

Pensions Services Office, Sligo

OLD AGE NON-CONTRIBUTORY PENSIONS

newsletter

F O R P E N S I O N E R S



The Department of Social , Community and Family Affairs



Foreword

by the Minister for Social,
Community and Family Affairs

As we head towards the new Millennium, the UN International Year of Older Persons is an important milestone in celebrating the contribution that older people have made to society in general. The Government in its Action Programme for the new Millennium recognised the tangible contribution and sacrifices made by older people in building the strong and vibrant economy that we have in Ireland today and also the equally important contribution made by older people in the community in passing on those values which give us such a stable and caring society in this country.

The principles of the UN Year, based on independence, participation, care, self-fulfilment and dignity, are fully in accordance with this Government's programme of improvements in the social welfare code for older people. Within my Department, the Pension Services Office (PSO) is the operational hub of our services and schemes for older people. The PSO celebrates its 10th year of operation this year. It is entirely appropriate that the office now publishes this newsletter as our contribution to our customers and to commemorate the Year. The principal purpose of the newsletter is to highlight and actively promote the main social welfare and other entitlements which are available to the Department's pensioners.

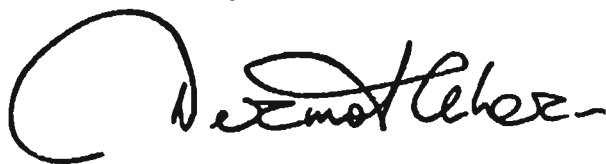
Of course, as people's lifespan increases, the opportunity - even the obligation - arises to continually challenge attitudes towards ageing. Our older people are a resource by virtue of their vast reservoir of skills and experience.

The purpose of this newsletter is to enable, facilitate and support our customers in identifying their social welfare entitlements. One is reminded of the old adage "information is power". Rights and entitlements, which can only serve to improve the quality of life, cannot be articulated until awareness is born and encouraged.

The right to know and make an informed judgement is crucial in underpinning our fundamental civic and social rights. However, information must not only be available but properly targeted and imparted, through a range of channels and in a fashion that emphasises parity, equality of access, self-determination and dignity.

I, therefore, welcome this newsletter as a further advance in our continuing partnership with you - our customer. As we respond and adapt to your changing needs, our relationship with you cannot but improve.

I hope that you will find this newsletter useful and informative.

A handwritten signature in black ink, appearing to read 'Dermot Ahern', with a large, stylized initial 'D'.

Dermot Ahern

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This newsletter is a guide only and does not purport to be a legal interpretation.



Attention to detail in all aspects of our work ensures success

Introduction

The United Nations has designated 1999 as the International Year of Older Persons in recognition of one of the great achievements of this century, namely the adding of 20 years to the average life. The overall objective of the Year is to promote and implement the United Nations' Principles for Older Persons. These Principles promote the basic rights of older persons, based on independence, participation, care, self-fulfilment and dignity.

As part of this Department's contribution to the International Year of Older Persons, this newsletter is being issued to all social welfare pensioners. We hope that you find it interesting, informative and enjoyable. Its main aim is to provide you with as much information as possible concerning your social welfare entitlements.



Towards a society for all ages
International Year of Older Persons 1999

The Pension Services Office

Your pension is paid by the Department's National **Pension Services Office** (PSO) which is situated at College Road, Sligo. This office opened for business in July 1989 after the operation of many of the Department's long-term social welfare schemes was decentralised from Dublin to Sligo. Over the years, the schemes administered by the Office have expanded considerably and a number of new schemes have been added to its existing workload. As a result, there are currently 420 staff working here in Sligo.



'Our staff are here to ensure that you get your full social welfare entitlements'

The office administers a total of 27 social welfare schemes on a nation-wide basis. These include Old Age Contributory and Non-Contributory Pensions, Retirement Pension, Widow(er)'s Contributory and Non-Contributory Pensions, One-Parent Family Payment, and the Free Schemes (e.g. Free Travel, Free Electricity Allowance, Free Natural Gas Allowance, Free Television License and Free Telephone Rental Allowance). It's quite a busy office. There are 457,000 customers in receipt of payments from this Office, including almost 94,000 Old Age Non-Contributory Pensioners. Over 4,000 new claims for benefits and pensions are processed each week (i.e. over 208,000 per year).

Your Old Age Non-Contributory pension payment

If you are aged 66 or over, are living in the State and satisfy a means test, then you qualify for Old Age Non-Contributory Pension.

Your pension is made up of a personal rate for yourself plus increases for any persons who are living with and financially dependent on you (e.g. a dependent spouse/partner or a dependent child). The current maximum personal rate of Old Age Non-Contributory pension is £78.50 per week for those under 80 years of age. Your payment will be increased automatically by £5 per week on reaching age 80.

Qualified Adult Allowance

If your spouse (or cohabiting partner) is under age 66, you are entitled to claim a Qualified Adult Allowance in respect of him/her if s/he is dependent on you. This allowance currently amounts to £44.20 per week at the maximum rate.

Note: Once your spouse /partner reaches 66 years of age, he or she is entitled to claim an Old Age Pension in his/her own right. If s/he does qualify for a pension, then the Qualified Adult Allowance is no longer payable to you.

Dependent Child Allowance

If you have child(ren) who are residing with you and who are financially dependent on you, you may claim Dependant Child Allowance as part of your pension. This is payable at the rate of £13.20 per week in respect of

each child under age 18. The allowance is also payable if the child is aged between 18 and 22 and s/he is in full-time education. In the latter case, we need certification of attendance from the school or college.

Means Test

Items Counted as Means

Your means are any income you or your spouse/partner have, or property (except your home) or other asset which could provide you with an income. The main items, which are counted as means are:

- cash income, e.g. earnings from employment or self-employment (including income from farming) or another pension (including social security pensions from another country), etc.
- the value of any property you or your spouse/partner have (but not your own home)
- the value of any investments and capital you or your spouse/partner have.

How investments, property and capital are assessed:

The actual income from investments and money held by you and/or your spouse/partner is not how your means is calculated. Instead, the investment items are added together and a formula is used to work out your means:

Formula:

If you are single or widowed:

- The first £2,000 is ignored
- The next £20,000 is calculated at 7.5%
- The balance over £22,000 is calculated at 15%

If you are married or cohabiting

- The first £4,000 is ignored
- The next £40,000 is calculated at 7.5%
- The balance over £44,000 is calculated at 15%

This gives a yearly value, which is divided by 52 to give the weekly means.

If you are single or widowed, you can get the minimum rate of pension even if you have savings up to £40,430 and have no other means. If you are married or cohabiting you can get the minimum rate of pension even if you have savings up to £80,860 and have no other means. You will still get a full pension if you have savings or investments up to £6,160 (for single and widowed) and £12,320 (for married or cohabiting) and have no other means. You will now see from this that you can have savings between the amounts shown and still get a reduced rate of pension, if you have no other means.

For further information, see the tables in Appendix 3 & 4, which show the effects of different amounts of capital on your rate of pension depending on whether you are married or single/widowed.

Full Rate Old Age Non Contributory Pension

The first £6.00 per week of your means are not assessed, meaning that you can have a full pension if your weekly means are assessed at £6.00 or less.

Reduced Rate Old Age Non Contributory Pension

If your weekly means are over £6.00 and under £82.00, you will qualify for a reduced rate Old Age Non Contributory Pension. There are several reduced rates of pension, depending on the person's weekly means. Every £2.00 of means over £6.00 reduces the rate of pension by £2.00 for a single or widowed person and it also reduces the rate for a qualified adult dependant by £1.00 weekly.



'Information Technology helps us to provide you with a better service'

Items Exempt from the Means Test

Farm Retirement Scheme:

If you receive payment from the Department of Agriculture and Food under the Farm Retirement Scheme it is not assessed as means. However, this Retirement payment may be reduced by the amount of your Old Age Non Contributory Pension.

Sale of Residence:

If you sell your own home after age 66, to move to more suitable accommodation, the proceeds of the sale of your house up to £75,000 may be exempted from your means in certain circumstances. This would apply where you buy another suitable house, you rent alternative accommodation, or you move into a nursing home.

Disregard from Earnings:

If you are working and have dependant children, £104 per year or £2 per week for each dependant child is not counted as means.

Reviews

Right of Review

If you are not in receipt of the maximum rate of payment and feel that you may be entitled to an increase in pension you should apply to have your means reviewed. This may involve a questionnaire issuing to you requesting certain information or an Inspector calling to your home.

As your pension is a means tested payment the Department may from time to time review the rate of your payment. As a result of this review your pension may either remain unchanged, be increased or reduced. This review can be carried out either by requesting you to supply certain information to this office in Sligo or by a Social Welfare Inspector calling to your home address.

Everyone in receipt of any means-tested payment, including Old Age Non-Contributory Pension, from the Department is required under law to notify the Department of increases in their means. Failure to do so may result in

overpayments of pension, which may be recoverable from you by the Department.

Please note that, where a Social Welfare Inspector calls to your home, s/he will always have an official identification card called a Certificate of Appointment, which contains a photograph of the Inspector. In order to satisfy yourself as to the identity of the Inspector you should always ask to see this identification card.

This year’s budgetary changes: how they affect you

The Minister for Social, Community and Family Affairs introduced a number of measures in this year’s Budget, which will be of interest to you. For example, Social Welfare pensioners receiving the maximum rate of payment got an increase of £6 per week, with proportionate increases for pensioners on reduced rates. Also, the Qualified Adult Allowance was increased by £3. These rates are set out in more details below:

Maximum Rate Means 0 to £6	Personal rate before June 1999	Personal rate from June 1999
Aged 66 and under 80	£72.50	£78.50
Aged 80 and over	£77.50	£83.50

The Qualified Adult Allowance was increased as follows:

	Pre-June 99	From June 99
Qualified Adult under age 66	£41.20	£44.20

There was no change this year in the Dependent Child Allowance, which remain at £13.20 (full-rate) or £6.60 (half-rate) per child per week.

Farm Assist:

The Minister also introduced Farm Assist in the last budget, with effect from April 1999, to assist low-income farmers. Farm Assist is not payable after age 66. If you were in receipt of Farm Assist immediately prior to becoming entitled to Old Age Non-Contributory Pension, you are now

entitled to continue to be paid your Old Age Non-Contributory Pension at your former Farm Assist rate even if it is higher than the normal pension rate.

Payment Methods

You have the option of receiving your pension in either one of two ways; by means of a pension book or by Electronic Fund Transfer (EFT).

Most of you are being paid by means of a pension book which you cash each week at your local post office. However, we are finding that many of you are opting to be paid by EFT. This is a method whereby the Department pays your pension directly into your bank, building society or Post Office savings account every four weeks in arrears.

This “direct credit” payment method has number of advantages, e.g., the pension is automatically lodged directly to your financial account and there is no need for you to visit the post office each week to obtain payment.

If you are interested in knowing more about having your pension paid by EFT, please contact us.

Payments outside the state

Old Age (Non-Contributory) Pension is not payable to a person who is absent from the State. Any such absence must be notified to the Department in order to have pension suspended. However, for short absences, e.g. on a holiday abroad, payment of pension will continue to be made.



A view of a small part of our file storage area where we hold over 360,000 pension files

The euro

The euro is the new single currency for eleven Member States of the European Union, including Ireland. It came into being on 1 January 1999, when these Member States formed an Economic and Monetary Union (EMU) and permanently locked the exchange rates of their currencies against the euro. **In Ireland, 1 euro is equal to £0.787564; that is, just under 79 pence.**



Since 1 January 1999, the euro can be used for cashless transactions (e.g. cheques); however, euro notes and coins will not come into circulation until 2002. The key date for you to remember is 1 January 2002; up to that date your social welfare pension will continue to be paid in Irish pounds, but after that date it will be paid in euro.

Your pension will automatically be paid in euro from 1 January 2002 onwards, when euro notes and coins come into circulation. Cheques and other types of payments issued up to 31 December 2001 will be in Irish pounds, but after that date will be in euro.



The Department has started to show the euro equivalent of benefits, pensions and allowances in its information leaflets. During the year 2001, everyone getting a Social Welfare payment will be informed of the actual amount of his/her payment in euro from 1 January 2002.

Late Claim Arrears Payments

Were you late in applying for pension i.e. did you apply after reaching age 66? If so, your payment may be backdated for up to six months where "good cause" is shown for the delay in making the claim. In that event, you will be pleased to know that you may be entitled to additional pension arrears, depending on your means during that period.

However, regardless of when you applied late for pension or the amount

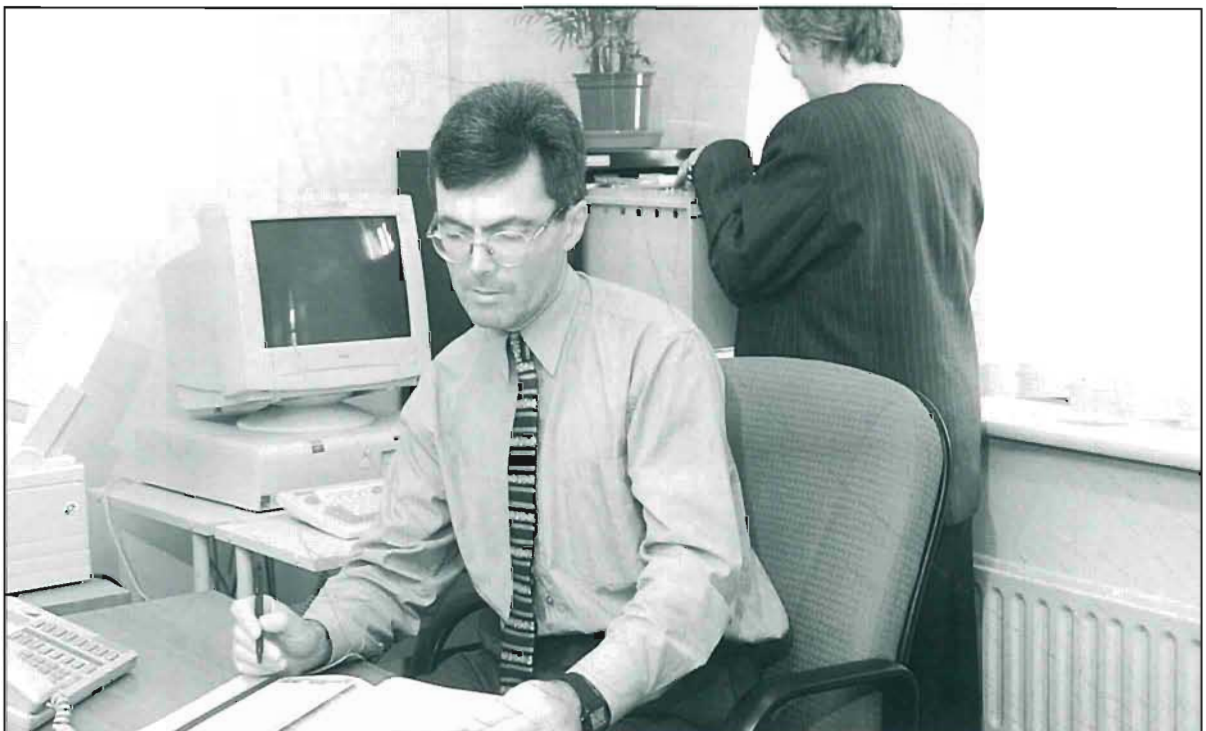
of partial arrears you received to date, we are prepared to consider further backdating your pension, even back to age 66, in certain exceptional circumstances, i.e. if your delay in applying for pension was due to:

- wrong information given to you by the Department (e.g. advised by a Departmental official that you would not be entitled to pension)
- incapacity on your part which prevented you from claiming (e.g. health problems)
- force majeure (something totally outside your control).

We will also consider backdating your pension entitlement if you are currently suffering from financial hardship. If you think you have entitlement to arrears of pension as a result of any of the above exceptional circumstances, please write to us outlining your case.

Compensation

For many years, the Department has operated a compensation scheme to restore the purchasing power of backdated payments, where the delay in paying pension arrears was due to an error on our part. We calculate this compensation by reference to movements in the Consumer Price Index during the period.



Our staff are trained and highly skilled

There are various Free Schemes administered by the Department.

These comprise Free Travel, Free Electricity Allowance, Free Natural Gas Allowance, Free Bottled Gas Refill Allowance, Free Television Licence and Free Telephone Rental Allowance. Let us tell you something about each of these benefits;

Free Travel

You are entitled to a Free Travel Pass if you are aged 66 or over and permanently resident in the State.

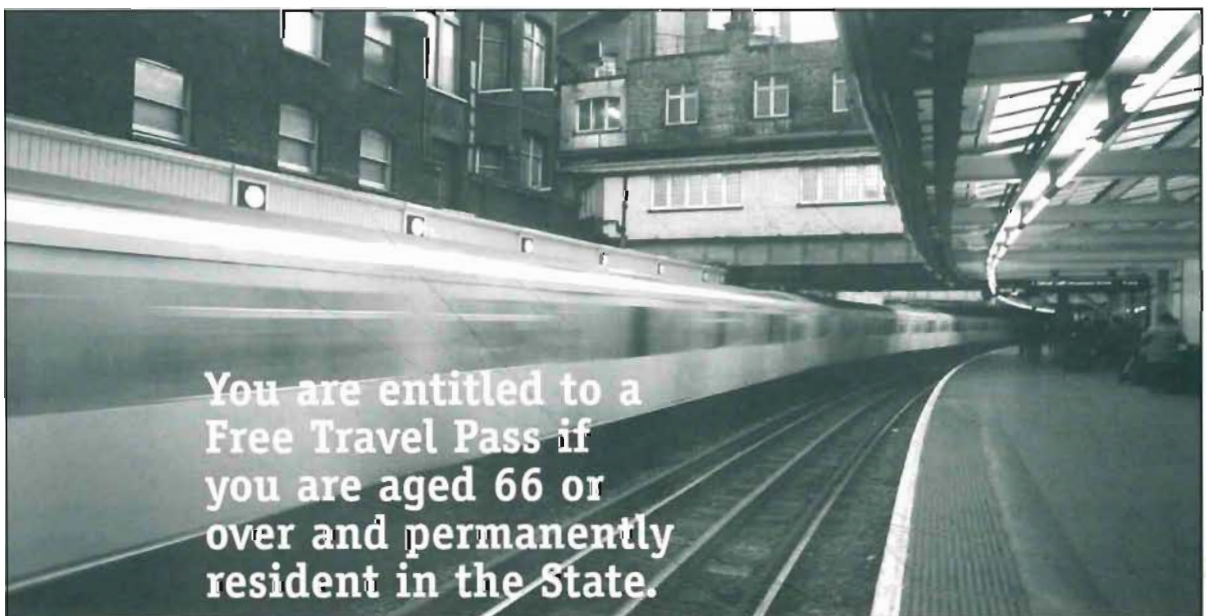
Who can accompany you free of charge?

If you qualify for free travel, then you will receive a particular type of Free Travel Pass which allows your spouse (or a person with whom you are living as husband or wife) to accompany you free of charge when travelling.

Regardless of marital status, you may qualify for a **Companion Free Travel** Pass. This is a special type of Pass, which entitles you and any one other person aged 16, or over to travel free of charge with you. You may qualify for this type of travel pass if you are unable to travel unaccompanied for medical reasons. For more details, please contact us.

What are your Free Travel entitlements?

Your Free Travel Pass entitles you to travel free on the road and rail services of the CIE group of companies (Bus Átha Cliath, Iarnród Éireann and Bus Éireann) and also on the transport services provided by another 54 private bus operators and 16 private ferry operators throughout the country. Most pass-holders may travel on the Aer Arann airline service between Co Galway and the Aran Islands, at a specially reduced price. Certain restrictions apply on CIE services e.g.



Service	Times when Free Travel is NOT available
Bus Átha Cliath (Dublin Bus)	Monday to Friday inclusive 7.00 am to 9.45 am 4.30 pm to 6.30 pm
Bus Éireann (provincial City services in Cork and Limerick Cities)	Monday to Friday inclusive 7.00 am to 9.45 am 4.30 pm to 6.30pm
Bus Éireann (Long Distance Services)	Fridays from 4.00 pm to 7.00 pm within a 20 mile radius of Dublin, Cork and Limerick

Also, free travel is not available on a number of other CIE services as follows; on excursion and special bus or rail services, on organised group journeys, on Bus Átha Cliath NITELINK and special Airport Services, on First Class or Super Class travel on any service (unless you pay the appropriate fare supplement), on services not listed in the official rail and bus time-tables of the CIE group of companies.

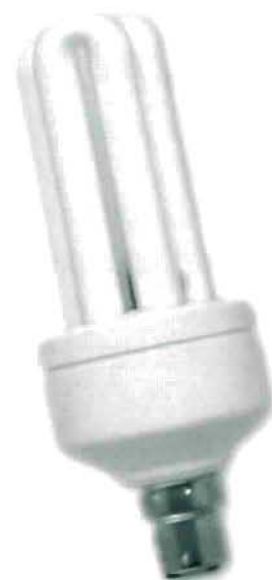
Free Cross-Border Travel

You may use your travel pass to undertake cross-border journeys to Northern Ireland and vice versa. Your journey must originate in one jurisdiction and terminate in the other jurisdiction. There are particular transport operators who provide this service (e.g. Bus Éireann, Iarnród Éireann, Ulsterbus, Northern Ireland Railways as well as several private bus operators). This free cross-border travel service is also available to people aged 65 or over who reside in Northern Ireland who hold a Northern Ireland Concession Travel Pass.

Free Electricity/Gas Allowance

As you are getting a social welfare pension, you may be eligible to receive a **Free Electricity Allowance** from the Department. Alternatively, you may be entitled to a **Free Natural Gas Allowance** or **Free Bottled Gas Refill Allowance** or **Free Electricity (Group Account) Allowance**. Only one allowance is payable per household. If you qualify for any of these allowances, you automatically qualify for a free colour television licence when your current licence becomes due for renewal.

If you choose to receive either the free electricity or the free natural gas allowance, it is important to ensure that the electricity or gas meter account in your home is in your own name. This is to enable the ESB or Bord Gáis to credit the allowance to your account. If you are aged 75 or over and do not live in a hospital or other institution, you will qualify for whichever of these benefits you choose, regardless of who resides with you or where you live. For example, if you live in the home of your son or daughter or another person, you will qualify for the allowance provided the gas or electricity account of the residence in question is in your own name.



If you are between 66 and 75, you must live either entirely alone or only with certain other people e.g.

- a person for whom you are getting a Qualified Adult Allowance as part of your social welfare pension
- depend(ant) child(ren) under age 18 or under age 22 if in full-time education.
- a disabled person
- another person who would qualify for the allowance in their own right e.g. a person getting old age contributory or retirement pension
- a person who provides you, or another person living with you with full-time care and attention if you or that other person is disabled.

Let's take each of the above allowances one-by-one and see what benefits they can give you.

The Free Electricity Allowance

The **Free Electricity Allowance** covers the normal standing charges on your electricity meter. It also provides you with 1,500 units of free electricity each year (i.e. 300 units in each of the three winter electricity billing periods and 200 units in each of the three summer periods). If you do not use up your free units in a billing period, you may carry forward your unused units for use in later periods. In fact, you can accumulate and carry forward up to 600 units.

If you also have a Nightsaver meter, you can choose to have your unused free units offset against the electricity usage on that meter. This offset is done by the ESB once a year - usually before the beginning of winter.

Free Natural Gas Allowance

If you live in Dublin, Cork, Limerick, Waterford, Kilkenny, Tipperary or Clonmel, your home may be connected to a natural gas supply. If so, you may choose to receive the Free Natural Gas Allowance instead of the electricity allowance.

If you pay for natural gas on the Standard Rate Tariff, the allowance covers the following;

In Winter: supply charge of £22 and up to £5 of free natural gas in each two-monthly billing period

In Summer: a credit of £18 against your overall natural gas bill in each two-monthly billing period

Alternatively, if you pay for natural gas on the Reducing Tariff, the allowance covers;

In Winter: the normal standing charge and up to 498 kWhs in each two monthly billing period. In Summer: the normal standing charge and up to 322 kilowatt hours (kWhs) of gas in each two-monthly billing period. Up to 967 unused kWhs of gas may be carried forward to the next billing period.

Finally, if you are paying for natural gas on any of the other Commitment Tariffs, the allowance in kWhs is as follows;

	Yearly Tariff	Two-monthly Allowance in Summer	Two-Monthly Allowance in Winter	Max. no. of kWhs for carry-forward
Double Up discount	3,600	468	732	1406
Economy	4,395	586	879	1,758
Super Saver	5,889	791	1,172	2,373

Free Bottled Gas Refill Allowance

If your home is not connected to an electricity/natural gas supply but you would otherwise satisfy the conditions of the Free Electricity/Natural Gas Allowance Scheme, you may qualify for a Free Bottled Gas Refill Allowance. If so, you will receive a book of vouchers covering the following periods;

For the period	You will get
January to April	5 Vouchers
May to June	2 vouchers
July to August	2 vouchers
September to December	5 vouchers

Each voucher can be exchanged for a cylinder of gas at a retail outlet of your choice. The allowance does not provide for the cost of buying or hiring empty cylinders or for the delivery of cylinders of gas.

Free Electricity (Group Account) Allowance

You may qualify for this allowance if you are living in self-contained accommodation i.e. a flat or apartment and

- you have your own electricity slot meter or
- there are a number of separate electricity meters operating from one ESB meter, and the registered consumer of electricity is a landlord or
- where there are no separate meters, but the registered consumer of electricity at your address is a landlord.

The allowance is paid by a book of monthly payable orders, which may be cashed at your local Post Office, and used to pay your electricity costs.

Free Telephone Rental Allowance

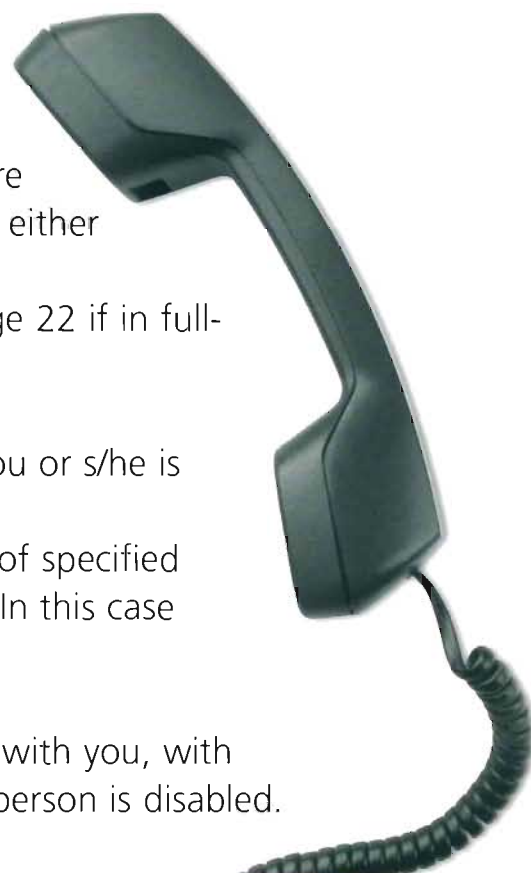
This allowance covers the normal two-monthly rental charge on your telephone line as well as the rental on a standard telephone handset. It also covers the cost of the first 20 call units used by you in each two-monthly billing period.

The allowance may also cover the rental charge on certain additional equipment as follows:

- a **second telephone socket** installed by Eircom in another part of your home. Check with Eircom re installation charge. (This is a handy night-time security measure - e.g. a telephone socket in your bedroom would allow you to unplug your telephone from its main location when going to bed, and have it at your bedside in case of an emergency).
- If you have a hearing or vision impairment, you may, if required, exchange your existing telephone for a **Clarity telephone** from Eircom. This special telephone handset has adjustable incoming speech volume, large keypad buttons and "phone-ringing" flashing light indicator.
- a special **wall mounted bell** for phone-ringing amplification.

The conditions for receipt of the Free Telephone Rental Allowance are somewhat similar to those for Free Electricity Allowance and its associated allowances. The allowance may only be awarded if the telephone is registered **in your name**. If you are aged 75 or over and do not live in a hospital or other institution, you will qualify for telephone rental allowance regardless of who resides with you or where you live. If you are between 66 and 75, you must live either entirely alone or only with certain other people e.g.

- a dependent child(ren) under age 18 or under age 22 if in full-time education.
- a qualified adult under age 66 who is disabled
- a qualified adult aged 66 or over where either you or s/he is disabled
- another person who is getting one of a number of specified social welfare payments (contact us for details). In this case either you or s/he must be disabled.
- other disabled people
- a person providing you, or another person living with you, with constant care and attention if you or that other person is disabled.



Fuel Allowance

Many of you are already getting a Fuel Allowance from the Department. In fact, our records indicate that over 38,000 Old Age Non-Contributory pensioners are getting this allowance. However, for those of you who don't know what this allowance is all about, let us tell you something about it.

Essentially it is an allowance of £5 per week which is payable as part of your pension over a 26 week period each year from mid-October to mid-April. For those who live in cities and towns where there is a ban on the sale of bituminous coal (Dublin, Cork, Limerick, Wexford, Dundalk, Drogheda and Arklow), the allowance is increased to £8 per week.

To qualify for this allowance, you must satisfy a number of conditions, including:

- living alone, **or**
- living only with other qualified pensioners

From October 1999, entitlement to the Fuel Allowance is being extended to pensioners who have access to their own fuel supply, provided they meet the other qualifying conditions of the scheme.



Some of our staff outside our office in Sligo

Living Alone Allowance

If you live entirely alone, you should be getting a Living Alone Allowance of £6 per week as part of your pension. Almost 25,000 Old Age Non-Contributory pensioners are getting this allowance. If you think you would be entitled to it, please complete an application form available at your local post office and post it to us.

Supplementary Welfare Allowance (SWA)

This allowance provides a basic weekly allowance to eligible people who have little or no income. If you are in financial difficulty, you should contact the Community Welfare Officer at your local **Health Centre**.

You may be eligible for payment under the SWA scheme if

- you are having difficulty in paying your rent or mortgage
- you have exceptional needs such as, special dietary or heating requirements, or
- you have urgent needs, e.g. your home has been flooded.

Full details about SWA are available from the Community Welfare Officer at your local Health Centre.

Carer's Allowance

If you are receiving full-time care and attention, the person caring for you may qualify for a Carer's Allowance. Carers who are providing care to more than one person may be entitled to an extra 50% of the maximum rate of Carer's Allowance each week.

This allowance is a means-tested payment for carers on low incomes who live with or near certain people who need constant care and attention.

For more information on this allowance, please contact the Department's Office in Longford.

After Death Payments

Six-weeks payment of pension

If you are married and are getting a Qualified Adult Allowance in respect of your spouse/partner, we will continue to pay your pension at the married rate (i.e. personal rate plus Qualified Adult Allowance) to the

surviving party if either you or your spouse/partner dies. Payment at the married rate will continue for a period of 6 weeks following the death.

If your spouse/partner is getting an Old Age Contributory or Retirement Pension in his/her own right and you die, we will pay your spouse/partner the married rate Old Age Contributory or Retirement pension for 6 weeks following the death.

If your spouse/partner is getting Old Age Non-Contributory pension in his/her own right and you die, we will pay your spouse/partner both pensions for a period of 6 weeks following the death.

If your spouse/partner is getting a Carer's Allowance for looking after you and you die, we will pay your pension at the married rate (but not Carer's Allowance) to your spouse/partner for 6 weeks following your death. It is very important, therefore, that we are notified of the death of a social welfare pensioner or his/her qualified adult as soon as possible. If your pension is being paid by electronic fund transfer, it is not sufficient for the financial institution into which the pension is being paid to be notified of the death. We must be advised also.

Bereavement Grant

A Bereavement Grant of £500 may be payable in respect of people who die on or after the introduction of the scheme on 2nd February 1999. The grant is a payment based on PRSI contributions which is payable on the death of a pensioner who has paid PRSI contributions, or on the death of pensioner's dependant (adult or child). It is possible that this grant could be payable to the next-of-kin of an Old Age Non-Contributory pensioner if the pensioner had paid some social insurance contributions during his/her working life.

When we are notified of the death of a pensioner or his/her dependants, we will issue an application form for the Bereavement Grant to the next-of-kin. Alternatively, claim forms are available from any post office, Social Welfare Office or by contacting the Old Age Non-Contributory Pensions section in the Sligo Office. The deceased person's Death Certificate together with the funeral bill or receipt of payment should be sent along with the claim. The Bereavement Grant is normally payable to the person responsible for the payment of the funeral bill.

Medical Card

You may qualify for a medical card from your local Health Board, depending on the amount of your income. Your social welfare pension is taken into account in deciding your entitlement. The weekly income guidelines for a medical card from March 1999 are set out below (Gross income less PRSI deductions):

	Single person living Alone	Single person living with family	Married couple
Under age 66	£92.00	£81.50	£133.00
Age 66 - 69	£100.00	£86.50	£149.00
Age 70 - 79	£133.00	£115.00	£199.00
Age 80 or over	£140	£120	£209

These guidelines may be increased in certain circumstances as follows:

	Per Week
Each child under age 16	£16.00
Other dependants	£17.50
House expenses e.g. rent, mortgage in excess of	£16.00
Cost of travelling to work in excess of	£14.50

If you do not satisfy these guidelines but have special needs, you may still qualify for a medical card.

For further details, please contact your Health Board.



Drugs Payment Scheme



This is an important new Scheme that covers families and individuals for the cost of their prescribed medication. Under the Scheme, no individual or family will have to pay more than £42 in any calendar month for approved prescribed drugs, medicines and appliances for use by that person or his/her family in that month.

Family expenditure covers the nominated adult, his/her spouse (including a person with whom s/he is living as husband or wife) and children under 18 years. Dependants over 18 years and under the age of 23 years who are in full-time education may also be included. A dependant with a physical disability or a mental handicap or illness who cannot maintain himself/herself fully, who is ordinarily resident in the family home and who does not hold a current medical card, may be included in the family expenditure under this Scheme regardless of age.

It is important to complete a registration form (available from your Health Board) immediately to ensure that you/your family can avail of the new Scheme, which commenced on 1 July 1999. Return the completed form to your Health Board.

Scheme of Community Support for Older People

This scheme is designed to support initiatives to improve the security and social support for vulnerable older people. Any voluntary or community-based organization working with or providing support for the elderly may apply for a grant under the Scheme. Grants are available for :
small-scale physical security equipment such as strengthening of doors and windows, window locks, door chains and locks and security lighting and socially-monitored alarm systems such as the pendant or button alarm system which is operated via the telephone and is worn around the wrist or neck.

The scheme is aimed at people aged 65 years or over who are living alone or living in households made up exclusively of older people, or of older and other people who are dependant, vulnerable and unable to purchase or install the equipment concerned themselves.

For further details about this scheme, please contact your Social Welfare Local Office (see list of offices in the appendix).

Change of circumstances - need to notify the Department

As a valued customer of the Department of Social, Community and Family Affairs, our aim is to provide you with an excellent service. To help us to achieve this aim, please ensure that we are notified as soon as possible of changes in circumstances which affect your pension. These include the following;

- Any change in your means, your spouse's or partner's means, such as change in your income or capital, as these are taken into account when calculating your pension.
- You change address
- You wish to change the post office at which your pension is paid
- You wish to change the way in which your pension is paid (e.g. change from pension book to Electronic Fund Transfer)
- You wish to have a person nominated to cash your pension book on your behalf
- You, or any person for whom payment is included in your pension, dies, leaves the country, takes up a FÁS course or is detained in legal custody
- Any person for whom payment is included in your pension ceases to live with or be supported by you, or becomes entitled to a pension, benefit or allowance in his/her own right from the Department or from a Health Board
- A dependent child aged between 18 and 22 years ceases full-time education.

Contacting us by phone

If you have any queries in relation to any of the topics discussed in this newsletter, you may contact us free of charge from anywhere in the country at the following 'FREEPHONE' number:

1800 201 236

This number will be available for a period of two weeks following the publication of this newsletter.

If you need to contact us for any reason, our telephone number is

071 69800 [ext. 8331] or

01 704 3331

Alternatively, you may phone us at Tel: 01 874 8444 ext. 8331.

For enquiries about the Free Schemes, please contact us at

071 69800 ext. [8371] or

01 874 8444 ext [8371] or 01 704 3371

Our office in Sligo handles over 21,000 telephone calls per week (11,000 incoming and 10,000 outgoing). The telephone calls of customers who dial our Dublin telephone number (01-874-8444) are transferred from Dublin to Sligo at no extra cost. Next year, we will introduce LoCall, which means that you will be able to contact us from anywhere in the country at local call rates.

Customer Service

If you have any complaints to make in relation to the quality of service you receive from the Department, we would like to hear from you.

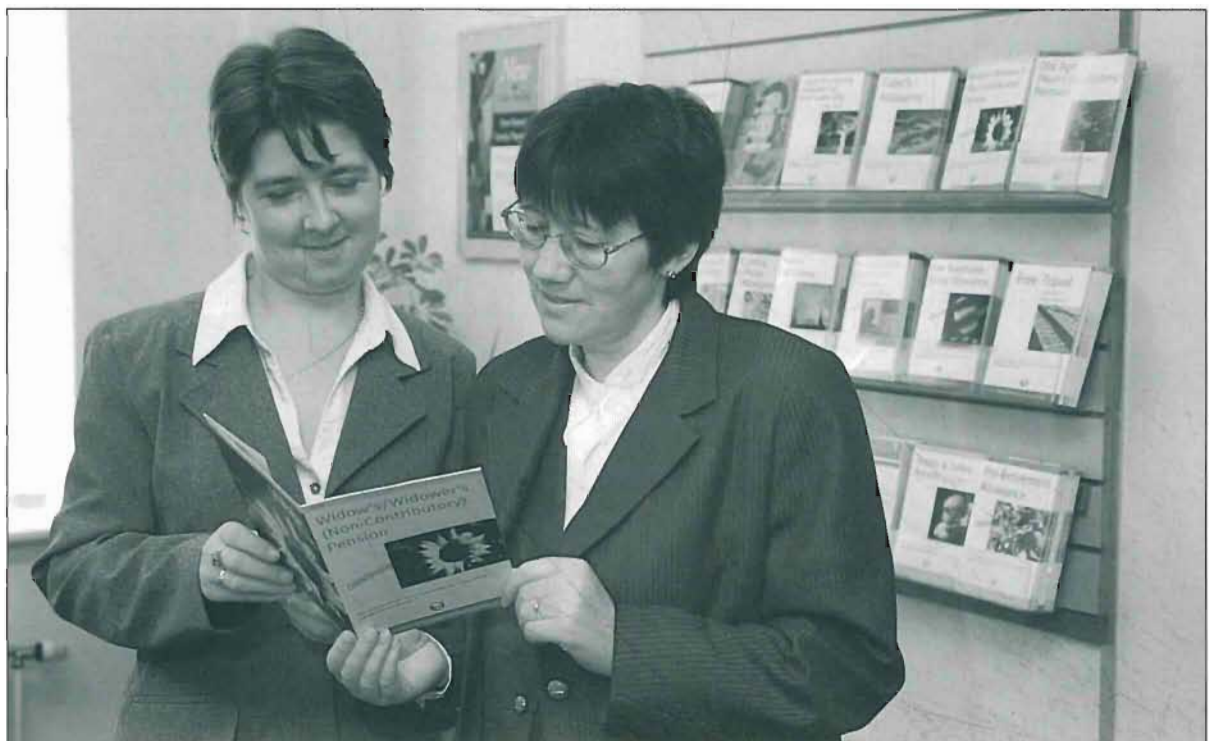
Please write to our Customer Service Manager, Pension Services Office, College Road, Sligo or phone (071) 69800 ext. 7187.

The Customer Service Manager will act as your representative in resolving or clarifying how your claim or query was handled. The manager would also be happy to receive any compliments should you feel that you got a particularly good service from us.

Appendix 1:

List of Social Welfare Information Leaflets and Booklets

SW 10	Checklist for pensioners
SW 16	Old Age Non-Contributory Pension
SW 17	National Fuel Scheme
SW 19	Rates of Payment
SW 39	Free Electricity/Gas Allowance and TV Licence
SW 40	Free Travel
SW 41	Carer's Allowance
SW 45	Free Telephone Rental Allowance
SW 47	Bereavement Grant
SW 54	Supplementary Welfare Allowance
SW 60	Pensioners & Savings
SW 85a	Scheme of Community Support for Older People
SW 99	Social Welfare & the EURO



We publish a wide range of booklets and information leaflets on social welfare entitlements

Appendix 2: List of Social Welfare Information Centres

Carlow

Carlow - Kennedy Avenue	0503 - 31640
Muine Bheag - Regent Street	0503 - 22940
Tullow - Abbey Street	0503 - 51480

Cavan

Cavan- Dublin Road	049 - 31909
Belturbet - Main Street	049 - 22119

Clare

Ennis - Kilrush Road	065 - 6829899
Ennistymon - Parliament Street	065 - 7071117
Kilrush - Vandeleur Street	065 - 9080034
Tulla - Main Street	065 - 6835109

Cork

Cork - Hanover Street	021 - 270055
Bantry - 7 Main Street	027 - 50002
- Main Street	027 - 50362
Cobh - Atlantic Quay	021 - 811377
Mallow - 72 Rear Main Street	022 - 43500
Bandon - 13 North Main Street	023 - 41634
Clonakilty - 6 Rossa Street	023 - 33210
Dunmanway - Church Street	023 - 45250
Fermoy - 4 McCurtain Street	025 - 31007
Kinsale - Market Lane	021 - 772555
Macroon - 19 Barrett Place	026 - 41063
Mallow - 72 Rear Main Street	022 - 21818
Middleton - Enterprise Park, Dwyer's Road	021 - 631284
New Market - New Street	029 - 60117
Passage West, Strand Street	021 - 841329
Skibbereen - Mardyke Street	028 - 21609
Youghal - Store Street	024 - 92620

Donegal

Buncrana - Castle Avenue	077 - 61788
Donegal Town - Bridge Street	073 - 40070
- Shopping Centre	073 - 40050
Dunfanaghy - Main Street	074 - 36153
Dungloe - Quay Road	075 - 21076
Letterkenny - Kilmacrennan Road	074 - 25566
Ballybofey - Garvan Court	074 - 31160
Ballyshannon - East Port	072 - 51381
Killybegs - Bridge Street	073 - 31090

Dublin

North Cumberland Street , D1	01 - 8742583
Gardiner Street, D1	01 - 8746501
Apollo House, Tara Street, D2	01 - 6792388
Thomas Street, D8	01 - 6717577
Victoria Street, D8	01 - 4543405
Werburgh Street, D8	01 - 4070530
Ballyfermot - Rossmore Avenue	01 - 6231555
Ballymun - Ballymun Shopping Centre	01 - 8427433
Clondalkin - Convent Road	01 - 4571701
Dun Laoghaire - Cumberland Street	01 - 2800288
Finglas - Mellows Road	01 - 8640480
Kilbarrack - Greendale Shopping Centre	01 - 8326333
Navan Road, D7	01 - 8380000
Rathfarnham - Nutgrove Shopping Centre	01 - 4935266
Tallaght - The Square	01 - 4527019
Balbriggan - Railway Street	01 - 8412251

Galway

Galway - St. Augustine Street	091 - 566191
Clifden - Galway Road	095 - 21025
Ballinasloe - Society Street	0905 - 42470
Gort - Loughrea Road	091 - 631279
Loughrea - King Street	091 - 841530
Tuam - Church View	093 - 70940

Kerry

Caherciveen, St. Brendan's Tce	066 - 72098
Listowel - The Square	068 - 21677
Tralee - Godfrey Place	066 - 21088
Killarney - Beech Road	064 - 31658
Kenmare - Bridge Street	064 - 41308
Dingle - Goat Street	066 - 9151153
Killarney - St Anthony's Place	064 - 32117
Killorglin - The Square	066 - 9761227

Kildare

Newbridge - Eyre Street	045 - 446300
Athy - Leinster Street	0507 - 40250
Kildare - Courthouse	045 - 527400
Maynooth - Town Centre Mall	01 - 6286042

Kilkenny

Kilkenny - Government Offices, Hebron Road	056 - 63086
Thomastown - Logan Street	056 - 24149

Laois

Portarlinton - Main Street	0502 - 21626
Portlaoise - 3 Railway Street	0502 - 78010
Rathdowney - Main Street	0505 - 46227

Leitrim

Carrick-on-Shannon - Leitrim Road	076 - 20026
Manorhamilton - Sligo Road	072 - 20030

Limerick

Limerick City, Dominick Street	061 - 414799
Newcastlewest - Gortboy	069 - 20100
Kilmallock - Charleville Road	063 - 20900

Longford

Longford - Ballinalee Road 043 - 45211

Louth

Drogheda - Custom House Quay 041 - 71130

Dundalk - Wilton House, Stapleton Place 042 - 55530

Ardee - Moore Hall 041 - 6853478

Meath

Navan - Trimgate Street 046 - 21897

Ceannanas MŪr - Lower Carrick Street 046 - 40293

Trim - Haggard Street 046 - 31466

Mayo

Achill - Achill Sound 098 - 45050

Ballina - Bohernasup 096 - 21377

Belmullet - America Street 097 - 81029

Castlebar - New Antrim Street 094 - 34280

Westport - Prospect Avenue 098 - 50930

Ballinrobe - Cornmarket 092 - 20070

Claremorris - Ballyhaunis Road 094 - 72500

Swinford - Dublin Road 094 - 52880

Offaly

Tullamore - Govt. Bldgs. Clonminch Rd 0506 - 22623

Birr - Castle Street 0509 - 69040

Edenderry - 86 JKL Street 0405 - 31065

Tullamore - Cormac Street 0506 - 25100

Roscommon

Boyle - Courthouse 079 - 62185

Castlerea - St Patrick's Street 0907 - 25070

Roscommon - Abbey Street 0903 - 30930

Sligo

Sligo - Cranmore Road	071 - 69800
Sligo - Public Office, College Road	071 - 69800
Tubbercurry - The Square	071 - 20040

Tipperary

Clonmel - Harbour House, New Quay	052 - 25277
Thurles - Stradavoher	0504 - 22522
Cahir - Market Yard	052 - 45200
Carrick-on-Suir - 55 New Street	051 - 640406
Cashel - Bohermore	062 - 64220
Nenagh - Church View	067 - 50902
Tipperary - 8 Church Street	062 - 80068
Roscrea - Limerick Street	0505 - 21734

Waterford

Waterford - Cork Road	051 - 874177
Dungarvan - 3 Friary Street	058 - 42270

Westmeath

Athlone - Barrack Street	0902 - 21610
Mullingar - Blackhall Street	044 - 48320

Wexford

Wexford - Anne Street	053 - 23233
Enniscorthy - Mernagh Street	054 - 42900
Gorey - Thomas Street	055 - 21188
New Ross - Cross Street	051 - 421693

Wicklow

Arklow - Castle Park	0402 - 32214
Bray - The Esplanade	01 - 2868288
Wicklow - Fitzwilliam Road	0404 - 20440

Appendix 3: Savings and Investments Single or Widowed

HOW MUCH CAPITAL CAN I HAVE	WHAT MEANS WILL BE ASSESSED	HOW MUCH WILL I GET
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£6,160	£0 — £6	£78.50
£7,546	£6 — £8	£76.50
£8,933	£8 — £10	£74.50
£10,320	£10 - £12	£72.50
£11,706	£12 - £14	£70.50
£13,093	£14 - £16	£68.50
£14,480	£16 - £18	£66.50
£15,866	£18 - £20	£64.50
£17,253	£20 - £22	£62.50
£18,640	£22 - £24	£60.50
£20,028	£24 - £26	£58.50
£21,413	£26 - £28	£56.50
£22,400	£28 - £30	£54.50
£23,093	£30 - £32	£52.50
£23,786	£32 - £34	£50.50
£24,480	£34 - £36	£48.50
£25,173	£36 - £38	£46.50
£25,866	£38 - £40	£44.50
£26,560	£40 - £42	£42.50
£27,253	£42 - £44	£40.50
£27,946	£44 - £46	£38.50
£28,640	£46 - £48	£36.50
£29,933	£48 - £50	£34.50
£30,026	£50 - £52	£32.50
£30,720	£52 - £54	£30.50
£31,413	£54 - £56	£28.50
£32,106	£56 - £58	£26.50
£32,800	£58 - £60	£24.50
£33,493	£60 - £62	£22.50
£34,186	£62 - £64	£20.50
£34,880	£64 - £66	£18.50
£35,573	£66 - £68	£16.50
£36,266	£68 - £70	£14.50
£36,960	£70 - £72	£12.50
£37,654	£72 - £74	£10.50
£38,348	£74 - £76	£ 8.50
£39,042	£76 - £78	£ 6.50
£39,735	£78 - £80	£ 4.50
£40,428	£80 - £82	£ 2.50

Appendix 4: Savings and Investments

Married or Cohabiting and claiming for Qualified Adult Dependant

(If both of the Couple are aged 66 or over both will get personal rate)

How Much Capital Can I Have	What Means Will be Assessed	How Much Will I Get Personal Rate	Plus Qualified Adult Rate	How Much Will I Get Married Rate
£12,320	£0 — £6	£78.50	£44.20	£122.70
£15,092	£6 — £8	£76.50	£43.20	£119.70
£17,866	£8 - £10	£74.50	£42.20	£116.70
£20,640	£10 - £12	£72.50	£41.20	£113.70
£23,412	£12 - £14	£70.50	£40.20	£110.70
£26,186	£14 - £16	£68.50	£39.20	£107.70
£28,960	£16 - £18	£66.50	£38.20	£104.70
£31,732	£18 - £20	£64.50	£37.20	£101.70
£34,506	£20 - £22	£62.50	£36.20	£98.70
£37,280	£22 - £24	£60.50	£35.20	£95.70
£40,056	£24 - £26	£58.50	£34.20	£92.70
£42,826	£26 - £28	£56.50	£33.20	£89.70
£44,800	£28 - £30	£54.50	£32.20	£86.70
£46,186	£30 - £32	£52.50	£31.20	£83.70
£47,572	£32 - £34	£50.50	£30.20	£80.70
£48,960	£34 - £36	£48.50	£29.20	£77.70
£50,346	£36 - £38	£46.50	£28.20	£74.70
£51,732	£38 - £40	£44.50	£27.20	£71.70

How Much Capital Can I Have	What Means Will be Assessed	How Much Will I Get Personal Rate	Plus Qualified Adult Rate	How Much Will I Get Married Rate
£53,120	£40 - £42	£42.50	£26.20	£68.70
£54,506	£42 - £44	£40.50	£25.20	£65.70
£55,892	£44 - £46	£38.50	£24.20	£62.70
£57,280	£46 - £48	£36.50	£23.20	£59.70
£58,666	£48 - £50	£34.50	£22.20	£56.70
£60,052	£50 - £52	£32.50	£21.20	£53.70
£61,440	£52 - £54	£30.50	£20.20	£50.70
£62,826	£54 - £56	£28.50	£19.20	£47.70
£64,212	£56 - £58	£26.50	£18.20	£44.70
£65,600	£58 - £60	£24.50	£17.20	£41.70
£66,986	£60 - £62	£22.50	£16.20	£38.70
£68,372	£62 - £64	£20.50	£15.20	£35.70
£69,760	£64 - £66	£18.50	£14.20	£32.70
£71,146	£66 - £68	£16.50	£13.20	£29.70
£72,532	£68 - £70	£14.50	£12.20	£26.70
£73,920	£70 - £72	£12.50	£11.20	£23.70
£75,308	£72 - £74	£10.50	£10.20	£20.70
£76,696	£74 - £76	£ 8.50	£ 9.20	£17.70
£78,084	£76 - £78	£ 6.50	£ 8.20	£14.70
£79,472	£78 - £80	£ 4.50	£ 7.20	£11.70
£80,860	£80 - £82	£ 2.50	£6.20	£8.70

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