photo.
- Make sure the face is clearly visible – Don't wear hats, and try not to let your hair cover your face.
- Make sure you're straight on – You need to look straight at the camera. Although we all may have a 'good' side, for the passport photo you need to be straight.
- The plainer the better – Photos should be against a plain, light or off-white background.
- Don't use your home camera – The photos have to be of a particular resolution, printed on specific photo-quality paper. It might look OK to you, but on our systems it can often come out grainy and faded.

For children, the rules aren't so stringent. Children under 1 year of age need to be a good likeness, showing as much of the child's face as possible. For children between 1-6, we can waive the need for a neutral expression, and the eyes don't need to be looking at the camera.

More detailed guidance can be found at:

http://www.direct.gov.uk/en/TravelAndTransport/Passports/Applicationinformation/DG_174152



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

Age Concern España wants to ensure that no vulnerable, elderly person is left without access to information and advice, help and support. At no time is this more important than at Christmas.

2010 saw a massive increase in the demand for our services. Local Age Concern Organisations have given out more food parcels than ever before. They have provided mobility equipment, information and advice as well as social support to those most vulnerable and isolated in the community. With the current economic situation, this trend is set to continue well into 2011.

To do this, we need money. A donation, no matter how small, can make sure that we can keep helping elderly people and those who have been in the military. As we are a volunteer led organization, our services rely on funding from individual and corporate donors, UK charities and local fundraising activities. Support from the public, be money or time, is crucial.

This year, we have concentrated our efforts on increasing the number of volunteers that we have, encouraging local initiatives and focused on coping with the huge demand for our services. For example, at a local level, Age Concern Estepona & Manilva volunteers worked tirelessly to raise funds through its charity shop for a Drop-in Centre which will provide an important social hub and means to receive information and advice. Equally, a new Age Concern Organisation in Costa Calida has opened providing much needed support to the elderly population in Murcia.

At a national level, Age Concern's specialist Casework Service continues to receive over 4 new cases per week with over 200+ ongoing cases. So far this year, it has distributed over €130,000 in grants to its beneficiaries. With public support, it has increased the number of volunteers by 25% and is reaching areas where before there was no coverage.

Next Steps:

In 2011, we will continue to raise the profile of issues affecting the older British national population in Spain and assist in finding solutions. On the ground, we will continue to provide a crucial service in the community by providing direct services for those in need and by sourcing financial aid for those in dire straits.

We can only do this with your support. We need your time and money. So, if you are looking for a worthwhile New Year's resolution, why not commit to do more to help you're the older members of your community in 2011?

For more information on how you can help, contact Sarah Rogers at CCM@ageconcern-espana.org



The Royal British Legion

GOOD NEWS!

In the festive season it's heart-warming to be able to share some good news stories, not only to bring attention to the good work of the RBL and it's incredible volunteers and members, but also to demonstrate how the various charities operating in Spain pull together to help those most in need.

The Legion recently assisted a lady in Galicia, whose mobility is compromised, to adapt her bathroom. The Legion has no caseworkers in Galicia but with the help of the Consulate in Madrid, their Honorary Consul in Vigo and the Sailors Society, we were able to assist. The beneficiary wrote the following:

"I can't thank The Royal British Legion enough for their extreme kindness in allowing me to have the shower unit installed. Even just after a few days of the completion, I am already seeing the benefits. It's so wonderful to be able to have this little bit of independence to have a shower on my own – it's Fantastic. May God bless you all in your work past, present and future in helping people."

NEWS FROM THE ISLANDS

In Ibiza the Masonic Lodge very generously donated €3,655.00 to the Poppy Appeal. The Lodge which has 19 members raised the money at various events held throughout the year and chose to donate the funds to The RBL this year. The donation was presented to Maria Leng – Vice Consul in Ibiza. Thank you very much to The Masonic Lodge (Ibiza) for their kind support.

In Tenerife, members of the RBL Branch have worked incredibly hard to raise funds for the Poppy Appeal again this year. The Branch has been awarded the Noel Rogers Trophy for 3 consecutive years. The Trophy is awarded to the Branch who can demonstrate their efforts on Branch size per capita to Fundraising efforts outside of the normal Remembrance Poppy Appeal collections during October and November. Well done to the Tenerife Branch and a big thank you to the Welfare Team who devote their time to assisting our beneficiaries in Tenerife.

CHARITIES SUPPORTING EACH OTHER

Below: Rosalyn Rowley, Vice President of La Cala Lions, presenting a donation to Ken Gowar, Poppy Coordinator for RBL Mijas Costa



Right: Age Care Shop Window in Calahonda, Malaga



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