



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

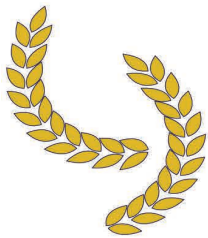
UP & COMING EVENTS PLEASE SEE PAGE 3

NEWSLETTER
SEPT 2019

W W W . R C P S A . I E

PRESIDENT: PAUL MONKS
SECRETARY: ANN WALSH
EMAIL INFO@RCPSA.IE
PHONE 0871317062

RCPSA ADDRESS
RCPSA
PO Box 908
SOUTH CITY DSU
TOGHER



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheiróhiseach Poiblí Agus Stáit

Established 1945

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RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhíseach Dóibí agus Scáir
Established 1945



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Comhlachas Iar-Sheirbhíseach Dóibí agus Scáir
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Notice of RCPSA Annual Consultative Forum

The RCPSA 2019 Consultative Forum will be held

on Friday 11th October

in the Ashling Hotel, Parkgate St., Dublin 8

at 11.am

Members of Council, Branch Chairpersons, Branch Secretaries are entitled to attend the Consultative Forum. In the event of either or both Branch Officers are unable to attend the Branch Committee may nominate one of its members to attend in the place of the Officer entitled to attend.

All Members are invited to attend a

Presentation by Dermot Goode (Total Health Cover)

in the Ashling Hotel, Parkgate St., Dublin at 1.30 pm

on Private Health Insurance Cover.

Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ciontacaas Ias-Shebhneach Dairí Agus Scáil
Caoilshéid 1995

PO Box 908
South City DSU
Togher
Cork.
T12C825
June 2019

Minister Regina Doherty
Department of Employment affairs and Social Protection
Aras Mhic Dhiarmada
Store St.,
Dublin 1

RCPSA Synopsis of Budget Submission 2020 **ATTENTION: Des Trimble**

- Household Benefits Package
- Pension Payslips
- Need to adequately staff Customer Service Function of Government Departments
- Formal Representation for pensioners
- Private Health Care
- Universal Social Charge
- Age Exemption-Income Tax
- Tax Credit for Refuse Collection
- Capital Gains Tax Exemption for disposal of Principal Private Residence (full or partial):
- Medical Cards for over 70's/Prescription Charges
- Private Pension Schemes
- Pension Entitlements
- Home Care Supports
- Dental Benefit Scheme
- FEMPI - Restoration
- Passports Fees
- Climate Change/Energy Conservation
- Commissioner for Older People

Ann Walsh
RCPSA Secretary
0871317062



Household Benefits Package:

The state pension paid by DFSA is supported by the Household Benefits Package. In the interests of equity RCPSA is seeking that this is:

- Fully restored
- Paid to all pensioners reaching the age of 66.

Paper Copies of Pension Slips:

Feedback from members is that for certain entitlements 'arms' of the state require hard copies of payslips and have been advised that the online version is not adequate. RCPSA requests that pensioners be provided with hard copies of pension payslips and that access to online pension slips be made more user friendly.

Staffing of Customer Service Function of Government Departments:

Many older people may be losing out on entitlements due to difficulties in accessing Government Departments. This can be due to poor broadband coverage, difficulties with interactive technology, IT literacy, disabilities. The RCPSA is requesting the restoration of a personalised Customer Service in all departments.

Formal Representation -older people need a voice (formal recognition):

The RCPSA (Retired Civil and Public Servants Association) represents approximately 8,500 retired civil and public servants on behalf of whom this pre-budget submission is being made. The Association also has strong links with a number of organisations, including Trade Unions, Representative Associations and organisations representing pensioners interests. The Association agrees with the conclusions from Irish Longitudinal Study on Ageing (Tilda), *Health and Wellbeing: Active Ageing for Older Adults in Ireland 2017* that concluded older adults in Ireland, far from being reliant on social supports, are net contributors to their extended families, the communities in which they live by means of volunteerism, contributing to the economy by payment of direct/indirect/property taxes. In this way older people provide a positive contribution older to health, education, transfer of resources job creation, reduce unwanted activity, the redistribution of income etc.) Notwithstanding this the pension cuts via FEMPI, restructuring of various pension schemes, imposition of charges, USC (that was to be temporary in nature) etc. results in decreases in disposable income leaving older people in a weaker financial situation. RCPSA acknowledges that Public Service Stability Agreement 2018-2020 reversed pay reductions. However, our members did not have the entitlement to vote on the measures contained therein.

- Members consider that this matter could be addressed by enacting legislation re-defining the definition of worker to include the concerns of retired individuals.

Private Pension Schemes:

Many individuals provide for their retirement through private pension schemes. A pension levy introduced in 2011. Initially this was intended as a temporary measure. RCPSA notes the upswing in the Irish economy in recent years. Hence:

- We are seeking the removal of this legislation and all enabling laws to be repealed.
- The refund of levies to funds and the removal of the double taxation on the pensions concerned by the imposition of the levy involved.





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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ciontachtas Iao-Sheolthaoich Dúibh Águs Scáil
Coscáilteáil RPS

Pension Entitlements:

Pension entitlements are currently fragmented. RCPSA notes that in other jurisdictions entitlements are certain and are seeking

- The provision of clear guidance of individuals pension entitlements
- Deal with possible anomalies in advance of the implementation of the Total Contributions Approach to the contributory state pension.
- Promotion the importance of maintaining contributions for certainty of entitlements.
- Provide quick access to social insurance contribution records.
- Prompt payment of all payments due to pensioners

Home Care Supports:

Address the inadequacies currently found in the provision of home care supports for older people and those in need. This includes:

- Simplification the application process for the Fair Deal Scheme.
- Reduction of waiting lists.
- Increasing resources to fund Housing Adaption grants and mobility grants
- Increase in the numbers of carers available

Dental Benefit Scheme:

Many peoples cannot afford essential dental treatment. This in turn impacts on their general health. We are seeking the full restoration of benefits previously provided under the Dental Benefit Scheme to include routine dental care i.e. cleaning, check ups

FEMPI:

This legislation was introduced following the declaration Emergency with the Financial crisis 2008. This has now passed and it is time to immediately restore pensions reduced **not in 2021** as proposed by the Government. There is no longer a need to suspend the Constitution by declaring an EMERGENCY annually

Passport Fees:

Many older people require proof of Identification i.e. Passport/Drivers licence dealing with financial and other institutions. RCPSA is seeking the restoration of the exemption that was removed at the commencement of financial emergency.

NOTE: PSC do not suffice for this purpose.



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Comhlachas Iar-Sheirbhíseach Poiblí Agus Scáil

Established 1945

PO Box 908
South City DSU
Togher
Cork.
T12C825
June 2019

Minister Paschal Donohoe
Department of Finance/Department of Expenditure and Public Reform
Upper Merrion St.,
Dublin 2

RCPSA Synopsis of Budget Submission 2020

ATTENTION: Derek Moran (Secretary)

- Household Benefits Package
- Pension Payslips
- Need to adequately staff Customer Service Function of Government Departments
- Formal Representation for pensioners
- Private Health Care
- Universal Social Charge
- Age Exemption-Income Tax
- Tax Credit for Refuse Collection
- Capital Gains Tax Exemption for disposal of Principal Private Residence (full or partial):
- Medical Cards for over 70's/Prescription Charges
- Private Pension Schemes
- Pension Entitlements
- Home Care Supports
- Dental Benefit Scheme
- FEMPI - Restoration
- Passports Fees
- Climate Change/Energy Conservation
- Commissioner for Older People

Comprehensive details attached

Ann Walsh
RCPSA Secretary





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Ciontacaíochas Iar-Sheánuíochach Dúibhí Águs Stáit
Céadlathúil 1995

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- Members consider that this matter could be addressed by enacting legislation re-defining the definition of worker to include the concerns of retired individuals.
- Putting in place formal mechanism to include meetings with representatives of pension payers with a view to facilitating retired civil and public servants with relevant authorities on matters affecting pensions.
- RCPSA has been mandated by members to pursue parity/linkage between serving grades and need to be included in all relevant negotiations.



Private Health Care:

Pensioners Private Health Insurance costs are increasing. RCPSA members have discovered that available plans has the effect over insurance and cover for situations not applicable to pensioners. Government regulation is required to facilitate coverage suitable to needs.

Universal Social Charge:

USC is a form of taxation on income that runs alongside the conventional tax system. USC is not paid by individuals in receipt of a state pension from DFSA. Currently USC is applied to the full amount of the occupational pension received by retired civil and public servants. This is in contrast to treatment in the private sector when there is an entitlement to the combination of occupational and contributory old age pension-in this scenario the USC applies only to occupational element of that pension while the Contributory Old Age Pension is not included for determining either USC and/or progressive rates of USC. This does not adhere to the Equity principal of what makes a good tax system. RCPSA requests that this anomaly be addressed that USC and PRSI be merged into a single system.

Age Exemption-Income Tax:

RCPSA does not accept that the value of exemptions to older members of society impacts on the overall tax base. RCPSA supports the use of exemptions from tax for the purposes of redistribution. The association sees exemptions as recognising the burdens of advancing years and financial hardships from increased healthcare. In response to the economic crisis exemptions were reduced in 2011. RCPSA considers that it is now time to increase exemption figures.

Tax Credit for Refuse Collection:

RCPSA notes that the final year for refuse collection (i.e. service charges) was 2010. With a view to addressing the proper disposal of waste, recycling, dumping litter RCPSA proposes the granting of tax credits for payments to authorised refuse collection contractors.

Capital Gains Tax Exemption for disposal of Principal Private Residence (full or partial):

When an individual transfers/sells a property that was their main residence while it was owned (including land of up to one acre) an exemption to Capital Gains Tax applies. RCPSA supports the retention of this exemption.

Medical Cards for over 70's & Prescription Charges:

- Review Medical Card income thresholds to increase them in line with cost of living increases since 2006
- Review Guidelines for eligibility with a view to making them more user friendly.
- Restoration of Medical cards for pensioners over 70's years.
- Abolition of prescription charges





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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhaltas Ias-Sheolthreoch Dúibí Agus Scáil
Éisáilshéil RPS

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ComhAchas Iar-Sheirbhíseach Poiblí Agus Scáil

Established 1945

RCPSA PO Box 908

South City DSU

Togher

Cork

13th August 2019

Office of Revenue Commissioners
Information, Communication Technology and Logistics Division
Dublin Castle
Dublin 2

A Chara,

The RCPSA are aware of your commitment “to providing top service” to your customers and providing clear information and to make dealing with Revenue “as easy as possible”.

Feedback at the Annual General meeting of our association (that represents approximately 8,000 retired civil and public servants) it became clear that older members of the community may be losing out tax credits because of the operation of statutory time limits, internet coverage, and difficulties engaging with interactive technology.

Accordingly, Council was mandated (by the unanimous decision of membership) to write to Revenue seeking the restoration of a Customer Service function staffed by Revenue personnel in regional offices.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062





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Comhlachas Iar-Sheirbhíocháin Dúibhí Agus Scáil

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RCPSA PO Box 908

South City DSU

Togher

Cork

13th August 2019

Office of Revenue Commissioners
Corporate Services and Accountant General's Division
Dublin Castle
Dublin 2

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Ann Walsh (RCPSA Secretary)
087 1317062



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Comhachas Iar-Sheirbhíseach Poiblí Agus Scáic

Established 1945

RCPSA PO Box 908

South City DSU

Togher

Cork

13th August 2019

Office of Revenue Commissioners
Personal Taxes Policy and Legislation Division
Dublin Castle
Dublin 2

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Ann Walsh (RCPSA Secretary)
087 1317062





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Comhlachas Iar-Sheirbhíseach Doibhí Águs Scáic

Established 1945

RCPSA PO Box 908

South City DSU

Togher

Cork

13th August 2019

Minister Paschal Donohue TD
Department of Finance, Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
DO2 R583

A Chara,

The RCPSA represents approximately 8,000 retired civil and public servants.

At our annual general meeting held in May 2019 Council's attention was drawn to the benefits of a strong communication service to retired staff that is available in certain Departments and offices and requests that all Departments make available a similar service be available to all retired staff.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhachas Iar-Sheirbhíseach Poiblí Ajas Scáil

Established 1945

RCPSA PO Box 908
South City DSU
Togher
Cork
13th August 2019

Minister Paschal Donohue TD
Department of Finance, Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
DO2 R583

Payslips for retired staff.

A Chara,

The RCPSA represents approximately 8,000 retired civil and public servants.

From the feedback received at the Annual General meeting of our association held in May 2019 it is clear that many members and retired staff are experiencing difficulty in accessing services due to inability to provide evidence of income due to lack of broadband/internet coverage, and difficulties engaging with interactive technology.

Accordingly, we are requesting that formal arrangements be put in place to:

- Provide retired staff with hard copies of payslips and
- a more user-friendly system of access to online payslips.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062





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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíseach Poiblí Agus Stáit Céadblúth 1945



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhachas Iar-Sheirbhíseach Poiblí Agus Stáit

Céadblúth 1945

RCPSA PO Box 908
South City DSU,
Togher.
Cork.
13th August 2019

Mr Frank Griffin
Principal Officer
Public Service Pensions Policy Unit
Department of Public Expenditure and Reform
Upper Merrion St.,
Dublin 2
DO2 R583

Ref: PO18/006/2017

Dear Mr Griffin,

Thank you for your letter of 1st February 2019 the contents of which were discussed at the Annual General at which Council was mandated to pursue a formal arrangement with the association on all matters affecting pensions that impact on members status as retirees including:

- The official interpretation of basic pay for the purposes of pensions increase policy.
- Access to the restructured Civil Service Employee Assistance Service to all retired civil servants.
- Communication with retired staff (linkages, parity etc.)
- Prompt payment of pension increases.
- Information Leaflet on accessing pension entitlement for surviving spouses/children.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit Éstáblóidh 1945

RCPSA PO Box 908
South City DSU,
Togher.
Cork.
15th August 2019

Mr Fergal Booth
Secretary
An Post Superannuation Scheme
General Post Office
Dublin 1

Re: an Post Pensions

A Chara,

The RCPSA represents approximately 8,500 retired civil and public servants many of whom are former employees of an Post (formerly Department of Posts and Telegraphs) who have noted the impact of the pension levy 2009 to 2015 on the organisations pension funds leading to the loss of capacity to provide the necessary income to maintain pensions.

Please find enclosed copy of letter dated 7th Nov 2018 (acknowledged on 15th November) and arrange to furnish a full response.

The RCPSA AGM, held in May 2019, unanimously called for a refund of levies to the funds and the distribution of additional funds arising from this to pensioners. I attach herewith a copy of letter of today's date to the Minister of Finance for your information in this regard.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062





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Comhachas Iar-Sheirbhíseach Doibí Agus Scáil C. 1945



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Comhachas Iar-Sheirbhíseach Doibí Agus Scáil C. 1945

RCPSA PO Box 908
South City DSU,
Togher.
Cork.
15th August 2019

Mr Brian Mc Cann
Pension Scheme Manager (Eir/Eircom/AON)
Superannuation Division
67/68 St Stephen St Upper
Dublin 8
General Post Office
Dublin 1

Re: Eircom/Eir Pensions

Dear Mr McCann,

The RCPSA AGM, held in May 2019, unanimously called for a refund of levies to the funds and the distribution of additional funds arising from this to pensioners. I attach herewith a copy of letter of today's date to the Minister of Finance for your information in this regard

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062



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Comhlachas Iar-Sheirbhíseach Doibí Ajas Scáir Éascaðáthad 1945

RCPSA PO Box 908
South City DSU,
Togher.
Cork.
15th August 2019

Mr Paschal Donohoe
Minister for Finance
Upper Merrion St.,
Dublin 2
D02R583

Re: Pension levy on Superannuation Schemes

Dear Minister,

The Finance (No.2) Act 2011 introduced an annual levy on the market value of assets held in pension schemes in Ireland. This legislation has resulted in the loss of capacity of scheme funds to provide pension increases and maintain income. The RCPSA AGM, held in May 2019, unanimously called for a refund of levies to the funds which is regarded as double taxation on the pensions concerned.

As heretofore, we are formally requesting that this legislation be repealed in full.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062





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South City DSU,
Togher.
Cork.
15th August 2019

Minister Simon Coveney
Department of Foreign Affairs and Trade
Iveagh House
80 St Stephens Green
Dublin 2
D02 VY53

Re: Passports for Pensioners over 65 years of Age

Dear Minister Coveney,

As you are aware passports (unlike PSC's) provide identification for the purposes of opening bank accounts, withdrawing cash in excess of daily limits permitted etc.

The RCPSA AGM held in May 2019 unanimously called the restoration of the entitlement to free passports (as in the period 2005-2011). Please you give this matter your immediate attention.

Yours sincerely,

Ann Walsh (RCPSA Secretary)
087 1317062



O.ig an AuGo6thai Fosuiochta agus CoImutt SOJSJalal
Office of the Mm1ster for hmploymenr Affair\$ and Social Jrorecreion

Case Number: REPS-2019-17323

Ms. Ann Walsh
RCPSA
PO Box 908
South City
DSU
Togher
Cork.

16August2019

Dear Ms. Walsh

I wish to acknowledge receipt of your correspondence regarding free passports for pensioners over 65 years of age

Unfortunately this C()rrespondence is not proper to the Department of Employment Affairs and Social Protection, however I will forward your enquiry promptly to the Dept. of Foreign, Affairs and Trade.

Yours sincerely



Jacinta Crawford
Private Secretary

*The Mlri>teris u De.rigmleli Public OjJlelrl u l t d r /lre Regulimr of LQbbyiltg Act, ZliJ
(teteuils aYallahle on www.tof>lwiltg.ie)*

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Upper Merrion St.,
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D02R583

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info@rcpsa.ie



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South City DSU,
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15th August 2019

Ms Regina Doherty
Minister of Employment Affairs and Social Protection
Store St.,
Dublin 1

Dear Minister Doherty,

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RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Payroll Shared Services Centre
Unit 2 Central Business Park
Tullamore
Co Offaly
R35 W7A4

Re: Restoration of pension amounts to pre-FEMPI value

A Chara,

The RCPSA wishes to acknowledge and formally thank your office for your communication dated 29th May that issued to members in relation to the above issue and note that the processing of remaining adjustments is being dealt with.

The association, at this time, would welcome an update with regard this category of pensioners.

As advised heretofore RCPSA receives frequent calls about practical issues connected with payment of pensions to members (i.e. access to PSSC website, pension payslips, clarification for adjustments to gross amounts of payments, VOIP number etc.) I have been asked by Council to follow up on arrangements with regard to the further meeting with our representatives as envisaged at the meeting held 8th February 2019.

Ann Walsh (RCPSA Secretary)
PHONE: 087 1317062
Email: info@rcpsa.ie



RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Doibí Agus Scáit

Established 1945

RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Payroll Shared Services Centre
Unit 2 Central Business Park
Tullamore
Co Offaly

Re: Restoration of pension amounts to pre-FEMPI value

A Chara,

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Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie





RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháin Doibí Agus Stáir Éascaithe 1945



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháin Doibí Agus Stáir Éascaithe 1945

RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Minister Paschal Donohue TD
Department of Finance, Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
DO2 R583

Dear Minister,

The RCPSA represents approximately 8,000 retired civil and public servants whose members are concerned about the unnecessary delays in payment of their pension increases.

Council of the RCPSA has been mandated at the AGM held in May 2010 to contact your office and urge that you provide the necessary resources in you Department and to Payroll shared Services Centre with a view to ensuring that all future payments are made on due dates.

Yours sincerely,

Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie

Mr Frank Griffin (PO), Public Service Pensions Policy Unit, DEPR, Upper Merrion St., Dublin 2. DO2 R583



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Doibí Aghas Scáic

Established 1945

RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Minister Simon Harris
Department Health
Hawkins House
Dublin 2
D02 VW90

Re: Medical Cards & Prescription Cards

Dear Minister,

The RCPSA represents approximately 8,500 retired civil and public servants. Our AGM repeatedly mandated Council on the issue of medical cards and prescription charges. Accordingly, this is a formal request to your Office to urge that:

- Medical cards for pensioners over 70 years of age are restored.
- A review of income thresholds takes place so that their issue in line with cost of living increases.
- More user - friendly guidelines to issue.
- The abolition of prescription charges.
- Restoration of benefits previously provided under the Dental Benefit Scheme to include routine dental care i.e. cleaning, check-ups etc.
- Address the inadequacies in the provision of home care supports for older people and those in need. This includes:
 - Simplification the application process for the Fair Deal Scheme.
 - Reduction of waiting lists.
 - Increasing resources to fund Housing Adaption/Mobility grants
 - Increase the numbers of carers available

Yours faithfully,

Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie





RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíseach Doibí Agus Stáir Éascaithe 1945



RCPSA

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RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Minister Paschal Donohue TD
Department of Finance, Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
DO2 R583

Re: Universal Social Charge

Dear Minister,

RCPSA represents approximately 8,500 retired civil and public servants.

The Annual General Meeting of the association noted that pensioners in receipt of DEASP state pension and also private pension do not pay USC if the quantum of that private pension is less than €13,000. An anomalous situation, particularly for individuals recruited prior to 6th April 1995 who pay USC on the total amount of their pension.

The AGM called on Department of Finance to rectify what it considers a grossly unjust and unfair situation.

Yours faithfully,

Ann Walsh (RCPSA Secretary)
PHONE: 087 1317062
Email: info@rcpsa.ie



RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

RCPSA
South City DSU
Togher
Cork.
T12C825
19th Aug 2019

Minister Regina Doherty
Department of Employment Affairs and Social Protection
Aras Mhic Dhiarmada
Store St.,
Dublin 1

Re: Household Benefits Package

Dear Minister,

RCPSA represents approximately 8,500 retired civil and public servants. The concern which the association has with regard to availability to a small group of pensioners of the Household Benefits Package was re-iterated at the AGM held earlier this year as members noted that on reaching the age of 66 the Household Benefit Package is an entitlement to individuals in receipt of the DFSA state pension. An anomaly arises to many of our members as their entitlement to this benefit occurs on reaching the age of 70 years.

Accordingly, in the interests of equity are requesting that this package be made available to all pensioners reaching 66 years of age.

Yours faithfully,

Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie





RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíochach Doibí Agus Stáic *Established 1945*



RCPSA

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Comhachas Iar-Sheirbhíochach Doibí Agus Stáic *Established 1945*

RCPSA
South City DSU
Togher
Cork.
T12C825
20th Aug 2019

Minister Paschal Donohue TD
Department of Finance, Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
DO2 R583

Re: Financial Emergency Measures in the Public Interest (FEMPI)

Dear Minister,

The RCPSA represents approximately 8,500 retired civil and public servants.

The matter of remaining FEMPI cuts was considered in detail at the AGM held in May 2019 which called on Government to arrange for:

- The full restoration of pension entitlements by all aligning pensions before the end of the current Public Service Stability Agreement
- Put in place a parity-based framework whereby pensions are increased in line with the pay of serving staff.

Yours faithfully,

Ann Walsh (RCPSA Secretary)

PHONE: 087 1317062

Email: info@rcpsa.ie



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Dóibí Aagus Scáit

Éscabúthas 1945

Notice to Branches and Members:

Please see page 3 with regard to the Consultative Forum scheduled to take place on Friday, 11th October at 11.00 in the Ashling Hotel. Council are looking forward to meeting representatives from your Branch that day. Feel free to advise in advance of any issues you would like to have addressed.

Notice to all members

There is an open invitation to all members following the Consultative Forum to attend the Presentation (to include a Q & A session) on Private Health Insurance by Dermot Goode of Total Healthcare at 1.30 pm.

Light refreshments will be served on the day.

Meanwhile Council are seeking that Branches:

- Notify contact details of the Chairperson, Honorary Secretary and Honorary Treasurer and Branch Committee member(s) elected.
- Liaison with the Honorary Secretary/Treasurer with the Council on behalf of Branch matters.

IF BRANCES WISH TO INCLUDE DETAILS OF UPCOMNG BRANCH MEETINGS/EVENTS AND/OR AGM'S PLEASE ADVISE THE SECRETARY TO ALLOW FOR DETAILS TO BE INCLUDED IN NEWSLETTER AND RCPSA WEBSITE.

Date for your diary: AGM 2020 is scheduled to take place Thursday 21st May 2020 in the Ashling Hotel Parkgate St., D8





RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháin Doibhí Agus Stáit Éascaithe 1945



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháin Doibhí Agus Stáit Éascaithe 1945

Are you due a Refund from Revenue?

If you have retired since 1/1/2015 Council recommends that you check the calculation of your lump sum with a view to establishing whether a deduction whether there was a deduction for arrears of superannuation (Spouses and Dependents Scheme).

There is a limit on how far back you can claim tax refunds under PAYE (Pay As You Earn) and Self-Assessment. This limit is set to four years, meaning you can only request reviews or claim refunds from the last four years. For example, claims for 2015 must be made by 31st December 2015. Claims made after this time cannot be repaid.

If such a deduction of this nature has been made it is recommended that you contact Revenue to establish if you are entitled to a tax refund.



PARITY - Update

AGM 2012 Motion 20 reads:

“This AGM requests written clarification from Council with regard to linkage between Public Service Pensions and pay increases of serving grades”.

Parity in the matter of pay-pensions is an arrangement linking the rate of change in the payout value of pensions to the rate of change in the value of the pay of a linked post both with both changes occurring on the same date. Over the years Government has indicated that the discontinuation of parity is favoured.

Council’s policy on this issue is that in all public service/occupational superannuation schemes the rate of change in the payout value of pensions is equal to the rate of change in pay of a linked post. This is in line with the policy of the Alliance of Retired Public Servants with which Council works with to protect members interests.

Clarification with regard to FEMPI restoration and PSPR issued to all pensioners 29th May 2019.

Circular 02/2018 confirms the sanction on the implementation of the Governments pension increase policy

Council has

- Requested a further meeting with PSSC (Payroll Shared Services) with a view to obtaining clarification on the restoration.
- Written to the Minister for Finance with regard full restoration of pension entitlements prior to the end of the current Public Service Stability





RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ciontúchas Iar-Shestíneach Dúibí Aigín Stáit
Established 1915



Pension Payments FAQ

Frequently Asked Questions
May 2019

FEMPI Restoration for pensioners

1 What is this for?

This FAQ has been produced to assist you understand your calculation and entitlement to increases in your pension. It also explains why you are getting these increases and how it is processed.

2 Does this effect my current pension paid to me?

No, these increases are additional payments due to you which we are in the process of calculating.

3 What is FEMPI (the Financial Emergency Measures in the Public Interest) Act?

When the global financial crisis began in 2008, the Government had to reduce expenditure to stabilise the public finances.

As a result, the FEMPI legislation was enacted as a savings measure.

4 What has changed? Dismantling the emergency legislation

The process of unwinding this emergency financial legislation began following the Lansdowne Road Agreement (2016-2018) and will be completed under the Public Service Stability Agreement (2018-2020).

5 What is the legislative basis for this restoration?

The Government secured approval for the Public Service Pay and Pensions Act 2017. This Act provides the legal basis for the restoration of pay and pensions.

This was detailed in the Public Service Stability Agreement 2018-2020, which was approved by Government and was ratified by the Public Services Committee of the Irish Congress of Trade Unions.

All the information is included in the two Department of Public Expenditure and Reform Circulars; 20/2017 and 02/2018. These are available at www.pssc.gov.ie, under the heading "FEMPI Restoration to Retired Civil Servants".

6 What does this mean for me as a pensioner?

As a pensioner, when your case has been processed, you will notice an adjustment to your pension amount and your payslip will indicate the increase/adjustment. The full detail of all eligibility criteria is available at www.pssc.gov.ie.

Example 1

Pension increase and arrears.

Gross Eatrú MS	
PENSION	51.66
PENSION ARRRARS	7.82

7 Do I have to apply for this increase?

No, you do not have to apply for the increase. A dedicated team of staff is working through all the cases to identify all pensioners who are entitled to the increase.

The work is manual in nature and will take time to process, however, we anticipate this will be completed by the end of 2019. Any increase due to you will be paid, together with any arrears outstanding.



8 Who is eligible for these increases?

Full details on who is eligible for an increase are provided in the two Department of Public Expenditure and Reform Circulars; 20/2017 and 02/2018. These are available at www.pssc.gov.ie.

9 Will I get these increases on my allowances?

Yes – except in the case of fixed rate allowances, as outlined in Circular 02/2018 available at www.pssc.gov.ie.

Some pensioners have their allowances added in to their pension amount, others have them listed separately. Once the review of all cases is completed, this will change for all pensioners with allowances. Each allowance will be listed separately.

Example 2

Showing a pension increase with an allowance already listed separately.

Gross Earnings	
PENSION	1924.20 USC
PENSION ARREARS	77.21 PAY
ALLOW. (GEN/SPEC. INCRE	878.69 IRI
ALLOWANCE AVERAGE	25.26

After this review has been completed, you will notice a minus value on your payslip across from "pension arrears". This represents the separated allowance amount. This is not a deduction, it is a calculation requirement with no negative impact on the pension amount. Subsequent payslips will not have this minus.

Example 3

Showing allowances separated from pension, with a minus across from "pension arrears".

Gross Earnings	
PENSION	36.18
PENSION ARREARS	-162.03
ALLOW. (GEN/SPEC. INCRE	174.09
ALLOW. (GEN. INCREASES	5.31

Public Service Pension Reduction (PSPR)

10 What is PSPR?

PSPR is a further reduction under the legislation and it applies to people who retired before 01 April 2019 only. All PSPR deductions are listed on your payslip as "pension reduction", showing a minus value.

The PSPR rates, under various categories, are outlined in Circular 02/2018, available at www.pssc.gov.ie, under the heading "FEMPI Restoration to Retired Civil Servants".

11 When will the PSPR adjustment for 2019 be applied to my pension?

A large volume of these cases have been processed for 2019 and the majority of those eligible will receive adjustments in their pension payment on 30 May 2019. These adjustments are shown as a positive figure across from "pension reduction" on the payslip.

Processing of the remainder of the adjustments is under way and our website, www.pssc.gov.ie, will be updated regularly on progress.

Example 4

PSPR adjustment given at the same time

Gross Earnings		Deductions	
PENSION REDUCTION	165.59 USC		59.78
PENSION	1741.50 PAY		179.50

Seirbhís Chomhroinnte Phárola
Aonad 2, Páirc Ghnó Lárnach
An Tulach Mhór, Co. Uíbh Fhail
R35 W7A4

Payroll Shared Service Centre
Unit 2, Central Business Park
Tullamore, Co Offaly
R35 W7A4





RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháí Doibí Agus Stáit *Established 1945*



RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhachas Iar-Sheirbhíocháí Doibí Agus Stáit *Established 1945*

General Data Protection Regulation (GDPR)

Council is currently monitoring closely the impact of warnings and findings contained in recent reports issued by the Data Commissioner. Council is conscious of the contents of Motion carried at AGM 2019 (i.e. “This AGM directs council to provide each Branch Secretary with a list of persons in membership of the Branch. Mindful of GDPR this should be names only. This facilitates approaching non-members with a view to recruitment.”) and ask for your patience as it is seeking to work out how to dealing with the spirit of this motion in accordance with law.

Meanwhile, we thank members who have, to date, completed GDPR Consent Forms. WE ask members who have not completed consent form to date to do so as soon as possible

GDPR Information Note (not legal interpretation)

The European-union wide framework known as GDPR came into force across the EU on 25th May 2019. The accompanying law enforcement Directive established data protection standards in the area of criminal offences and penalties providing higher standards of data protection for individuals and imposed increased obligations on organisations that process personal data. There are also increased ranges of possible sanctions for the infringements of rules. Under GDPR there are two types of personal data i.e. personal data and special category data.

Personal data:

This is data that relates to or can identify a living person either by itself or together with other available information (e.g. a person’s name, phone number, bank details and medical history)

Special category personal data:

Means personal data relating to the following:

- The data subject racial or ethnic origin, their political opinions or their religious/philosophical beliefs.
- Whether the data member is a member of a trade union
- The data subject’s physical or mental health or condition or sexual life
- Whether the data subject has committed or allegedly committed any offence.
- Any proceedings for an offence committed or alleged to have been committed by the data subject, the disposal of such proceeding or the sentence of any court in such proceedings.

NOTE: this type of data was known as sensitive personal data under previous Irish legislation.



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirdehseach Doibhí agus Scáic Éascaðhúsh 1945

RETIRED CIVIL and PUBLIC SERVANTS ASSOCIATION

Consent Form for Activists/Nominees/Committee Members/Officers For completion by Trustees, Council Members, SOC/Branch Officers 2019-20

I, the undersigned have agreed to be nominated by the RCPSA to participate in activity on behalf of the Retired Civil and Public Servants Association.

I agree to be contacted by the Retired Civil and Public Servants Association for this purpose and for the RCPSA to hold my personal information as supplied by me for that purpose. I understand that my personal data will be retained for this purpose and will be deleted when the specific activity has ceased/come to an end (i.e. end of term of office within the Association or end of campaign etc)

NAME: Email

PHONE/MOBILE:

SIGNATURE

Please return to: Honorary Secretary RCPSA, PO Box 908 South City DSU, Togher Industrial Estate, Cork T12 C825





RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ciontúchas Iar-Shestíneach Dúibí Aigín Stáit
Caoilíníodh 1995

WORKING TOGETHER: A major difficulty for retired individuals is the number of groups representing pensioners. This is possibly due to the diverse needs of older members of society and the fragmented nature of pensions. Motion 35 carried at AGM 2019 reads:

“This AGM proposes that the council explore with similar organisations the possibility of merging all Public Service retirement bodies, organisations, associations or groups into a single association”. This matter is under consideration by Council who will advise you of developments.

Meanwhile, the elected representatives of Council frequently meet “like minded” individuals and groups who have similar aims of the Retired Civil and Public Servants Association including:

Alliance of Retired Civil Servants: Public Service Pensions Policy Unit have met with the Alliance and indicated this “... the primary avenue for exchanges between the Minister and Department and pensioner representatives ...” Currently RCPSA is entitled to two voting members at meeting and while two individuals have been nominated representation can be rotated. The next meeting of the Alliance is scheduled to take place 5th September 2019.

ICTU Retired Workers Committee: Representation is by way of nomination. Following Congress BDC relevant unions make nominations. The secretary of this committee was a member (observer) of the Executive Council (observer). There is regular feedback to this committee from the Senior Citizens Parliament.

National Federation of Pensioners Association (NFPA): At the time of writing the renewal of affiliation with NFPA is under enquiry as we await a response to correspondence.

Retired Semi State Staff Association (RSSA): RCPSA represents private pensioners (i.e. Eir/Eircom, an Post etc.) and was invited to attend meetings of this association. The rules governing private pensions are complex. They are subject to strict regulation and levies. Participation in the RSSA strengthens RCPSA’s negotiation position when dealing with Trustees/Administrators of funds.



Invitation to Join the Retired & Civil Public Servants' Association

*There is strength in numbers
Ní neart go cur le chéile*

The Retired Civil and Public Servants Association was founded in 1945. Membership is open to all retired Civil Servants and Public Servants, including P & T members from An Post, Eircom, Irish Aviation Authority, Coillte, Teagasc and professional groups approved in accordance with Rules. This includes widowed persons in receipt of a pension.

What do we do?

Our mission is to defend and promote the interests of members.

How do we do this?

We engage on our own and with other organisations representing retired public servants, seeking full pension restoration, protection of pensions entitlements, improvements and better services for members. We engage directly with Government representatives, making submissions on relevant Annual Budget issues. We have representation on the Alliance of Retired Public Servants, the ICTU Retired Workers Committee and the National Federation of Pensioner Associations.

General Data Protection Regulation (GDPR)

For the purposes of complying with GDPR the RCPSA is seeking your consent with regard to:

- I consent to RCPSA issuing its Newsletter to the private address that I have provided.
- I consent to sharing my information with my pension provider to process/update my personal information
- I consent to the use of Gmail for email communications.
- I consent to the use of bulk texting services for scheduled texting communications.
- I consent to the use of texttext for ad-hoc text communications.
- I understand that my personal data will be retained for the achievement of the purposes of the association and will be deleted when the specific activity has ceased/come to an end (i.e. end of membership of the Association or etc.)

SIGNATURE: _____

DATE: _____

Organisation

We are governed by the Rules of the RCPSA that have been adopted by members and subject to change by the democratic agreement of the membership. We inform members on issues of interest through publication of regular Newsletters (currently 4 per year), use of our website, www.rcpsa.ie, Facebook and attendance by Council members at Branch AGMs.

Invitation:

We would like to invite retired colleagues to join the Association. A strong membership is needed to ensure an authoritative voice. The annual membership subscription is €20. An Post and PSCC will deduct this in fortnightly instalments of 77c; Eir will deduct €1.67 in monthly instalments. Members from other professional groups can pay the Hon. Treasurer directly as outlined in the attached membership form. If you wish to become a member, please complete the application form and GDPR consent(s) and return it to the address shown below. Payment methods are outlined on the form.

Contact/Teagmháil

Address: The Hon. Treasurer RCPSA, An Post Box 908, South City Delivery Office, Toghra Industrial Estate, Cork, T12C825.

Email - info@rcpsa.ie

Irish RCPSA www.rcpsa.ie

Mobile – 087 1317062

Issued by RCPSA February 2019



info@rcpsa.ie





RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ceanádas Iar-Sheirbhíoch Dáilí Agus Stáit Cúaidh 1945

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Email - info@rcpsa.ie

Irish RCPSA www.rcpsa.ie

Mobile – 087 1317062

Issued by RCPSA February 2019

