

TRAVEL



Benefits, services and schemes

Travel

Blue Badge	1
Bus Pass and National Travel Concessions	2
Taxicard	3

Additional Benefits

Cold Weather Payments	4
Christmas Bonus	4
Tax Help for Older People	5
Social Tariffs	6
What happens to your benefits while you are abroad	7
Funeral Payments	8

Housing

Mortgage to Rent Scheme	9
Adaptation	9

Health

Free NHS services once you reach the age of 60	10
NHS 24 and out of hours services	10
Audiology services	11
Annual health check for people over the age of 75	11
Breast Screening	11

Other

Employment and Volunteering	12
Lifelong learning	12
Mail and Telephone Preference Services	13

Easy Guide to Benefits for 60+

ADDITIONAL
BENEFITS



HOUSING



HEALTH



OTHER



TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Blue Badge

What is it?

The Blue Badge Scheme provides a national arrangement of parking concessions for people with severe walking difficulties who travel either as drivers or passengers, by allowing them to park close to their destination.

The Scheme also applies to registered blind people, and people with very severe upper limb disabilities who regularly drive a vehicle but cannot turn a steering wheel by hand.

Can I apply?

You can get a badge if -

- you receive the higher rate of the mobility component of the Disability Living Allowance
- you receive a War Pensioners' Mobility Supplement
- you use a motor vehicle supplied for people with disabilities by the Scottish Government or the Department of Social Security
- you have a severe disability in both upper limbs, regularly drive a motor vehicle but cannot turn the steering wheel of a motor vehicle by hand
- you have a permanent and substantial disability which means you are unable to walk or have very considerable difficulty in walking. In this case, you may be asked some questions to help your Local Authority decide if you are entitled to a badge
- you are registered blind
- you are unable to walk or have considerable difficulty in walking because of a temporary but substantial disability which is likely to last for a period of at least 12 months but less than 3 years

People with a psychological disorder will not normally qualify unless their impairment causes very considerable, and not intermittent, difficulty in walking.

How do I apply?

If you wish to apply for a blue badge, you should contact your local authority; who will assess your eligibility.

TRAVEL



Bus Pass and National Travel Concessions

What is it?

The national travel concession scheme was introduced in April 2006 and provides free bus travel Scotland-wide for older and disabled people.

Anyone aged 60 and over or eligible disabled is entitled to apply for the National Entitlement Card. Card holders are allowed to use free bus travel on any local bus as well as scheduled long distance coach service anywhere in Scotland throughout the day including rush hour.

The National Entitlement Card is an electronic smartcard, with a standard branding to help bus drivers to recognize them easily. Over time your National Entitlement Card may also allow you to access other public services such as libraries and leisure through a single card.

How to apply for a National Entitlement Card?

The national travel concession scheme is run by Glasgow based Transport Scotland, an agency of the Scottish Government.

Transport Scotland has stipulated that if you are eligible for a National Entitlement Card you must provide two pieces of evidence (address proof and age proof) to demonstrate your eligibility for the scheme. All applicants must provide one piece of evidence that demonstrates residency in Scotland, and a second item which will evidence eligibility to the Scheme.

You can apply through your Local Council, Travel Centre, Post Office or library depends on where you live in Scotland.

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Taxicard

What is it?

A Taxicard allows the holder to make taxi journeys at a reduced rate. The Taxicard scheme is operated by individual local councils and designed to help disabled people get about by making taxi journey cheaper. Generally speaking, it is available to local residents with a severe, permanent disability who cannot use ordinary buses or can only use buses with assistance.

How does a Taxicard work?

Different local councils may have different requirements, please confirm with your local council.

(Example used from Taxicard issued by The City of Edinburgh Council)

Taxicard holders pay a flat rate fare of £2.00 for every journey made under the scheme- as long as the total amount on the taxi's meter is no more than £5.00 (that is £5.00 including any extras for additional passengers, luggage etc.) When the fare comes to more than £5.00, the Taxicard holder pays the flat rate plus the amount over £5.00.

When can a Taxicard be used?

You can use your Taxicard for any journey, for example: a trip to the shops, visiting friends or going to classes. It is valid day and night, seven days a week, 365 days a year.

Taxicard holders can make up to 104 taxi journeys a year (that is equivalent to one return journey a week). After each Taxicard journey, please keep the receipt issued by the taxi driver. This will help you keep a note of all your Taxicard journeys so you won't go over your allowance of 104 trips.

How to apply?

If you think you may be eligible, contact your local council for further information of the scheme and get an application form.

TRAVEL



ADDITIONAL BENEFITS



HOUSING



HEALTH



OTHER



Cold Weather Payments

What is it?

If you are on a low income, a Cold Weather Payment may be available to help you for each week of very cold weather in your area.

This is a period of seven consecutive days during which the average of the daily temperature is equal to or below 0 degrees Celsius. Payments are made automatically to those who qualify such as older people in receipt of Pension Credit providing they are not resident in a care home. These payments per qualifying week are in addition to the annual Winter Fuel Payment. Cold Weather Payments will not affect other benefits you may be getting.

How much do you get?

For 2011 you will get £25 when the average temperature where you live is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days during the period from 1 November to 31 March. Specified Meteorological Office weather stations are used to obtain this information.

How to apply?

You don't need to apply; you'll get a Cold Weather Payment automatically as long as you qualify.

Tell your pension centre or Jobcentre Plus if you think you should have received a Cold Weather Payment but you have not had one.

TRAVEL



ADDITIONAL BENEFITS



HOUSING



HEALTH



OTHER



Christmas Bonus

What is it?

This is a tax-free bonus of £10 that is paid in December to people who are in receipt of certain benefits. The qualifying benefits include: Retirement Pension, Pension Credit, Disability Living Allowance, Attendance Allowance, Carer's Allowance, Widowed Person's Pension, certain Industrial Injuries Benefits, Severe Disablement Allowance, long-term Incapacity Benefit, contribution-based Employment and Support Allowance. If both you and your partner qualify, the £10 bonus will be paid for each of you.

How to apply?

More information about the Christmas Bonus can be obtained by ringing the free phone number 0800 141 2591.

TRAVEL



ADDITIONAL
BENEFITS



HOUSING



HEALTH



OTHER



Tax Help for Older People

What is it?

Tax Help for Older People (TOP) is a registered charity established to provide free professional help on personal tax to older people (close to 60 or older) on modest incomes (up to around £17,000 per year).

They can help to solve any tax problem no matter how minor it may seem. You can have your PAYE notice of coding checked, or get help with form filling, reclaiming an overpayment of tax, or replying a letter from HMRC. You may simply wish to have a tax health check to ensure peace of mind, knowing that everything is in order.

How to get help?

Very simple, just telephone the TOP helpline on 0845 6013321 or leave your name and telephone number on the voicemail and TOP will call you back or if you want email them at taxvol@taxvol.org.uk

All interviews with an advisor are by appointment and in private. You may also seek telephone advice if your query is a simple one. Home visits may be arranged in cases of disability.

TRAVEL



ADDITIONAL
BENEFITS



HOUSING



HEALTH



OTHER



Social Tariffs

What is it?

All energy providers have to offer social tariffs to help their most vulnerable customers cope with the high costs of gas and electricity. Different suppliers may have their criteria of eligibility. According to new Ofgem rules, all social tariffs must equal the supplier's cheapest deals. As a result, some customers may still be better off by switching to another supplier.

Who can apply?

You may qualify for a social tariff if you are over 60, on means tested benefits or are on a low income. If you think you qualify for a social tariff contact your energy supplier for more details.

How to apply?

For more information, see the Consumer Focus website (www.consumerfocus.org.uk) or talk to Consumer Direct on 08454 040506. For details of currently available social tariffs, contact your supplier.

TRAVEL



What happens to your benefits while you are abroad

The information covers the following benefits: -

Pension Credit

Pension Credit can be paid for up to 13 weeks for a temporary absence outside Great Britain without losing your entitlement to the benefit, but you will need to continue to meet all other criteria for getting Pension Credit.

Attendance Allowance and Disability Living Allowance

For Attendance Allowance and Disability Living Allowance, if your stay abroad is temporary, including a holiday, you can usually continue getting the benefit for 26 weeks. You may be able to continue getting the benefit for longer if you are going abroad for medical treatment for your illness or disability. Your stay must still be temporary.

Housing Benefit and Council Tax Benefit

For Housing Benefit and Council Tax Benefit, if you go abroad for a temporary stay, you may be able to continue to get the benefit for up to 13 weeks.

You can only do this if all of the following apply to you: -

- You plan to come back and live in the same home
- You will not be away for more than 13 weeks
- You do not let or sublet your home to anyone else while you are away

In certain circumstances you may be able to continue getting Housing Benefit and Council Tax Benefit for up to a year while you are abroad. For example, this could be if you are going abroad to receive approved medical care. Check with your local council's Housing Benefit section. Your Housing Benefit and Council Tax Benefit can only continue while you are abroad if you still qualify under the general rules.

ADDITIONAL BENEFITS



HOUSING



HEALTH



OTHER



TRAVEL



ADDITIONAL BENEFITS



HOUSING



HEALTH



OTHER



Funeral Payments

What is this?

If you're on a low income and need help to pay for a funeral you're arranging, you may be able to get a Funeral Payment from the Social Fund. You might have to repay some or all of it from the estate of the person who died.

You may be able to get a Funeral Payment but it depends on the benefits you're getting, your relationship with the person who died and any other money, other than your personal savings that may be available to help with the cost of the funeral.

How much do you get?

A Funeral Payment includes necessary burial or cremation fees, certain other specified expenses and up to £700 for any other funeral expenses, such as the funeral director's fees, the coffin or flowers.

If the person who died had a pre-paid funeral plan, you'll only get help for items not already covered by the plan.

How to apply?

You can ask for a Funeral Payment claim form by contacting your local Jobcentre Plus office.

You can also download the claim form from the Department for Work and Pensions (DWP) website. The form comes with notes to help you fill it in.

Once you have completed the form please send or take it to your local Jobcentre Plus office.

TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Mortgage to Rent Scheme

What is this?

Mortgage to Rent is run by the Scottish Government. It is used by homeowners who are threatened with eviction due to non-payment of their mortgages. Under the scheme, a homeowner's property is bought by a housing association who then rent the property back to the owner who stays on as a social tenant.

Funding will be made available to the landlord so that any necessary repairs can be made to the property and tenants will be charged a social rent.

Who can apply?

You can apply to the mortgage to rent scheme if the following criteria apply:

- Failed to reach agreement with your mortgage lender over how to manage your arrears.
- Have received independent financial advice, from either Citizens Advice Bureau or Money Advice centre.
- All joint owners of the property agree to apply to the scheme and have signed the application form.
- The property is your only or main home, or the only or main home of someone else in your household.
- You or someone else in your household has lived there for at least a year.
- Neither you nor your partner (including a same sex partner) has capital of more than £2,000 if you're under 60, and £4,000 if you're over 60. Capital includes savings, shares, premium bonds, redundancy payments and other investments but doesn't include personal pension schemes or any savings plans that are linked to your mortgage, such as an ISA or endowment policy.
- The value of your property is lower than the average property value in your area. Your money adviser will inform you of this value. If there are more than five people living in your house or the house is more expensive due to the needs of a disabled person, this condition will be ignored.
- Your property needs no more than £6,000 worth of repairs done to it. If you can fund some of the repair work yourself, you will still be eligible to apply.
- Your home is suitable for the needs of your household, for example, it isn't overcrowded and it meets the needs of anyone in your household who's disabled.

You won't be eligible for the mortgage to rent scheme if you own your home with someone else and they are forcing the sale of the property (for example, due to relationship breakdown).

How do I apply?

Before you apply, you must get advice about your financial situation from the Citizens Advice Bureau, a debt advice service or a solicitor, or your local council or other advice agency. Use the Advice Services Directory to find an agency near you. An adviser should be able to give you an application form and help you fill it in.

You can also get a form direct from the Home Owners' Support Fund website or write to:

Home Owners' Support Fund Team
The Scottish Government
Highlander House
58 Waterloo Street
Glasgow
G2 7DA

Tel: 0845 279 9999

Email: homeownersfund@scotland.gsi.gov.uk

TRAVEL



ADDITIONAL
BENEFITS



HOUSING



HEALTH



OTHER



Adaptation

What is this?

As you get older you may find it harder to manage in your home. However, you may be able to stay in your home for longer if it is adapted to meet your needs.

You will be assessed either by a care manager or an occupational therapist (OT) from your local authority, depending on the level of your needs. The local authority will have eligibility criteria that identify the help they will provide for particular needs. This may include equipment, adaptations and practical support with domestic tasks and personal care, all intended to help you carry on living independently in your home for as long as possible. Some examples like replacing the bath with a walk-in shower, constructing a ramp to help you get into your home, fitting lower work surfaces to make the kitchen easier to use and some others.

How to apply?

Contact your local authority social services department to find out what assistance is available with adaptations to help you access your home. Most older people are eligible for an assessment of their needs.

This information is for people living in privately owned housing. If your home is rented from the council or a housing association you should ask your landlord about the help available.

TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Free NHS services once you reach the age of 60

The following services are free when you reach the age of 60:

- NHS-funded sight tests;
- An invitation every two years to be screened for bowel cancer.

The annual flu jab is free once you reach the age of 65. It is the Scottish Government's policy to offer a flu vaccination and pneumococcal immunisation to all people aged 65 and over, as well as to those under 65 who have long-term medical complaints that put them at risk. You should be invited in the late summer/early autumn by your GP practice to have a flu jab. Pneumococcal infection causes a broad range of diseases in older people and it is the most common cause of serious pneumonia.

However dental checkups, dental treatment and new glasses do have to be paid for unless you are able to claim the guarantee credit part of Pension Credit, Income Support or Income based Job Seeker's Allowance.

NHS 24 and Out-of hours services

NHS 24 has now replaced the GP out of hour's service and operates after 6pm every evening and from 6pm on Friday through till 8am on Monday.

NHS 24 is both an online and telephone-based service. They can answer your questions about your health and offer advice. If your GP surgery is closed and you are too ill to wait until it re-opens, phone NHS 24 will link you with your local out-of-hours NHS services, Accident & Emergency departments or the Scottish Ambulance Service.

NHS 24 can be contacted on Tel 08454 24 24 24 (local rate). NHS 24 is open to take calls 24 hours a day, 365 days a year. However, if you think your life is in danger and you need an emergency ambulance, always dial 999.

TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Audiology services

If you think you are hard of hearing and may need a hearing aid, the first thing you need to do is visit your GP. Your GP may refer you to the audiology department at the local hospital to have your hearing tested. In most areas, direct referral to the audiology department is only possible for people over 60 and depends on local arrangements.

Some GPs arrange for audiology staff to visit their surgery or health centre to run a clinic, so you may be able to have an assessment of your hearing there instead of at the hospital.

If the tests suggest you would find a hearing aid useful, the audiology staff will choose an NHS hearing aid for you. There are different types of hearing aid available on the National Health Service and the type prescribed to individual patients is based on clinical judgement and clinical priorities.

The companies that make NHS hearing aids also supply the private sector, but NHS provision is separate from private purchase. You are still entitled to an NHS hearing aid if you buy a hearing aid privately, but you cannot get financial help from the NHS to buy an aid.

Annual health check for people over the age of 75

Routine health checks are available in primary care for people aged 75 or over. They usually comprise simple assessments by a nurse or doctor, aimed at picking up new or worsening problems.

GPs are not required to offer people over the age of 75 an annual health check, but if you have not had one during the previous twelve months your GP should arrange a health check if you ask. The health check can be at the surgery but should be available at home for those unable to visit the practice.

Breast Screening

The NHS Scotland breast screening programme provides screening every three years to women in the UK aged 50 and over. Women aged 50-64 are routinely invited for screening. If you are over 70 you will not automatically be invited, but have the right to screening every three years on request. If it is more than three years since you had a mammogram, you can contact your local GP practice for further information.

TRAVEL

ADDITIONAL
BENEFITS

HOUSING



HEALTH



OTHER



Employment and Volunteering

It could be a while since you last had to look for a job and go through the application and interview process. Here's a guide to finding those job opportunities.

Newspapers

Local and national newspapers carry job adverts, sometimes on a particular day of the week. Most of them also have a website on which job adverts will be updated more regularly.

Searching on the internet

The internet is a good way of accessing details of many vacancies. If you do not have the internet at home, you may be able to get free access at your local library.

Staying with your current employer

You may want to continue working, but with some changes to your current job, for example a different role, reduced hours, or more flexibility over your working arrangements.

If you discuss this with your employer, you should emphasise the benefits to the organisation such as retaining your skills and experience or avoiding the cost of recruiting a replacement.

If you are a carer for an adult (a partner, relative or someone else you live with), your employer has a duty to consider your request for flexible working and to give you reasons if they refuse it.

Volunteering can:

- improve health
- improve mental well-being and tackle social isolation
- provide a way for people to keep active and contribute to communities
- provides opportunities for personal development, and to build and pass on skills and knowledge

Volunteering is also a good way of gaining skills and experience if you are looking to get back into work.

Organisations usually pay volunteers expenses such as travel costs. As long as you are only paid expenses, volunteering should not affect your entitlement to social security benefits.

Some organisations have age limits for their volunteers. This will usually be lawful as the age discrimination regulations do not cover volunteering.

There are 32 local organisations in Scotland that provide the services of a Volunteer Centre, that's one in each Scottish Local; Authority area. They operate out of over 60 offices so there is bound to be one close to you. If you require additional help or guidance in finding a volunteering role that suits you, please contact your local Volunteer Centre to arrange a chat with a volunteer advisor.

Lifelong learning

If you are interested to learn something new, ILA Scotland is a simple way to get up to £200 a year towards the cost. The money is not a loan and you don't need to pay it back. For details please call the ILA Scotland helpline free on 0808 100 1090

Getting online can save you time and money – not to mention provide a wealth of information at your fingertips.

You can use the internet to:

- Keep in touch with friends and family
- Save money with your shopping
- Save time by managing your utilities and banking online
- Search for information on absolutely anything

Join the computer class from your local service provider or ask your children to teach you how to use of the computer.

Mail and Telephone Preference Services

If you receive unwanted mail or phone calls, particularly from companies trying to sell you things, you may be interested in the Telephone and Mail Preference Services.

The Telephone Preference Service is a register that records your details and ensures you don't receive unsolicited calls to your home telephone. It is a legal requirement that all organisations, including charities and political parties, do not make calls to a number registered on the Telephone Preference Service unless they have consent to do so.

Once a number is registered; it becomes effective in 28 days. It is free to register- call 0845 070 0707 or go to www.tpsonline.org.uk

Mail Preference Service is also free. It's funded by the direct mailing industry and actively supported by Royal Mail. It allows your name and home address to be removed from or added to lists used by the industry.

The Mail Preference Service can remove your name from up to 95% of Direct Mail lists. It cannot stop mail sent from overseas, un-addressed mail or mail addressed to 'The Occupier'. You may also receive mail from companies who you have done business with in the past and from small, local companies.

It takes up to four months for the service to have a full effect, although you should notice a reduction of mail during this period. Register by calling 0845 703 4599 or going to www.mpsonline.org.uk