



# RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION  
Comhachas Ias-Sheibhneach Dóibí Aghaí Scáil      Caiscéilbhéid 1995



# NEWSLETTER AUTUMN 2023

**NOTICE Annual  
General Meeting 2023**

*See Page 3*

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# Message from the President/Vice-President

## Dear Members

We are looking forward to meeting you at our **2023 AGM** which, we are happy to announce, has now been set for **Tuesday 12 December 2023** - details of time and venue in this Newsletter.

Council regrets that it was necessary to cancel/postpone our AGM on two occasions last year and again in May of this year. We have had many queries as to why the AGM scheduled for May 2023 was postponed. It was postponed because, shortly before the due date, Council was informed that, if it proceeded, a legal challenge would be served to prevent the AGM taking place, on the grounds that members had not been given fifteen weeks' notice as required in the Rules. Council was aware that the notice period fell short of the timeframe prescribed in the Rules, but had considered the holding of an AGM to be of greater importance. The intention had been to leave the decision to proceed or not to the members on the day. The threatened High Court action would have exposed the Association to substantial costs. In the circumstances, and on legal advice, Council took the decision to postpone.

We hope that you will find the forthcoming AGM informative and interesting and also a pleasant social occasion to catch up with former colleagues and friends.

Notwithstanding not holding an AGM, Council has been continuing to represent the interests of members. The Association is affiliated to the Alliance of Retired Public Servants and two members of Council attend their meetings. An annual pre-Budget submission is made on behalf of members, reflecting the motions passed at AGMs and other concerns raised by members. The submission for Budget 2024 has been submitted and is included in this Newsletter for information.

Sadly, since our last AGM, our former President, Mr Paul Monks, died in January 2023. Paul had worked tirelessly for the Association over a long number of years. Sincere condolences are extended to Paul's family. *Ar dheis Dé go raibh a anam dílis.*

Wishing you and your families a pleasant, safe Summer.

**Stephen Burns (President) and Geraldine Burke Geary (Vice President)**



# RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

## Notice of RCPSA Annual General Meeting 2023

Please be advised that the RCPSA  
Annual General Meeting 2023  
will be held in the Gresham Hotel,  
23 Upper O'Connell Street Dublin 1  
on Tuesday 12<sup>th</sup> December 2023  
from 13.00 to 16.00.

Refreshments will be served from 12.00.

A Branch/member are invited 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 Council the Standing Orders Committee and Trustees to be elected at AGM.

**NOTE:** the date for submission of all proposed Rule changes or further nominations/motions to be dealt with at AGM 2023 is **October 1 2023**.

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**Ann Walsh**  
**Honorary Secretary RCPSA**

## PRACTICAL INFORMATION ON SOME SCHEMES AND SERVICES

There are many benefits, services and supports available to us as we grow older and it is useful to keep abreast of changes and developments in schemes and other initiatives.

Where possible, the RCPSA tries to keep its members informed about developments which might be of interest, but members are advised to keep an eye on the newspapers and check out the Citizens Information website from time to time [www.citizensinformation.ie](http://www.citizensinformation.ie).

If you have some specific need, depending on the nature of your need, call in to your local Citizens Information Centre or Social Welfare Office or Health Office if you can, or talk to your local Public Health Nurse. The Citizen Information website gives a list of their local offices. A list of Local Health Offices can be found online at [www.hse.ie/eng/services/list/1/lho/](http://www.hse.ie/eng/services/list/1/lho/). Details of social welfare schemes and benefits can be found online at [www.gov.ie/en/category/social-welfare/#](http://www.gov.ie/en/category/social-welfare/#).

**With regard to grants or schemes or health benefits, in general, even if you are unsure about your eligibility, you have nothing to lose by making an application.**

### **Disclaimer:**

**Please note that the information in this article and in the subsequent articles on Enduring Power of Attorney and Assisted Decision Making, Carer's Allowance and Carer's Support Grant and The Fair Deal Scheme is intended only as a guide to benefits and/or services which may be of interest. As we all know, most schemes have their own complex requirements in respect of eligibility. For full details, you will need to consult the source organisation.**

## 1. Reaching the age of 70

### **Household Benefits Package**

If you are not already in receipt of the Household Benefits Package from the Department of Social Protection, you can qualify for it, without means testing, on reaching the age of 70, provided you are living in Ireland fulltime and that no one in the household is already in receipt of the Package. The Household Benefits Package currently gives recipients €35 a month towards either gas or electricity costs, and a free TV licence. You can apply for the Household Benefits Package up to three months before your 70<sup>th</sup> birthday.

You can apply by completing a form or by applying online on [www.MyWelfare.ie](http://www.MyWelfare.ie). To apply online, you need a MyGovId account - see [www.mygovid.ie](http://www.mygovid.ie). If you have not already set one up, it is useful to do so. It can be used to access a number of services, such as Social Welfare, Revenue and the National Driver Licence Service.

You should also note that, depending on your personal circumstances and/or means, you could qualify for the Household Benefits Package at the age of 66. Full details are available from the Department of Social Protection and your local Citizens Information Centre and on the Government website at [www.gov.ie/en/service/e87d27-household-benefits-package/](http://www.gov.ie/en/service/e87d27-household-benefits-package/).

## GP Visit Card

Everyone over 70 living in Ireland can get a GP visit card. It is not means tested. The GP visit card covers visits to your GP, including visits to GP out of hours services. A list of out of hours GP services is available from the HSE and on their website at [www2.hse.ie/services/find-a-gp-out-of-hours/](http://www2.hse.ie/services/find-a-gp-out-of-hours/). The GP Visit Card also covers blood tests to diagnose or monitor a condition. It does not cover hospital charges or prescribed drugs – see below re the Drugs Payment Scheme.

Not all GPs provide GP Visit Card services. A list of those that do, is available on from the HSE and on their website at [www2.hse.ie/services/schemes-allowances/medical-cards/about-the-medical-card/gps-who-accept-medical-cards/](http://www2.hse.ie/services/schemes-allowances/medical-cards/about-the-medical-card/gps-who-accept-medical-cards/). The GP you choose will need to agree to provide you with GP Visit Card services. In general, you can apply by completing a form or by registering online at [www2.hse.ie/services/schemes-allowances/gp-visit-cards/over-70s/](http://www2.hse.ie/services/schemes-allowances/gp-visit-cards/over-70s/). The list on the website may not be exhaustive so, if you cannot find your GP listed, it is worth checking with him or her or the practice. If your GP is participating but not listed online, then you will not be able to apply online and you will need download the form, fill it in and sign it, get your GP to sign and stamp it and return it to the address provided on the website.

## Medical Card

The criteria to qualify for a medical card when aged 70 or older differ in some respects from the criteria applied to those under the age of 70. A general guideline is that if a person has a gross income of €550 or less (€1,050 in the case of a couple), he or she may qualify for a medical card. There can also be grounds for qualifying for a medical card on the basis of certain long-term medical conditions. As with so many schemes, the details are complex. If you think that you might qualify, it is worth speaking to your GP and/or the HSE.

## Reduced rates of USC

In the year you reach the age of 70 (and in subsequent years), reduced rates of USC will apply provided your income is €60,000 or less. The reduced rates for 2023 are 0.5% on the first €12,012 and 2% on the balance. The reduced rates should be applied automatically at the start of the tax year in which you will be 70. In general, if your income is more than €60,000, you cannot avail of the reduced rates and the standard rates of USC will apply. However, income for USC purposes is not necessarily the same as income for income tax purposes so, if you are affected by that provision, you may need to talk to Revenue.

If you hold a full Medical Card before reaching the age of 70, you could qualify for reduced rates of USC provided your income is €60,000 or less. It is advisable to contact the Office of the Revenue Commissioners in order to benefit from the reduced rates on that basis.

## 2. Drugs Payment Scheme

As a general rule anyone living in Ireland who does not have a Medical Card is entitled to register for the Drugs Payment Scheme. Broadly speaking, the Drugs Payment Scheme sets a threshold on the monthly amount which a family pays on approved prescription drugs and medicines. The threshold is currently €80 a month. Amounts over that are paid by the HSE. For these purposes a family is an adult, their partner and any children or dependants.

You do not have to register with a pharmacy for the scheme. It is advisable to use the same pharmacy in a calendar month in order to avoid paying more than the maximum €80. If you use two or more pharmacies in one month, you may spend over the maximum threshold of €80. If this happens you can then apply to the HSE for a refund of the amount you spent above the €80 threshold. Full details are available from the HSE and on their website at [www2.hse.ie/services/schemes-allowances/drugs-payment-scheme/card/](http://www2.hse.ie/services/schemes-allowances/drugs-payment-scheme/card/)

You can apply for a Drugs Payment Scheme card by completing a form or by applying online at [www.mydps.ie/](http://www.mydps.ie/). **Note:** The Drugs Payment Scheme card has an expiry date and should be renewed periodically.

### 3. The European Health Insurance Card (EHIC)

The EHIC (formerly the E111) lets you get healthcare when abroad for free, or at a reduced cost. You can use the card in any European Union (EU) or European Economic Area (EEA) country, or Switzerland. It covers you if you're on holiday, or on a short-term stay of no more than 3 months. Each family member needs their own EHIC. The card is free and there's no charge to apply. You can apply in person (not all areas), by post or online [www.sspcrs.ie/portal/ehic/pub/application](http://www.sspcrs.ie/portal/ehic/pub/application). **Note:** The EHIC has an expiry date and should be renewed periodically.

### 4. Free Travel Scheme

The Free Travel Scheme allows you to travel, free of charge, on public transport and some private bus and ferry services. Everyone aged 66 and over, living permanently in Ireland, can avail of the Free Travel Scheme. People with disabilities and carers aged under 66 may also qualify for Free Travel.

If you qualify for Free Travel and you are married, in a civil partnership or cohabiting, your partner may travel with you for free. If you can't travel alone for medical reasons, you may get Free Travel for a companion. This allows a person aged over 16 to travel with you for free.

You can use your Free Travel on most Iarnród Éireann, Bus Éireann, Dublin Bus, DART and Luas Services and on certain private bus and ferry services (eg certain ferry services in Counties Clare, Cork, Donegal and Mayo). If in doubt, ask!

Free travel is also available on Dublin Bus Nitelink, Go-Ahead Ireland and TFI (Transport for Ireland) Local Link services. Free travel does not include some special services such as Dublin Bus AIRLINK services.

There are no stated restrictions on the times you can use your Free Travel, but availability may depend on capacity.

You may also travel free of charge on certain cross-border services between Ireland and Northern Ireland. To travel free within Northern Ireland, you must have a Senior Smart Pass, which you apply for separately.

In some instances the Free Travel card is issued automatically on reaching the age of 66 but, particularly where a person is not applying for a State Pension, they may need

to make an application. For that reason, it is advisable to apply rather than wait to see if one arrives. If you are applying on age grounds, you can apply up to three months before reaching the age of 66. You will receive a new Public Services Card which will incorporate your Free Travel card. It will be marked FT-P (for sole use), FT+S (for use by holder and spouse/partner) or FT+C (for use by holder and companion aged 16 or over). If you don't already have a Public Services Card, it is advisable to apply for one as soon as possible.

The Free Travel Scheme is administered by the Department of Social Protection. **Note:** The Free Travel Pass and Senior Smart Pass have expiry dates and should be renewed periodically.

## 5. Income Tax

### Check credits and file returns

It is advisable to check your tax credits at the start of the tax year to ensure that you are paying the correct income tax. It is also advisable to make an annual tax return at the end of the tax year and to request a Statement of Liability. A tax return is required if you wish to claim additional tax credits, reliefs or expenses (e.g. health expenses), declare additional income (e.g. income from the Rent-a-Room Scheme), obtain a Statement of Liability for the year or claim refunds of any tax and or USC overpaid. The Office of the Revenue Commissioners favour online returns so, if you wish to file in hard copy, it is advisable to include a covering letter to explain why you are not filing online.

Since the introduction of Pay As You Earn (PAYE) Modernisation for the tax year 2019, an annual Employment Detail Summary has replaced the P60.

### Rent-a-Room Scheme

You must declare the rental income even when it is exempt from Income Tax because of Rent-a-Room Relief. You record your rental income for rent-a-room relief in the 'Exempt income' section of your tax return form.

### Health expenses and Nursing Home expenses

The Med 1 form for claiming relief on health expenses is no longer available. Health expenses are claimed through your Income Tax Return. If you are a PAYE taxpayer, you have the option to claim relief in real time during the year or to claim at year end. You can only claim for expenses for which you have receipts. You are required to keep all original receipts for six years.

There is a Receipts Tracker service on the Revenue website under myAccount to which health receipts can be uploaded on a real time basis. However, you can only upload one file at a time and no one file can exceed 2MB. It can be necessary to email the file to oneself first to reduce the size. The following file types can be uploaded: PDF, JPG, JPEG and PNG. If you wait until year end, some health insurers will provide you with an annual statement of the amounts claimed during the year. That statement can then be used when claiming for health expenses from Revenue.

You can claim relief on the last four year's health expenses. Each year has to be claimed separately by completing an Income Tax Return. Relief for your health expenses is granted by way of a tax refund. To benefit, you must have paid tax in the relevant year.



You generally receive tax relief for health expenses at your standard rate of tax (currently 20%). Nursing home expenses are given at your marginal rate of tax (currently up to 40%).

If you have private health insurance, you can claim tax relief on the portion of those qualifying expenses not covered by your insurer.

The Med 2 form (for certain non-routine dental expenses) is still in use. You do not need to send your Med 2 to Revenue, but you should keep it in your records as you may be required to provide it if your claim is checked.

### **Rent Tax Credit**

The new Rent Tax Credit is available for the tax years 2022 to 2025. The amount of Rent Tax Credit you can claim will be calculated for you when you submit your claim. This amount will depend on the amount of rent you pay and the amount of Income Tax you pay. To benefit from the Rent Tax Credit, you must have an Income Tax liability to offset against it. Rent means the amount you pay for use of the property. It does not include any amount you pay for extra services such as utilities, board or laundry.

Rent Tax Credit for the 2022 tax year should be claimed on your income tax return. Rent Tax Credit for 2023 can be claimed in real time, or at year end.

The maximum value of the Rent Tax Credit is €1,000 per year for jointly assessed married couples or civil partners. The maximum value is €500 in all other cases, including single persons.

## **6. Widow's, Widower's or Surviving Civil Partner's Pension (Dept of Social Protection)**

In the sad event of a person being bereaved of their spouse or civil partner, he or she may qualify for a Widow's, Widower's or Surviving Civil Partner's Pension. This is separate to any entitlement under the Civil/Public Service Spouses' and Children's Pensions Schemes. The survivor's pension can be claimed on the basis of the survivor's personal social insurance record or on the social insurance record of their late spouse/partner. At present, social insurance payments in PRSI Classes A, B, C, D, E, F, G, H, P, N and S are reckonable for this pension. Voluntary contributions may also be taken into account. In general, a person cannot receive this pension and another social welfare payment (eg State Pension/Old Age Pension) at the same time, but may, if eligible, be allowed to claim whichever is more beneficial to them. It is advisable to contact the Department of Social Protection as early as possible as back payments are limited.

A person who is divorced from their late spouse and has not remarried or registered as a civil partner with another person, may qualify for pension, provided the divorce is recognised as valid in the State and all other qualifying conditions are satisfied.

Further details are available from the Department of Social Protection and your local Citizens Information Centre and on the Government website at <https://www.gov.ie/en/service/269fa9-widows-widowers-or-surviving-civil-partners-non-contributory-pension/#>

## 7. Driving licences and Passports

Reminder that driving licences and passports have expiry dates! In relation to passports, some countries can require a minimum period of validity on a passport to gain entry.

## 8. Providing Identification

Many institutions/businesses are obliged to verify identity under Money Laundering legislation (e.g. banks, building societies, Credit Unions, An Post, mobile phone providers, solicitors, accountants). This can be problematic if you do not have a current valid passport or driver's licence or a utility bill or similar in your name. If you cannot provide the standard documents requested, you will need to ask the institution/business concerned for advice on alternatives that may be acceptable to them.

The Central Bank Guidelines state that documentation and evidence of identity can take a number of forms and that firms should set out in their policies and procedures the documents and information which they are willing to accept, and the circumstances under which they are willing to accept them, in order to identify and verify the identity of a customer. Persons acting on behalf of the customer may include Power of Attorney cases, Executor/Administrator, Ward of Court, vulnerable customer who has a third party acting on their behalf via formal authorisation. The Central Bank Guidelines can be found on their website at

[www.centralbank.ie/docs/default-source/regulation/amld-/guidance/anti-money-laundering-and-counteracting-the-financing-of-terrorism-guidelines-for-the-financial-sector.pdf?sfvrsn=9](http://www.centralbank.ie/docs/default-source/regulation/amld-/guidance/anti-money-laundering-and-counteracting-the-financing-of-terrorism-guidelines-for-the-financial-sector.pdf?sfvrsn=9).

# Enduring Power of Attorney and Assisted Decision Making

## The importance of making provision for potential lack of capacity

Sadly, any one of us can lose our decision-making abilities at any age. If no legal arrangements have been made to take effect in the event that we become incapacitated or unable to deal with our affairs, it can pose significant difficulties for us and our families. The purpose of an Enduring Power of Attorney (EPA) is to appoint a person (called an Attorney for these purposes) to look after your financial or personal affairs, in the event that you no longer have the capacity to do so yourself.

### Enduring Power of Attorney (EPA)

An EPA is a legal device that can be set up by an individual to nominate another specially appointed, trusted person (i.e. the Attorney), who may, for example, be a family member or close friend, to be allowed take actions on their behalf in certain circumstances. The concern is that, without an EPA in place, an individual can be at greater risk of abuse and exploitation if they lack capacity to make decisions due to illness, disability or frailty. In addition, if an individual loses capacity and has not put an EPA in place, it can be very difficult to access finances in order to pay for care (e.g. for the Fair Deal) and/or treatment or to deal with any other aspects of their affairs.

An EPA grants the Attorney power to take certain decisions on behalf of the individual. The EPA sets out what decisions the appointed person can make and provides guidance on the individual's wishes and preferences. An EPA can give general authority to the Attorney to make future decisions about the individual's finances, property and personal welfare if needed, or it may merely give authority to do specific acts on the individual's behalf. There is some useful information about the possible scope of an EPA on the Safeguarding Ireland website: [www.safeguardingireland.org/wp-content/uploads/2022/09/6466-SI-Planning-Ahead-A5-web-FA2.pdf](http://www.safeguardingireland.org/wp-content/uploads/2022/09/6466-SI-Planning-Ahead-A5-web-FA2.pdf)

**EPAs do not cover decisions about medical treatment.** For example, the Attorney does not have the power to make a decision as to whether or not an individual suffering from dementia should undergo surgery. An individual can make an Advance Healthcare Directive to outline the medical treatment they would prefer in the event that they can no longer communicate their wishes.

Because an EPA involves the transfer of considerable powers to another person, there are a number of legal safeguards to protect from abuse. The procedure for executing the EPA involves using a solicitor and a doctor. The EPA can only come into effect when certain specified procedures have been completed.

More information is available on the Safeguarding Ireland website [www.safeguardingireland.org/call-for-more-people-to-make-an-enduring-power-of-attorney/](http://www.safeguardingireland.org/call-for-more-people-to-make-an-enduring-power-of-attorney/). Information on recent changes in making an EPA is given below.

## Next of Kin

“Next of kin” is not a legal term. It is used in medical or healthcare settings to indicate a contact person, the person to be contacted in the event that something happens, such as an accident, illness or decline in an individual’s condition. This is often a relative or friend. The “Next of kin” does not have any legal authority or responsibility to make decisions or give consent on behalf of an individual, unless they have been legally appointed to do so under a registered EPA.

## The Assisted Decision-Making (Capacity) Act 2015

The Assisted Decision-Making (Capacity) Act 2015 was signed into law in December 2015 but was only fully commenced on 26 April 2023.

The Act established a modern legal framework to support decision-making by adults who may have difficulty making decisions without help. It introduced three types of support arrangements for individuals who currently, or may shortly, face challenges when making certain decisions. It also provides for individuals who wish to plan ahead for a time in the future when they might lose capacity, by way of an Advance Healthcare directive, or Enduring Power of Attorney. The Act also abolished the current wardship system and requires all wards of court to be discharged from wardship within three years of 26 April 2023. It also established the Decision Support Service.

The Act recognises that, as far as possible, all adults have the right to play an active role in decisions that affect them. These decisions can be about their personal welfare and property and affairs.

## EPA – changes resulting from the Assisted Decision-Making (Capacity) Act 2015.

The law governing the creation and monitoring of EPAs has changed as a result of the Assisted Decision-Making (Capacity) Act.

EPAs that have already been correctly made under the Powers of Attorney Act 1996 remain valid. An EPA that was made before 26 April 2023 only takes effect if registered with the Office of the Ward of Courts.

However, an EPA that was made on or after 26 April 2023 only takes effect if registered with the Decision Support Service within 3 months of being made, the donor becomes incapacitated and unable to manage their affairs, the Decision Support Service has been notified of the incapacity and it accepts that fact. The Decision Support Service then supervises and monitors the EPA to make sure that the donor’s interests are protected.

EPAs that were made before 26 April 2023 now come under the Decision Support Service’s complaints procedure.

## Care Representative

Prior to the commencement of the Assisted Decision Making (Capacity) Act, 2015 on the 26 April 2023, if an individual had not made an EPA, someone (usually the next of kin) could apply to become a Care Representative solely for purposes of the Fair Deal Scheme

under Section 21 of the Nursing Support Scheme Act, 2009. 25 April 2023 was the last date for receipt of Care Representative applications in all Court Offices. From 26 April 2023, all such applications must be made pursuant to Part 5 of the Assisted Decision Making (Capacity) Act, 2015. Where previously a Care Representative would have been appointed, applications must now be made to the Circuit Court for the appointment of a Decision Making Representative (DMR).

Further information is available by phone from the Decision Support Service at 01-211 9750 and on their website at [www.decisionsupportservice.ie/](http://www.decisionsupportservice.ie/) and [www.decisionsupportservice.ie/services/decision-support-arrangements/decision-making-representation-order](http://www.decisionsupportservice.ie/services/decision-support-arrangements/decision-making-representation-order) and on the Courts website [www.courts.ie/assisted-decision-making-circuit-court](http://www.courts.ie/assisted-decision-making-circuit-court).

## Safeguarding Ireland

On 29 May 2023, Safeguarding Ireland launched a public awareness campaign about understanding and using the new Assisted Decision-making (Capacity) Act – see their website for details: [www.safeguardingireland.org/assisted-decision-making-may-2023/](http://www.safeguardingireland.org/assisted-decision-making-may-2023/)

## Sage Advocacy

Sage Advocacy is the National Advocacy Service for older people. It also supports vulnerable adults and healthcare patients in certain situations where no other service is able to assist. It provides information, support and advocacy and their work on behalf of clients is independent of family, service providers or systems interests. They can be contacted by phone on 01-536 7330. Their website is: [www.sageadvocacy.ie/](http://www.sageadvocacy.ie/)

### Disclaimer:

**This article deals with complex legal issues and is intended only as a very general guide for members.**

## Carer's Allowance, Carer's Support Grant and Carers Benefit

**Carer's Allowance** is a payment made to people who are caring for a person who needs full-time care and attention. It is paid by Department of Social Protection and is subject to a means test. The current rate of payment of Carer's Allowance is €236.00 (maximum) per week (under 66) and €274.00 per week (over 66). If you are in receipt of certain other social welfare payments, you may qualify for half-rate Carer's Allowance provided you meet the other criteria.

There is no upper age limit for the Carer, but you must be able to provide full-time care and attention to the person who needs it (the Caree). An additional €10 per week is payable when a Carer is aged 80 and over.

If you are caring for another person, who need not be a relative, it is well worth the effort to apply for Carer's Allowance. Many people who are retired and in receipt of a pension may feel that they would not qualify for this allowance. This may not be correct as the disregards from income are pretty generous and, even if you don't qualify for the full rate of the allowance, you may get a reduced rate, depending on your income.

Counted as means are any income the Carer/Spouse has e.g. pension/earnings, property/other assets that provide an income. For a single person €350 per week of gross income is disregarded and €750 pw for a couple. Deductions are also allowed for PRSI, union dues, pension contributions.

Savings and Investments are assessable but the first €50,000 is disregarded and a formula is used to calculate the balance.

### Carer's Support Grant – not means tested

If you qualify for the Carer's Allowance, you will also be paid an annual Carer's Support Grant of €1850 which is paid in June each year. Those who do not qualify for the Carer's Allowance because they exceed the means limit, may still qualify for the Carer's Support Grant, which is not means tested. While the Carer's Allowance is taxable, the Carer's Support Grant is exempt from income tax.

Note: This article is about Carer's Allowance as distinct from **Carer's Benefit**. Carer's Benefit is a payment available to insured people who may need to leave work or reduce their hours to care for a person or people in need of full-time care. Information on Carer's Benefit is available from the Department of Social Protection and your local Citizens Information Centre and on the Government website at [www.gov.ie/en/service/455c16-carers-benefit/](http://www.gov.ie/en/service/455c16-carers-benefit/)

Further details about the Carer's Allowance and Carer's Support Grant are available from the Department of Social Protection and your local Citizens Information Centre and on the Government website at [www.gov.ie/en/service/2432ba-carers-allowance/](http://www.gov.ie/en/service/2432ba-carers-allowance/) and [www.gov.ie/en/service/16220307-carers-support-grant/](http://www.gov.ie/en/service/16220307-carers-support-grant/). You can also download an application form for each on those sites.

## The Fair Deal Scheme

### What is it:

The Nursing Homes Support Scheme, also known as the "Fair Deal" scheme is a scheme of financial support for people who need long term residential care services. Under the Nursing Homes Support Scheme, people make a contribution towards the cost of their care and the State pays the balance. The Scheme covers approved Public Nursing Homes, Approved Private Nursing Homes and Voluntary Nursing Homes.

## Applying for the Scheme

In order to apply for the scheme an applicant must be resident in the State for at least a year or intends to live here for at least a year. Applications are made to a local Nursing Home Support Office on the standard application form. There are three steps to the application process.

**Step 1** is an application for a Care Needs Assessment. The Care Needs Assessment identifies whether or not long-term nursing home care is necessary.

**Step 2** is an application for State Support. This will be used to complete the Financial Assessment which determines the applicant's contribution to their care and the corresponding level of financial assistance ("State Support"). The Financial Assessment takes into account income and assets (such as savings and property) – see below. Steps 1 and 2 must be completed by all applicants.

**Step 3** is an optional step which should be completed if one wishes to apply for the Nursing Home Loan (this is termed "Ancillary State Support" in the legislation).

### Financial Assessment

The Financial Assessment looks at the applicant's income and assets in order to work out what their contribution to care will be. The HSE will then pay the balance of cost of care. For example, if the cost of your care was €1,000 and your weekly contribution was assessed at €300 (from pension and other means), the HSE will pay the weekly balance of €700. This payment by the HSE is called State Support/ Fair Deal. The Financial Assessment looks at all income and assets to establish the degree/rate of eligibility.

### Income and Assets and Contribution towards Care

In general an applicant will contribute 80% of his/her assessable income and 7.5% of the value of any assets per annum (5% of assets if the application was made prior to the 25 July 2013).

**80% of income (eg pension) will go towards one's care.** Income includes all earnings, pension income, social welfare benefits/allowances, rental income, income from holding an office or directorship, income from fees, commissions, dividends or interest, or any income which an applicant has deprived themselves of in the 5 years leading up to their application. There are some special provisions in respect of rental income on the person's principal residence – see below.

Broadly speaking, an asset is any material property (including the family home) or wealth, including property or wealth outside of the State. However, portion of the assets (currently the first €36,000 of assets, or €72,000 for a couple), will not be counted at all in the financial assessment. 7.5% of the value of any assets per annum (5% of assets if the application was made prior to the 25 July 2013) **will go towards one's care.** There are some special provisions in respect of the person's principal residence – see below.

Where assets include land and property in the State, the 7.5% contribution based on such

assets may be deferred and collected from your estate. This is an optional Nursing Home Loan element of the scheme which is legally referred to as "Ancillary State Support".

If applicant is a member of a couple, the assessment will be based on half of the couple's combined income and assets. For example, if a couple's income was €600 per week, the assessment of the person needing care would be based on 50% of €600, or €300. In other words, the person needing care would be considered to have a total income of €300 per week.

### Principal residence

One's principal residence will be included in the financial assessment for the first 3 years of time in care only. This is known as the 22.5% or 'three year' cap (15% if application was made prior to the 25 July 2013). It means that an applicant will pay a 7.5% contribution based on his/her principal residence for a maximum of three years, regardless of the time spent in nursing home care. After three years, even if an applicant is still getting long-term nursing home care, they will not pay any further contribution based on the principal residence. This 'three year' cap applies regardless of whether one chooses to opt for the loan or not.

There have been some important changes in recent years. Firstly, if you sell your home (principal residence) while you are in care, the money you get for the sale will also qualify for the 3-year cap. Secondly, if you rent out your home while you are in care, 40% (not 80%) of any rental income you receive for your home will go towards your care. There have been some indications that that percentage may be reduced further in the future.

In the case of a couple, the contribution based on the principal residence will be capped at 11.25% (7.5% if the application was made prior to the 25 July 2013) where one member of the couple remains in the home, while the other enters long term nursing home care, i.e. the 'three year' cap applies. The applicant must be married or co-habiting for a minimum of three years before the "couple status" applies.

### Farms and businesses

You must apply if you want your farm or business to be included in the 3-year cap. The application is subject to certain conditions, including:

1. You must apply to appoint a family successor, who will commit to running the farm or business for at least six years after you go into the Nursing Home. The successor cannot be appointed until you are in care.
2. The farm or business must have been actively worked by either you, your partner or your family successor for at least 3 of the last 5 years. This is up to the day in which you enter care. You will need to provide proof of this.

**NB** If the farm or small business has been signed over five full years before the application is made for Fair Deal there is no farm or small business liability.

### Tax relief

Tax relief is allowable on Nursing Home care costs at the marginal rate of tax (i.e. at the higher rate if you pay tax at the higher rate).



## Capacity

If the person needing care is deemed not to have the capacity to make the required decisions, then action under the Assisted Decision-Making (Capacity) Act may be necessary. The relevant provisions of this Act have only recently been commenced. See separate article in this Newsletter.

Details about the Fair Deal are available from the HSE Live Service by phone on 1800 700 700 or 01-240 8787, where you can be directed to your local Nursing Home Support Office, and

on the HSE website at [www2.hse.ie/services/schemes-allowances/fair-deal-scheme/about/](http://www2.hse.ie/services/schemes-allowances/fair-deal-scheme/about/) and from your local Citizens Information Centre.

## WHOM TO CONTACT REGARDING PENSION IF A MEMBER DIES

If a pensioner dies, the next of kin should, as soon as is practicable, notify the pension provider of the death.

The Payroll Shared Service (PSS) pays the pensions of civil servants and several other retired public service groups. Once advised of the death, the PSS will issue information to the next of kin about the steps to be taken and, in particular, details of how to apply for a **Spouses' and/or Children's Pension**, if eligible.

If the person who died was in receipt of a pension from the Department of Social Protection (eg State Pension or Widow's Pension), the next of kin should, as soon as is practicable, notify that Department of the death.

### Widow's, Widower's or Surviving Civil Partner's Pension (Dept of Social Protection)

If there is a surviving spouse, he or she may qualify for a Widow's, Widower's or Surviving Civil Partner's Pension. This is separate to the Spouses' and Children's Pension mentioned above. It is advisable to write to the Department of Social Protection as early as possible or to contact a Citizens Information Centre. There is a Citizens Information Centre in each county in Ireland.

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

[https://www.citizensinformation.ie/en/death/when\\_someone\\_dies\\_in\\_ireland.html](https://www.citizensinformation.ie/en/death/when_someone_dies_in_ireland.html)

**Newsletter:** To enable us to remove a deceased member from our mailing list, it would be appreciated if the next of kin could inform the RCPSA of the death, when convenient, on [info@rcpsa.ie](mailto:info@rcpsa.ie) or by phoning 087-131-7062.

## Contact information for the PSS

Phone 0818-107-100 Email [payrollcontact@nssso.gov.ie](mailto:payrollcontact@nssso.gov.ie)

In general, the phone is manned during mornings only. When contacting the NSSO (whether by phone or by email), you need to quote two of the following where possible: the deceased person's pension number, PPS or date of birth.

**Other organisations:** If the pension of the deceased person was not paid by the PSS, you are advised to contact the organisation which was paying the pension (i.e. An Post, Coillte, Teagasc, etc).

## Summary of Pension increases 2022 and 2023 in the Civil Service

The following is a brief, general summary of the current position with regard to pension increases in the Civil Service. The percentages shown here are a broad indication. The actual increase may depend on individual circumstances, overall level of pay and the application of FEMPI restoration. **Similar** arrangements are reflected in many other public service semi – state bodies.

**The principle of pay parity under pre-existing pension schemes has been agreed up to the end of 2023 in line with the extension of the Building Momentum agreement for 2022-2023 in the public service.**

The following is a brief, general summary of the current position with regard to pension increases in the Civil Service. The percentages shown are a broad indication with the actual increases being dependent on individual circumstances, overall level of pay and the application of FEMPI restoration. Similar arrangements are reflected in many other public service and semi state bodies.

In general, no pension increases were due or applied until such time as the pay rate of serving staff had been restored to the level at which your pension had been calculated. Restoration occurred at different rates for different grades and even within grades depending on point of scale. Information on the changes in pay scales from 2008 to date is a guide for members.

If in any doubt as to whether you have received your entitlements, contact your pension provider. For example, not all retired civil servants have yet received all increases due. An update received from the NSSO on 13 July 2023 is that increased salary rates, together with the final unwinding of FEMPI measures, provided NSSO with a significant challenge. The application of increase in the majority of cases was automatic and retired members received pay increase and arrears before Christmas 2022. 4,551 cases required to be manually reviewed by NSSO in order to apply the appropriate increases. The NSSO has

completed the review of 4,283 cases and these payees are now on correct rate and any arrears owing fully processed and paid. The remaining 268 cases have required NSSO to contact HR Units in various Government Departments/Bodies for additional information and clarifications. They will continue to prioritise these cases and will issue a further update on these cases once available. It should be noted, that the NSSO was able to align over 1,500 cases to standardised payscales, therefore eliminating the need to manual review these cases for all future arrears. This will ensure the prompt payment of increased rates in the future to retired members.

We appreciate the efforts that the NSSO is making on behalf of our members and the patience and courtesy with which they deal with individual and RCPSA enquiries.

**SEE BELOW FOR LINK to Circular 02/23\* and some extracts :**

**[file:///Users/macbookaira2179/Downloads/247103\\_c9fe8952-8989-42a1-9e7c-d37f5746b441%20\(3\).pdf](file:///Users/macbookaira2179/Downloads/247103_c9fe8952-8989-42a1-9e7c-d37f5746b441%20(3).pdf)**

**\*A HARD COPY OF C 02/23 WILL BE PROVIDED TO MEMBERS WHO HAVE DIFFICULTY ACCESSING BY CONTACTING [info@rcpsa.ie](mailto:info@rcpsa.ie)**

# EXTRACTS FROM DEPR CIRCULAR 02/2023

## Pension increases paid or in the process of being calculated

**1% with effect from 1 February 2022** as provided in Building Momentum – A New Public Service Agreement 2021-2022; PER Circular 04/2022 refers

**3% with effect from 2 February 2022** as provided in Building Momentum – A New Public Service Agreement 2021-2022 as reviewed; PER Circular 19/2022 refers [Note: published 12 October 2022, so increase backdated]

**1% with effect from 1 October 2022** as provided in Building Momentum – A New Public Service Agreement 2021-2022 as reviewed; PER Circular 19/2022 refers. The pay scales as published in DPER Circular 02/2023 for 1 March 2023 are reproduced later in this Newsletter.

**2% with effect from 1 March 2023** as provided in Building Momentum – A New Public Service Agreement 2021-2023 as reviewed; PER Circular 02/2023 refers. An extract from that Circular follows for reference purposes. The extract shows the salary scales for Civil Service General Service grades as of 1 March 2023, for civil servants appointed before 6th April 1995 only. The full Circular is available on [www.gov.ie/en/circular/64f5a-circular-02-2023-application-of-1-march-pay-adjustment/](http://www.gov.ie/en/circular/64f5a-circular-02-2023-application-of-1-march-pay-adjustment/).

In addition, there was a **FEMPI Pay Restoration with effect from 1 July 2022** as provided for in the Public Service Pay and Pensions Act 2017 for certain Civil Service grades with a basic salary of more than €150,000; PER Circular 15/2022 refers.

### Pension increase due later in 2023

Under the terms of Building Momentum – “A New Public Service Agreement 2021-2023” as reviewed, a further increase of **1.5%** is due with effect from **1 October 2023**.

## SALARY SCALES AS OF 1 MARCH 2023 – SEE DPER CIRCULAR 02/2023

**Appendix 2A** Revised pay scales with effect from 01 March 2023 for Civil Servants appointed before 6th April 1995 in General Service grades.

**SECRETARY GENERAL I**  
€242,250

**SECRETARY GENERAL II**  
€228,000

**SECRETARY GENERAL III**

€216,000

**DEPUTY SECRETARY**

€189,088

**ASSISTANT SECRETARY**

€146,454 €153,109 €160,321 €167,534

**PRINCIPAL HIGHER**

€99,381 €103,480 €107,592 €111,691 €115,194 €118,883<sup>1</sup> €122,568<sup>2</sup>

**PRINCIPAL**

€92,348 €96,260 €100,150 €104,073 €107,376 €110,805<sup>1</sup> €114,226<sup>2</sup>

**ASSISTANT PRINCIPAL HIGHER**

€77,893 €80,858 €83,836 €86,798 €89,767 €91,498 €94,455<sup>1</sup> €97,402<sup>2</sup>

**ASSISTANT PRINCIPAL**

€72,158 €74,784 €76,233 €78,888 €81,544 €83,079 €85,753<sup>1</sup> €88,437<sup>2</sup>

**ADMINISTRATIVE OFFICER**

€34,618 €37,313 €37,683 €40,831 €44,858 €47,925 €50,992 €54,094 €57,218  
€60,340 €62,492<sup>1</sup> €64,651<sup>2</sup>

**ADMINISTRATIVE OFFICER HIGHER SCALE**

€47,925 €50,992 €54,094 €57,218 €60,340 €62,492 €64,625 €66,755

**HIGHER EXECUTIVE OFFICER**

€51,387 €52,871 €54,351 €55,844 €57,339 €58,844 €60,340 €62,492<sup>1</sup> €64,651<sup>2</sup>

**HIGHER EXECUTIVE OFFICER HIGHER SCALE**

€54,351 €55,844 €57,339 €58,844 €60,340 €62,492 €63,907 €65,330 €66,755

**EXECUTIVE OFFICER**

€32,267 €34,414 €35,264 €37,095 €38,876 €40,606 €42,324 €44,007 €45,708  
€47,362 €49,064 €50,200 €51,807<sup>1</sup> €53,430<sup>2</sup>

**EXECUTIVE OFFICER HIGHER SCALE**

€35,264 €37,095 €38,876 €40,606 €42,324 €44,007 €45,708 €47,362 €49,064  
€50,200 €51,807 €53,016 €54,222 €55,441

**CLERICAL OFFICER**

€495.99 €527.09 €534.97 €557.97 €573.12 €595.81 €618.52 €641.20 €657.49  
€679.54 €698.01 €713.03 €734.44 €767.79 €794.02<sup>1</sup> €806.11<sup>2</sup>

**CLERICAL OFFICER HIGHER SCALE**

€557.97 €573.12 €595.81 €618.52 €641.20 €657.49 €679.54 €698.01 €713.03  
€734.44 €767.79 €794.02 €806.11 €822.29

**HEAD SERVICES OFFICER**

€659.38 €673.64 €690.48 €710.72 €724.04 €744.00 €767.79<sup>1</sup> €794.02<sup>2</sup>

**SERVICES OFFICER**

€479.07 €494.24 €507.86 €526.04 €544.51 €563.43 €576.95 €585.11 €612.56  
€631.87<sup>1</sup> €654.09<sup>2</sup>

**SERVICES ATTENDANT**

€479.07 €479.89 €507.86 €515.54 €528.59 €547.25 €571.57 €582.42 €605.33  
€624.09<sup>1</sup> €646.07<sup>2</sup>

**CLEANER**

€450.63 €475.97 €486.87 €505.27 €524.23 €537.33<sup>1</sup> €558.51<sup>2</sup>

<sup>1</sup> After 3 years satisfactory service at the maximum.

<sup>2</sup> After 6 years satisfactory service at the maximum.

## ESTABLISHMENT OF RCPSA BRANCHES

A number of enquiries have been received from members with regard to the establishment of a Branch within the RCPSA. In this regard please see extract from RCPSA Rules (Rule 11.a.\*) dealing with Branches. Further information is available by contacting [info@rcpsa.ie](mailto:info@rcpsa.ie) or 0871317062

\*Rule 11(a)

“Members residing within convenient reach of each other may be constituted a Branch of the Association by the Council, on receipt of a request signed by not fewer than ten such members. Council may also constitute a Branch of the Association of not less than 10 members where it considers it appropriate.”

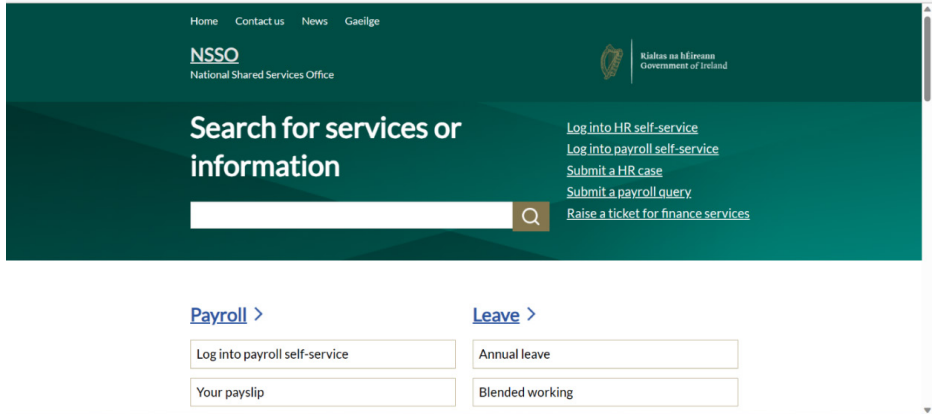
## Accessing NSSO Pension Slips online – July 2023

It is important to check your pension information from time to time to ensure that you are receiving the correct amount, that tax and USC are being deducted in accordance with your Tax Credit Certificate and that any third party deductions (e.g. health insurance) are being made in accordance with your wishes.

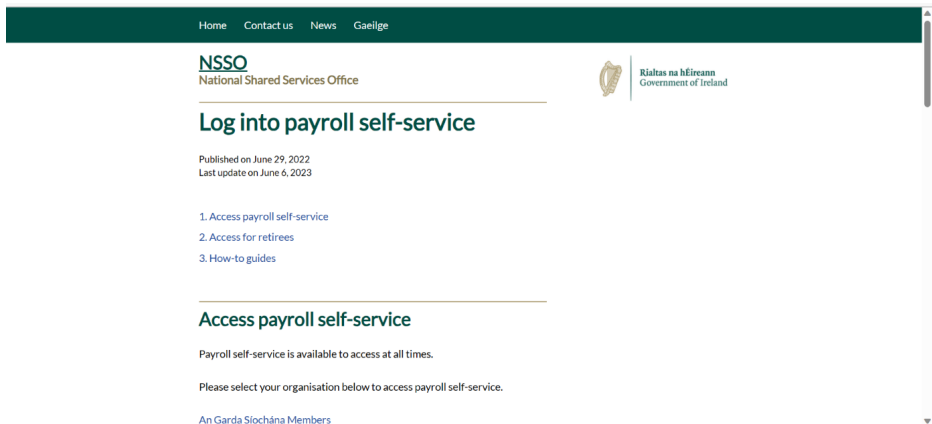
There have been some changes to the access to the National Shared Services Office (NSSO) online pension system since we last published details. We hope that the following screenshots will be of assistance. If you have any difficulty in logging in to view your

pension slip, you can contact the NSSO on 0818-107-100 or by email on [payrollcontact@nssso.gov.ie](mailto:payrollcontact@nssso.gov.ie). In general, the phone is manned during mornings only. When contacting the NSSO (by phone or by email), you need to quote two of the following: your pension number, your PPS or your date of birth.

**Step 1** Go to [www.nssso.gov.ie](http://www.nssso.gov.ie). You should then see a page like this:



**Step 2** Click on Log into payroll self-service (under Payroll above). You should then see a page like this:



**Step 3** Click on Access for retirees. You should then see a page like this:

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## Access for retirees

[Civil and public service](#)

[An Garda Síochána](#)

[Military](#)

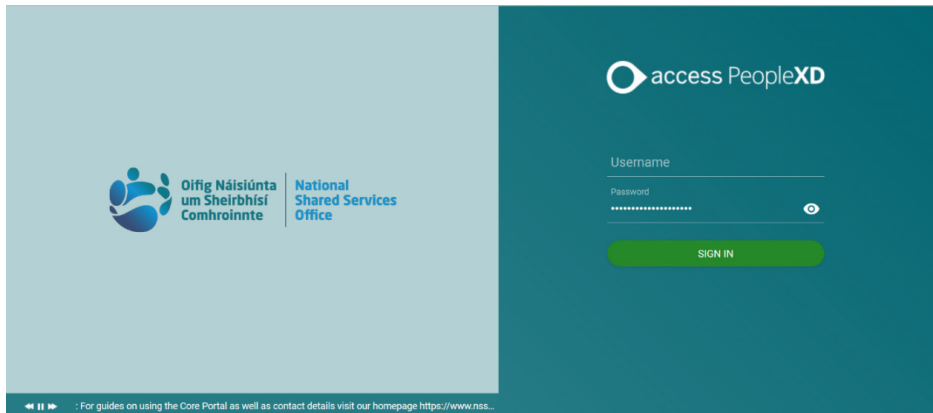
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## How-to guides

Step by step instructions on how to use the services available to you are set out in:

- How-to guide: [Payroll self-service for employees](#)
- How-to guide: [Payroll self-service for retirees](#)
- How-to guide: [How-to guide: "What If I Take..." calculator](#)

**Step 4** Click on Civil and public service or An Garda Síochána or Military as appropriate. You should then see a page like this:



**Step 5** Enter your Username (usually your Pension Number) and your Password, then click on SIGN IN. If you have forgotten either your Password or your Username, contact the NSSO on

There are many useful how-to guides on the NSSO website also.



## NSSO THIRD PARTY VOLUNTARY DEDUCTIONS

This information note applies only to pensioners whose pensions are paid by the National Shared Services Office (NSSO) – i.e. mainly civil servants. It applies mainly to people who are newly retiring, or who are existing retirees who are making a change to their deductions or service supplier (e.g. moving from one health insurer to another).

When processing voluntary deductions from pensions (i.e. membership subscription for RCPSA, payments to insurance companies, deductions for Credit Unions), the NSSO accepts information directly from the deduction companies and not from the pensioner. As a consequence, forms to set up voluntary deductions from pension are not included in the retirement packs being issued. It is up to each new pensioner to contact each organisation in respect of which s/he wants deductions to be made. This is particularly important to ensure continuity of payments for insurance or Credit Union loans or savings.

The key reference that the NSSO requires in order to process a request for deductions (or a change in deductions) is the person's pension number. Everyone who is in receipt of a pension has a pension number. A person's pension number should generally be included in the starter letter which they will receive from the NSSO. If you are unsure of your pension number, you can check with the NSSO. When contacting the NSSO regarding your pension number you will need to quote your PPS and your date of birth.

If a pensioner wants to start, amend or cease a voluntary deduction from pension, then the pensioner should contact the relevant company directly and quote their pension number.

**Applications for, or changes to, membership of the RCPSA:** All requests relating to membership of the RCPSA (e.g. application to join) must be sent to the RCPSA directly, quoting your pension number, by email to [info@rcpsa.ie](mailto:info@rcpsa.ie) or by post to Membership, The Hon. Secretary RCPSA, An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12C825.

### Pension Queries

Any queries about your pension or pension entitlement should be directed to the NSSO at [payrollcontact@nssso.gov.ie](mailto:payrollcontact@nssso.gov.ie) or by phone at 0818-107-100. In general, the phone is manned during mornings only. When contacting the NSSO (whether by phone or by email), you need to quote two of the following: your pension number, your PPS or your date of birth.



# RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhatachas Iar-Sheirbhíseach Doibí Águs Scáit

Established 1945

PO Box 908, South City DSU  
Togher, Cork  
T12C825  
7<sup>th</sup> July 2023

Minister Heather Humphreys  
Department of Social Protection  
Aras Mhic Dhiarmada,  
Store St.,  
Dublin 1  
D01 WY03

## RCPSA Submission for Budget 2024 - Summary

The RCPSA (Retired Civil and Public Servants Association) represents approximately 8,000 retired civil and public servants. We have strong links with like-minded organisations, including the Alliance of Retired Public Servants, the ICTU Public Services Committee, Trade Unions and Irish Senior Citizens Parliament. In advance of Budget 2024 we welcome the opportunity to outline our position as we work on behalf of members with a view to ensuring they are respected, valued, live with dignity and have a quality of life after retirement. This has become more difficult because of the uncertainty members face regarding income as the cost-of-living spirals.

The RCPSA is asking Government to address/incorporate the following in Budget 2024:

1. Future Income (i.e. how future income is determined)
2. Appointment of a Commissioner for Older People/Establishment independent forum to deal with pension related matters.
3. Income Supports.
4. Commission on Pensions.
5. Employee Assistance Service (EAS) for retired civil servants.
6. Home Care Supports
7. ID: Passports for the over 65's.
8. Re-instate Customer Service Function in Government Departments.
9. Taxation.
10. Support Climate Change/Energy Conservation through energy savings and cost of living supports.
11. Rural Transport.

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**Ann Walsh, RCPSA Secretary | 0871317062**

# RCPSA SUBMISSION FOR BUDGET 2023 - DETAILS

## 1. Future Pensions:

RCPSA members retired from on the understanding that that the normal practice of maintaining parity between the pay of serving staff and pensions would continue (i.e. pensions will be increased in the normal way). We are asking that this practice continues in fall forthcoming wage agreements.

Many single retired civil and public servants have low pension incomes on which they are solely dependent. RCPSA requests that the living Alone Allowance is extended to these pensioners who are currently ineligible for that allowance to afford these individuals, comprising mainly of women, the basic application of equal treatment in this era of high inflation and increasing living costs.

We are also seeking the total repeal of legislation dealing with FEMPI and levies on funds.

## 2. Appointment of a Commissioner for Older People/Establishment independent forum to deal with pension related matters.

Since retirement we have learnt of the limited access to an independent forum available to resolve pension related issues. RCPSA asks for Government to:

- Appoint a Commissioner for Older People.
- Put in place an independent and effective forum to deal with disputes about pension income.

## 3. Income Supports:

The RCPSA considers that the expansion of income supports and public services are required to offset inflation and cost of living/fuel increases and are seeking:

- The restoration of **Full Medical Cards** for pensioners over 70 years of age. Medical card entitlements need to cover full dental optical and aural treatments.
- Streamlining the administration of **granting/renewal** of medical cards.
- The **abolition of prescription charges**.
- Sláintecare as way to create a system of **universal entitlement to all health services** regardless of individuals' ability to pay. RCPSA is seeking the full implementation of reforms set out Sláintecare. The benefit of doing this is that health problems are addressed earlier which in the long run would prove less costly to Government.
- Dependent on the nature of benefit/pension and individual is in receipt the **Household Benefits Package** is paid to those aged 66 and over. Public service pensioners, with no other source of income other their public service pension recruited prior to April 1995, do not qualify for the Household Benefits Package until they reach the age of 70. RCPSA is seeking that the Household Benefits Package be paid to all public service pensioners on reaching the age of 66 and address what the RCPSA considers is an inequitable situation.
- Our members note that **USC** is not payable on the State Pension (Contributory) or

the State Pension (Non-Contributory). This disproportionately affects public service pensioners and creates an anomaly that the RCPSA is calling to be addressed in Budget 2024. This can be achieved by treating public service pensions in a similar manner as DSP pensions for the purposes of USC.

#### **4. Report of the Commission on Pensions:**

This report deals with the sustainability of State pensions and the Social Insurance Fund. Its recommendations are wide-ranging increases. RCPSA calls on Government to discern the impact of these recommendations in advance of their implementation at time. We see exemptions for older people as way of recognising the additional financial demands of advancing years to aid financial hardships due to increased healthcare costs. We support the use of exemptions from tax for the purposes of redistribution. This is particularly important at a time when cost of living increases is spiralling.

#### **5. Restoration of the Employee Assistance Service to retired civil servants:**

Historically the EAS was available to and assisted retired civil servants and bereaved spouses. With the restructuring of the Civil Service **Employee Assistance Service** 2012, retired civil servants were, without any consultation or notification, removed from its remit. The RCPSA is mandated to seek the resumption of this service to retired civil servants.

#### **6. Home Care Supports, aids to remaining in one's home and access to Respite/ Residential Care:**

The RCPSA calls on the Government to increase funding with a view to addressing the inadequacies found in the provision of home care supports for older people through increasing resources. This has the benefit of being cost effective as institutional care is more expensive than the cost of supporting us remain in our homes.

Furthermore, increasing resources for Housing Adaptation grants, Mobility grants and allocating more to Home Care Packages enables older people enjoy life in familiar and comfortable surroundings.

When there is no option available but for the individual but move to residential care RCPSA is on the Government for the simplification of the process applying for the "Fair Deal Scheme".

Many RCPSA live in older housing stock. We are calling on the Government to continue to give supports to tackle energy conversation in older housing stock by the provision of a free advisory service to older people who want to improve the energy efficiency of their homes.

#### **7. Reinstate free Passports for the over 65s:**

Proof of identification when dealing with financial and other institutions/organisations is required under AML legislation. RCPSA calls on the Government to reintroduce free passports for those over 65.

## **8.Adequate Staffing for Customer Service Function in Government Departments:**

Many older people may be losing out on entitlements due to difficulties in accessing Government Departments (i.e. internet coverage, disabilities, location, mobility, skills, IT) The RCPSA is requesting the restoration of a personalised (phone, counter etc.) Customer Service in all Government Offices.

## **9.Taxation:**

RCPSA considers that a system whereby personal tax credits/rate bands, USC and PRSI thresholds, Capital Tax Thresholds are indexed would reduce the impact of inflation and ask Government to take this into account in Budget 2024.

## **10.Climate Change/Energy Conservation:**

The RCPSA supports the efforts to deal with Climate Change and to promote recycling and energy conservation. RCPSA calls on the Government to have consistent guidelines on waste disposal. The current costs of lawfully disposing of waste can be high. RCPSA calls on the Government to reintroduce the waiver for refuse collection fees for those on low incomes together with the reintroduction of individual tax credits for payments to authorised refuse collection contractors.

## **11.Rural Transport:**

Individuals living in rural areas can experience additional costs due to lack of public transport leaving them with no option but to arrange private transport. RCPSA recommends that this issue be addressed to avoid isolation from family friends and services.

## Tom Quigley (RIP) Appreciation



In May last year the Association learned of the passing of its former Honorary Secretary, Tom Quigley R.I.P.. Tom served as Honorary Secretary for 17 years until he stepped down in 2010. Many members benefitted from his help and support in solving pension, health and welfare problems and will remember a kind and genial officer readily accessible and keen to assist. During his service to the Association he not only won the respect and esteem of members but also that of civil service Trade Union leaders and Pension officials in the public service and Eir and An Post. Notwithstanding his great work for the Association he gave distinguished service in a wide range of roles during his civil service career and in many voluntary organisations to which he was committed.

The Association is indebted to his former civil service colleague, Henry Mitchell for penning this comprehensive piece on his life and his values. We are truly grateful to his wife Eileen, his daughter Olivia and his son, John for sharing this wonderful man with us and so many others.

**Geraldine Burke Geary**  
**Acting President RCPSA**

## Remembering Tom Quigley R.I.P.

Tom Quigley, who will have been so well-known to many members of the Retired Civil and Public Servants' Association, passed away peacefully at home in the loving care of his family on 14 May last year. Tom's passing in his 91<sup>st</sup> year will have saddened his former colleagues and friends throughout the civil service and beyond.

Tom hailed from Rearcross, a small rural village in Co. Tipperary. It may be accurate to refer to Rearcross as a small rural village but, of course, to Tom it was *his* place. It was there he was born into a family of four brothers, attended national school and cycled every school day the 12-mile round-trip to Doon, Co. Limerick for his Secondary Education to Leaving Certificate level. His love of family, learning, country, the Irish language and hurling, together with his capacity to commit and dedicate himself to whatever task he faced, were nurtured there.

Tom began his civil service career as a postman in the Department of Posts and Telegraphs in 1952 and advanced through a number of Departmental and general service grades before moving on promotion as an Executive Officer to the Department of Education in 1971 and to the Department of the Public Service as a management analyst (Higher Executive Officer) in 1976. He went on promotion as an Assistant Principal to the Department of Justice in 1979 and was promoted to Principal Officer there in 1990. Given half a chance, Tom liked to quip that his career progression “wasn’t too bad for a postman from Rearcross”.

Tom’s approach to work was never about himself, his own advancement or what he could gain in material terms from it. It was about giving his best to the task at hand, about serving others and about keeping his keen intellect open to new ideas and new ways of doing things. He had the hallmark qualities and attributes of the effective civil servant in abundance – integrity, commitment, loyalty, discretion, intellectual capacity and, perhaps most importantly, common sense and sound judgement. These were underpinned by great listening skills, empathy, humanity and a huge appetite for hard work. For those of us privileged to have worked closely with him, it was inspiring to see how he went above and beyond to help colleagues in relation to both career and personal issues. Of course, his sense of humour and wit didn’t go amiss when the going got rough. Just in case I might be giving the impression that Tom was a complete saint, I certainly heard him offer the opinion on occasion that “that guy might need a hurley into the ribs as delivered by a Tipp corner-back!”

Tom’s career in industrial relations – particularly in the key Assistant Principal post with responsibility for conciliation and arbitration matters in the Department of Justice and later as Personnel and Finance Officer in the Department’s Prisons Division – ranks among the most successful in the civil service. Tom’s attention to critical detail, listening skills, ability to build trust and to see around corners enabled him to walk the tightest of industrial relations’ tight ropes, often across turbulent waters. For him, it was always about opening doors rather than knocking them down. Two of Tom’s mantras go a small way to explain his success: “Deliver what you promise and never promise what you can’t deliver” and that stinging, even when gently delivered, question when you had backed yourself into a corner “ok fine, but how are you going to go on with it?” It was always about going on with it until a workable solution was found and implemented. It was striking to see at first hand the respect and trust that Tom had from top management in the Departments of Justice and Finance and from senior management in the Prisons and from the leading representatives of Prison Officers’ Association. His experience and expertise steered many a rocky industrial relations boat to the safety of a settlement harbour.

Tom was a great family man. His beloved Eileen to whom he was married for over 60 years, his daughter Olivia and son John were the centre of his universe. He took great pride in the life that Eileen and he had built together and in Olivia and John’s successes in their respective careers in nursing and hospitality. He loved to speak about their family holidays together and, of course, their visits to Eileen’s native Kerry and to Rearcross. The members of the wider Quigley family - covering a few generations - were always uppermost in his thoughts and family gatherings were occasions of great joy.

Tom's ability and commitment were reflected in the many important positions he held: in civil and public service unions and associations, including Honorary President of the Association of Higher Civil and Public Servants; President, Vice-President and Treasurer of the Tipperary Association; Minister of the Word and member of the Finance Committee of his local catholic church, the Church of the Holy Child, Whitehall.

Tom's retirement years were filled – unsurprisingly - in the service of others: 17 years of immeasurable work on behalf of members of the Retired Civil and Public Servants' Association; countless hours spent helping people prepare for a variety of examinations and interviews – Leaving Certificate, Civil Service, Garda Síochána – time generously given without any question of recompense; helping in a variety of roles in his local church – to him a natural component of his strong religious faith; support to extended family, neighbours and friends through life's challenges.

It is hard to credit that, while all these were being attended to, Tom was also answering the call from various Government Departments to take on important work. This included chairing public service promotion interview boards, appointment as the Defence Forces' Complaints Enquiry Officer and Chair of the Committee on Qualifications for Appointment as Judges of the High and Supreme Courts. On top of all that, books – particularly poetry books – had to be absorbed, Tipperary hurlers supported, the weekly *Tipperary Star* devoured line by line, world affairs kept up with, gardens maintained and developed, dancing skills with Eileen perfected and the company of good friends enjoyed – on occasion with a pint of Beamish and a Gaelic Coffee or two thrown in! Such lovely occasions became more infrequent in recent years as mobility issues and then the pandemic made getting out and about and meeting people more difficult. However, Tom's sharpness of mind and interest in affairs local and world-wide didn't desert him, even in his final few months of illness when he was lovingly looked after at home by Eileen and his family.

Bhí an-ghrá ag Tom don Ghaeilge. Ba mhaith leis í a labhairt agus a léamh chomh minic agus ab fhéidir. Fear fíor-uasal, séimh, cineálta agus stáitseirbhíseach iontach a rinne togh obair ar son muintir na hÉireann atá imithe uainn ar shlí na Fírinne. Saol fada fiúntach torthúil a bhí aige.

Tom was laid to rest in Dardistown Cemetery following requiem Mass in the Church of the Holy Child. His coffin made its way down the aisle to a beautiful instrumental rendition of Sliabh na mBan, to be draped in the Tipperary Flag and carried to the hearse by Tipperary friends going back many years. Tom Quigley, proud son of Tipperary: leaba i measc na Naomh go raibh agat agus in iothlainn Dé go gcastar sinn.

Tom is survived by Eileen, Olivia and John, along with his brother Mick. He was predeceased by his brothers John Joe and Paddy.

**Henry Mitchell**