

FOR SALE - TELESCOPE & POOL EQUIPMENT

CELESTRON FIRSTSCOPE 114

COMPLETE WITH MOTOR DRIVE, TRIPOD AND FOUR LENSES

BOXED AS NEW, COST NEW 140€ - SELLING FOR 70€uros.

AND / OR

ZODIAC CLASSIC - AUTOMATIC POOL SUCTION CLEANER

COMPLETE WITH ALL HOSES, COST NEW 380€ - SELLING FOR 150€uros.

CONTACT: CHRIS or MARGARET WISHART on 952.037.599 or 609.952.926



CONSULATE PENSION, BENEFIT AND HEALTHCARE TEAM.

ONE FOR THE LADIES – CLAIMING YOUR UK AND SPANISH PENSIONS

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

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

REMINDER: DON'T FORGET YOUR EHIC!

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

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

HAPPY HOLIDAYS!

From all of us at the Pension, Benefit and Healthcare Team, we wish you all the best for the New Year.

We hope you have enjoyed reading the Partners' Newsletter this year. However, please remember if you have any feedback, or have any topics you wish to see in future editions, do not hesitate to get in contact.