

PLEASE READ THE FOLLOWING CAREFULLY. The following amendments should be applied to this leaflet:

Issued by:

THE DEPARTMENT OF HEALTH AND SOCIAL SECURITY OF THE ISLE OF MAN

References to the Department of Social Security or any of its Executive Agencies, the Inland Revenue National Insurance Contribution Office, the Department for Education and Employment, Local Offices or the Occupational Pensions Regulatory Authority should be read as references to the **DEPARTMENT OF HEALTH AND SOCIAL SECURITY OF THE ISLE OF MAN.**

References to income tax payable under Schedule D and E refer to income tax payable on profits or gains as a self - employed earner and income tax payable on emoluments as an employed person under a contract of service respectively.

References to the Inland Revenue should be read as the Treasury, Income Tax Division, Government Offices, Douglas insofar as they relate to income tax and to the Department of Health and Social Security of the Isle of Man insofar as they relate to National Insurance Contributions.

References to the Manpower Services Commission, the Child Support Agency, Statutory Sick Pay, Statutory Maternity Pay, Housing Benefit and Council Tax Benefit should be ignored as they do not apply in the Isle of Man.

References to the Employment Protection Act should be read as the Employment Act 1991. This differs in certain respects from the United Kingdom (UK) Act.

References to the Redundancy Payments Scheme should be read as the Redundancy Payments Act 1990. This differs in certain respects from the UK Scheme.

The Isle of Man is not part of the European Economic Community (EEC) so its Social Security Scheme is not co-ordinated by EEC treaties. The Isle of Man is nevertheless a party to reciprocal agreements with all EEC countries and other countries outside the EEC.

The Department of Health and Social Security on the Isle of Man is not linked to the UK's Freeline telephone advice services.

References to the Working Families Tax Credit or Disabled Person's Tax Credit should be ignored as they do not apply in the Isle of Man. Enquiries should be directed to the Department's Family Income Supplement or Disability Working Allowance Groups.

There are differences between the Isle of Man and the UK in the National Health Service, also in the services for the elderly and disabled.

Some of the provisions mentioned do not apply on the Island.

January 2001

Notes about **over 80 pension**

If you are 80 or over you can claim a pension even if you have not paid National Insurance contributions. These notes tell you who can get an over 80 Pension and how to apply for it.

You can find out more about this in leaflet **NP46** *A guide to Retirement Pensions*. You can get this leaflet from any social security office.

Who can get an over 80 pension

You can get an over 80 pension if

- you are not already getting a State Retirement Pension, **or**
- the State Retirement Pension you are getting is worth less than you would get from an over 80 Pension.

You will also need to satisfy some other conditions.

What are these conditions?

Whether you get an over 80 pension depends on your age and where you have lived.

You must

- be 80 or over, **and**
- normally live in England, Scotland or Wales when you claim, **and**
- out of any period of 20 consecutive years since your 60th birthday, you must have lived in the United Kingdom for a total of 10 years.

The *United Kingdom* means England, Scotland, Wales, Northern Ireland and the Isle of Man but not the Channel Islands. If you have lived in Gibraltar or in another country which is a member of the European Community, this may help you to meet this condition.

Do other pensions affect the over 80 pension

If you get any other pension from public funds, it may affect how much of this over 80 pension you can get. Graduated Retirement Pension, Disability Living Allowance and Attendance Allowance will not affect your over 80 pension.

Please turn over ►

Who can get an over 80 pension – continued

Where you want to be paid – you can choose

You can choose where you want your money to be paid. We can arrange to pay your money straight into a bank or building society account.

Or we can arrange for you to get your money at the post office, either by payment straight into a GIRO account or a National Savings Bank account or in cash by order book.

You can tell us where you want to be paid on the claim form but please read the following notes first.

Payment straight into a bank account or a building society account

Getting your money paid in this way has many advantages. We recommend you get your money in this way because

- it is safe
- it saves trouble – you could continue to have regular bills paid direct
- it is convenient – money can be paid into most bank or building society accounts, including a GIRO account and a National Savings Bank, and withdrawn from any convenient branch or from a post office for a GIRO account and a National Savings Bank account
- it could be paid into an account where it will earn interest
- it is also less expensive for us to arrange, which saves taxpayers' money.

The account can be

- in your name, or in your spouse's name
- a joint account in your name and someone else's name
- in the name of someone who has your written permission to act for you
- an account of a trustee, solicitor or accountant
- the account of a residential care or nursing home.

You can choose to be paid every 4 weeks or every 13 weeks

If you choose to be paid every 4 weeks

The money will be paid into an account for you on the last bank working day in each 4-week period. Your first payment might cover a period of 2 to 5 weeks, but after this all payments will cover a 4-week period.

If you choose to be paid every 13 weeks

The money will be paid into an account for you on the last bank working day in each 13-week period. Your first payment might cover a period of 2 to 14 weeks, but after this all payments will cover a 13-week period.

Finding out how much is paid into the account

We will tell you when the first payment will be made, and how much it is for. After that, please check with your bank or building society to find out how much is paid into the account. Get in touch with the office that deals with your over 80 pension if you think you have not been paid the right amount of money.

If not enough money is paid into the account, we will make a special payment or we will add the money we owe you onto your next payment. We will write to tell you what we are going to do.

If too much money is paid into the account because of the way the credit transfer system works, you will have to pay the extra money back. For example, if you give us some information which means you are entitled to less money, but we do not have time to change the amount paid, you will have to pay back any money you are not entitled to.

Who can get an over 80 pension – continued

Where you want to be paid – you can choose – continued

Payment at a post office

Payment straight into a GIRO account or a National Savings Bank account

Getting your money in this way has many advantages and is the way we recommend. Please read the notes *Payment straight into a bank account or a building society account* on page 2.

Payment in cash at a post office

We will send you an order book. You can get your money from the post office you tell us about.

You can go to a different post office twice, but after that you may have to fill in a form to change to another post office.

If you are getting Income Support

If you are getting Income Support, your over 80 pension will be taken into account when we work out your Income Support. If you choose to be paid straight into an account, your Income Support can be added to your over 80 pension and we will pay you all of it straight into your account. If you choose to be paid in cash at the post office, we will arrange for you to get one payment which covers your Income Support and your over 80 pension.

Christmas bonus

You will usually get a tax-free bonus with your over 80 pension shortly before Christmas each year. The amount and date of the payment is announced in advance. Only one bonus can be paid to each person.

You may be able to get a bonus for your wife as well if she is over age 60 and has no right to it herself.

Changes in circumstances

If you can get an over 80 pension we will send you some notes telling you about the changes in your circumstances we need to know about. We will continue to pay your over 80 pension provided that you satisfy the conditions and that you report any changes in your circumstances which might affect you pension.

You must tell us straight away if you change your address

How to claim

If you think you meet the conditions, or are not sure if you meet the conditions, you should

- fill in claim form **BR2488**.
- if you have any difficulty filling in the claim form, someone else can do it for you. You can ask a friend, a relative or an advice centre. Or ask at your social security office. But remember you must sign the declaration in **Part 7** of the claim form.
- send your birth certificate with the claim form, if you can. We will send it back to you as soon as possible.
- if you cannot send your birth certificate, do not delay. Send us any other documents you have to show how old you are. For example, a passport or baptism certificate. We will send them back as soon as possible.

Please turn over ►

Who can get an over 80 pension – continued

When to claim

You should claim

- not more than four months before you reach 80, or
- straight away, if you are now aged 80 or over.

Remember, over 80 pension cannot be paid for any time before you are 80.

Send claim form **BR2488** to your social security office. Use the envelope we have sent you. It does not need a stamp.

More information

For more information about the over 80 pension, get in touch with your social security office. You can find the phone number and address on the advert in the business numbers section of the phone book. Look under **Benefits Agency**.