

GROUP CIRCULAR GC 920

January 2022

To: Branches, Groups and Executive Council

Dear Colleague,

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1. REMINDER- NOMINATIONS REQUIRED FROM GROUPS IN GREATER LONDON REGION AND GROUPS IN WALES ONLY DEADLINE 12.00 Friday 18 February 2022

A reminder to groups in Greater London Region and Groups in Wales that the deadline for receiving nominations at Headquarters Office for the Greater London Regional Representative and a Representative for Groups in Wales respectively is **12.00 noon Friday 18 February 2022**. Further details can be found in special group circulars **GC 918/21** London and **GC 919/21** for groups in Wales

Should more than one nomination be received for either vacancy, then a further Group Circular with details of the election procedure and timeline will be issued to all Groups in England and Wales in February 2022.

2. TRAVEL INSURANCE UPDATE

Many members have been contacting CSPA about the availability of annual travel insurance after 31 March. Our insurance brokers, Towergate Health & Protection, issued the following statement to CSPA in mid-January:

"CSPA's insurance brokers, Towergate Health & Protection, are working to find an alternative provider from 31 March 2022 and we expect to have an offering in place as

soon as possible. We will ensure members are informed via our website www.cspa.co.uk/news as soon as we have something to report."

For members not able to access the internet we will also provide any updates on travel insurance by Group Circular.

As reported in **GC 916/917** the option to purchase a new annual travel insurance policy has been extended to 31st March 2022 for a 12-month policy, **but only** to those CSPA members who were new to Axa Health. Members with an existing AXA Health travel insurance policy who chose to cancel their policy were not able to purchase a new policy before the scheme closes to new customers on 31st March 2022.

In the meantime, any member wishing to take out travel insurance should contact Towergate Health & Protection on **0800 389 7724** or **01344 627602** or email haps-cspaenquiries@towergate.co.uk, or to directly download an application form (for CSPA members only) and related documentation from **Towergate Health & Protection** website click use this link:
<http://www.towergatehealthandprotection.co.uk/cspa-travel-insurance>

3. IMPACT OF RISING INFLATION ON CIVIL SERVICE PENSIONS

Many members will be feeling the impact of rising inflation on their standard of living in retirement. Inflation, as measured by the Consumer Prices Index (CPI), rose sharply in January to 5.4%, and analysts predict it could rise to 6.8% by April when expected energy price increases take effect. Civil Service pensions (and all other public service pensions) will rise by 3.1% from April, based on the September 2021 CPI figure. This means that despite the pension increase the value of members pensions will have eroded by around 3.7% year on year, if the inflation forecasts for April prove correct.

So, taking the average public service pension of £10,000 a year, the erosion of spending power will be a cash shortfall of £370 a year, or £30.83 a month, highlighting the squeeze on pensioners. The Government's decision last September to suspend the triple-lock for uprating the State pension will further erode the value of pensions relative to earnings and add to the price squeeze.

DGS David Luxton wrote to the Chancellor of the Exchequer in December highlighting the impact of the cost-of-living squeeze on pensions and seeking measures to be introduced in the Spring budget to ease the pressure on pensioners, especially in relation to rising energy bill increases due from April. A reply from the Chancellor is awaited.

4. AGE UK: TAKE ACTION ON ENERGY BILLS - YOUR VOICE MATTERS

We support this campaign from Age UK and encourage our members to sign this letter. Every older person should be able to keep warm and well this winter. But one million older people are living in fuel poverty, and the energy price rise this spring means millions more could struggle to afford their bills.

Many older people are so worried that they're turning off their heating and cutting back on

food to save money. The existing support available is nowhere near the scale of the energy price rise we'll face from April.

[Please sign the letter from AGE UK to the government here to protect older people from unaffordable energy bills.](#)

5. UNDERPAYMENT OF STATE PENSIONS

The public accounts committee has published a report into the underpayment of state pension, mainly to women, caused by errors made at the DWP dating back in some cases to 1985. The report is scathing and calls the situation a "shameful shambles"

The DWP has said that it will contact all those affected by the errors that have arisen over decades. We have reported on this issue before but there is a good explanation at this link on the state pension correction exercise

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/state-pension/state-pension-correction-exercise>

Those affected could include divorced women who reached State Pension age before April 2016, and married women whose husband turned 65 before 17 March 2008. The need to allocate resource to dealing with errors made in the past is also causing delays to the payment of state pension to those who are just now reaching state pension age.

Anyone who thinks they may have missed out should contact **the Pension Service on Tel: 0800 731 0469**

6. McCLOUD REMEDY CSPA/CABINET OFFICE WEBINAR

Webinar: Your Civil Service pension: changes under the Remedy
Wednesday 16th March 2022 – 3pm on Zoom

Due to high demand this event now is fully subscribed, but there is a waiting list which you can join by registering at this link: [https://bit.ly/mcccloud-marchweb.](https://bit.ly/mcccloud-marchweb)

Christine Haswell, Personal Pensions Cases Manager for the CSPA and **Stella Humphries**, the 2015 Remedy Stakeholder Manager working with supporting Civil Service and Post Office Pensions for the Cabinet Office will give you information on the changes and answer questions you may have about the Remedy.

Please note that this affects only the pension options of those who retired since 1 April 2015, or who have not yet drawn their Civil Service pension and were in service at some point between 2015 and April 2022.

Watch out for news of another seminar coming soon!

The Pension (Personal Cases) Manager is happy to talk to groups about this and other pension issues. She can be reached on christine.haswell@cspa.co.uk or via enquiries@cspa.co.uk

7. WORKING WITH MYCSP

Groups will be interested to learn that Cabinet Office recently invited CSPA to provide civil service pensioner volunteers to help test developments on the MyCSP website. Although the turnaround time was tight, David Humphreys, Regional Representative for the West Midlands, was able to offer his time with other volunteers to try out the new channels and feedback to those working on website improvements. This is a great example of how CSPA can make a positive difference to the service that both our members and civil service pensioners receive. MyCSP have reported back that of those who took part in the website pilot, CSPA volunteers were “a huge help” and had the highest completion of task score of 94% over other groups of volunteers!

We look forward to assisting further as these developments continue.

8. CSPA ADVICE TO GROUPS IN ENGLAND & WALES

Work on updating the guidance to local Groups in England & Wales was put on hold during the past year while we took a fresh look at what needs to be included in the ‘Advice to Groups in England & Wales’ especially given the difficulties that local groups have faced over the past two years of lockdowns and other meeting restrictions. It is expected that a revised document will be finalised and issued to groups in the next few months.

9. CSPA 70TH ANNIVERSARY – SHARE YOUR STORIES

2022 marks the 70th anniversary of CSPA. We are looking for pictures, artefacts, and stories to show the fantastic work and connections that CSPA and its groups have facilitated since 1952.

Please email Nicola Crichton on n.crichton@cspa.co.uk for more information and for any submissions.

10. RECEIPT OF WIDOW(ER)s PENSIONS

Following notice from a CSPA member in the Isle of Wight Group about the length of time it had taken for MyCSP to set up their widower’s pension on the death of his wife, the General Secretary raised a query with her contact at the Cabinet Office. Following an investigation, a letter was received from the Cabinet Office, this contained an apology and news that following a review of member experiences it had been agreed by Cabinet Office that from 1 April 2021, the agreed time limits had been shortened with the Pension Administrator, MyCSP, to pay widows and widowers pensions. Providing MyCSP has received all the necessary and valid documents, the processing time has been reduced from 2 months to 10 working days, which should help civil service pensioners experiencing problems in receiving their entitlement at such a difficult time.

11. NHS SUPPORT FEDERATION PETITION FOR NHS FUNDING

Groups may be aware of the CSPA’s support for the NHS Support Federation. They say “a powerful new alliance of campaigners and trade unions has launched the [SOSNHS campaign](#), demanding an immediate injection of another **£20 billion in capital and revenue** to help put England’s crisis-ridden NHS back on its feet. More information and the petition are at this link: <https://sosnhs.org/>

12. YOUR MEETUPS AND EVENTS

With Covid still very much a part of our lives, we have had to get used to different ways of doing things and some groups have become creative with how they keep in touch. We're looking to share meet ups and online events are still happening, even virtually.

Share your pictures – We would love to share the great work and activities of our groups. We have a growing social media following and we welcome you to send pictures of your meetings, campaigning, and social events to us.

Share your events / meetings – To widen visibility of group meetings, we encourage you to send us the details of your get together so that we can add it as a Facebook event. Send the title of your event / meet up, location (physical address or Zoom), times, any agenda, and a way for someone to contact the group lead.

The aim of this would be to show that there are active groups in local areas and potentially aid recruitment of new members who want to meet former civil service colleagues.

Please email all submissions to Nicola Crichton on n.crichton@cspa.co.uk

National email newsletter

Our national email newsletter has grown significantly over the past few months, and aside from "The Pensioner" we would love to share our news to more members. We would be grateful if you could remind your groups that a national newsletter also goes out monthly and features:

- A summary from CSPA General Secretary, Lisa Ray
- CSPA news (i.e., campaigns, membership benefits etc.)
- Ways you can make your voice heard (links to petitions / consultations)
- Partner news from charities and organisations that campaign for the wellbeing of those in later life

How?

Go online at www.CSPA.co.uk/members-area, sign in and click "CSPA E-Newsletters" on the side navigation. Alternatively, email Nicola Crichton on n.crichton@cspa.co.uk who can update your details and store your consent to receive these e-Newsletters.

If you have any questions or require any further information about the matters covered by this Group Circular, please don't hesitate to contact me, either by email at lisa.ray@cspa.co.uk or by telephone on **020 8688 8418 (Office)**

Yours sincerely

Lisa Ray
General Secretary