

Entitlements for The Over Sixties

ST. COLUMCILLE'S HOSPITAL, LOUGHKILSHINGON
DEPT. OF MEDICAL SOCIAL WORK



The National Social Service Board

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Introduction

Over the past 15 years 13 editions of Entitlements for the Elderly have been published. This is effectively the 14th edition. We have decided to change the title this time because the new title more accurately reflects the contents.

The information given here is mainly for people aged 60 and over. However, it may also be of interest to anyone who is thinking about early retirement.

Many people aged 60 to 65 who are not working may consider themselves unemployed rather than retired. If you do, you should read "Entitlements for the Unemployed" as well as this book.

The aim of this publication is to explain, as clearly and as simply as possible, the various cash payments and other services available to people over 60. Apart from free travel, for which everyone over 66 qualifies, there are very few universal benefits. Even free travel has numerous conditions attached e.g. time restrictions, rights of spouses. Sometimes it is virtually impossible to give a simple outline of conditions attached. The means test is complex, contribution conditions are complex and there is really no simple explanation possible.

We have not covered every aspect of benefits here – as we said, the aim is

to give a clear, simple guide to what is available.

Getting Benefits

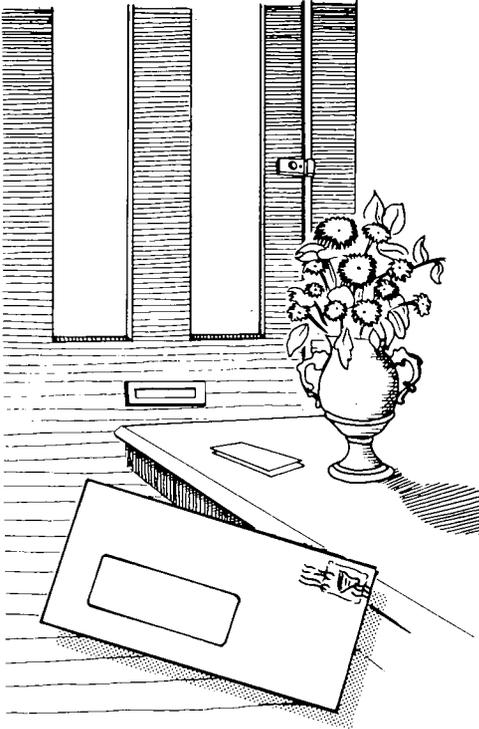
In order to get any benefit, you must apply. In general, nobody is going to come along and offer you services. If you think you may qualify for any benefit you should apply. You have nothing to lose by applying. In fact, unless you are absolutely sure that you don't qualify, you should apply.

Husbands and wives should each apply for benefits. In many cases they may be individually entitled.

Appeals

If you are refused a social welfare benefit or get a lesser amount than you expected, you should appeal within 21 days. There is no formal appeals system for health board benefits but, if you are dissatisfied, you should write to the Chief Executive Officer of the Health Board.

Cash Payments



The various cash payments which are available are outlined below. As we said already, if there is even a remote chance of qualifying, you should apply.

Rates of Payment

The current (from July 1989) maximum rates of the most important payments are shown on Page 32. The maximum rates of means tested payments are paid to people who have little or no means. The minimum means tested payment is usually £2 a week.

In the case of social insurance payments the maximum rates are paid to people who have a full social insurance record. The minimum rates are paid to people who just have enough contributions to qualify. There may be one or two rates in between. The difference between the maximum and minimum varies from one payment to another but is usually around £3 a week.

Contributions

There are various contributions attached to many of the cash payments. It would take another book to explain all the rules about PRSI contributions. The following are the most important from our point of view:

Most of the benefits which require contribution conditions are only available to people who paid the full rate (Standard rate or full stamp) of PRSI. Generally speaking, they are people who worked full time in the private sector. Most public servants pay a lower rate of PRSI and are eligible only for Widow's and Orphan's pensions and Deserted Wife's Benefit.

Contributions paid in another EC member state may help you to qualify for benefits here (except for Deserted Wife's Benefit). In the case of pensions you may get proportionate pensions from each country where you have made contributions. If you have EC contributions you should apply for pensions earlier than is stated here for general applications.

Since 1988, the self employed are obliged to pay PRSI. It will take some time for most of them to qualify for benefits. Their future entitlements are mentioned under the relevant payments.

Credited contributions are awarded under various circumstances. In particular, people who retire early should make sure that they do what is required to get any credits they may be eligible for. The PRSI deducted from pensions is just the two levies (see page 29) and does not count for pension purposes. If you retire before age 65, you should sign on at the exchange for credits or if you retire on health grounds or become ill after retiring send in medical certificates to the Department of Social Welfare.

Means Test

As we said already, means tests are complex. In the Social Welfare means test, income from virtually all sources is taken into account. If you have money in the bank, the Department doesn't look at the interest you actually receive but instead it assesses the capital involved in accordance with set rules. It would be very difficult for an individual to assess his or her own means accurately. If there is a farm or shop involved it would be virtually impossible to do so. That is why it is so important to apply – you may well qualify.

In general you cannot give away money or property just to get a

pension. If you do so the value of that money or property may be counted as means. There is one exception to this rule – you may give a farm of up to £30 Rateable Valuation to your child.

The house in which you live is not counted as means (unless you get an income from it e.g. by letting some rooms).

When you apply for a means tested payment you are told that your means have been assessed as £x. If you are unhappy with that assessment you should ask for a detailed breakdown and then appeal against it.

We refer on a number of occasions to a person with means of up to £x. Remember this is only a guide – it refers to means as assessed by the Department and there may be variations if you have dependants.

Health Boards operate different means tests. In general, they also take all income into account.

Dependants

If you qualify for a social welfare or health board weekly payment, you will normally get extra amounts for your adult and child dependants.

An adult dependant is usually a spouse. The rules governing dependancy are quite complex but, in general, your spouse is regarded as your dependant if he/she is not getting a social welfare or health board payment in his/her own right or has income of less than £50 per week.

Children may be treated as dependants up to age 18. In the case of widows' pensions and other single-parent benefits, they may be regarded as dependants until age 21, if in full-time education.

For all other long-term payments (e.g. old age pensions, long-term unemployment assistance, invalidity pension) they may be regarded as dependants up to age 19 if in full time education.

Pensions

There are 3 pensions specifically for those aged 65 and over.

Retirement Pension

In order to get this pension, you must be aged 65 and you must have enough social insurance contributions.

- (a) You must have started paying insurance before age 55.
- (b) You must have at least 156 contributions paid.
- (c) You must have a yearly average of at least 24 contributions paid or credited from 1953 or the year you first paid insurance (whichever is later) to the April prior to reaching age 65. An average of 24 entitles you to the minimum pension; you need an average of 48 to get the maximum.

You must be retired. That means you may not have full-time employment. However, you may have a job for less

than 18 hours a week. If you intend to work or to take up self-employment, you should check with the Department of Social Welfare that it won't affect your Retirement Pension.

If you are aged 65-66, you should also apply for Unemployment Benefit. You may accept whichever is most beneficial.

Most self-employed people are not eligible for this pension. Some self-employed people who were voluntary contributors or who have enough contributions from previous employment may be eligible.

Contributory Old Age Pension

You must be aged 66.

You must have enough social insurance contributions. There is no simple way of describing what is enough. (a) You must have first paid insurance before a certain age. For those who are reaching 66 now, that means they must have been insured before the age of 56. For older people, the age was higher. (b) You must have 156 paid contributions. (c) You must have a yearly average of 20 paid or credited contributions between 1953 or the year in which you first entered insurance (whichever is later) and the April before you reach 66. An average of 20 will give you a minimum pension; you need an average of 48 to get a maximum pension.

This "average" clause caused problems for people who had a break in their insurance records. Some of

the people who fail to meet the average may now qualify for a small pension. If you failed to get an OAP because you had paid insurance before 1974, ceased to pay for a period and then re-entered insurance at the full rate because of the removal of the income limit in April 1974, you may now qualify even if your average is less than 20. Your average is measured in the usual way and you may then get a proportion of the minimum pension.

Self-employed people who now have to pay PRSI may qualify for this pension when they meet the contribution requirements. For most of them this will not arise for a number of years (but there are some who may qualify earlier because they have previous contributions).

Non-Contributory Old Age Pension

You must be aged 66.

There is a means test. You may now have means (as assessed by the Department) of up to £6 per week and get the full pension. You may get a reduced pension if you have means of up to £54 per week.

In the case of married couples, each person's means is assessed as half of the joint means.

Each spouse may qualify for a non-contributory old age pension.

Applying for Pensions

You should apply 4 months before reaching the required age. Application

forms are available from post offices and completed forms should be sent to: Pensions Services Office,
College Road,
Sligo.
Tel: (01) 748444
or (071) 69800.

Widow's Pensions

These pensions are available to widows at any age. Here we look at the particular aspects relevant to older widows. Widows who are receiving either pension are exempt from the income levies (see page 29) and, if they are employed, are exempt from their share of the PRSI contribution.

Contributory Widow's Pension

You may get this if either you or your late husband had enough social insurance contributions. That means that one of you must have:

- (a) at least 156 contributions paid before the death **and** either
- (b) an average of 39 contributions paid or credited in the 3 or 5 years before the death or before the husband reached pension age, or
- (c) an average of 24 per year from the first year of insurance.

Self-employed people will be eligible for this pension when they have enough contributions. This pension is easier to qualify for than the old age pension – you may qualify if you start to pay PRSI under the age of 63.

If your husband was a Contributory Old Age Pensioner you are entitled to the Contributory Widow's Pension.

If you are also entitled to Unemployment Benefit, you may get it, at half the normal rate, together with your widow's pension.

There is no Contributory Widower's pension.

Widows aged under 66 are not eligible for the free services (see page 16). This is the case even if they were benefitting from them because the deceased husband qualified.

Non-Contributory Widow's Pension and Widower's Pension

1. This is means tested. The means test is somewhat easier than for the non-contributory old age pension.
2. A widow or widower may have means of up to £52 per week and still qualify for some pension.

The non-contributory widower's pension is being introduced from October 1989. The same conditions apply as for widow's pension except that widowers must have a dependent child in order to qualify – that means a child aged under 18 or under 21 if in full time education.

Applying for Widow's and Widower's Pensions

Claim forms are available from post offices. They should be completed and sent, within 3 months of the death, to:

Dept. of Social Welfare,
Phibsboro Tower,
Dublin 7.
Tel: (01) 786444.

Other One-Parent Family Benefits

Deserted Wife's Benefit and Deserted Wife's Allowance

One of these may be payable if you have been deserted for at least 3 months and are not receiving significant financial support from your husband.

The contribution conditions for Deserted Wife's Benefit are the same as for the Contributory Widow's Pension (but most self-employed people will not be eligible); the means test for Deserted Wife's Allowance is the same as for Non-Contributory Widow's Pension.

If you are also eligible for another benefit (e.g. Old Age Pension) you may accept the most beneficial.

Deserted Husband's Allowance

This payment is being introduced from October 1989. The conditions are the same as for the Deserted Wife's Allowance except that the deserted husband must have dependent children in order to qualify. There is no social insurance payment for deserted husbands.

Prisoner's Wife's Allowance

This allowance is payable to the wives of prisoners serving sentences of 6 months or more or where the husbands have been in custody for 6 months without sentencing. The means test is the same as for the Non-Contributory Widow's Pension. The allowance continues for one month after the prisoner leaves prison.

Applying For These Benefits

Completed application forms should be sent to:

Pension Services Office,
College Road,
Sligo,
Tel: (01) 748444,
(01) 69800.

Other Payments

Elderly Single Woman's Allowance

This allowance is payable to an unmarried woman between the ages of 58 and 66.

It is means tested. You can have means of up to £45 per week and still be eligible for some payment.

You must not be receiving any other social welfare payment or the Disabled Person's Maintenance Allowance.

The allowance is not payable after you reach 66. You would more than likely qualify for a Non-Contributory Old Age Pension then. You may be eligible for a Contributory OAP if you have enough PRSI. You can, of course, apply at an

earlier age for any other benefits e.g. Retirement Pension if that would be to your advantage.

Application forms are available from:

Pension Services Office,
College Road,
Sligo,
Tel: (01) 748444,
(01) 69800.

Living Alone Allowance

A Living Alone Allowance is paid to anyone aged 66 or over who is receiving any Irish social welfare pension and is living completely alone.

You must apply separately for this allowance. Apply to the section of the Department of Social Welfare which pays your main pension or benefit.

Prescribed Relative Allowance

This may be paid where a pensioner needs full-time care and attention from a relative.

Up to now this allowance was payable to the pensioner and not to the carer. Under new regulations it will be paid to the carer in the case of new claims. Existing claimants can transfer it to the carer if they wish.

Eligible people are (a) anyone receiving a Blind or Invalidity Pension, regardless of age and (b) anyone over 66 who is getting any pension or allowance from the Dept. of Social Welfare, provided, in all cases, the person is so incapacitated as to require full time care and

attention.

The prescribed relative must be living with the pensioner, must not work outside the home, must not be a married person dependent on his/her spouse and must not be eligible for any social welfare benefit unless the amount of that benefit is less than the current amount of the Prescribed Relative Allowance.

Only children under 18 or incapacitated people over that age may live with the pensioner and the prescribed relative.

Apply to whatever section of the Department of Social Welfare pays the main benefit, e.g. Blind Pension, Old Age Pension.

Payment After Death of Recipient

When a person dies while receiving certain Social Welfare payments, the adult dependant of that person may continue to receive the payment for 6 weeks after the death. The deceased must have been receiving an adult dependent allowance with his/her payment.

The arrangement applies to the following payments:

- Unemployment Benefit
- Unemployment Assistance
- Disability Benefit
- Injury Benefit
- Invalidity Pension
- Retirement Pension
- Contributory Old Age Pension
- Non-Contributory Old Age Pension
- Blind Person's Pension

A widow may not get a widow's pension while benefitting from this arrangement.

If the deceased had a pension book, this should be returned to the Department of Social Welfare with notification of the death; if the deceased was receiving unemployment benefit or assistance, notify the employment exchange of the death.

Survivor's Benefit

WIDOW

the widow of a person who was receiving an Invalidity, Retirement or Old Age Pension is automatically entitled to a Contributory Widow's Pension. It should be automatic but if the pension book does not arrive, contact whatever section of the Dept. of Social Welfare paid the husband's pension.

WIDOWER

The incapacitated widower of a woman who was receiving an Invalidity, Retirement or Old Age Pension is entitled to Survivor's Benefit (equivalent to the Widow's pension) provided his late wife's pension included an adult dependant allowance in respect of him.

Contact whatever section of the Dept. of Social Welfare paid the wife's pension.

Death Grant

This is a lump sum payable on the death of a person who has paid enough

social insurance contributions or of the spouse or dependent child of an insured person.

Only insurance contributions paid since 1970 are of value for this grant.

Although a number of people may meet the insurance contributions, only one grant is paid in respect of each death.

Application forms are available from:

Dept. of Social Welfare,
Gandon House,
Amiens Street,
Dublin 1.
Tel: (01) 786444.

The claim may be made by the personal representatives of the deceased or, if there are none, by the person responsible for the funeral expenses.

Supplementary Welfare Allowance

The basic Supplementary Welfare Allowance is intended to provide a basic minimum income. Anyone with no means is entitled to the allowance.

A weekly payment may be made to people on low incomes in order to bring their total income to a minimum level.

An exceptional needs payment may be made to meet a particular problem i.e. arrears of rent, buying household equipment, funeral expenses. This may be paid to people who are getting the basic supplementary welfare allowance or other social welfare/

health board payment or to anyone on a low income.

Emergency payments may be made in urgent cases e.g. following some unforeseen event such as a fire. Under this heading payments may be made to people who would normally be excluded from receiving supplementary welfare.

Apply to the Community Welfare Officer at the local Health Centre. If unsuccessful, appeal to the Programme Manager, Community Care at the Health Board headquarters.

Assistance with Rent or Mortgage

There is a special scheme for tenants who live in formerly controlled dwellings. The general scheme is for all other tenants and for people making mortgage payments.

Special Scheme

In order to qualify for a rent allowance the new rent must have been set by the District Court or by the Rents Tribunal which was set up in August 1983.

Your landlord must register the tenancy with the local authority.

There is a means test.

Apply to:

The Department of Social Welfare,
Oisín House,

212-213 Pearse Street,
Dublin 2.
Tel: (01) 779122.

General Assistance

Under the Supplementary Welfare Allowance scheme, it may be possible to get some assistance towards the cost of rent or mortgage payments. This is a discretionary scheme so there is no absolute right to an allowance.

As a general rule, anyone whose only income is a social welfare payment (not including Pay-Related Benefit) would have a chance of getting some assistance.

Apply to the Community Welfare Officer at your local Health Centre.

Payments for the Sick and Disabled

Disability (Sickness) Benefit

You must be aged under 66 and be incapable of work because of illness.

You must have a certain amount of social insurance contributions.

You must notify the Department within 7 days of becoming ill and must send in a Medical Certificate, on a special form of which the doctor should have copies, during each week of your illness.

No payment is made for the first three days of illness. A person receiving sickness benefit for more than 3

weeks may also qualify for pay-related benefit (see page 16).

Send the Medical Certificates to:

Department of Social Welfare,
P.O. Box 1650.
Tel: (01) 797777.

DB remains payable for up to a year if you continue to be ill. After that it may be payable if you have at least 260 contributions paid. Alternatively you may be transferred to Invalidity Pension.

Invalidity Pension

You may get this if you have been receiving Disability Benefit for at least twelve months and will continue to be incapable of work for at least a further twelve months.

You must have at least 260 contributions paid since entering insurance and at least 48 contributions paid or credited in the year before you became permanently incapable of work.

At age 66, you may transfer to Contributory Old Age Pension, if that would be to your advantage and if you qualify.

Invalidity Pension is taxable and Disability Benefit is not. You do not have to transfer to the pension even if you qualify for it – if you or your spouse have other income it may be in your interest to remain on DB. However, the perks (free electricity allowance etc.) may be available with the pension.

When you have been on Disability Benefit for at least a year, you may write to:

The Invalidity Pension Section,
Store Street,
Dublin 1.
Tel: (01) 786444.

Disabled Person's Maintenance Allowance (DPMA)

This is a means tested payment which you may get if you do not qualify for Disability Benefit and, because of a disability, are unable to work and are unlikely to be able to work for at least a year.

If you go into hospital, or nursing or welfare home the allowance may continue to be paid for a maximum of eight weeks only.

DPMA ceases to be payable at age 66. At that age, a non-contributory old age pension may be applied for.

Application forms are available from health board offices and health centres.

Infectious Diseases Maintenance Allowance

This is a means tested payment available to people who are undergoing treatment for a specified infectious disease.

Most people aged 66 or over would be better off on the Non-Contributory Old Age Pension.

Apply to your local Health Board.

Blind Pension

This is means tested. You must be over 18 years of age. You may also qualify for the Blind Welfare Allowance.

Application forms are available from post offices or from:

Pension Services Office,
College Road,
Sligo.
Tel: (01) 748444
or (071) 69800.

Blind Welfare Allowance

A Blind Welfare Allowance may be paid by the Health Board to blind people aged 18 or over who are regarded as unemployable and who satisfy a means test.

The scheme is operated in conjunction with the National Council for the Blind, 45 Whitworth Road, Drumcondra, Dublin 9.
Tel: (01) 307033.

Apply to your local Health Board.

Mobility Allowance

An annual allowance may be paid to severely handicapped people who are unable to walk but who would benefit from a change of surroundings.

There are strict medical criteria for eligibility. The Director of Community Care decides if these criteria are met.

There is a means test similar to the means test for a DPMA.

People living in institutions may

qualify for the allowance provided they meet the medical and means requirements.

Apply to the local Health Board.

Benefits for Disabled Drivers

There are grants available from the Health Boards to help disabled people buy or adapt cars for their use. Apply to the local Health Board.

Disabled drivers are entitled to exemption from road tax. They are also entitled to a refund on value-added tax paid in purchasing a car and to a refund (subject to a maximum of 600 gallons per year) of the duty paid on petrol. Disabled drivers are also generally exempt from parking fees.

Irish Wheelchair Association, Aras Chuchulain, Blackheath Drive, Clontarf, Dublin 3. Tel: (01) 338241 will provide further information and advice to disabled persons.

Payments for the Unemployed

Unemployment Benefit

If you are unemployed, are aged under 66 and have paid enough PRSI, you may qualify for Unemployment Benefit.

You must be available for work.

If you receive Unemployment Benefit for more than three weeks you may also qualify for Pay-Related Benefit.

Unemployment Benefit normally lasts for 15 months, but if you are aged over 65 when the normal period ends, it may continue to be paid until you reach 66.

At age 65, you may be eligible for both Retirement Pension and Unemployment Benefit. You may receive whichever is to your advantage.

Apply at your local Employment Exchange or Employment Office.

Unemployment Assistance

You must be aged under 66, be unemployed, and pass a means test.

If you are entitled to any other payment, e.g. Retirement Pension, you should seek the other benefit.

Apply at your local Employment Exchange or Employment Office.

Pre-Retirement Allowance

This allowance will be introduced in March 1990. People aged between 60 and 66 who are receiving the long-term rate of Unemployment Assistance will be eligible.

It will be means tested – probably in much the same way as Unemployment Assistance. The maximum amount will probably also be the same as UA. The major

difference between the two will be that you will not have to sign on for the allowance and it will be payable like a pension i.e. you will have a pension book.

Pay-Related Benefit

If you are aged under 66 and are absent from work for more than three weeks due to sickness or unemployment, you may qualify for Pay-Related Benefit (PRB). To qualify you must be receiving a flat-rate payment.

You need not make a separate claim for Pay-Related Benefit; it will be payable automatically with the other benefit which you are receiving. It speeds up the process if you bring your P60 for the relevant year to the Exchange.

Redundancy Payments

If you are aged under 66 and are made redundant you may be entitled to a lump sum redundancy payment.

Normally, the lump sum is payable by your employer but if there is a problem contact Employment Appeals Tribunal, Mespil Road, Dublin 4. Tel: (01) 765861.

Benefits in Kind

Free Travel

Free travel on road and rail is available to:

- (a) Everyone aged 66 or over and

resident in the State.

- (b) Recipients of DPMA and Invalidity Pension and people who have been receiving Unemployability Supplement for at least a year.
- (c) Blind people aged over 18 and aged 16-18 if attending a special workshop or training school.
- (d) Invalidity pensioners from any EC state who have been receiving this pension for at least 12 months and are resident here.

Free travel is available on CIE road and rail services, the Aran Islands ferry service and on certain private services which have opted into the scheme.

There is no restriction on the amount of free travel but there are restrictions on travelling during peak travelling times.

Wives or husbands who are not eligible in their own right may travel free when accompanying an eligible person.

A separate free travel scheme for people visiting members of their family in hospital is operated by some Health Boards.

Free Electricity Allowance

A free electricity allowance is available to certain pensioners who live alone or with a dependant or other social welfare pensioners and who are registered consumers of electricity.

Those eligible are:-

- (a) people aged 66 or over who are receiving any Irish Social Welfare pension or a social security pension from any EC Member State or a Garda Widow's Pension;
- (b) people of any age who are receiving (1) an Irish Invalidity pension or (2) an Invalidity pension from any EC Member State for at least a year or (3) the Disabled Persons Maintenance Allowance or (4) Unemployability Supplement for at least a year.

equivalent of the electricity allowance.

Free TV Licence

If you have been awarded a free electricity allowance by the Department of Social Welfare or would have got the allowance but cannot avail of it because you do not have an electricity supply in your own name, you may obtain a free television licence.

This scheme only covers the cost of a licence for a black and white TV; if you need a licence for a colour TV you must meet the extra cost yourself.

The allowance consists of relief from the normal fixed charge and 300 units per 2 months period between October and March and 200 units per 2 month period during April-September.

Any free units unused in a billing period can now be transferred to another period.

Under what is known as the "Group Account" Scheme a voucher, cashable at post offices, is available to those who would normally be eligible for the allowance but who are not registered consumers, i.e. people living in flats and using slot meters.

Free Bottled Gas Allowance

If you would otherwise qualify for a free electricity allowance, but cannot avail of it because you are not connected to the ESB system, you may qualify for the bottled gas

Free Telephone Rental

This allowance is available to the same groups as are eligible for the free electricity allowance but the other conditions are different.

You must live entirely alone or with an incapacitated person or persons or with a child or children aged under 15 years.

The adult dependant of a permanently incapacitated pensioner may also qualify in certain circumstances.

The scheme applies only to those who are registered telephone subscribers.

People who would otherwise be eligible but who have not got a telephone installed will have to pay the installation charges. They will not, however, have to pay any rental in advance, as is usually the case.

It may be possible, in some circumstances, to get help with installation costs under the Supplementary Welfare Scheme (see page 12).

Application for all of the above may be made to:

Pension Services Office,
College Road,
Sligo,
Tel: (01) 748444,
(01) 69800.

Fuel Schemes

There is now one National Fuel Scheme. There is no longer an Urban Fuel Scheme but people who were qualified under that Scheme retain their entitlement.

The National Fuel Scheme is administered by the Department of Social Welfare for all social welfare recipients. You may qualify if you are dependant on a long-term social welfare payment or similar payment. This includes people on long-term unemployment assistance, except smallholders. You must be living alone or living only with a dependent spouse and/or child dependants, or with another person who would qualify.

The means test allows for a pensioner to have up to £5 over the rate of pension to qualify. Non-Contributory pensioners automatically qualify providing they meet the other requirements. The Allowance of £5 per week is generally included in the pension book.

Assessment for fuel entitlement is usually now carried out at the same time as the application for the pension and there should be no need to re-apply each year, provided there is no change in circumstances.

People who are receiving payments from the health boards, i.e. Disabled Person's Maintenance Allowance, apply for their fuel allowance at the local health centre.

The Fuel Scheme operates for 26 weeks from the middle of October.

Butter Subsidy Scheme

If you are receiving any means tested payment you may also receive butter vouchers. The value of vouchers varies from time to time.

Each eligible person gets 2 vouchers per month together with 2 vouchers for each dependant.

The butter vouchers are given automatically to people who receive means tested payments. If they are not received, contact the section of the Department of Social Welfare or Health Board which deals with the payment i.e. Old Age Pension Section.

Health Services

Entitlement

Different Health Services are available to people on different incomes. Three categories are defined:

Category I – Medical Card holders.

Category II – those who earned less than a prescribed figure in the last tax year and certain voluntary contributors to Social Insurance. The prescribed figure at present is £16,000 in the tax year 1988/89.

Category III – Those who earned over the prescribed figure.

Apply to the local Health Board for Medical Card or Hospital Services Card.

Category 1: Medical Card Holders

Most people have to have means below a certain limit in order to get a medical card. These limits, which are updated every January, are shown below. Anyone with an income near the guideline figures should also apply, particularly if they have heavy medical expenses. Medical card holders are entitled to a range of health services free of charge. These include, doctors, drugs and hospital services.

Further Allowances

Outgoings on house in excess of £12.50 per week, e.g. if you pay £30 per week rent, you will be allowed to deduct £17.50 per week in deciding whether you are eligible for a Medical Card.

Reasonable expenses in excess of £11.00 per week incurred in travelling to work may be taken into account. In general, no allowances are made for income tax or other expenses, other than those described here.

People who are receiving a social security pension from any other EC country but not from Ireland are entitled to a medical card regardless of their means provided they are not employed or self-employed here. This entitlement arises because of EC regulations and Health Boards require information on the applicants means to see that the conditions are met. People who receive both an Irish pension and a pension from another EC country must pass the means test.

Category II: Hospital Services Card

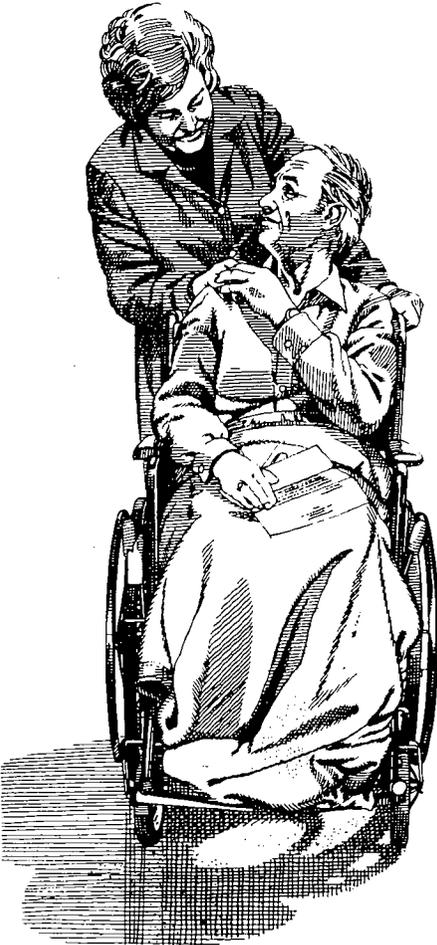
People who don't qualify for medical

Category	1990 MEDICAL CARD INCOME LIMITS		
	Aged Under 66 £ per week	Aged 66 - 79 £ per week	Aged 80 + £ per week
Single Person (Living Alone)	75.00	81.00	84.50
Single Person (Living with Family)	65.00	70.00	73.00
Married Couple	108.00	120.00	126.50
Allowance for child aged under 16	12.50	12.50	12.50
Allowance for child dependants aged 16+	14.00	14.00	14.00

cards and who had an income of under the prescribed figure are in this category. So also are people who were voluntary contributors to social insurance on 31 March 1974 or on 5 April 1979. Anyone in this category should apply to the local Health Board for a Hospital Services Card.

Category III:

Those who earned over the prescribed figure are in this category. The prescribed figure from 1 June 1989 is £16,000 in the tax year 1988/89.



Voluntary Health Insurance

The major function of the VHI is to provide insurance against the cost of treatment and maintenance in private and semi-private wards of public hospitals and in nursing homes and private hospitals. The various plans provide this cover for the different accommodation levels.

The VHI also has specific schemes to cover hospital charges and to cover those in Category III who need coverage for consultants' fees and hospital charges.

Anyone who wishes to join the VHI Hospital Plans must do so before the age of 65. There is no age limit for the specific schemes to cover the £10 charges etc.

Further information from:

Voluntary Health Insurance Board,
Middle Abbey Street,
Dublin 1.
Tel: (01) 724499.

Free Travel to Health Services

Medical card holders may be able to get expenses involved in travelling to out-patient services and to day hospitals refunded by the Health Board – the situation in this regard varies widely from one area to another. This service has been subjected to considerable cutbacks in recent years.

Doctor

Those holding medical cards are

entitled to a general medical practitioner service with choice of doctor. Medical card holders should be treated by their doctors in the same places as private fee-paying patients.

Prescribed Drugs and Medicines

Medical card holders are entitled to all prescribed drugs and medicines free of charge on production of the medical card.

Long-term illnesses: Everyone suffering from any of the following conditions can obtain necessary drugs and medicines free of charge:

Mental handicap, phenylketonuria, cystic fibrosis, haemophilia, cerebral palsy, epilepsy, diabetes mellitus, multiple sclerosis, muscular dystrophy, Parkinson's disease, acute leukaemia, spina bifida and hydrocephalus.

Refund scheme: Everyone is entitled to some assistance with the cost of prescribed drugs, medicines and appliances. Any amount over £28 spent on prescribed drugs for use in a calendar month can be reclaimed from the Health Board. The chemist will provide the necessary receipts and claim forms which must be submitted at the end of the month.

Hospital Services

Your entitlement to free services in hospital depends on which Category you are in (see above) and on what type of hospital you use.

1. Health Board or Public Voluntary Hospital

(a) *Public ward:* The £10 per day in-patient charge is payable by some patients – see below. Otherwise maintenance is free. Treatment is free for those in Category I and II. Category III patients are liable for the consultants' fees.

Failure to pay health contributions (see page 29) may mean that a charge of £150 may have to be paid by in-patients in a public hospital.

(b) *Semi-private or private ward:* Everyone going into a private or semi-private ward must pay the set charges for maintenance and all of the treatment costs.

2. Private Hospitals and Nursing Homes

Everyone must pay the full maintenance and treatment costs in private hospitals and short-stay nursing homes. (For long-stay nursing homes see page 25).

3. Out-Patient Services

The £10 out-patient charge must be paid by some patients – see below. Otherwise the service is free to those in Category I and II, while those in Category III must pay the consultants' fees.

4. Infectious Diseases

Hospital in-patient and out-patient services are free to anyone suffering from TB and other infectious diseases.

5. Hospital Charges

There is a charge of £10 per day for in-patient services in a public ward. This is subject to a maximum of £100 per year.

There is also a charge of £10 for the initial visit to an out-patient department.

The following do not have to pay the charges:

Medical Card holders.

Children suffering from prescribed long-term illnesses (generally speaking, those who already qualify for free drugs and medicines for the particular illness).

Children who are going to the out-patient department for treatment for defects discovered at national school health examinations.

Children up to the age of 6 weeks.

Women receiving services in respect of motherhood.

People receiving services for infectious diseases.

There is a provision for non-payment in cases of hardship.

Dental and Optical Services

The Department of Social Welfare provides dental and optical benefits for insured workers who have enough contributions. Any person who is entitled to these benefits at old age pension age retains the entitlement for life. People who are receiving Invalidity Pension or long-term

Disability Benefit would normally also be entitled to these benefits.

Treatment is provided by private dentists and opticians/ophthalmic surgeons.

The dependent spouses of people entitled to benefit are also entitled to benefit. So, the dependent wives or husbands of old age pensioners could be entitled as could some of the widows of people who were themselves entitled. Unfortunately, dentists in some areas are refusing to provide the service to dependent spouses.

Dentists on the Social Welfare panel have application forms; for optical benefit application forms are available from:

Treatment Section,
Dept. of Social Welfare,
157-164 Townsend Street,
Dublin 2.
Tel: (01) 717171.

Medical Card holders are entitled to dental and optical treatment from the Health Board. Dental treatment is provided by the Health Board's own dentist. Optical treatment may be provided either by Health Board or private opticians – the Health Board decides which.

Hearing Aids

People who have enough social insurance contributions and their dependent spouses are entitled to up to half the cost of hearing aids (up to a maximum of £200) from the Dept. of

Social Welfare. People who are entitled to dental and optical services are also entitled to this service. Apply to:

Dept. of Social Welfare,
157-164 Townsend Street,
Dublin 2.
Tel: (01) 786444.

Aids and Appliances

Medical and surgical aids and appliances (e.g. wheelchairs, walking aids) are usually free of charge to medical card holders. Hospital services card holders may get such aids and appliances free if they are part of hospital treatment. If not, they may get some assistance from the Health Board which may contribute to the cost or may lend them if they are only required for short-term use. It is always wise to apply (to the Health Board) to see if any assistance can be got. Each Health Board has its own rules in this respect.

VHI members may be able to get a refund of part of the cost of medical and surgical aids.

The National Rehabilitation Board (NRB) runs an Information Service which provides information on aids and equipment suitable for handicapped people, on sources of supply and on the cost of same. Other voluntary organisations dealing with particular handicaps may also provide advice and information on aids, e.g. Irish Wheelchair Association provides advice on the most suitable types of wheelchair.

Community Care Services

Community Care Services are organised and provided locally. There are wide variations in the level of services provided. In some areas the services are provided by the Health Board either directly or through voluntary organisations; in other areas, some of the services may be exclusively voluntary and some services aren't available at all in some areas.

Since this guide is meant to apply nationally, we cannot be very specific. You can find out more about what is available locally by asking at the Health Centre, the Community Information Centre, Social Services Centre, the library or your doctor.

Public Health Nurses

All of the Health Boards employ Public Health Nurses who have the care of the elderly as one of their main duties. The services of the nurse are normally free of charge to all people over the age of 65 and to all medical card holders.

Home Helps

In many areas there are Home Helps available to assist elderly people in their own homes. The availability of the service varies greatly.

Anyone who can afford it may be asked to contribute towards the cost.

Social Workers

Some Health Boards employ social workers who may provide advice and guidance on any problems an elderly person may have.

Most large hospitals employ social workers with whom patients and their relatives can discuss problems arising from the illness. Ask at the Social Work Department of the hospital.

Some voluntary organisations also employ social workers.

Other Community Services

Occupational Therapists: Most Health Boards employ Occupational Therapists. Generally the service is free to those who need it.

Chiropody Service: This is sometimes provided by Health Boards free of charge to medical card holders aged over 65. Many social service councils also provide the service – a small charge may apply.

Meals on Wheels: A Meals on Wheels service is fairly widely available. It is usually provided by a voluntary organisation.

Laundry Service: This is usually provided by a local care of the aged committee or other voluntary organisation.

Legal Aid

Civil legal advice and/or aid may be

obtained from various law centres, set up by the Legal Aid Board. People with disposable income (after deductions for such items as tax, rent) of less than £5,500 per annum are eligible. Eligible people usually have to pay a contribution towards the costs.

Those whose **only** income is a social welfare payment (e.g. Old Age Pension) have to pay the minimum contribution i.e. £1 for legal advice and £15 for legal aid.

A voluntary group, FLAC, may under certain circumstances, give legal advice and aid in emergencies.

Criminal legal aid may be got by application to the court.

Further information may be got from:

Legal Aid Board,
47 Upper Mount Street,
Dublin 2.

Tel: (01) 615811
and

Free Legal Advice Centres,
49 South William Street,
Dublin 2.

Tel: (01) 794239.

Housing

Buying a House

The Department of the Environment provides grants for first time buyers of new houses. Local authorities may provide loans for house purchase to

those whose income in the previous tax year was less than £10,000.

Local Authority Housing

Local authorities must allocate houses in accordance with a scheme of "letting priorities" more usually known as the 'points system'. The local authority may award particular priority to groups such as the elderly. Many local authorities do, in fact, provide special housing units for elderly people. Check with your own local authority.

Voluntary Housing Organisations

Approved voluntary organisations may qualify for grants, loans and subsidies for the provision of housing for particular groups including the elderly.

Organisations should apply to the Department of the Environment for approval and then to the local authority for the grants etc.

Task Force for Elderly Living Alone

A special Task Force to improve the living conditions of elderly people living alone in unfit or insanitary accommodation was set up in 1982. This Task Force is now operating throughout the country in co-operation with the Health Boards and organisations such as ALONE, St. Vincent de Paul and social service councils. Individuals who could benefit may be identified by any of these groups.

House Improvements Grants for Disabled People

Special grants are available to improve houses to accommodate disabled people. A grant may be given where an extra room or other structural changes are necessary for the accommodation of a handicapped person. Work which might qualify includes the building of an extra room, the provision of a downstairs bathroom or toilet, the provision of ramps, widening of door openings etc.

Application should be made to the local authority which will decide if the proposed work is necessary. The amount of the grant is the full cost of the work in the case of a non-vested local authority house or flat or two-thirds of the cost (up to a maximum of £5,000) in other cases.

Disabled in this context could include an elderly person suffering from arthritis or unable to walk upstairs.

Long-Stay Nursing Homes

There is a number of different kinds of hospitals and nursing homes which cater for elderly people on a long-term basis. Entitlement to services in hospitals and short stay nursing homes is explained on page 21.

What exactly you are entitled to in a long-stay institution depends on the kind of institution. The following is a very brief description:

Geriatric Departments of General Hospitals

A number of general hospitals have specialised geriatric departments. These are not meant for long-term care – they deal with the medical and other problems of ageing. Entitlement to services is the same as for hospitals generally – see page 21.

Geriatric Hospitals

These are run by health boards. You are expected to make a means related contribution towards your keep. If you have a social welfare pension you usually contribute most of it and you retain some pocket money.

Welfare homes are also run by health boards and the same financial provisions apply. There are also some voluntary homes which are grant aided by the health boards – these are more or less the same as welfare homes.

Private Nursing Homes

Many are commercial profit making ventures while others are run by voluntary or religious bodies on a non-profit making basis. All make their own rules but they are subject to certain minimum legal standards. The health board is responsible for ensuring that the standards are complied with so you should contact them if you know of a problem.

Certain homes are “approved” for the purposes of receiving a health board

subvention. You can get a list of approved homes from the health board. If the home is approved it gets a subvention and you have to pay the rest of the charges. (Being approved does not mean that it is a particularly good nursing home or that it is necessarily better than non-approved homes – it just means that it qualifies for the subvention). This is how the system works in most areas of the country. In the Eastern Health Board area different rules apply – the subvention is only paid for all residents for up to 6 weeks and after that it is paid on the basis of a means test. The EHB sometimes pays a contribution towards the cost of your stay in a non-approved home.

You may be able to get income tax relief on nursing home fees – see page 28.

Assistance with Rent and Mortgages

See above under Cash Payments – page 12.

Library Service

Public libraries are provided all over the country by the various local authorities. Many of these have special “large-type” books suitable for people with poor sight. In some areas a mobile library service operates.

Library for the Blind – Braille lending

library is operated by the Irish Association for the Blind. Radios for blind people are provided by the National Council for the Blind; the Council also operates the "Talking Book" service (i.e. spoken versions of books available on tape). Contact:

National Council for the Blind,
45 Whitworth Road,
Drumcondra,
Dublin 9.
Tel: (01) 307033.

Income Tax

Older people are liable for income tax in the same way as everyone else. There are some tax-free allowances especially for older people and there are some features of the income tax code which are of particular interest to them.

Taxable Income

Income from virtually all sources is taxable. This includes all long-term social welfare payments e.g. Contributory Old Age Pension, Retirement Pension, Invalidity Pension, Widow's Contributory Pension and Deserted Wife's Benefit. Short-term payments such as Disability Benefit and Unemployment benefit are not taxable. Anyone who is receiving a means-tested payment would normally be outside the tax net.

A child is a dependant if he/she is aged under 16 or over that age and in full time education or in training as an apprentice.

Exemption limits are **not** tax free allowances. They are limits below which you are not liable for tax. If your income is slightly above the limit you may get marginal relief. If your income is below these limits or not very much above you should inform your tax inspector so that you may get the benefit of the exemption limits or marginal relief.

Exemption Limits

The exemption limits for 1989/90 are as follows:

	Aged under 65	Aged 65-74	Aged 75 +
Single and Widowed	£3,000	£3,400	£4,000
Married Couple	£6,000	£6,800	£8,000
Each dependent child	£200	£200	£200

Age Allowance

In addition to the usual personal tax-free allowances, people over the age of 65 are entitled to an age allowance. For 1989/90 this age allowance amounts to £200 for a single person and £400 for a married couple. In the case of a married couple, the allowance is given where either spouse is over 65.

Rent Allowance

People aged over 55 who live in privately rented accommodation may be able to claim tax on the rent paid up to a maximum of £750 for single and widowed people and £1,500 for married couples. This relief will be granted in 1989/90 for rent paid in 1988. You must apply for this on a special form.

Dependent Relative Allowance

This allowance (£110 in the tax year 1989/90) is given to a taxpayer who maintains:

- (i) an incapacitated relative who is aged 65 or over;
- (ii) a widowed mother or mother-in-law;
- (iii) A son or daughter who lives with the taxpayer and on whom the taxpayer relies because of old age or infirmity. Note that in this case it is the son/daughter who is the dependant for tax purposes.

This allowance can be reduced if the

income of the dependent relative is above a certain figure. This figure is the maximum Contributory Old Age Pension plus the Living Alone Allowance.

Savings

If you have savings in a bank, building society or ordinary post office account, tax is deducted at source. This is called Deposit Interest Retention Tax (DIRT). People aged over 65 who are exempt from tax because of their low income may reclaim the tax paid in this way. They will, however, have to wait until the end of the tax year.

Apply to your local tax office for a refund.

Certain post office savings schemes remain totally exempt from tax. Pensioners may find these schemes particularly useful both from a guaranteed income point of view and to save on tax. Full information may be had from your local post office or from:

Post Office Savings Bank,
Freepost,
Post Savings Unit,
College House,
Townsend Street,
Dublin 2.
Tel: (01) 718888.

Nursing Home Fees

Most nursing homes are approved by the Revenue Commissioners for the purposes of getting tax relief on fees

paid. (Note that this approval is quite distinct from health board approval – most homes are tax approved while only about half are health board approved).

Tax relief is available either to the resident or his/her spouse. If another relative is paying the fees the situation is rather more complex. The relative can only get tax relief if he/she would get the Dependent Relative Allowance (see above). If the relative does not qualify for tax relief a covenant should be considered – your local Inspector of Taxes will give you more information.

Health Contribution/Youth Employment Levy

Practically everyone aged over 16 who has an income has to pay a health contribution of 1.25% and youth employment levy of 1%. The health contribution is levied on all income up to £16,000; there is no ceiling for the other levy. Two groups don't have to pay:

1. Medical card holders (but those who have medical cards exclusively because of EC regulations do have to pay);
2. Women who are getting Widow's Pensions, Deserted Wife's Benefit, Unmarried Mother's Allowance from the Department of Social Welfare, or a Widow's Pension from an EC country.

There is a number of different methods of payment:

1. Insured workers pay as part of their PRSI contribution.
2. People who have pensions from their former employers have the levies deducted at source in the same way as their tax is deducted.
3. For the self-employed, and people with investment income the levies are payable annually with their tax and PRSI contributions under the self-assessment system.
4. They are not levied on Social Welfare payments.

Special Concessions

A number of private firms and establishments offer special reductions to pensioners. These concessions are granted purely at the discretion of the firms involved. You would need to check locally about the concessions available.

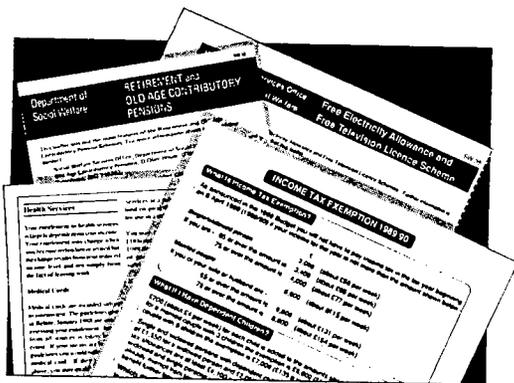
1. In general concessions may be available at cinemas, theatres, race meetings, the Zoo, R.D.S., Croke Park and other G.A.A. grounds, greyhound racing and the National Concert Hall. In some cases, concessions are available on production of a pension book; others require only a free travel pass.
2. A number of dry cleaners give reductions on certain days.
3. B & I and Sealink give reductions on sea travel between Ireland and

Britain to holders of a free travel pass. Under the Rail Europ scheme, men aged 65 or over and women aged 60 and over may get reductions between 30% and 50% of the basic fares charged by railway and shipping companies in nearly all European countries. Ask at your local CIE office for details.

4. "Golden Holidays" for people aged 60 or over are available at a number of holiday resorts in Ireland. Enquire from Bord Failte or your local Tourist Information Office.

Further Information

Throughout, we have given addresses where further information on various services can be got. Local Department of Social Welfare offices and Health Boards offices and centres are listed in the telephone directory.



Community Information Centres

There are about 80 Community Information Centres in cities and towns around Ireland. These centres provide an information service, free of charge, to the general public on a very wide range of topics, e.g. social welfare and health entitlements, problems of unemployment and redundancy, income tax, education and a whole lot of other areas. This information service is provided, in total confidence, by voluntary workers. Because the service is voluntary, centres are open only for a limited number of hours per week – you can check on the hours of opening locally. If you want to find out where the nearest Community Information Centre to you is, you could contact the National Social Service Board, 71 Lower Leeson Street, Dublin 2. Tel: (01) 616422, who can give you a complete list.

Useful References

The Department of Social Welfare has a range of information leaflets on all aspects of its services. These can be got from local offices or from the Information Section of the Department.

The Department of Health also publishes information leaflets. Again they are available locally or from: Department of Health, Custom House, Dublin 1.

The "Directory of Voluntary Organisations" gives details of the many voluntary organisations who

provide services for various groups.
This is available from the National
Social Service Board, 71 Lr. Leeson
St., Dublin 2. Tel: (01) 616422.

The National Council for the Aged has
published a large number of reports,
policy documents, factsheets etc. All of
these are of interest to older people.
You can get a copy of their publications
list from the Council at:

Corrigan House,
Fenian Street,
Dublin 2.
Tel: (01) 766484.

Rates of Payment

These are the current weekly (from July 1989) **maximum** rates of the main social welfare and health board payments.

Payment	Personal Rate Aged under 80	Personal Rate Aged 80 +	Increase for Adult Dependant	Increase for each of 1st 2 children	Increase for each subsequent child
Retirement Pension Old Age Contributory Pension	£58.50	£62.40	£37.30 (aged under 66, £43.70 (aged 66 +)	£12.20	£10.60
Old Age Non-Contributory Pension Blind Pension	£50.00	£53.70	£25.10	£10.80	£10.10
Widow's Contributory Pension	£52.50 (aged under 66)	£57.20	—	£14.30	£14.90
Deserted Wife's Benefit	£53.70 (aged 66-79)				
Widow's Non-Contributory Pension Widower's Non-Contributory Pension	£49.00 (aged under 66)	£53.70	—	£12.90	£13.50
Deserted Husband's Allowance Prisoner's Wife's Allowance	£50.00 (aged 66-79)				
Invalidity Pension	£51.50 (aged under 66) £52.50 (aged 66 +)	£52.50	£34.10	£11.90	£10.40
DPMA	£47.20 (ceases at age 66)	—	£26.90	£10.00	£10.00
Disability Benefit Unemployment Benefit	£45.00 (ceases at age 66)	—	£29.00	£10.90	£10.00
Unemployment Assistance (long-term)	£47.00 (ceases at age 66)	—	£29.00	£10.50	£10.00

Elderly Single Woman's Allowance £47.00 Living Alone Allowance £3.90 Prescribed Relative Allowance £28.00 Death Grant £100
 Mobility Allowance £360 per annum

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