

August 2024

There are a range of benefits available in later life, including heating benefit, attendance allowance, personal independence payment, winter fuel payment and more. Each year benefits go unclaimed by older people, so make sure you're getting everything you're entitled to.

Benefits available may help pay bills or help pay for care. You can find some details of each benefit type here, but for more information please contact one of the organisations given below.

Help to pay for care

Attendance Allowance

Attendance allowance is a benefit for people over state pension age who need help with personal care due to an illness or disability. Money could help you or a loved one stay independent in your/their own home, it is tax free, won't reduce any other income you receive, isn't means-tested and doesn't have to be spent on a carer. To find out the current rates look at the government website, this is also where you can download a claim form, click [here](#).

Health Benefits

Everyone over the age of 60 gets free prescriptions and a free NHS sight tests in England. Prescriptions are free for everyone elsewhere in the UK. You may also be entitled to help from other NHS services and treatments including dental treatment and the cost of glasses or contact lenses.

Bereavement Benefits

Bereavement Support Payment is a welfare benefit that you may be able to claim if you are under state pension age and your husband, wife or civil partner has died in the last 21 months. These benefits are not means-tested or taxable.

You can claim this benefit by completing a BSP1 form which can be found [here](#) or by calling 0800 151 2012.



Help to pay bills

Heating Benefits

Winter fuel payment is an annual tax-free payment to help with your heating costs, the payments tend to be made in November or December.

This payment is now means-tested and will only be received by people over state pension age who are receiving pension credit or a limited number of other benefits. If you meet these requirements, you should automatically receive the payment. If you still need to make a claim you can do this on the GOV.UK website, by post or by calling 0800 731 0160, you will need your National insurance number and bank account details when you call.



TV licence

Free TV licences for over 75 are now means tested and only available to those who receive pension credit.



If you are living in a care home or sheltered housing and watch television in your own separate accommodation, you can get an accommodation for residential care (ARC) licence at the reduced cost of £7.50.

If you are blind or have severe sight-impairment you can claim for 50% discount on your licence.

To apply for a free or reduced cost TV licence contact TV licensing.

Public Transport

One of the advantages of getting older is the free or reduced cost of public transport, these include:

- Free older person's bus pass which entitles you to travel free on local buses in England.
- With a senior railcard you can reduce the cost of your train travel on most rail fares in the UK, for the cost of an annual one-off fee.
- The London Freedom Pass will give London residents free or discounted travel on trains, trams, underground, river services and buses.
- There are also various other travel concessions available to disabled older people.

Some individual coach companies also offer a senior coachcard for reduced travel costs for those over 60.



Free Passports

If you were born on or before 2 September 1929 and are a British national, you could be eligible for a free passport.



Important benefits rules to be aware of

Benefits for couples

Generally when you reach State Pension age you'll stop receiving working-age benefits and start receiving pension-age benefits instead, which are usually higher. In the past, as a couple, when one of you reached state pension age, you would both move on to pension-age benefits. However, the rules on this changed in 2019.

From May 2019 couples will only be eligible for pension-age benefits once both have reached state pension age. This means those couples where one partner is above state pension age and the other is below will have to wait to claim the pension related benefits.



Benefit cap

There's a limit to the total amount of benefits you can get if you're aged 16–64. If you claim more than one benefit and are not yet at State Pension age, the amount your household receives from some benefits may be reduced. For more information see [gov.uk](https://www.gov.uk)

Change of circumstances

Ensure you inform the appropriate organisation if there are any other relevant changes to your circumstances, this will ensure you are not paid too much and are then later required to pay the overpayments back. A change in circumstances might also mean an increase in benefits.

Pension Credit

Pension credit is a means-tested benefit for people over state pension age in order to top up your income, it comes in two parts, guarantee credit and savings credit. The guarantee credit tops up your weekly income to a guaranteed minimum amount and the savings credit is extra money if you've got some savings or your income is higher than the basic state pension. It is only available to those who reached state pension age before 6 April 2016.



Social Care

The Social care system is in place to provide help to those in need, unlike NHS treatment, social care isn't free for everyone and how much you contribute to your care will depend on your financial situation. In order to establish what care you need and how much you will have to contribute towards it, you will need to get an assessment of needs from your local council.

Once you have had the care needs assessment your local council will then do a financial means test. In order to complete this, they will need to look at your income, savings and property to work out how much you need to contribute.

A lot of people worry that they may have to sell their home to pay for their care. In simple terms if the care you need will be given in your home or you will be in a care home on a temporary basis then your home will not be included in the means test, if however, you are moving into a care home on a permanent basis, your home will be included unless your partner still lives there.

For more information take a look at the Age UK website [here](https://www.ageuk.org.uk).

Getting help:

NHS

www.nhs.uk

www.wales.nhs.uk

www.nhsinform.scot

AGE UK

www.ageuk.org.uk

www.ageuk.org.uk/cymru

www.ageuk.org.uk/scotland

www.ageuk.org.uk/northern-ireland

CITIZENS ADVICE

www.citizensadvice.org.uk

www.cas.org.uk

www.communityni.org/organisation/citizensadvice-northern-ireland

GOV.UK

www.gov.uk

www.gov.wales

www.gov.scot

www.nidirect.gov.uk

www.carersuk.org

Your GP

Police Mutual Services

Worrying about money can be extremely stressful and may lead to mental health conditions. Police Mutual are here to help.

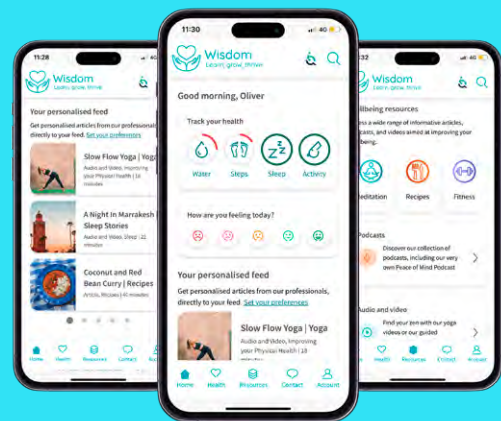
We've teamed up with **PayPlan***, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Get free and confidential help to combat your debt, call **PayPlan*** on **0800 197 8433**.

Our Care Line Service provided by Health Assured can offer advice and information, helping with a range of concerns including emotional support. Take a look at the e-portal or download the APP.

Wisdom App



Download the **Health Assured App** and register today - your code is **MHA107477**

Police Mutual

To read more of our wellbeing guides take a look at the wellbeing pages on the NARPO website.

Visit policemutual.co.uk



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