



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

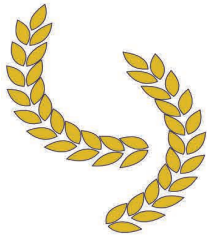
UPCOMING EVENTS PLEASE SEE PAGE 3

NEWSLETTER
DECEMBER 2019

www.rcpsa.ie

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NOTICES OF UPCOMING MEETINGS

SCHEDULE OF FORTHCOMING RCPSA BRANCH AGMs

<u>Branch</u>	<u>Date</u>	<u>Time</u>	<u>Venue</u>
DONEGAL (& NORTH WEST)	Tues 3 Dec 2019	11.00	Orchard Inn, Letterkenny

KILDARE	Tue 14 Jan 2020	11.00	Town House Hotel, Newbridge Rd., Naas Co Kildare

MAYO	Thurs 23 Jan 2020	11:00	Travellers Friend Hotel, Castlebar

LIMERICK / CLARE / TIPPERARY	Wed 29 Jan 2020	14.00	Innovate Limerick, ENGINE, Cecil Street Upper, V94 TN32

CORK	Thurs 30 Jan 2020	14.00	Bru Columbanus, Cardinal Way, Wilton

WEXFORD	Mon 10 Feb 2020	14.30	Enniscorthy Golf Club

DUBLIN	Tues 11 Feb 2020	14:00	Wynn's Hotel, Abbey St Lower, Dublin 1

NORTH EAST	Wed 12 Feb 2020	14:00	Crowne Plaza Hotel, Inner Relief Road, Dundalk

MIDLANDS	Wed 19 Feb 2020	11.00	Shamrock Lodge Hotel, Clonown Road, Athlone

SLIGO	Wed 26 Feb 2020	14.30	Glasshouse Hotel, Sligo

RCPSA AGM	Thurs 21 May 2020	13:30	ASHLING HOTEL, PARKGATE ST.

DUBLIN 8



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Notice of RCPSA Annual General Meeting 2020

RCPSA 2020 AGM will be held on

Thursday 21st May 2020

in the Ashling Hotel, Parkgate St., Dublin 8

at 1.30 pm

Invitation to Branches/Members:

You are invited to attend and to submit nominations and motions to form part of the Agenda. A Branch/member may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, for membership of the Council, the Standing Orders Committee and the Trustees to be elected at AGM.

NOTE: Proposed Rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary, in the case of a rule change by 1st March and for other nominations by 1st April.

Ann Walsh (RCPSA Secretary)

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UPDATES ON AGM MOTIONS

Updates on Motions passed at AGM 30 May 2019 [list of motions later in the Newsletter]

Restoration of Revenue Customer Service facility:

Response received from Revenue to RCPSA request and follow up meeting has been held. This is now WIP (**Motion 1**).

Issue of pre-election information leaflet outlining issues affecting Public Service Pensioners. Alliance is following this up. (**ref Motion 4**).

Hard copies of payslips and more user-friendly online access

Report of meeting with Council members and staff from the PSSC: At present, hard copies are issue at the beginning and end of the tax (calendar) year and on any occasion when the rate of payment changes by €50 or more. The PSSC cannot agree to a mid-year statement (e.g. end June), due to costs, time constraints and labour involved. However, at the request of RCPSA, the PSSC have liaised with the HSE who have assured them a print-out of online pension information will be accepted for purposes such as applications for the Fair Deal.

With regard to easier access, the PSSC has been asked to take RCPSA views on board when updating their system in 2020. In the meantime, the PSSC to have agreed to attend some meetings of our members to demonstrate how the system works. Arrangements are in train. *(Please advise of the dates of Branch meetings to facilitate presentation to your Branches members)*

At present, passwords for the online system currently expire every 90 days requiring members creating a new one. The PSSC has been asked if this requirement could be relaxed (**Motion 6**).

Formal representation for pensioners

This matter is being pursued vigorously with and by the Alliance. Council considers this crucial in determining future pension entitlements for members. (**ref Motion 8**).

Access to the services of the Civil Service Employee Assistance Service

Council wrote to DPER - the reply received is unsatisfactory; the matter will be pursued further.

Pension increases/restoration

The achievement of full restoration and the prompt payment of such restoration and of pension increases is one of our priority aims. Council is in regular contact with the PSSC to obtain updates on progress. (**See Page 6 for the most recent update**) We have also written on several occasions to the Minister for PER. RCPSA can report that progress is being made. Unfortunately, the initial deadline of being up-to-date by end 2019 will not be met. This is due to a major technical problem that has arisen in recent months. The revised target is now mid-2020. The delay is frustrating for members. It is difficult to see what can be done. The restoration and increase arrangements are extremely complex, particularly with reference to pensionable allowances that require individual checking. The PSSC has put in place a dedicated team who are dealing with the application of the very complex arrangements as quickly as possible (**ref Motions 10, 11, 19, 26, 27**).

DPER issued a further Circular (19/2019) regarding pension increase policy on 14 August 2019. The Circular is reproduced on our website www.rcpsa.ie. On 11 October, the PSSC issued a letter to all the pensioners on its payroll, clarifying the position regarding restoration and pension increases. The letter replaced the letter they issued in May 2019 and is reproduced on the RCPSA website.





PROGRESS REPORT FROM THE PSSC ON PAYMENT OF INCREASES DUE TO CERTAIN PUBLIC SERVICE PENSIONERS

The PSSC has asked that your attention be drawn to the fact that a very small percentage of pensioners are not due any increase/restoration until after 1/1/2020

PERCENTAGE OF ELIGIBLE PENSIONERS WHO HAVE RECEIVED THE INCREASES DUE

In general these increases will apply only to people who retired before March 2012

The increases due in 2018 do not apply in cases where the annual remuneration paid to serving staff in the same grade and on the same pay scale point was above €110,000 as of 1 July 2013

Due Date	Position as of 1 Apr 2019	Position as of 24 May 2019	Position as of 15 October 2019
01-Sep-17 <i>In the main these are confined to persons who retired between 1 March 2012 and 1 April or 1 September 2017 on basic salaries no higher than €65,000</i>	78.56%	76% <i>(decrease due to the number of eligible pensioners increasing, as the data cleanse is being processed)</i>	97%
01-Jan-18	59.15%	70%	84%
01-Oct-18	47.46%	70%	79%
01-Jan-19 <i>Only on basic salaries up to €32,000</i>	1%	53% approx	73%
01-Sep-19	1.75%	not applicable	57%

Progress on applying the reduction in PSPR due to certain public service pensioners with effect from 1 January 2019

Due Date	Position as of 1 Apr 2019	Position as of 30 May 2019	Position as of 15 October 2019
01-Jan-19	0%	84% approx. (over 5,000; there are approximately 950 more complex cases which are still being worked on)	90%



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USC and Household Benefits Package

Both these items are being pursued with the relevant Ministers. Some progress has been made with regard to broadening the qualification criteria for the Household Benefits Package. The details of changes were announced in the Budget. Clarification has been requested from the Department of Employment Affairs and Social Protection on the extension of this scheme – see correspondence section of the Newsletter (**Motions 12, 14, 16**).

Medical cards

Letters issued to the relevant Ministers. No progress to date (**ref Motion 28**).

Removal of passport fees for those aged 66 or over

Council wrote to the relevant Ministers; the response received is unsatisfactory. This matter will be pursued further - see correspondence section of the Newsletter (**Motion 30**).

Membership lists for Branch Secretaries

This is being worked. The requirements of GDPR compliance are a challenge. (**ref Motion 34**).

Update on Motion passed at AGM 2018

A Circular on the steps to be taken by surviving spouses on the death of a member:

Council has been pursuing this with the PSSC. The advice at present is that a surviving spouse or next - of - kin should contact the PSSC Helpdesk for the information pack which includes a checklist for completion of the Civil Service Spouse & Children's Form requiring the applicant to submit the following:

1. Completed Application Form
2. Necessary Original Birth Certs
3. If in respect of Spouse: Marriage certificate
4. If in respect of Spouse: Death certificate
5. Completed pension declaration form
6. Completed pension declaration form
7. Completed voluntary deductions request completed
8. Completed application for payment of Pension through a bank/Credit Union/An Post

Council will continue to follow up on the issue of Circular/Information Leaflet with the PSSC/DPER.

NOTE: Further information, including important contact details, are available on Page 15.





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NEWS / USEFUL INFORMATION

*This section is intended as a general guide only.
Every effort is made to ensure that all the information in this Brief is correct.
Members are advised that contents should not be used as the basis for decisions or
actions. In this regard please refer to primary sources cited.*

The RCPSA cannot accept responsibility for errors.

Lower-cost calls to Non Geographic Numbers (NGNs)

As you know, the Payroll Shared Service Centre uses an 076 number, which up to now, was not included in most telephone service providers' bundles. The option of an alternative contact number was one of the issues the RCPSA has been pursuing with the National Shared Services Office on behalf of our members.

ComReg has announced that from 1 December 2019, calls to 1850, 1890, 0818 and 076 NGNs will cost no more than calling a landline number and will be included in your bundle of call minutes if your bundle includes landline calls.

Consumers should note that all calls to these NGNs (including 1850) will be charged or deducted from bundles on a per minute basis. If you have any concerns in relation to your current price plan and these charges, please get in touch with your phone operator.

Calls to 1800 numbers from both landlines and mobiles are free.

Further details can be found at <https://www.comreg.ie/ngnreview>

PAYE Modernisation

2019 will be the first year for which P60s will not issue. Since 1 January 2019, employers have been obliged to report their employees' pay and deductions to Revenue when or before they pay them. This means that the information on our pensions is now being updated to Revenue on an ongoing basis.

PAYE tax payers can complete their Form 12s and/or make their Med 1 or Med 2 Health Expense claims or HK1 claims (allowance for employing a carer) or any other claims, on or after 14 January 2020. Revenue is encouraging all tax payers to use Revenue's online facility.

Tax returns and allowance/credit claims will continue to be accepted in hard copy. However, members have advised that they have been informed in phone conversations with Revenue that if submitting their tax returns in hard copy format it is advisable to include a cover letter outlining why the forms are not being submitted online.

Further details can be found at <https://www.revenue.ie/en/Home.aspx>

Local Property Tax (LPT)

2020 Local Property Tax (LPT) records with Revenue are available by signing into [LPT online](#).

NOTE ON BUDGET 2020* – details on <http://www.budget.gov.ie/Budgets/2020/2020.aspx>

Income Tax – no general change to tax rates or bands affecting PAYE workers
An increase in the Home Carer Tax Credit from €1,500 to €1,600
An increase in the Earned Income Credit for self-employed from €1,350 to €1,500

USC – no general change. Exemptions for payment remain in place until December 2020
Reduced rate of USC for medical card holders extended for one year.

Capital Acquisitions Tax

The lifetime Group A tax free threshold which broadly applies to transfers between parents and their children is being increased from €320,000 to €335,000 in respect of gifts or inheritances received on or after the 9 October 2019.

Social Welfare changes

The Living Alone Allowance will increase by €5 a week (from €9 to €14) with effect from 6 January 2020.

The Fuel Allowance (means tested payment) will be increased by €2 per week to €24.50 from January 2020.

The Household Benefits package is to be extended to people under 70 who have another adult living with them. *[The precise details of this change are not yet available-see correspondence.]*

The Additional payment at Christmas (Bonus) will be paid in early December 2019 at a rate of 100% to pensioners and welfare recipients.

Health

The **prescription charge** for medical card holders will be reduced by €0.50 per item. This will bring the charge to €1.50 per item for people under the age of 70 and to €1 per item for people over the age of 70 (from July 2020).

The monthly threshold for the **Drugs Payment Scheme** will be reduced from €124 to €114 (September 2020).

Medical Cards: the medical card weekly income limit for people over 70 will be increased by €50 for a single person (to €550) and by €150 for a couple (to €1,050) from September 2020. HSE are to review and extend arrangements of discretionary medical cards for those with terminal illness.

Home Care Hours: 1 million additional home care hours will be provided in 2020.

Family Carers: The number of hours a carer can work or study each week outside the home is increased from 15 hours to 18.5 hours.

Other changes

€13 million is being provided for the Warmer Homes Scheme to provide free energy efficiency upgrades to households deemed to be in or at risk of energy poverty.

Excise duty on a pack of 20 cigarettes will increase by 50c, with a pro-rata increase on other tobacco products from midnight on 8th October.



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Carbon tax on auto fuels will increase from 9 October 2019 (approx. 2c a litre). The carbon tax on other fuels (e.g. heating) will increase from 1 May 2020.

VRT Environmental Health (NOx) The 1% diesel surcharge is being replaced with a nitrogen oxide emissions based charge. This surcharge will apply to all passenger cars registering for the first time in the State from 1 January 2020.

State Pension 2020: The only increase for older people with no children is in the Living Alone Allowance.

Pension Protection Fund: An announcement has been made with regard to commencement of the Auto Enrolment Scheme. Details to follow.

HEALTH: The health Budget increased to €17.4 billion and a commitment to Slaintecare was announced. Promises were also made to recruit additional frontline staff, extra homecare hours and to start the pilot Statutory Home Care Scheme in 2020.

Additional funding is to be made towards Mental Health and the Drugs Strategy

**The Finance and Social Protection Bills give full effect to Budget 2020 and have not been fully enacted by the Oireachtas.*



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OUTCOME OF VOTES ON MOTIONS AT AGM 30 MAY 2019 – for reference

The following 24 motions were **PASSED**:

Taxation

1. The AGM directs Council to write to Revenue and ask that a Customer Service function, staffed by Revenue personnel, be restored in Counties Donegal, Sligo and Mayo, even on a limited basis. This is to facilitate older members of the community who may be losing out on tax credits due to the operation of time limits and difficulties with interactive technology.

Donegal/North West Branch

Communications

3. This AGM recognises that certain Departments provide a very good communication service to retired staff. As this is not as widely known as it might be the AGM directs Council to include a very visible notification advising retired Revenue/DSP members of the existence of the internal email system they access in a Newsletter and request members retired from other departments that have a similar facility advise the Secretary so that retirees/pensioners from those departments can be updated also.

Donegal/North West Branch

Branch

4. This AGM calls on the Council and the Alliance if appropriate to produce and distribute an information leaflet similar to that issued prior to the General Election in 2016 outlining issues affecting Public Service Pensioners. This document can then be used to raise appropriate issues with local politicians at election times.

Dublin

Branch

6. This AGM instructs the incoming Council to engage with PMG Pensions and the relevant payroll shared services in order to provide members with twice yearly hard copies of payslips, and in the interim to make access to online payslips easier and more user friendly for all members.

Athlone/Midlands Branch

8. This AGM directs the incoming Council to enter into discussions with the Official side to put in place a formal mechanism to facilitate the engagement of retired State employees with Government on matters affecting pensions and any other issues that impact on our status as retirees. While the RCPSA has recourse to meetings of an informal nature with the official side such arrangements are now no longer acceptable or satisfactory.

Limerick Branch

9. This AGM directs the Council to liaise with the Department of Public Expenditure and Reform to ensure that all retired civil servants are given access to the services of the restructured Civil Service Employee Assistance Service and that they are made aware of how to access the Service via the Central point of Contact.

Council

Payment of Pensions

10. This AGM notes with concern that some Public Service Pensioners have not received their increases due in 2018, strongly condemns the Department of Public Expenditure and Reform for its failure to ensure that increases are paid on time, and calls on the Minister for Public Expenditure and Reform to expedite these payments as soon as possible.

Dublin Branch

11. That this AGM asks the Council of the Association to express its concern to the Minister for Finance and Public Expenditure and Reform about delays in making agreed payments under the Public Service Stability Agreement to members and asks the Council to urge the Minister to provide





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the necessary resources in his Department and offices to ensure that future payments are made on the due dates. **Dublin Branch**

12. This AGM notes that pensioners in receipt of Social Welfare State Pensions and also a private pension of €13,000 do not pay USC. However Public Service Pensioners who were recruited prior to 6th April 1995 pay USC on the total amount of their pension. This treatment of Public Service Pensioners is grossly unjust and unfair and calls on the Minister for Finance and Public Expenditure and Reform to rectify this anomaly immediately. **Dublin Branch**

13. This AGM strongly encourages Council to re-double their efforts to re-establish and pursue the maintenance of parity of pay with serving civil and public servants. **North East Branch**

14. This AGM supports and encourages the Council to pursue with vigour, equity for members regarding the USC and the Households Benefits Package. **North East Branch**

16. This AGM asks the incoming Council to work with other groups representing retired public servants to press for the elimination of the USC anomaly. **Mayo Branch**

18. This AGM directs the incoming Council to seek to ensure that the parity based framework, whereby pensions increased in line with pay, is restored and maintained. **Limerick Branch**

19. This AGM directs the incoming Council to seek to secure the restoration of pensions reduced under Financial Emergency Measures in the Public Interest (FEMPI) Acts before the Governments proposed date of 2021. **Limerick Branch**

20. This AGM requests written clarification from Council with regard to linkage between Public Service Pensions and pay increases of serving grades in the next issue of the RCPSA Newsletter. **Member**

23. This AGM mandates Council to seek clarification from An Post with regard to linkage between the pay of their Public Service Pensioners and the recent (2017) general pay increase of 2.5% in the Irish Postal Service. **Member**

24. This AGM directs the Council to liaise with the Department of Public Expenditure and Reform to ensure that all retired civil servants are informed about changes to services which may be of relevance to them. **Council**

25. This AGM notes the impact of the pension levy 2009 to 2015 on the pension funds of Eircom, Telecom and an Post pensioner members and the consequent loss of capacity of those funds to provide for pension increases to maintain their income. Accordingly this AGM calls for the refund of levies to the funds concerned and the removal of the double taxation on the pensions concerned with the imposition of the levy involved. **Council**

26. This AGM calls for the immediate removal of the remaining FEMPI cuts on service pensioners and the full restoration of parity for pension increases with ongoing salary increases. **Council**

27. This AGM calls on the incoming Council to vigorously oppose the extension or reversion to FEMPI terms in the case of Brexit, Brexit related or other economic events which may arise in the coming months. **Council**



Benefits

28. This AGM instructs the incoming Council to campaign for the restoration of full medical cards to everyone aged seventy or more.
Mayo Branch

30. This AGM urges the Minister for Finance to restore the exemption that was removed at the start of the financial emergency in 2010/2011, from fees for Passport applications for those aged 66 years and over.
Galway Branch

Association

34. 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
Donegal/North West Branch

35. 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.
Dublin Branch

The following 7 motions were REMITTED TO COUNCIL:

Communications

2. The AGM directs Council to ask shared services to include a “flyer” or some other notation which is highly visible advising members who have retired since 1/1/2015, to check the calculation of their lump sum to determine if there was a deduction for arrears of superannuation (Spouses and Dependants scheme). If there is such a deduction that retirees be advised to contact Revenue as there may be a tax refund due.

Donegal/North West Branch

5. This AGM asks the Council of the Association to request the Minister for Finance and Public Expenditure and Reform to issue an individual certificate to every member stating the amount withheld from the member’s pension and if relevant from their salary and gratuity for each year for the period up to 31 December 2018 as a result of the Financial Emergency Measures in the Public Interest (FEMPI) and where relevant to issue such annual certificates thereafter.

Dublin Branch

7. This AGM notes that in the interest of economy and the environment, the number of Booklets issued throughout the year should not exceed 3.

Galway Branch

Payment of Pensions

15. This AGM directs the incoming Council, in the interest of equity with State pensions, to seek the granting of credit, equivalent to homemakers credit, to retired civil and public servants where they have gaps in service arising from career breaks or other unpaid leave in respect of child rearing or care for other family members.

Athlone/Midlands Branch

17. This AGM instructs Council to negotiate the removal of USC for all pensioners.

Cork Branch

Benefits

29. This AGM asks Council to seek the removal of VAT on service bills for pensioners.

Cork Branch





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*Amendment 1: Add: 'in their next pre-budget submission.' Amended motion to read:
"This AGM asks Council to seek the removal of VAT on service bills for pensioners in their next pre-budget submission."*

Member

*Amendment 2: Delete 'removal'. Insert 'repayment' Amended motion to read:
"This AGM asks Council to seek the repayment of VAT on service bills for pensioners" **Dublin***

Corporate Purchasing Power

32. This AGM instructs Council to negotiate with private health insurers:

- i. The reduction of the waiting period from two years where individuals are over 70 years of age.
- ii. Flexibility for spouses / partners to opt for different cover.

Cork Branch

The following 1 motion was REJECTED:

Corporate Purchasing Power

31. This AGM directs Council to appoint a person to approach insurers to determine if competitive rates of Travel Insurance, Medical Insurance, Car Insurance and Home Insurance can be secured through group schemes. Mindful of the demands on officer /council members time, the AGM authorises Council to outsource this if required.

Donegal/North West Branch

The following 3 motions were WITHDRAWN:

Payment of Pensions

21. This AGM mandates Council to seek clarification between the pay of their public service pensioners and the recent general pay increases of 2.5% in the Irish Postal Service.

Member

22. This AGM directs the Council to provide written clarification with regard to linkage between Public service Pensions and pay increases of grades in a future issue of RCPSA Report. **Member**

Corporate Purchasing Power

33. This AGM instructs the incoming Council to explore with providers of insurance services the feasibility of providing less costly insurance products (car, house buildings and contents, and travel) for RCPSA members as part of a group scheme.

Athlone/Midlands Branch

WHO TO CONTACT REGARDING PENSION IF A MEMBER DIES

If a civil service pensioner dies, the next of kin should, as soon as is practicable, notify the pension provider of the death. The Payroll Shared Services Centre (PSSC) pays the pensions of civil servants and several other retired public service groups. The PSSC has been asked to provide a list of the groups for whom they pay pensions and this page will be updated as the information becomes available. The PSSC will send the next of kin information about the steps to be taken and, in particular, details of how to apply for a Spouses' and/or Children's Pension.

If the person who died was in receipt of a pension from the Department of Employment Affairs and Social Protection, the next of kin should, as soon as is practicable, notify that Department of the death.

Contact information for the PSSC

Phone:

All employees excluding Dept of Defence Soldiers, Officers and Reservists	076 100 2702
Department of Defence Soldiers	076 100 2703
Department of Defence Officers	076 100 2703
Department of Defence Reservists	076 100 2703

Email:

PMG Retirees PSSCPensions@pssc.gov.ie

Military Retirees militarypensions@pssc.gov.ie

Department of Defence Soldiers, Officers and Reservists

Soldiers: soldiershelpdesk@pssc.gov.ie

Officers: officershelpdesk@pssc.gov.ie

Reservists: reserveshelpdesk@pssc.gov.ie

All employees **excluding** PMG and Military Retirees and Department of Defence Soldiers, Officers and Reservists helpdesk@pssc.gov.ie

Post:

Payroll Shared Service Helpdesk, Deerpark Road, Killarney, Co Kerry, V93 KH28
PSS Soldiers Helpdesk, Payroll Shared Service, Áras an tSáile, Renmore, Galway, H91 AN2E
PSS Officers Helpdesk, Payroll Shared Service, Áras an tSáile, Renmore, Galway, H91 AN2E
PSS Reservists Helpdesk, Payroll Shared Service, Áras an tSáile, Renmore, Galway, H91 AN2E

Widow's, Widower's or Surviving Civil Partner's Pension

If there is a surviving spouse, he or she may qualify for a Widow's, Widower's or Surviving Civil Partner's Pension. It is advisable to write to the Department of Employment Affairs and Social Protection as early as possible or to call in to a Citizens Information Centre. There is a Citizens Information Centre in each county in Ireland for personal callers.

The Citizens Information website has a lot of very useful information to help members through the very difficult time following the death of a family member - see citizens information.ie



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YOUR WEBSITE

In order to keep our members abreast of developments between issues of our Newsletter (to include Notices of Branch meetings etc)

The website is updated regularly – see www.rcpsa.ie.

The intention is that, over time, the website will become a valuable resource for Branches/Members.

If you have any suggestions regarding the development of the website, please email them to info@rcpsa.ie and put Website in the subject title.

Notice to Branches/Branch Secretaries

Feedback has been received from Branches and members indicate a preference to receive notification of Branch meetings, association events etc. via central emails.

Branch Secretaries are asked:

- Notify the RCPSA Secretary if you would like arrangements of this nature to be made for your Branch at info@rcpsa.ie
- Notify the RCPSA Secretary in advance of Branch meetings/forthcoming events.

Arrangements to put in place this arrangement is Work in Progress.

We ask for your patience while we make this method of communication as effective and collect email addresses for Branch members (as this requires the co-operation of Branches and dealt with in compliance with GDPR).

NOTE: There is no change in RCPSA policy on Newsletters.



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Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit Established 1945

ICTU RETIRED WORKERS COMMITTEE

Brian Fitzpatrick and Ann Walsh have been nominated by the AHCPs to this Committee.

The first meeting of the newly constituted committee 2019-2021 took place in the Offices of the IRISH CONGRESS OF TRADE UNIONS on 15th October 2019. It dealt with nominations for Officer Posts. It was agreed to contact affiliated Unions with regard to the nominations of positions remaining vacant. These vacancies were filled at the meeting of the committee held on 26th November 2019.

Issues currently on the Agenda of this committee include:

- Post Budget hearing in Department of Employment Affairs and Social Protection.
- Budgetary Matters
- FERPA Representation
- Hosing Crisis
- Raise the Roof Campaign
- Private Pensions-Sub Committee is to be re-activated.
- Irish Senior Citizens Parliament
- Household Benefit Package
- Roadmap for Pensions Reform
- Maintenance of the value of the State Pension.

Dr Peter Rigney has retired from ICTU and has been replaced by Dr Laura Bambrick on the Retired Workers Committee.



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General Data Protection Regulation (GDPR)

Statement by the RCPSA

RCPSA takes data privacy seriously. We are committed to keeping your personal data secure and are taking all reasonable precautions to do so.

What are Your Rights?

- You have the right of access to personal data we hold about you.
- You have the right to have incorrect or incomplete personal data we hold about you updated.
- You have the right to request that we erase the data we hold about you.

For the purposes of complying with GDPR the RCPSA confirms that the personal data supplied by our members (eg name, address, contact details) will be used only for the following purposes:

- o The issuing of the RCPSA Newsletter
- o Making contact, by mail, email, text or webtext (individual or bulk messaging) as appropriate, about matters relating to or of relevance to membership of the RCPSA
- o Sharing information with the relevant pension provider in order to process/update the personal information of members.

We do our best to protect your data. The personal data of members will be retained securely for the abovementioned purposes and will be deleted when the specific activity has ceased/come to an end (i.e. end of membership of the Association or etc.)

If you do not wish to receive publications or to be contacted by the Association generally, or have any other queries about the use of your personal data, please contact

the Hon. Secretary RCPSA (GDPR issue), An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12C825



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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhachas Iar-Sheirbhíseach Doibí Ajas Scáir

Éstádláthas 1945

Consultative Forum 2019- Update

Consultative Forum 2019 was held in the Ashling Hotel on 11th October 2019. The forum was well attended by Branch representatives. Council sought feedback from Branches on the following issues:

- Marking the 75th Anniversary of the establishment of the RCPSA.
- AGM arrangements and the possibility of inviting Guest Speakers arranging presentations at AGM.
- Forthcoming meeting with PSSC/NSSO.
- Role of the Alliance of Retired Civil and Public Servants.
- The importance of recognition in future negotiations. *
- Parity
- Impact of Circular 19/19.
- Impact of pension increases on surviving spouses.
- Household Benefit Package.
- USC.

A presentation on private Healthcare by Dermot Goode
Contact details for Dermot at TotalHealthCover are:

info@totalhealthcover.ie

www.totalhealthcover.ie

* Update from Alliance meetings:

- Two meeting of the Alliance have been held since the issue of the September 2019 Newsletter.
- **Recognition/Representation:** The meeting held 27th November gave support to the concept of a submission to make representations for the inclusion this issue in a forthcoming Bill to be introduced in the Dail.
- **Circular/Flyer** is to be prepared in advance of future election outlining issues of concern to members.
- **Lobbying Campaign** is to be arranged.





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Meeting with NSSO 5 November 2019

Issues for Discussion:

- 1 Update on payment of pension increases/restoration (Page 7)
- 2 Clarification regarding the very small percentage of pensioners who are not due any increase/ restoration until after 1/1/2020.
- 3 Clarification regarding PER Circ 19/2019 and allowances.
- 4 Clarification regarding pensioners whose pension was based on a serving salary above €110,000.
- 5 Paper pension slips.
- 6 Online Payment System: accessibility and ease of use.
- 7 Role of Ombudsman
- 8 Guidance for next -of -kin of deceased pensioners.



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Civil and Public Service Pensioners (CPSP)

Civil and Public Service Pensioners (CPSP) previously called Pay Master General (PMG) Pensioners payrolls are located in our Tullamore office in Co. Offaly.

- ✚ CPSP Pensioners can contact the NSSO by phoning 076 100 2702 or by email PSSCPensions@pssc.gov.ie where staff in the Payroll Shared Service (PSS) Contact Centre (tier 1) will be able to make a determination if they can assist with the query, or if it is necessary to pass it onto your payroll processing centre (tier 2).
- ✚ When contacting the NSSO, you will be required to have at hand or provide in writing: your Pension Number, PPSN and DOB.

Periodic Contact from NSSO

The requirement to complete a **Pension Declaration Form** is provided for in subsection 5(1) of the Appropriation Act, 1962, and it is part of the conditions for payment of Civil Service Pension Entitlements.

Please note: When you request a **Change of Address Form** you will automatically be issued a **Pensions Declaration Form**, this is to ensure that it is associated with your new postal address (you will be required to do this even if you have previously submitted a Pensions Declaration Form earlier that year).

Appendix 1 – Pension Declaration Form

Whom to contact if you are querying how your pension was calculated:

HR Shared Service – HRSS - PeoplePoint

If your retirement case was facilitated by HR Shared Service – HRSS/PeoplePoint, and you have a query that relates to how the lump sum/pension payment was calculated your queries need to be directed to **HRSS** - 076 107 1000 or email contact@peoplepoint.ie





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Payslips

Paper payslips issue in instances where there is a monetary change in pension payment of €50 or more, this is in addition to a **week 1** (start of year) and **week 52** (end of year) manual payslip to issue to all retirees in receipt of a pension.

Please note: The week 52 payslip contains year-to-date figures which are essentially annual figures of taxes paid etc. and can be helpful information when filling out some forms for various authorities.

In all other instances pensioners can access their payslip online via the Core Portal System www.pssc.gov.ie

Common queries from pensioners when using the Core Portal:

-  **What is my Username?** this is your 7 digit Personal Pension Number
-  **What is my password?** *Initially* this is set to your DOB in the following 8 digit format DD/MM/YYYY after which you would have been required to change this password to one specifically selected by you. If it is entered incorrectly three times (they don't need to be consecutive) you will be locked out. To request that your password is reset, you can contact the Payroll Shared Service Contact Centre but please include/have to hand your Pension Number, PPSN and DOB as verification.
-  **Do I have to change my password often?** You will be required to change your password every **6 months**.

Circulars

The Department of Public Expenditure and Reform (DPER) operates within the parameters as set by the Ministers and Secretaries Acts, the Civil Service Regulation Acts and the Public Service Management Acts.

The division is responsible for the Public Service Pensions Schemes and Associated Superannuation Acts. Further information can be obtained here: <http://www.cspensions.gov.ie/>

Currently the Financial Emergency Measures in the Public Interest Acts of 2009-2015 and the Public Service Stability Agreements provide the legal framework for current pay policy. Further information on the FEMPI Acts and Pay Agreements can be obtained here: <http://www.per.gov.ie/en/public-service-pay-policy/>

The division issues the necessary guidance on the application of these Acts and related policy issues.



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Payroll Shared Service Protocols:

Request a Statement of Income

You can request a statement of income by emailing the PSSCPensions@pssc.gov.ie or alternatively by setting out your request in writing to:

Address: Payroll Shared Service, National Shared Services Office, Deerpark Road, Killarney, Co Kerry, V93 KH28.

Please note: you must provide verification information in order for our advisors to process your request, this can include your **Pension Number, PPSN and DOB.**

PPSN

If you receive notification that your PPSN has been changed/updated, please contact PSSCPensions@pssc.gov.ie with a scanned copy of the signed letter. Or alternatively, this letter can be posted to:

Address: Payroll Shared Service, National Shared Services Office, Central Business Park, Tullamore, Co. Offaly, R35 W7A4.

Power of Attorney

If you require specific arrangements to be put in place you will need to authorise *in writing* your wishes which will be held by the payroll processing team associated with your pension. Please refer all correspondence to the following address:

Address: Payroll Shared Service, National Shared Services Office, Central Business Park, Tullamore, Co. Offaly, R35 W7A4.

Death Notification

In the instance of bereavement of a pension holder, contact should be made with us *immediately* by contacting the PSS Contact Centre on 076 100 2702. One of our advisors will fill in a **Death Notification Form** and will require the following information: the name of the deceased, pay group number, personnel no/pension number, date of death, the name, address and the phone number of the person who is notifying us of the death and of the next of kin.

Entitlement to a Spouses Pension

Upon receipt of a death notification, the pension holder's file is checked for entitlements to a spouse's pension.

Normally, you will be contacted by the payroll associated with the pension as soon as possible but no later than 4 weeks from receipt of the death notification and will be issued with an '*information pack*'.





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Important Information for 2020

Replacement of P60 under PAYE Modernisation

What is replacing the P60?

Revenue will have available via Revenue's [myAccount](#) **an End of Year Statement for each payee** - which effectively replaces the P60 - and it will include details of all your pay and *taxable* deductions from all employments for that tax year.

✚ Please note that 2018 was the last year that a P60 was available.

Where can I request an End of Year Statement?

The **End of Year Statement** can only be requested via Revenue's [myAccount](#)

What is PAYE Modernisation?

PAYE Modernisation involves the most significant reform of the PAYE system since its introduction in 1960. From 1 January 2019 employers are required to report their employees' pay and deductions to Revenue as they are being paid. Further information can be got by visiting Revenue's [website](#).

Is the P60 the only form to be abolished under PAYE Modernisation?

No, under PAYE Modernisation the P60, P45 and P30 have been abolished.

Please refer to the Revenue [website](#) for further information.

What if I need a P60 relating to a previous year?

You can still access your P60s for years prior to 2019 via our online Core Portal system which is available to you 24/7 from home.

✚ You can log onto our Core Portal system at any time, by visiting our website www.pssc.gov.ie



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National
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Important Contact Information:

Payroll Shared Service (PSS) Contact Centre Contact Information:

Website: www.pssc.gov.ie

Phone: 076 100 2702

Email: PSSCPensions@pssc.gov.ie

Address: **Payroll Shared Service, National Shared Services Office, Deerpark, Killarney, Co. Kerry, V93 KH28.**

Please note: if your retirement case was facilitated by HRSS – PeoplePoint, and you have a query that relates to how the lump sum was calculated your queries need to be directed to HRSS.

HR Shared Service – HRSS/PeoplePoint Contact Information:

Phone: 076 107 1000

Email: contact@peoplepoint.ie

Address: **HR Shared Service, National Shared Services Office, Building 5, Belfield Office Park, Beech Hill Road, Clonskeagh, Dublin 4, D04 A9P2.**

PSS Pension Payroll Processing Centre Contact Information:

CPSP Pensions | Solas Pensions (as appropriate to your pension scheme)

Website: www.pssc.gov.ie

Phone: 076 100 2702

Address: **Payroll Shared Service, National Shared Services Office, Central Business Park, Tullamore, Co. Offaly, R35 W7A4**

Website

Core Portal Guides, FAQs, Important Information and Updates on Pay Related Matters can be found on our **website** www.pssc.gov.ie (if the link doesn't open please manually type into the address bar).

We recommend referring to our website on a regular basis for future updates and further pay related information.



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Pensions Declaration Required by subsection 5(1) of the Appropriation Act 1962

Please complete in Block Capitals

Name:
Address:
Eircode:
Parent Department:
Grade:

Conditions for payment of Civil Service Pension Entitlements

- Entitlement as a former civil servant – *alive and not re-employed in any Department of Office of State (If re-employed, please give details on a separate sheet)*
- Entitlement as the widow/widower under the Spouses and Children's Scheme – *alive, not remarried and not co-habiting*
- Entitlement to payment of designated benefit under the terms of Pension Adjustment order on retirement benefit – *alive*
- Entitlement to payment of designated benefit under the terms of Pension Adjustment Order on contingent benefit – *alive and not remarried*

Part A – Declaration

I declare that I am entitled to receive a payment of the pension granted to me under one of the categories above. Please tick appropriate box to indicate the basis for pension entitlement.

Signature of Pensioner:..... Date.....

Part B – Supporting Declaration (Please see page 2 for details of those permitted to complete Part B – Supporting Declaration)

I hereby declare that I am a person described in paragraph (1) of Rule 4 of the Pensions Declaration (Amendment) Rules, 2003; that the pensions declaration above was made in my presence and that I believe the person making that declaration to be the pensioner described therein.

Name of Witness:..... (Block Capitals)

Address:.....

Signature of Witness..... Date:.....

NB Please complete and return this form immediately, as the National Shared Services Office is not obliged to commence payment of pension in any instance where same is not returned

National Shared Services Office
Central Business Park, Tullamore, Co. Offaly, R35 W7A4
T +353 76 100 2702 | info@nssso.gov.ie
www.nssso.gov.ie

Oifig Náisiúnta um Sheirbhísí Comhroinnte
Páirc Gnó Lárnach, Tulach Mhór, Co. Uí Fhailí, R35 W7A4
T +353 76 100 2702 | info@nssso.gov.ie
www.nssso.gov.ie



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Comhlachas Iar-Sheirbhíseach Poiblí Agus Scáit

Éascaðbhishead 1945

RCPSA
PO Box 908
South City DSU
Togher
Cork
T12 C825
2nd December 2019

Ms Regina O'Doherty
Minister of Employment Affairs & Social Protection
Aras Mhic Dhiarmada
Store St.,
Dublin 1

Dear Minister

Thank you for the reply issued by Mr David O'Callaghan on your behalf in August 2019 regarding the Household Benefits Package for those aged between 66 and 70 (Ref: REPS-2-19-17353)

While it was welcome news to hear in the recent Budget that it is planned to broaden aspects of the qualification criteria, eg with regard to another adult living in the house. Given this very welcome development, the RCPSA strongly urges you to consider a further amendment to add "a public service pension" to the existing list which is shown on your website.

1. You are between **66 and 70** and are getting:

- State Pension (Contributory)
- State Pension (Non-Contributory)
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension
- Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension
- Deserted Wife's Benefit or Allowance
- An ordinary Garda Widow's Pension from the Department of Justice and Equality or
- An equivalent Social Security Pension/Benefit from a country covered by EU Regulations or from a country with which Ireland has a Bilateral Social Security Agreement
- **A public service pension**

The number of retired public servants who are not in receipt of a State Pension (Contributory) will reduce over time. It made up predominantly of certain public servants who were recruited before September 1995. In addition, within that overall number, there are those who, sadly, are now in receipt of a Widow's or Widower's or Surviving Civil Partner's (Contributory) Pension and who qualify for the Household Benefits Package on that basis. There are also those on public service pensions who may qualify for the Household Benefits Package on the basis of means testing. There may also be others who qualified for a State Pension (Contributory) on the basis of other employment before or after their retirement.





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qualified for a State Pension (Contributory) on the basis of other employment before or after their retirement.

We are appealing on behalf of those retired public servants who, unlike their neighbours who have retired from the private sector, cannot qualify for the Households Benefits Package until they reach the age of 70, unless they become widowed or satisfy a means test. Our members consider that the current rules are lacking in equity, discriminate against them and create unnecessary anomalies. Hence we have been mandated at AGM's to pursue this matter with your office. Some examples are attached to illustrate these points.

We do not have access to statistics on the actual numbers involved, but in our view, the group is measurable and self-limiting and the cost of amending the scheme as we ask would not be excessive. We strongly urge you to agree to this request and authorise the amendment.

Le Meas,

Ann Walsh
RCPSA Secretary
0871317062



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Household Benefits Package.

Examples based on RCPSA understanding of the qualification criteria

Pending clarification of the exact details of the impact forthcoming change (as announced in the Budget), for simplicity, it is assumed that each of the households described below have only one occupant, aged 67.

House 1:

Retired CEO of major private company. In receipt of an occupational pension of €100,000 a year in addition to the State Pension (Contributory).

Qualifies.

House 2:

Retired public servant. In receipt of an occupational pension of €40,000 a year in addition to a Widow's Pension (Contributory).

Qualifies.

House 3:

Retired public servant. In receipt only of an occupational pension of €25,000 a year.

Does not qualify.



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Cónaidhm Iar-Séirbhíoch Dúibh Águs Stáit
Incorporated 1915

An Roinn Airgeadais
Department of Finance
Oifig an Aire
Office of the Minister



Our Ref: FIN-M0-02335-2019

Friday 10 October 2019

Ms Ann Walsh
Secretary
RCPSA
PO Box 908
SoutCity DSU
Togher
Cork
T12 C825

Dear Ms Walsh

The Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD, has asked me to reply to your email regarding the Pension Levy that has ceased since 2016.

The pension fund levy was introduced in 2011 in the wake of the financial crash and at a time when the economy was in serious difficulties. Something had to be done to preserve and boost jobs and it is an unavoidable fact that difficult economic situations require hard and very often unpopular decisions. All sectors of the economy had to contribute to the recovery plan and the levy was designed to claw back a small amount of the very generous tax reliefs that those contributing to pension arrangements had benefitted from over many years. The levy went to fund the tax reductions and expenditure measures introduced in the Jobs Initiative, including lowering the VAT rate for the tourism sector to 9%. The levy was successful and did its job as reflected in the increased activity and employment in that sector. The trustees of pension schemes affected by the levy had the option of adjusting current or prospective scheme benefits to take account of the levies, which included the possibility of reducing future retirement benefits.

For the years 2011, 2012 and 2013 the rate was 0.60% of the pension scheme assets. For the year 2014 the rate was 0.75% of the assets and for the year 2015, the final year of the levy, the rate was 0.15%. Under the legislation, the payment of the levy was treated as a necessary expense of a pension scheme and the trustees or insurer, as appropriate, were entitled where needed to adjust current or prospective benefits payable under a scheme to take account of the levy. It was up to the trustees or insurer to decide whether, when and how the levy should be passed on and to what extent, given the particular circumstances of the pension schemes for which they are responsible.

However, the legislation also included safeguards aimed at ensuring that should the option of reducing scheme benefits be taken, it had to be applied in an equitable fashion across the different classes of scheme members that could include active, deferred and retired members. In no case could the reduction in an individual member's or class of member's benefits exceed the member's or class of member's share of the levy. Where pension scheme trustees or an insurer took the decision

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Government Buildings, Upper Merrion Street, Dublin 2, 002 RS83, Ireland
T +353 1 676 7571 LoCall: 1890 66 10 10
www.finance.gov.ie



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Comhlachas Iar-Sheirdhiseach Poiblí Agus Scáit

Éscadhbhed 1945

to treat the levy as an expense of the pension scheme, they would have adjusted current or prospective benefits payable to members under that scheme. The consequence of this treatment by the trustees or insurer could be a permanent reduction in members' benefits.

The value of the funds raised by way of the levies have been used to protect and create jobs and this has helped to create the improving financial and economic position of the State. Taxpayers to whom the impact of the levy may have been passed on by the chargeable persons responsible for the payment of the levy (the pension scheme trustees etc.) will have since benefited from tax reductions in the last number of Budgets.

I hope the above information is of assistance.

Yours sincerely





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Established 1945

An Roinn Caiteachais
Phoiblí agus Athchóirithe
Department of Public
Expenditure and Reform
Oifig an Aire
Office of the Minister



PER-M0-01175-2019

8th October 2019

Ms Ann Walsh
RCPSA Secretary
R.C:PSA
South City DSU
Togher
Co. Cork

Dear Ms. Walsh

The Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD, has asked me to respond to your letter of August 19th regarding the Payroll Shared Services Centre.

As you may be aware, the National Shared Service Office (NSSO) is an independent scheduled body which is under the aegis of the Department of Public Expenditure and Reform, and the Payroll Shared Services Centre sits within the NSSO corporate structure.

I can confirm that the NSSO has been provided with necessary resources to deliver upon their work programme in 2019, and the NSSO's Accounting Officer is responsible for the effective and efficient management of resources within the organisation.

I have passed on your correspondence to the NSSO for their attention.

Yours sincerely


Michelle O'Connor
Private Secretary to the Minister for Finance and Public Expenditure and Reform

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Oifig an Tanaiste
Aire Gn6thai Eachtracha agus Tradala
Office of the T:inaiste
Minister for Foreign Affairs and Trade



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

September 2019

Our Ref: PPO192427

Dear Ms. Walsh,

On behalf of the Tanaiste and Minister for Foreign Affairs and Trade, Mr. Simon Coveney T.D., thank you for your correspondence dated 15 August concerning passport fees.

At present, the Passport Service does not provide a reduced fee to any category of adult applicant for a passport, whether for the renewal of a passport or for a first time application. A reduced fee is applied on applications for passports for minors in recognition of the fact that a minor's passport is valid for only five years. Most adult passports will be issued for a period often years.

At a cost of €75 for a renewal, which breaks down to €7.50 per year, the Irish passport fee compares favourably with the services offered elsewhere. For example, an adult would have to pay €8.30 per year for a British passport, €8.60 per year for a French passport, €9.90 per year for an American passport and €17.80 per year for an Australian passport.

Given that any shortfall in revenue resulting from reduced passport fees would have to be met by the taxpayer, a decision to waive or reduce the application fee for any category of applicant would require careful consideration.

We trust the above information addresses your queries.

Yours sincerely,

Clare Brosnan
Private Secretary

Teach Uibh Eachach, 80 Faiche Stiabhna, Baile Atha Cliath 2, 002 VYS3
Iveagh House, 80 St Stephen's Green, Dublin 2, 002 VY53



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Revenue ⁿ

Cúin agus Custaim na hÉireann
Irish Tax and Customs

Óifig na gCoimisinéirí Ioncaim
Rannóg Pearsanta
85/93 Sraid an Mhóla iochtarach
Baile Atha Cliath 2
002 HD59
Éire

www.revenue.ie

Office of the Revenue Commissioners
Personal Division
85/93 Lower Mount Street
Dublin 2
002 HD59
Ireland

Ms Ann Walsh
Secretary,
Retired Civil and Public Servants Association
PO Box 908
South City DSU
Togher,
Cork
29th August 2019

Dear Ms Walsh,

I refer to your letter of 13th August 2019 in respect of your Council's mandate seeking restoration of customer service functions by Revenue personnel in regional offices.

I have national responsibility for the provision of public office and appointment services within Revenue. I would be delighted to discuss the facilities your members would like to have available.

When you have an opportunity could you please contact me. I am frequently out of my office and the best way of contacting me is on my mobile at 087 6507687.

Yours sincerely

Gearóid Murphy
Principal Officer
Personal Division



An Roinn Gnothai Fostaiochta agus
Coimisce Soisialai Department of
Employment Affairs and Social
Protection



Ms. Ann Walsh,
RCPSA,
South City DSC,
Togher,
Cork.
T12C825

Ref: REPS-2019 – 17353

August 2019

Dear Ms. Walsh,

Mrs. Regina Doherty, T.D, Minister for Employment Affairs and Social Protection, has asked me to reply to your email on behalf of the RCPSA, regarding Household Benefits package (HHB) for those who reach 66 years of age.

The Household Benefits Package (HHB) comprises the electricity or gas allowance, and the free television licence. The Department will spend approximately €248 million this year on HHB for over 448,000 customers.

While a Person in receipt of the State Pension and aged between 66-70 may apply to receive the HHB package they do not have an automatic entitlement to receive it. This cohort of people must satisfy all qualifying conditions including the household composition criteria.

A person aged between 66 and 70 who is not receiving a qualifying payment from the Department e.g. State pension may still apply to receive the HHB package however they must satisfy a means test. The means test involves calculating their appropriate weekly means limit. This limit is based on the current maximum rate of State pension (contributory) including any increases for age, living alone, and adult/child dependents plus €100. The weekly income limit is then compared to their weekly means as assessed in a means test. If their weekly means are less than or equal to their income limit, then they satisfy the means test and qualify for the household benefits package subject to also satisfying *all* other qualifying conditions.

There are no plans to change the criteria for receiving the Household benefits package at this time. Any decision to change the qualifying criteria for HHB would have budgetary consequences and would have to be considered in the context of budget negotiations.

Pensions Policy Unit, Aras Mhí: Dhiarmada, Store Street, Dublin 1.
Phone: (01) 704 3000
david.ocallaghan@welfare.ie
www.welfare.ie

I hope this clarifies the matter for you.

David O'Callaghan
Free Schemes Policy

*The Minister is a Designated Public Official under the Regulation of Lobbying Act, 2015
(details available on www.lobbying.ie)*





RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION
Ciontachas Iar-Shestiríoch Dúibh Agus Stáit
Caoilíníodh 1915

NURSING HOME SUPPORT SCHEME (FAIR DEAL)

The Nursing Homes Support Scheme provides financial support towards the cost of long-term nursing home care. Under the scheme, people who need nursing home care have their income and assets assessed, and then pay a contribution to the nursing home towards the cost of their care based on the assessment. The HSE pays the balance, if any, of the costs of their care in public or registered private nursing homes covered under the scheme. This is called State Support.

There are 2 parts to the application process: a Care Needs Assessment and a Financial Assessment.

The Care Needs Assessment is carried out by healthcare staff (doctor, nurse, physiotherapist etc.) and determines whether the person needs long-term nursing home care.

If the Care Needs Assessment shows that the person needs long-term nursing home care, the Financial Assessment calculates the amount that the person pays towards the cost of care and the amount that the HSE will pay. The amount that the applicant pays for their care depends on their income and the value of their assets. No one pays more than the full cost of the nursing home.

The assessment is based on the income and assets of the applicant and their spouse / partner and does not take into account the income of other relatives such as children.

The person contributes 80% of their income (80% of half the joint income for a couple) and 7.5% of the value of any assets (7.5% of half the joint assets for a couple) per annum. However, the first €36,000 of their assets (€72,000 for a couple) is disregarded in the financial assessment. The person's principal residence (family home) will only be included in the financial assessment for the first 3 years of their time in long term care. Any assets transferred in the 5 years prior to the first application for Fair Deal are included in the financial assessment.

Where the person's assets include land and property in the State, the 7.5% contribution based on these assets can be deferred and collected from their estate (or earlier if the property is sold). This is the optional Nursing Home Loan element of the scheme which is referred to as "Ancillary State Support". If a person does not have the capacity to consent to the Nursing Home Loan, a Care Representative can be appointed by the Court to act on their behalf in relation to the loan.

When the Care Needs Assessment and Financial Assessment are completed the HSE contacts the person to advise them of the amount of the contribution to care and whether they are eligible for State Support. (If the client contribution is equal to or more than the full cost of the nursing home the State Support will be nil).

If they have applied for the Nursing Home Loan, they are also advised about their eligibility for this.

They are also provided with a list of nursing homes to choose from. The choice of nursing home is not related in any way to the level of the contribution to care irrespective of the cost of the nursing home. The person is asked to notify the HSE of their chosen Nursing Home so that the HSE's contribution to the cost of care can be calculated. The client can subsequently, if they wish, transfer to another nursing home, subject to a bed being available. As the scheme is budget limited a national waiting list for funding is in place at the moment. Funding is allocated to the waiting list on a strict chronological basis by the National Nursing Home Support Office – current wait approx 4 weeks.



EXAMPLE- FINANCIAL ASSESSMENT

NURSING HOME FEE – €900 PER WEEK

Application 1: - Single

Income: **€230.30** per week state pension

Assets: Principal Residence €100,000
 Savings: €30,000
 Total: **€130,000**

Financial Assessment:

Income: €230.30 x 80% = €184.24 per week

Assets: €130,000-€36,000 = €94,000 x 7.5% = €7,050 / 52= €135.58 per week

Years 1 -3

Applicant's Contribution to care years 1 - 3 = €184.24 + €135.58 = **€319.82** per week:
 HSE contribution to care = **€580.18** per week (€900-€319.82)

Years 3+

Applicant's Contribution to care= **€184.24** per week (3 year cap on principal residence)
 HSE contribution to care years 3+ = **€715.76** per week (€900-€184.24)

Application 2: - Couple

Income: Applicant- €230.30 per week state pension
 Spouse- €400.00 per week occupational pension
 Rental income: €120.00 per week
 Total- **€750.30 per week**

Assets: Principal Residence €200,000
 Savings: €50,000
 Investment property €150,000
 Total: **€400,000**

Financial Assessment:

Years 1 -3

Income: €750.30 / 2 x 80% = €300.12 per week

Assets: €400,000-€72,000 / 2 = €164,000 x 7.5% = €12,300 / 52= €236.54 per week

Applicant's Contribution to care= €300.12 + €236.54 = **€536.66 per week:**
 HSE contribution to care years 1 - 3 = **€363.34** per week (€900-€536.66)

Years 3+

Assets: €200,000- €72,000 / 2 = €64,000 x 7.5% = €4,800 / 52= €92.30 per week

Applicant's Contribution to care = €300.12 + €92.30 = **€392.42** per week (3 year cap on principal residence)

HSE contribution to care years 3+ = **€507.58** per week (€900-€392.42)



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhábhus Iar-Shestíneach Dubh Águs Scáil
Caoilteáid 1915

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.

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 AGM's.

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. The Payroll Shared Services Centre (PSSC) and An Post 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 return it to the address shown below. Payment methods are outlined on the form.

Contact/Teagmháil

Address:

Membership Application, The Hon. Secretary RCPSA, An Post Box 908,

South City Delivery Office, Togher Industrial Estate, Cork, T12C825

Email: info@rcpsa.ie Mobile: 087 1317062 Website www.rcpsa.ie



I wish to apply for membership of the Retired Civil and Public Servants' Association

Official Name/Ainm: (Block caps)

Former Department/State Body:

Home Address/Seoladh: (Block caps)

Email Address:

Mobile:

Landline:

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 email for email communications.
- I consent to the use of bulk texting services for scheduled texting communications.
- I consent to the use of webtext 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.)

If you do not wish to be contacted by the Association, or receive publications, please tick this box.

SIGNATURE: _____

DATE:

Payment Methods – see overleaf





Membership Application Form (contd)

Payment Methods

Deduction from Pension –Payroll Shared Services Centre (PSSC), An Post & eir.

Please go to **Panel 1**.

Direct Payment – Coillte and other professional members wishing to pay directly. Please go to **Panel 2**.

Panel 1 *Please send completed form to the address below.*

To: Payroll Shared Services Centre (PSSC) An Post Pensions Section Tick appropriate box.

I authorise the deduction from my pension the sum of 77c a fortnight (€20 annual) until further notice in respect of my subscription to the Retired Civil and Public Servants' Association.

To: Eir Superannuation Division

I authorise the deduction from my pension the sum of €1.67 a month (€20 annual) until further notice in respect of my subscription to the Retired Civil and Public Servants' Association.

Pension number: Group number:

PPS number:

Signed/Síniú Date/Dáta
.....

Panel 2 *Please send completed form (and, for option A, subscription of €20) to the address below.*

Coillte Other Professional Member
Tick appropriate box.

(A) Payment by Cheque/Postal Order:
To Hon Treasurer: I enclose a completed Membership Application Form and my payment of €20.

Signed/Síniú Date/Dáta
.....

(B) Payment by BankTransfer [Please remember to include your name/reference on the EFT]
Bank Account Name - Retired Civil and Public Servants Association, Current Account
Bank of Ireland, Dundrum, Dublin 14; **Branch Code** 90-10-95; **Account no** 42444283
Bank Identifier Code (BIC) - BOFIE2D; **IBAN** IE48BOFI90109542444283

Payment of €20 will be deducted from my bank account during the month of:
.....

Signed/Síniú Date/Dáta
.....

Address:

Membership Application, The Hon. Secretary RCPSA, An Post Box 908, South City Delivery Office, Toghher Industrial Estate, Cork, T12C825

