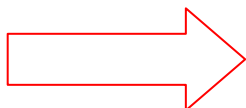




## Partners' Newsletter - October 2010

### PENSION BENEFIT AND HEALTHCARE TEAM

#### SOMETHING TO BEAR IN MIND – DON'T COME A CROPPER!!!



Although many people move to Spain and do not encounter any problems, it is always worth making sure that you follow a few simple rules to ensure your time here remains trouble-free.

The PBH Team have come up with the following acronym to help you remember a few key messages...

#### DON'T COME A...

**Call us** – don't leave it until it's too late

**Rights and entitlements** – know what you're entitled to in Spain

**Official sources** – use them and don't listen to the rumours

**Plan and prepare for the future**

**Padrón** – make sure you're registered with your local town hall

**Engage and integrate** with the Spanish way of life

**Responsibility** – inform the authorities if your circumstances change

#### WHAT IS A 'VIDA LABORAL'?

If you ever apply for a pension or benefit through Spain, you may find you are asked to show a *vida laboral*. This is a form which shows your work history and the insurance contributions you have made. If you are asked to show a *vida laboral* for work you have done in Spain, you can apply for this from Spanish social security, either online ([www.seg-social.es](http://www.seg-social.es)), by calling 901 50 20 50, or visiting your local INSS office.

However, there are occasions when you may be asked for a *vida laboral* from the UK. We do not have an exact equivalent of this form in the UK and therefore which form you require will depend on why you have been asked for this information. In general, however, the following should apply:

- If you are applying for a contributions-based pension or benefit through the INSS, it is the responsibility of the Spanish authorities to request this information from the UK directly and you should not have to supply the form;
- If you are applying for unemployment benefit, again the employment office (INEM) should request the form directly from HMRC in the UK. The form requested is known as a U1 (previously called E301). Please note, this can take up to 6 weeks to arrive in Spain and that the British Consulate cannot issue this form for customers. If, however, you need any further advice on obtaining this from, contact your local PBH Team.
- If you are asked for a *vida laboral* in any other circumstance, contact HMRC for advice.

HMRC can be contacted via the web – [www.hmrc.gov.uk](http://www.hmrc.gov.uk) – or by telephone 0044 191 203 7010

#### BENEFIT SPOTLIGHT – RENTA ACTIVA DE INSERCIÓN

Although many British people work in Spain, they are not always aware of the rights they have or the help available to them if they lose their job or are unable to find work here.



As highlighted last month, there are a number of means-tested unemployment benefits available in Spain. One of these benefits is known as *Renta Activa de Inserción* and it is designed specifically to help those groups of people who may find it particularly difficult to find work, such as those who are long-term unemployed, or who have a disability. Even better, you do not have to have worked in Spain previously to be eligible.

If you are under 65, on a low income (personally receive less than €468/month) and believe you fall into one of the groups above, you may find it worthwhile looking into the *Renta Activa de Inserción*.

To be eligible as someone who is long-term unemployed, you need to be over 45, while if you have a disability you must be assessed as at least 33% incapacitated. In both instances, you must also have been signing on with the employment office for 12 continuous months.

Therefore, if you are looking for work but have not started signing-on as unemployed already, you may find it well worth the while to start as it could result in entitlement to benefit further down the line.

More information available at [www.sepe.es](http://www.sepe.es)

#### UPCOMING EVENTS

PBHT Malaga and Alicante will be attending the following outreach events:

- **El Perelló, Cataluña – 26<sup>th</sup> October**
- **Roses, Cataluña – 27<sup>th</sup> October**
- **Possibility of outreach events in the Canaries – 24<sup>th</sup>/25<sup>th</sup> November – watch this space**

Keep an eye out for more events in your area soon on <http://ukinspain.fco.gov.uk>

#### GOOD NEWS STORY!

A customer contacted PBHT after he had trouble accessing healthcare in Spain. As he was not yet in receipt of a pension, and not working, he did not appear to have entitlement to free care. PBHT informed him of the possibility of applying for healthcare through social services ('sin recursos') and he went to make an application. After his initial application was mistakenly denied, the PBHT liaised with the health authorities to get the necessary paperwork in place. The customer is now able to access the medical care he needs.

## British Consulate/Age Concern España Partnership Project (BC/ACPP)

### BACK TO BRITAIN – IS A MOVE RIGHT FOR YOU?

We've all been affected in one way or another by the current economic situation, especially those people who rely on a fixed income, like a pension. At Age Concern España, we've seen more and more elderly people struggling to get by on their pensions and savings. Naturally they are considering their options for the future and some are taking the difficult decision to return to the UK.

For those having money troubles, think about moving to the UK *before* your lack of funds makes this impossible. Making sure you've always got enough money saved to buy an airfare and to take care of moving means you won't lose out on having a Plan B. Of course, going back to Britain might not be the only answer. By contacting a local Spanish social worker or visiting the social security (INSS) office (or their website [www.seg-social.es](http://www.seg-social.es)) you could find out about financial help and care support here in Spain.

But if you're set on making the move, it's important to plan it in as much detail as though you were moving to a foreign country. In fact, you shouldn't be surprised if the UK feels unfamiliar – lots of things may have changed since you left, especially those of you who've spent decades in Spain.

Here is my top list of things to bear in mind:

**Registering** - When moving back to the UK, you will need to de-register in Spain. This means contacting the town hall and the INSS office to be taken off the padrón and the Spanish social security system. Also, in the same way as you should have

informed the International Pension Centre and HMRC of your move to Spain, you must let them know you'll be back in the UK.

**Pensions, benefits and housing** - Be careful not to assume your right to UK benefits or housing as soon as you touch down. If you have ever taken up permanent residence outside the UK, you may have to pass a Habitual Residence Test on your return. For more information on this, please see the leaflet "Returning to the UK" on the British Consulate website, [ukinspain.fco.gov.uk](http://ukinspain.fco.gov.uk), and contact the UK local authority of where you'll be moving to.

**Pets** - Finding a home for your beloved four-legged friend when you move away can be upsetting. Age Concern España Casework Service is trying to find out more about local animal charities across Spain who can help us re-house pets on either a temporary or permanent basis. That way, you'll know that your pet is being well looked after. If you belong to an organisation which offers these services, please contact us.

For those of you who have family and friends there, moving back to the UK will connect you to a support network you might not have in Spain. Our partner, Age UK, also has organisations throughout the country which can provide local information and advice ([www.ageuk.org.uk](http://www.ageuk.org.uk)). Here at Age Concern España, we can give support to those leaving Spain. Depending on the circumstances, we might be able to provide direct assistance for older British nationals returning to the UK.

## The Royal British Legion

### REMEMBRANCE

The Royal British Legion is the British nation's custodian of Remembrance, ensuring that we remember those who have given their lives for the freedom we enjoy today.

The poppy has become the symbol of Remembrance worn during the weeks leading to Remembrance Sunday and Armistice Day.

### POPPY APPEAL

The first official legion Poppy day was held in Britain on 11<sup>th</sup> November 1921 inspired by the poem "In Flanders Fields", written by John McCrae.

Since then the nation has come together every year to honour the memory of the British & Commonwealth service men and women who fought not only in the The Great War but also in World War 2 and all subsequent wars and conflicts.

The Legion offers assistance to its beneficiaries wherever they may be in the world and a great many living here in Spain have received help. There is a large ex service community in Spain and the number of welfare cases coming to the attention of The RBL is continually increasing. Donna Wilson, Country Welfare Officer for The RBL, says, 'In my role, I am privileged to witness first hand the appreciation and heartfelt thanks of the ex-service community we serve'.

In the coming weeks you may see dedicated & tireless volunteer collectors out and about in your communities - poppy collection boxes in hand.

So, please make a donation however small and wear your poppy with pride – in the knowledge that our beneficiaries in need, both here in Spain and around the world, truly benefit from your kindness and generosity.

For details of Remembrance services in your area this year - please visit the websites of The Royal British Legion, Districts North & South.

For further information on Remembrance and the Poppy Appeal, visit [www.britishlegion.org.uk](http://www.britishlegion.org.uk)

THE ROYAL BRITISH  
LEGION



For further information on membership and the location of your nearest Legion branch in Spain go to:

<http://www.britishlegion.org.uk/counties/spain-South>.

<http://www.britishlegion.org.uk/counties/spain-North>.

For welfare enquiries, contact Donna Wilson:  
[dmwilson@britishlegion.org.uk](mailto:dmwilson@britishlegion.org.uk)