Pension, Benefit & Healthcare Team

Newsletter – November 2009



SPANISH PENSION

While many British residents in Spain are in receipt of, or have entitlement to, a UK pension, far fewer expats claim a Spanish pension. This is because, as we all know, you need to have worked 15 years in Spain to have entitlement to a pension…right? Wrong! If you have worked for one year or more in Spain, and you have worked a total of 15 years across the UK and Spain or any other EEA country, you may be entitled to a pro rata pension. For more information, ask in your INSS (Instituto Nacional de Seguridad Social) office as this is where you will need to apply for your pension, giving details of your entire working life.

Healthcare for non pensioners and non workers

Enjoyed your holiday to Spain? Fancy staying a little bit longer? And a bit longer? And a bit longer…?

Many British nationals become residents of Spain after they stay for extended holidays and eventually fall for the temptations of Spanish life. If you find yourself in this situation, you will need to make sure that your health cover reflects your residency status, and *don't leave this until you fall ill!* The European Health Insurance Card issued to you by the UK will cover state health treatment in Spain which proves necessary during a *temporary* stay. It is only valid for 'ordinary' residents of the UK, so if you are taken in by Spain's charms and decide to stay as a resident, you will need to look for alternative health cover until you become a pensioner, or a dependant of a pensioner. Here is an outline of the options available to you:

E106 – Issued by the UK, an E106 may provide you, and your dependants, with healthcare for up to 30 of the months after you stop making National Insurance contributions in the UK. It is designed as a breathing space until alternative healthcare is arranged. *Did you know…The UK is the only country in Europe which provides this provision for its nationals?*

Private health insurance – If you do not qualify for an E106, or it has run out, it is advisable to have adequate private insurance in order to access health care.

Autonomous quota schemes – Valencia have now joined Catalonia in offering a monthly quota scheme to cover healthcare. The scheme accepts individuals who have no other right to health care and does not discriminate against pre-existing medical conditions. The scheme provides cover within Spain but you will need to take out private insurance to travel outside the country.



more information on accessing althcare, including special rules hose in receipt of Bereavement nefits and Employment Support Allowance *visit the ukinspain website*



Don't Panic!

UK Pensioners will, from time to time, receive what's known as a Life Certificate. This is to check your continued eligibility to receive a pension. Simply fill in the Life Certificate and have your signature witnessed by one of the approved authorities. Alternatively, get a Fe de Vida certificate from your nearest Civil Registry and send this, along with the completed Life Certificate form, to the International Pension Centre. In this case you do not need to have your form witnessed. If all documents are returned within 8 weeks, there should be no disruption to your pension payments.

WINTER FUEL ALLOWANCE

As winter is drawing in and the temperatures begin to drop, we know that heating bills, and the topic of Winter Fuel Allowance (WFA), will be on the minds of many of you.

Introduced in the UK in 1998, WFA is exportable abroad in certain circumstances. The key point to remember is that in order to receive it in Spain, you must have been **eligible** for it at least once whilst living in the UK. This means you must have moved abroad after 5th January 1998, and have been resident in the UK for a certain qualifying week in September at age 60 or above. If you feel you are eligible for WFA, contact the International Pension Centre on 0044 191 218 7777.

We appreciate this is an important issue for many British residents in Spain and further information can be found on www.direct.gov.uk. If you do not have entitlement to the UK benefit but are in need of assistance, contact social services at your town hall.

GOOD NEWS STORY!

PBHT Alicante were made aware of a customer who was very unwell but who had remained at home as she did not have health cover in place. The team established that as a pensioner she had entitlement to an E121 form. Through liaison with the UK and Spanish authorities, they helped get the correct paperwork issued and registered as soon as possible. The customer is now in hospital receiving the treatment she is entitled to.

Pension, Benefit and Healthcare Team, Alicante