

A short guide to benefits for people over retirement age

Produced by Essex Benefits Plus to mark International Older People's Day

If you are over retirement age you may be entitled to a range of different benefits, depending on your circumstances.

State Retirement Pension

The State Retirement Pension has previously been paid to women over the age of 60, and men aged over 65, provided they have made the necessary National Insurance Contributions. However, on the 6 April 2010 this changed to start to bring the State Pension age for women in line with men up to 65 by 2020. After that State Pension age will increase for everyone from 2024 onwards, however the current government have said they intend to bring this date forward.

You can find out your State Pension age by entering your gender and date of birth on the [state pension age calculator](#), which can be found at www.direct.gov.uk – click on Pensions and retirement planning – State Pension – Calculating your State Pension age – State Pension age calculator.

To receive any State Pension a person must have had sufficient National Insurance contributions in at least 10 years. If you do not receive a claim form automatically then you can request one from your local Pension Service.

Pension Guarantee Credit

Pension Guarantee Credit is a 'top up' benefit which is intended to ensure that no one over the age of women's State Pension age has an income below a certain level. If you or your partner is aged over women's State Pension age you may be able to claim.

There are additional amounts for those who have severe disabilities; caring responsibilities and some housing costs.

Pension Savings Credit

Savings Credit is intended to reward people over the age of 65 who have been able to make financial provision for their retirement e.g. through a private pension or savings. It provides additional income to those who have modest savings or income above the standard amount of State Pension.

For more information on Pension Credit, visit www.direct.gov.uk and click on Pensions and retirement planning, [Pension Credit](#)

Television Licences

Visit <http://www.tvlicensing.co.uk> and click on 'Aged 74 and over'.

For those aged 75 or over the television licence is free for the service user's main home.



There is a 50% reduction in the cost of a television licence fee if a member of the household is registered blind. The application for the discount should be made in the name of the person registered blind, which will mean that the named licence holder may also need to be transferred.

Health Benefits

<http://www.nhs.uk/> - click on the NHS in England, then Prescription Costs

If you are aged 60 or over and live in England, you are entitled to receive the following services for free: NHS Prescriptions; NHS sight tests.

It is understood that this will change in line with the rising pension age for women, although it is not yet known when this will happen.

Anyone with impaired hearing is eligible to receive a NHS hearing aid on free loan. Speak to your GP if you are concerned about your hearing and believe you would benefit from a hearing test. For further guidance, contact the Action on Hearing Loss Information Line: 0808 808 0123, Textphone 0808 808 9000; www.actiononhearingloss.org.uk

Blue Badge

The Blue Badge scheme provides parking concessions for people with a permanent or substantial disability. The scheme is designed to help severely disabled people to travel independently, as either a driver or passenger, by allowing them to park close to their destination.

The decision to issue a Blue Badge may be dependent on a Mobility Assessment. To apply contact your local authority, for Essex: www.essex.gov.uk/bluebadge

Attendance Allowance

If you or someone you know is aged over 65 and needs help with personal care, supervision or are terminally ill they may be entitled to [Attendance Allowance](#). For more information visit www.direct.gov.uk and look under Money Tax and Benefits – Benefits and Financial Support – Disability.

Winter Fuel Payment

The Winter Fuel Payment is an annual tax free lump sum payment paid to help older people keep warm in winter, regardless of means. It is paid per household with someone of Pension Credit qualifying age or over. The amount varies according to personal circumstances but should be automatic for those in receipt of a State Pension or any other Social Security benefit.

If you have not received a payment, claims may be made by calling the Winter Fuel Payment helpline on 0845 915 1515. To check how much you will receive visit the [Winter Fuel section](#) of: www.direct.gov.uk - click on Pensions and retirement planning, Winter Fuel Payment, (listed under Financial support and concessions).

Cold Weather Payments

In addition to the regular Winter Fuel Payment, Cold Weather Payments of £25 are paid to some pensioners, people with disabilities and unemployed families with children under 5 years old who receive certain benefits, and the temperatures drop below 0 degrees Celsius or less for 7 consecutive days.

You don't need to apply as you'll get a Cold Weather Payment automatically. If you think you should have received a payment but haven't, let the Pension Service know, contact details are number below.

Warm Front Grants

A number of different schemes are available including:

- grants up to £3,500 to make homes warmer
- a new energy saving central heating system
- loft/cavity wall insulation
- draught proofing

You may be eligible if you are receiving certain benefits. For more information contact Carillion Energy Services: enquiry@carillionplc.com or call 0800 316 2805.

Advice and information about the best energy deals and pricing is also available directly from your energy supplier.

For more information

Age UK: www.age.uk.org; or 0800 169 6565

The Pension Service: www.thepensionerservice.gov.uk; or 0845 60 60 265

Benefits Enquiry Line: 0800 882200

Disability Benefits Centre Helpline: 0845 712 3456

Citizens Advice Bureau: www.citizensadvice.org.uk

Your local District or Borough council: for contact details visit www.direct.gov.uk and look under Contacts.

Directgov: The Directgov website contains lots of useful information about Benefits in retirement and Pension and Retirement planning: www.direct.gov.uk