

PENSION, BENEFIT AND HEALTHCARE TEAM

NEWS FROM THE BRITISH CONSULATE IN MÁLAGA,
THE ROYAL BRITISH LEGION AND AGE CONCERN



WHAT'S IN A NAME?

Those of you who were affected by the EHIC changes last month may be aware that the EU social security regulations have been updated and that the changes came into force on 1st May 2010. As part of this update, it is important to note that 'E-forms' (for example the E121) have been replaced with new forms and they are now going to be known by different names. One of the most relevant name changes that British citizens living in Spain should be aware of is to the forms used to access healthcare abroad. The E121, which is available to UK State Pensioners and their dependants, and the E106, available to posted workers and in some cases early retirees, have now both been replaced by the S1. As with the E121 and E106, the S1 must be registered with the Spanish authorities to give the holder access to full healthcare and the form comes with full instructions on how to do so.

PLEASE NOTE: Anybody who is already registered under an E121 or E106 does not need to take any action as their E121/E106 remains valid and their entitlement to healthcare is not affected. These changes only apply to new applicants who will receive an S1 instead of the E121/E106.

PLANNING AHEAD



Many people put off thinking about their pension, perhaps because retirement seems a long way off, or maybe because it just seems too complicated to understand. However, planning for your future is important and thinking about your pension now may help ensure you enjoy your retirement later on.

If you would like to know how much UK pension you are likely to receive based on the years you have already worked, you can apply for a pension forecast from HMRC. Based on this, you may also wish to consider paying voluntary contributions to top up your pension entitlement. If you are currently living and/or working in Spain, but wish to voluntarily contribute to the UK, you can pay for any of the last 6 years where you have not contributed enough previously. In addition, if you reach state pension age between April 2008 and April 2015 you are entitled to pay for any 6 years back to 1975, providing you already have 20 full qualifying years.

Remember however, if you reach pension age after 6th April 2010, you now only need 30 years of contributions to qualify for a full UK State Pension. If you are interested in paying UK voluntary contributions or wish to find out more, call HMRC on 0044 191 203 7010 or see www.hmrc.gov.uk.

THE IMPORTANCE OF PAPERWORK

These letters are sent out every year, but how many of you keep the paperwork regarding your pension?

In a previous edition of the newsletter, we highlighted how the PBHT can provide a certificate to help you prove your State Pension income when applying for help through social services. In order to do so however, we need to see recent correspondence regarding your pension. To ensure the process is as quick and smooth as possible, we will ask to see your pension increase letter, so you might just find it worth hanging on to. Those of you in receipt of a UK State Pension should have received a letter earlier this year informing you of the value of your weekly rate as from April 2010



GOOD NEWS STORY!

A customer contacted PBHT from the UK as she and her family were planning a holiday on the Costa del Sol. Her daughter required oxygen whilst on holiday and the PBHT helped liaise between the family and the health authorities to ensure the oxygen was available and delivered to the hotel with all costs and treatment covered by the EHIC.



COMMONWEALTH WAR GRAVES

The war dead of the Commonwealth came from many different countries and cultures; they were of all social and military ranks and standings, and of many faiths and of none.

When the Imperial (later Commonwealth) War Graves Commission was founded in 1917, the principle was that for the dead, there would be **equality** in commemoration. Their bodies would remain in the countries in which they had fallen, where they would be permanently commemorated individually and by name, either on a standard headstone marking the grave or on a memorial.

The Commission was tasked with marking the graves, creating the cemeteries and building the memorials. It now has a commitment in **150** countries, caring for **1,100,000** Commonwealth burials from the two world wars in **2,500** constructed war cemeteries and **21,000** other burial grounds. The **760,000** dead who have no known grave are commemorated on some **200** memorials.

The Commission has 54 commitments throughout Spain and are looking for volunteers who would be willing to visit the graves once a year to check on their condition, takes some photographs and provide a report regarding any up-keep necessary.

Volunteers are needed in the following areas:

Cervera, Figueras, Huelva, Les Corts (Barcelona), Madrid, Montjuich (Barcelona), Palma (Mallorca), Peña (Navarra), Tarragona, Vilagarcia de Arousa (Pontevedra), Zahara de los Atunes (Barbate), Ceuta & Melilla.

If you are interested in volunteering please contact:

Consuelo Luci: Commonwealth War Graves Commission.

Tel: +39 06 509991201 - Fax: +39 06 50524593 - Email: Consuelo.luci@cwgc.org

NEW CASEWORKERS

On 14th & 15th May, 16 new volunteer caseworkers attended a course and are now ready to become active as caseworkers.

I would like to express my thanks to all those who attended the course & for volunteering their time to assist Legion beneficiaries here in Spain.

We are always looking to recruit more volunteers. If you are interested in becoming a volunteer caseworker or Hospital & Housebound visitor -please contact dmwilson@britishlegion.org.uk or Tel: 95 235 23 00 (7)