RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhísigh Poiblí Agus Sráid Established 1985

SEPTEMBER 2025

UPCOMING EVENTS:
Consultative Forum and Information Talk for Members
24 September 2025, Sheraton Hotel, Athlone

80th Anniversary Celebration Dinner
6 November 2025, Teachers Club, Dublin

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Secretary RCPSA, 90 Westbourne Lodge, Templeogue, Dublin D16 Y585
Website: www.rcpsa.ie

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RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

A Message from our President

I hope that you all had an enjoyable Summer. My sincere thanks to the members who attended our AGM on May 14th last. It was a good meeting and all 40 policy motions were discussed. Motions to amend the Constitution were referred to a subcommittee for discussion.

My thanks to Helen Lundy who left us after serving for a short time on Council and to Gerry Quinlan for his many years of dedicated commitment on Council and in the maintaining of the Teagasc branch.

Following from the AGM, 2 positions on the Standing Orders Committee remain unfilled. Would you or someone you know who is a member be interested in filling either of these positions?

Under our Constitution, the Consultative Forum must take place twice yearly. The next Consultative Forum will take place outside of Dublin and will be held in the Sheraton Hotel, Athlone on September 24th next. The morning session is for Branch Chairs and Secretaries, but the afternoon session is open to all members. I hope we see a good turnout for this, as members have expressed the view at Branch AGM's that all meetings shouldn't be held in Dublin.

Wishing you and your families a healthy, pleasant and safe Autumn.

Geraldine Burke Geary
President RCPSA

INVITATIONS and UPCOMING EVENTS

To all Branch Chairpersons and Branch Secretaries:

Consultative Forum on Wednesday 24 September 2025 (11:30am)

The Consultative Forum will be held in the **Sheraton Hotel, Athlone**, on 24 September, commencing **at 11:30am**. The Consultative Forum is open to Council, Branch Chairpersons and Branch Secretaries. All Branch Chairpersons and Branch Secretaries are entitled to attend. In the event that either or both Branch Officers are unable to attend (or if one is attending as a Council member), the Branch Committee may nominate representatives to attend in their place. It is hoped that all Branches will be represented. A main course and tea/coffee will be provided for attendees. You are asked to confirm attendance **no later than 17 September**, so that catering numbers can be given to the hotel.

To All Members:

Information Session on Wednesday 24 September 2025 (2:00pm)

An Information Session for members will be held on the afternoon of Wednesday 24 September 2025 in the **Sheraton Hotel, Athlone.** There will be two presentations: one on Social Welfare benefits and one on the Fair Deal. The presentations commence at **2:00pm.** Light refreshments will be provided.

The 80th anniversary of the founding of the RCPSA
Celebration on Thursday 6 November 2025

A celebration to mark the 80th anniversary of the founding of the RCPSA in 1945 will be held on **Thursday 6 November 2025, in the Teachers Club, 36 Parnell Square West, Rotunda, Dublin D01 T6V6.**

The event will start at 2:00pm and end no later than 7:00pm.

The format of the occasion will be a sit down meal, with guest speakers and music. We are delighted to have as guest speakers Catherine McGuigan, Chief Officer of Age Friendly Ireland and Chairperson of the Reference Group for the Commission on Care for Older People, and John Lonergan, former Governor of Mountjoy Prison.

The cost of the meal per person is only €25.00. All members, together with their spouses/partners, or a companion of their choice, are welcome.

If you would like to attend, please detach and complete the form at the back of this booklet and return it to:
Secretary RCPSA
90 Westbourne Lodge
Templeogue
Dublin D16 Y585

As soon as possible but **no later than 6 October 2025**. Numbers are limited by space at the venue, so apply early!

Preceding the event on 6 November, Mass for current and deceased members and their families will be celebrated (in the Teachers Club) at 13:00.

AGM 2026 on Wednesday 27 May 2026

AGM 2026 will be held on Wednesday 27 May 2026 in Dublin – full details later.

Branches are reminded that, under the Association's Constitution, **all Branch AGMs should be held before the end of February 2026**. Each Branch should elect a Chairperson, Vice Chairperson, a Secretary, a Treasurer (or alternatively, a Secretary /Treasurer) and a Branch Committee to serve in a voluntary capacity. The contact details of those elected should be notified to the Council (ie the Secretary RCPSA).

Forms for nominations and motions (both policy motions and proposals to amend the Constitution) will be circulated to Branches shortly. Nominations and motions may only be submitted by Branches of the Association and by the Council. Individual members may submit motions and nominations to their branch for consideration and, if agreed, they shall be submitted by the Branch to the Honorary Secretary of the Association (no later than 1st April 2026).

A Branch may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, for membership of the Council, of the Standing Orders Committee, and two members of the Governance, Risk and Oversight Committee to be elected at the AGM.

UPDATE FROM AGM 2025

The Association AGM was held on 14 May 2025 in the Ashling Hotel. It was attended by 120 people. All 40 Policy Motions were discussed. There were 87 Motions to amend the Constitution, of which 82 were referred to a subgroup for further consideration. Elections were held and a new Council is in place. John Brady (North East Branch) was co-opted to Council at its first meeting.

The issues raised in many of the Policy Motions (eg parity, social welfare and tax issues) were included in our pre-Budget Submission for Budget 2026 and in the Department of Social Protection Roadmap Submission. Both submissions are available on our website – see note re Communications in this Newsletter. The pre-Budget submission is reproduced in this Newsletter. Other issues are being actively addressed by Council; updates on progress will be provided in due course.

Legal Matters – Update

As our members will be aware, the Association was a defendant in a High Court action in December 2023 which was resolved by agreement. The legal costs of the Association have been paid and appear in the Association's audited accounts.

The costs of the Plaintiffs in that action were received by our solicitors on 7 May 2025 and are being dealt with by our solicitors and insurers.

With respect to the other High Court proceedings raised at the AGM, it is confirmed that court papers have been served on the President. The matter is being handled by our solicitor and insurers.

COUNCIL 2025-2026

President	Geraldine Burke-Geary (Galway)
Vice-President	Jim O'Connor (Sligo)
Secretary	Cloda Ryan (Dublin)
Treasurer	Anne Mitchell (Galway)
Asst Treasurer	Jim O'Donovan (Cork)
	Joseph Bambrick (Sligo)
	John Brady (North East)
	Dorothy Bowden (Dublin)
	Brian Cadogan (Mid-West)
	Michael Cushion (Teagasc)
	Michael Kearney (Mid-West)
	Kevin Molloy (An Post)
	Brendan Murphy (Dublin)
	Peadar Nugent (Galway)
	John O'Keeffe (Teagasc)
	Ann Walsh (Cork)

Governance Risk and Oversight Committee (GROC)

Chairperson:	Vacancy
Secretary:	Sean Hosford (external)
	Siobhan Broaders (external)
	Niall Byrne (Dublin)
	Padraig Moloney (Midlands)

Standing Orders Committee (SOC)

Niall McCutcheon (Dublin)
Vacancy 1
Vacancy 2

BRANCHES

The Association has 13 Branches, 11 geographical and 2 occupational/vocational.

Geographical:

- Cork
- Donegal/North West
- Dublin
- Galway
- Kildare
- Mayo
- Midland (Westmeath/Longford/South Roscommon)
- Mid-West (Limerick/Clare/Tipperary)
- North East (Louth/Cavan/Monaghan/Meath)
- Sligo (including Leitrim/Nth Roscommon)
- Wexford

Occupational/Vocational:

- An Post
- Teagasc

BRANCH ACTIVITIES

Congratulations to the Mayo Branch for organising activities for members over the summer. In June there was a walk along the River Moy in Foxford, with a social tea & coffee in the Foxford Woolen Mills. In July there was a walk along the Greenway from Westport Harbour into the Station in town and returning through the grounds of Westport House, ending with tea/coffee and scones back in the Westport Coast Hotel. In August there was a walk on quiet country roads around the townland of Islandeady, with a visit to Jack's

Cottage for some local history and homemade scones and jam along with homemade fruit cake.

A cruise around Clew Bay is planned for Tuesday 30th September 2025 and further plans are being made for October.

Congratulations also to the Cork Branch which arranged a walk for members, in early September, around the Marina on the River Lee at the entrance to Cork Harbour, ending with refreshments at Blackrock Pier. A further walk is planned for October.

Branch Secretaries, please keep us informed if you have or are arranging any activities in your area. Members, if you would like to arrange some activity in your area, please let us know at info@rcpsa.ie or by phone on 0871317062 and we can put you in touch with your local Branch Secretary.

COMMUNICATIONS and MEMBERSHIP

Council is keen to keep members informed and updated on developments of relevance regarding pensions and other matters. Due to the cost of postage, it is extremely difficult to do this for a large number of people by traditional means.

Following the AGM in May, work is underway to provide Branch Secretaries with information on Branch membership, within the scope of what is permitted under GDPR. If members are willing to share their email address with their Branch Secretary it will enable Branches to keep members informed of Branch meetings and activities.

In several places throughout this Newsletter, you will see references to material being available on the RCPSA website (www.rcpsa.ie). Use of the website facilitates publishing or referencing large documents. It also provides a means of disseminating information to a large number of people quickly and keeping that information up to date. There is a lot of useful information and reference material on our website and members are urged to check it out.

There are plans to improve the website to make it easier to find material and to add a new page which will provide links to events or activities which may be of interest to members. Suggestions from members are always welcome.

Council is mindful that not all members may have access to the internet or may not wish to access their information by that medium. For that reason, **if members would like hard copies of documents referred to in this Newsletter, please contact the Secretary, who will facilitate the request if at all possible.**

REQUEST TO MEMBERS

It would greatly assist the Association if members who have email addresses and who are willing to share that information with the Association would **tear out and complete the form on page 29** and return it to the Secretary. The email address would be used solely for the purposes of RCPSA related communications. If members are willing also to allow the Association to share the information with the member's Branch, then they can be kept informed of Branch meetings and activities.

Some members have requested that they receive communications by email only. If you would like to opt to receive your Newsletter

and/or Annual Report by email, please **tear out and complete the form on page 30** and return it to the Secretary.

Membership cards
Some members who joined more recently have been allocated a membership number. A process is underway to allocate membership numbers and membership cards to all members. It is expected that this may take some time.

Joining the RCPSA
Council plans to introduce a facility to enable new members to complete an online application. The existing paper application form will continue to be available. If you know of anyone who is recently retired, please encourage them to join the Association. Membership is open also to the spouses of deceased members of the Association.

The Main Objects of the Association are (a) To promote and to safeguard the pensions of members, and (b) To support and to represent the interests of members in relation to financial, health, welfare, security and cultural matters impacting on them.

Application forms are available on our website or by requesting one from the Secretary.

CONTACT INFORMATION FOR THE RCPSA

Email info@rcpsa.ie, Phone 087-1317062,

Postal address: Secretary RCPSA,
90 Westbourne Lodge, Templeogue, Dublin D16 Y585.

Association website: www.rcpsa.ie

PENSION INCREASES AND OTHER PENSION RELATED MATTERS

Under the Public Service Agreement 2024-2026, there were two pay increases in 2025:

> a general round increase in annualised basic salary of **2% or €1,000, whichever is greater, on 1 March 2025** and
>
> a general round increase in annualised basic salary of **1% on 1 August 2025**.

Circular 16/2025, which gives the current pay scales for civil service grades, is posted on our website.

In general, these increases were passed on to pensioners. If you did not see an increase in your pension in March and August, contact your pension provider to enquire the reason. For those whose pensions are paid by the National Shared Services Office (NSSO), a brief guide on how to access your pension slip online is given on page 15.

Possible over/underpayments of pensions

You will have seen or heard reports in the media about possible over and underpayments to some civil service pensioners. Council will be following up further with the NSSO and will provide updates on our website.

Possible underpayment of income tax

There were also media reports more recently on possible underpayments of income tax. Revenue has stated that where there is an underpayment, taxpayers are not required to make any immediate payment; that any underpayment will be collected through a reduction of tax credits in future years,

As a general rule, it is advisable to make a tax return annually, even for those on PAYE. It also provides an opportunity to claim credit for allowable medical expenses and declare any additional income. For example, income under the Rent-a-Room Scheme should be declared annually, even if it is not subject to taxation.

It is important to be aware that anyone who is receipt of a pension from the Department of Social Protection (such as the State Pension Contributory or the Widow's Pension) in addition to an occupational pension, needs to declare that social welfare income annually on their tax return. The Department of Social Protection does not take any tax from social welfare payments before they are paid out.

Recent retirees

For members who are recently retired, it is understood that retirees may be entitled to a partial refund of their Additional Superannuation Contribution (ASC) in the year of retirement, depending on the time of year at which they retired and on their personal circumstances. Applications for a refund should be made to your former payroll department on a form ASC 12 (available on the Public Service Pensions website). A link is given on our website.

Some members may have been liable on retirement for additional contributions to their Spouses and Childrens Pension Schemes under the terms of their scheme. In general, income tax relief is allowable on such pension contributions. It is usually up to the retiree to claim the relief on their tax return.

GUIDE TO ACCESS TO PAYSLIPS FOR RETIREES PAID BY THE NSSO

The following is a brief guide to viewing payslips online on the NSSO website. Full information on how to navigate the payroll system is given in the How To Guide on the NSSO website.

Go to the NSSO website www.nsso.gov.ie

Select the Option "**Log into payroll self-service**".

Select Option 2, "**Access for retirees**".

Select the appropriate category from the three offered:

Civil and public service
An Garda Siochana
Military

When you have clicked on your choice, you will be brought to a page to enter your User Name and Password. Your user name is your **Pension Number or Personnel Number** (which you will see on the end-year pension slip). Then click **Sign In**.

If you do not know your password, contact the NSSO by email on payrollcontact@nsso.gov.ie or by phone on 0818 107 100. The hours of service for the Contact Centre phone line are Monday to Friday 9.00 to 13.00. When contacting the NSSO (by email or phone), you will need to provide two pieces of data protection information to verify your account – that is **two** of the following **PPS Number, Personnel Number, or Date of Birth**. You should also state which retiree cohort you belong to.

You will be required to change your password at regular intervals, so keep a note of your latest password.

AGE FRIENDLY IRELAND

Age Friendly Ireland is a Local Government shared service, hosted by Meath County Council. This national office supports a national network of 35 local age friendly programmes, which are responsible for delivering local strategies to prepare for population aging.
The service provides supports on:

- Housing
- Health
- Finance
- Community
- Technology
- Climate/Energy

The Healthy Age Friendly Homes Programme supports older people (age 65+) to live in their own home with dignity and independence for as long as possible. The benefits of the programme are:

- Your local coordinator will carry out a free home visit with you.
- They will develop and manage a support package for you.
- Information can be provided on available grants.
- They can link you to support in your own area.

The national office can arrange a free visit from your local coordinator if you wish.

Contact details

Healthy Age Friendly Homes National Office
Kells Civic Office, Headford Place
Kells, Co Meath A82 W2R3
Email. healthyagefriendlyhomes@meathcoco.ie
Phone; 046 924 8899

There is also a lot of useful information on the Age Friendly Ireland website www.agefriendlyireland.ie

RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhiseach Poiblí Agus Scáir Established 1945

19 June 2025

Pre Budget Submission on behalf of the Retired Civil and Public Servants Association

Dear Ministers

The Retired Civil and Public Servants Association (RCPSA) welcomes the opportunity to present a Pre-Budget Submission and urges strongly that it be taken into consideration by the Government when preparing the Budget for 2026.

The RCPSA represents approximately 7,000 retired civil and public servants, across twenty-six counties.

As pensioners, our members have much in common with other pensioners but, as public service pensioners, there are also specific issues which affect us in particular.

It is important that the concerns of our members are listened to, understood and addressed. It is essential that our members and all older people, are respected, valued, enabled to live with dignity and have a decent quality of life during their retirement.

The issues of greatest concern to RCPSA members at present are:

1 Level and security of income.

2 Access to health care.
3 Improvements in the Fair Deal Scheme.
4 Access to services.
5 Being given a voice and a seat at the table.

The recommendations of the RCPSA in respect of these issues are given in the attached submission.

Many of the issues have been raised year after year in correspondence with Ministers and officials with no apparent success. The lack of access to the decision makers is difficult for a group of people who understand the public service system and who served it throughout their working life.

While working, our members helped to formulate and implement Government policy. They are used to providing solutions and can suggest how our recommendations can be implemented without incurring undue cost. The RCPSA hereby requests and would greatly appreciate an opportunity to meet officials to explain our particular concerns.

Yours sincerely

Cloda Ryan

Secretary, RCPSA, on behalf of its members

SUBMISSION ON BEHALF OF THE RCPSA FOR CONSIDERATION IN PREPARING THE BUDGET FOR 2026

The Retired Civil and Public Servants Association (RCPSA) was founded in 1945 and represents approximately 7,000 retired civil and public servants, across all twenty-six counties.
The Main Objects of the Association are:

(a) To promote and to safeguard the pensions of members, and

(b) To support and to represent the interests of members in relation to financial, health, welfare, security and cultural matters impacting on them.

As pensioners, our members have much in common with other pensioners but, as public service pensioners, there are also specific issues which affect us in particular. Some of the specific issues will be resolved over time (sadly as a consequence of members dying) and as more pensioners are people who were recruited after 6 April 1995 and/or are members of the Public Service Single Scheme, others will not.

It is important that the concerns of our members are listened to, understood and addressed in a timely manner before it is too late for them. It is essential that our members and all older people are respected, valued, enabled to live with dignity and have a decent quality of life during their retirement.

Key Recommendations:

Level and security of income.

1 Provide appropriate pension increases across the public service, including continuing to apply pay parity.

2 Address as a matter of urgency legacy issues in respect of the pensions and pension increases of retired civil servants and former civil servants affected by the setting up of State Sponsored bodies such as An Post, eir, Coillte, the Irish Aviation Authority, to name just a few. There are members who retired as Civil Servants before the bodies were set up and members who transferred to the bodies under legislation and retired from those bodies. Certain assurances were given in legislation and otherwise which members consider are not being met. In the case of some State Sponsored bodies, the issues have been ongoing for decades. Some legal challenges have been mounted – a route that is expensive for both parties and largely financially inaccessible to pensioners. An independent review should be carried out as a matter of urgency with the aim of identifying and addressing all the legacy pension issues. Because of time limits and the delays in Internal Dispute Resolution processes, and because of the number of pensioners affected, access to the Financial Services and Pensions Ombudsman is not sufficient to address the difficulties. An additional submission from our An Post Branch is attached as an Appendix, outlining the particular difficulties they are experiencing.

3 Remove the anomaly whereby the State Pension is exempt from USC but, for public servants who, because of historic PRSI classes cannot qualify for a State Pension, all of their pension is subject to USC. The anomaly can be removed by providing that pensioners, who do not qualify for any of the current exempt payments, will have the equivalent of the maximum rate of State Pension (Contributory) treated as an exempt payment for USC, plus the maximum rate for a Qualified Adult where relevant.

4 Remove, or at least increase, the income limit over which the reduced rate of USC, for persons aged 70 or over, or who hold a medical card, does not apply. The current limit has been in place for over 10 years.

5 Make a significant increase in the Age Tax Credit for 2026 and increase it annually.

6 Make a further increase in the CAT thresholds and reduce the rate at which the tax is levelled.

7 Make provision that public servants who, because of historic PRSI classes cannot qualify for a State Pension, can qualify for the Living Alone Increase, provided they meet the other conditions.

8 Apply in full increases in the State Pension to all recipients of the State Pension, even those on a reduced rate.

9 Include being in receipt of a public service pension as a qualifying payment for purposes of qualifying for the Household Benefits Package without a means test when aged 66 to 70. This is a further legacy issue which affects not only public servants who, because of historic PRSI classes cannot qualify for a State Pension, but also their spouses.

10 Provide more generous terms for means testing for Fuel Allowance.

11 Review as a matter of urgency the difficulty encountered by women, who were obliged to resign from the public service on marriage, who re-entered the workforce after a time

lapse and who now find that they cannot qualify for a State Pension (Contributory).

12 Reintroduce the exemption from the passport fee for applicants aged 65 and over.

13 Reintroduce a waiver scheme for waste disposal charges for pensioners on low income.

Access to health care.

14 Provide medical cards for all people aged 70 or over, without means testing.
[omit re net income for means testing?}

15 Expand the Long -Term Illness Scheme to include all illnesses which are deemed to be long-term illnesses by the Medical Profession. Examples are osteoporosis, peripheral neuropathy, cancer, rheumatoid arthritis.

16 Include in the Drugs Payment Scheme <u>all</u> medication which requires a prescription from a medical practitioner. The statement by the HSE that "having a DPS card means you or your family will pay a maximum of €80 in a calendar month for approved prescribed drugs and medicines" is misleading. The sting is in the word "approved". Many of our members are paying significantly more than €80 a month because the medication they need and have been prescribed is not "approved" for refund by the HSE.

17 Provide the shingles and Respiratory Syncytial Virus (RSV) vaccinations to older people free of charge, as part of the Government Vaccination Programme. The immunity of older people wanes with age. Shingles and RSV can have

particularly debilitating and long term effects on older people. This recommendation is in line with the recommendations of the National Immunisation Advisory Committee.

18 Extend access to dental and optical benefits to public servants who, because of historic PRSI classes cannot qualify for a State Pension.

19 Improve financial access to mobility aids, including mobility scooters, and other aids to independent living for older people.

Improvements in the "Fair Deal" Scheme.

20 Reduce the transfer period of reckoning of business or farm from five years to three years.

21 Reduce the 7.5 % levy on own home from three years to two years.

Access to services.

22 Require government, financial and other institutions to make adequate and clearly advertised procedures for the provision of acceptable identification by older people who do not have a current passport or driving licence.

23 Require government, financial and other institutions to make adequate and clearly advertised provision for access to their services, including ATMs, by people with impaired mobility.

24 Require all Government Departments and Offices to provide appropriate alternatives to online access to their information

and services, including office based in-person customer services.

25 Restore access to the Civil Service Employee Assistance Service (CSEAS) to retired civil servants. This facility was removed, without consultation or notification, when the Service was restructured in 2014. The Service had been of particular benefit to bereaved spouses/partners and family members by providing information and support at the time of the death.

Being given a voice and a seat at the table.

26 Provide a specific, recognised, forum in which public service pensioners can raise their concerns and look for them to be addressed. In general, once public servants have retired, they are no longer consulted on changes which affect them in particular, have no negotiating rights and no recognised forum in which their concerns can be raised and addressed. The provision of a specific forum would be more efficient for all parties.

27 Review and improve the Internal Dispute Resolution and appeal procedures for public service pensioners, who consider that they have not been correctly treated with regard to their pension. The Minister for Public Expenditure, National Development Plan Delivery and Reform, in a reply to a PQ on 3 October 2024, stated the average time to process appeals was approximately 9 months (range 5 to 13 months) and that, of the 25 appeals on hand, 7 had been under consideration for more than a year. The indicative timeframe given in Circular 16/2020 (Department of Public Expenditure and Reform) is 3 months. Anything longer is totally unacceptable.

APPENDIX TO SUBMISSION ON BEHALF OF THE RCPSA - BUDGET 2026

Devaluation of the Pensions of Ex-Civil Servants Transferred to An Post

1. **Devaluation of Pensions**: Civil servants transferred to An Post in 1984 with a statutory guarantee and written Ministerial commitment of "*not less favourable conditions*" in their future pensions than had they remained in the civil service. Notwithstanding this commitment, An Post pensioners have had their increases capped at 2% or less depending on CPI, thereby devaluing their pensions, and reducing their expected income by approximately 11% amidst escalating cost of living increases.

The devaluation resulted from a re-interpretation of the statutory guarantee by An Post, supported by its shareholders - the Minister for Communications and the Minister for Public Expenditure, NDP Delivery and Reform. They support a 'pension accord' put in place by the company which introduced the concept of "pensionable pay" vs gross pay as a means to cap increases and reduce the future cost of pensions.

2. Abolition of Parity: By re-defining pay, the accord abolished parity between these retired workers and current employees which had been custom and practice during the previous 30 years in the company and prior to that since 1972 in the civil service. The accord (collective agreement) was applied to pensions in payment and to deferred pensions which appears contrary to case law and an adjudication by the Workplace Relations Commission which states that collective agreements "*relate to current employees only*".

3. The Impact of Class D PRSI on Pensioners' Income: The Minister for Social Protection extended the Class D PRSI rate to An Post. That resulted in very significant financial savings for the company in its contributions to the Social Insurance Fund, whilst those pensioners, and others employed by the company prior to April 1995, are now not eligible for the benefits associated with the state pension or for dental or optical benefits, and their spending power has been reduced by the devaluation of their occupational pension since the imposition of the pension accord.

4. Preservation of Benefits in Deferred Pensions: Section 37(1) of the Pensions Act, 1990 provides that pension schemes (mainly in the public sector) may be exempted from the preservation of the benefits requirements of Part III of the Act if the retirement benefits provided under such schemes, and the provisions pertaining to the preservation of those benefits, are no less favourable than those required by the Act. The An Post Main Superannuation Scheme 1990 was so exempted. It is unclear if the preservation of benefits criteria are being complied with by An Post since it applied a cap to increases in preserved pensions.

5. Recommendation: An Taoiseach stated during Question Time in the Dáil on 12 February 2025 that "*there is a very real issue with regard to the entitlements of retired postal workers".* This treatment of this large cohort of pensioners that involves pension poverty for many on low pensions - some well below the level of the state pension - is grossly unfair and inequitable. An independent review of the situation should be carried out as a matter of urgency.

WHO TO CONTACT REGARDING A PENSION IF A PUBLIC SERVICE PENSIONER DIES

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

NSSO

The National Shared Services Office (NSSO) pays the pensions of civil servants and several other retired public service groups. Once advised of the death, the NSSO 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. This may take some weeks. The contact information for the NSSO is given on the next page.

Other organisations

If the pension of the deceased person was not paid by the NSSO, you are advised to contact the organisation which was paying the pension (ie An Post, Coillte, Teagasc, etc).

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 Social Protection) – PLEASE NOTE

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 to discuss

eligibility. There is a Citizens Information Centre in each county in Ireland.

RCPSA
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 – contact information on page 12.

CONTACT INFORMATION FOR THE NSSO

Email: payrollcontact@nsso.gov.ie

Phone: 0818 107 100
The hours of service for the Contact Centre phone line are Monday to Friday 9.00 to 13.00.

Note: *For pensioners who are contacting the NSSO (by email or phone), you will need to provide two pieces of data protection information to verify your account – that is* ***two*** *of the following* ***PPS Number, Personnel Number, or Date of Birth****. You should also state which retiree cohort you belong to.*

UPDATING OF MEMBER DETAILS

I am a member of the RCPSA. My details are as follows:

Name: _____

Address: _____

_____

Email address: _____

RCPSA Membership No. (if known):_____

Pension/personnel No. (if known): _____

RCPSA Branch (if known): _____
or the name of the organization from which you receive your pension (eg National Shared Services Office, An Post. eir).

_____

I consent to the RCPSA keeping me informed of developments by email ☐

I am willing to have my email address passed on the Branch Secretary of my local Branch for the purposes of RCPSA related communications (eg Branch AGMs, Branch activities). ☐

Signed:_____

Date: _____

Please tear off this page and complete the form and return it to:
Secretary RCPSA,90 Westbourne Lodge, Templeogue, Dublin D16 Y585

OPTION TO RECEIVE NEWSLETTER BY EMAIL

Name: _____

Address: _____

_____

Email address: _____

RCPSA Membership No. (if known):_____

Pension/personnel No. (if known): _____

RCPSA Branch (if known): _____
or the name of the organization from which you receive your pension (eg National Shared Services Office, An Post, eir).

_____

I am willing to receive my Newsletter by email only in future ☐

I am willing to receive my Annual Report by email only in future ☐

I am willing to have my email address passed on the Branch Secretary of my local Branch for the purposes of RCPSA related communications (eg Branch AGMs, Branch activities). ☐

Signed:_____

Date: _____

Please tear off this page and complete the form and return it to:
Secretary RCPSA,90 Westbourne Lodge, Templeogue, Dublin D16 Y585

RCPSA 80th Anniversary Celebration
Thursday 6 November 2025
Teachers Club
36 Parnell Square West, Rotunda, Dublin D01 T6V6
Details on page 5 of this Newsletter

An opportunity to meet old friends and new.

Members who wish to attend are advised to apply as soon as possible. **Numbers are limited** by space at the venue. The closing date for receipt of ticket requests is **6 October 2025**. Tickets will be allocated to members in the order in which applications are received.

To request a ticket, please tear off this page and complete the form and return it to:

Secretary RCPSA
90 Westbourne Lodge
Templeogue
Dublin D16 Y585

I would like to attend the 80th Anniversary Celebration on 6 November 2025, in the Teachers Club in Parnell Square, Dublin.

I understand that the cost of the meal is €25 per person, payable in advance, and that it will be my responsibility to pay for any drinks or extras directly to the Teachers Club on the day.

Number of tickets required (ie one or two) ☐

Name: _____

Address: _____

_____

_____

Email address: _____

Mobile phone number: _____

Any dietary restrictions: _____

_____

Signed:_____

Date: _____

Please Note: Members will be contacted before the event and given details of how to pay.