CSPA

CIVIL SERVICE PENSIONERS' ALLIANCE

GROUP CIRCULAR 921

To: Branches, Groups and Executive Council **February/March 2022**

Dear Colleague,

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1.REGIONAL REPRESENTATIVES FOR GREATER LONDON AND GROUPS IN WALES

Special GC 918 issued to groups in Greater London, and **Special GC919** issued to groups in Wales, called for nominations for Regional Representatives in those areas. The closing date for nominations was Friday 18 February. Three groups had nominated Dr David Owen as Greater London Regional Representative by the deadline. No other names were put forward and no ballot is required.

There were no nominations from groups in Wales.

I am pleased to let you know that Dr David Owen, Chairman, Croydon, and District Group has accepted the nomination, and agreed to take the role of Regional Representative for Greater London.

Jean Hardiman Smith and David Humphreys have kindly volunteered to temporarily cover the duties of the Regional Representative for Groups in Wales. Working with Secretary Organisation, Mike Lawler, they will continue to seek a suitable candidate to fill the role of Regional Representative for groups in Wales.

2. CREATION OF NEW GROUP AND REGION

Groups will be interested to note that the O&R Committee has reported that a new group, the West Mercia Group, has been formed, following the merger of the Hereford and Worcester Group and the (closed) Shropshire Group.

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In addition, **Midlands Region**, which comprises Birmingham & District Group, Coventry & Warwickshire Group (closed), Gloucestershire Group, Leicester & Rutland Group, North Staffordshire Group (closed), Nottingham, Derby & District Group, Oxfordshire Group (closed) and West Mercia Group.

The East Anglia and East Midlands Region is renamed the **Eastern Region**.

3. TRAVEL INSURANCE UPDATE

Following an extensive review of the market by Towergate Health & Protection, we are pleased to confirm that we have accepted a travel insurance proposal, arranged specially for members of CSPA.

We are aware many members will have questions about the new policy, especially if they have an existing AXA Health policy due to expire in the coming weeks. Please be assured we are working hard with the insurer to launch the new policy in the coming weeks. However, until the policy is formally launched, we are unable to provide quotes or arrange cover. To answer the most common questions members may have about the new policy, please find attached a Frequently Asked Questions (FAQ) document that provides more detail about the upcoming policy.

The policy is based on your age, medical history, and area of travel as well as any additional benefit options if chosen, such as cruise cover. A summary of the main benefits is below, but please refer to the policy document that will be provided for more details:

- 5% discount off the insurer's standard premium for all CSPA members
- Single trip
- Annual multi trip
- Choose from Europe, worldwide excluding USA or Worldwide including USA
- Maximum 85 years old for an annual multi trip policy
- Maximum 115 years old for single trip cover
- Choose from 3 levels of cover to suit your requirements
- Choose from optional extras such as cruise cover; winter sports; sports equipment
- Covid-19 cover

We are receiving very high levels of calls now, which is making it difficult for the team to respond quickly to queries from members who may need assistance with claims, wish to arrange the renewal of their PMI policy, or other matters regarding their policy.

If members have general questions about the new policy that are not answered by the attached FAQ document, we would be grateful if they could wait a little longer before calling the team at Towergate on 0800 389 7724. We will notify members as soon as possible once the new policy is available to purchase. In the meantime, we are grateful for your patience and understanding as we work through the necessary steps to put the new policy in place.

4. CONSTITUTIONAL AMENDMENTS FOR AGM 2022

It was reported in **GC 910** that the Executive Council had agreed to make changes to the Constitution to enable the following changes to be made:

- Abolish the posts of Secretary (Organisation) and Secretary (Administration)
- Increase the number of National members on the Executive Council from three to five

- Two of the five National posts to be reserved for women.
- Notice was given that the appropriate amendments would be put forward for debate at the AGM in 2022.

The Executive Council established a Working Party from amongst its own members to draw up the necessary constitutional amendments. It was also agreed that this Working Party should consider any consequential changes that would be necessary in the Constitution as well as considering any other updates that may be required. As a result, there will be a number of constitutional amendments being proposed by the EC at this year's AGM. The EC wants to give Groups notice of this, so that Groups can also consider whether there are any changes they wish to propose to the Constitution. After the EC has met in April, a comprehensive document encompassing all the proposed constitutional rule changes, giving full explanations, will be issued so that Groups can consider it ahead of the closing date for motions.

According to the Constitution, the year for considering Rules Revisions was 2021. That AGM was, of course, cancelled and the EC will also be considering what steps to take to allow Constitutional amendments from Groups to be considered this year."

5. CSPA AND CABINET OFFICE WEBINARS ON THE MCCLOUD REMEDY

Groups and members will be interested to hear that CSPA has announced another webinar date of Wednesday April 20th 15.00-16.30 after all the spaces on our first one in March were snapped up in a week.

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 those attending information on the changes and answer questions about the Remedy.

Nicola Crichton, CSPA's Policy, Campaigns and Projects Manager will chair with a short presentation followed by a Q&A. Please send in your questions to Nicola Crichton at n.crichton@cspa.co.uk.

Tickets for this online event are available at https://www.eventbrite.co.uk/e/your-civil-service-pension-changes-under-the-remedy-20th-april-tickets-261691906537

6. PENSIONS PORTAL

Civil Service Pensioners are being encouraged to register for the Pension Portal. The Pension Portal is a quick and easy way to access your Pension increase information and P60s in one place. If you haven't registered yet, you can find guidance at https://members.civilservicepensionscheme.org.uk/

7. COST OF LIVING INCREASES- CSPA ACTION

CSPA have been working hard with our partners in Later Life Ambitions and others, Age UK, and the NPC to fight the various cost of living increases facing members- campaigns are shared regularly through our enewsletter. Please send your email address to enquiries@cspa.co.uk if you wish to receive it.

There is a perfect storm approaching with fuel costs driving massive price increases across essential goods, and now sadly, the conflict in Ukraine which will also have an impact on supplies. A failure of pensions and entitlements to keep up, through the suspension of the triple lock, threats to bring forward increases in state pension age and an end to free prescriptions for over 60s in England.

David Luxton, Mike Sparham and Nicola Crichton took part in a joint demonstration with NPC outside Downing Street in February to protest the increase in the Fuel Cap giving Energy suppliers the green light to increase their fuel bills. We shared AGE UK's Cost of cold campaign in **GC 220**

We will also be responding very soon_to the call for evidence for the review of State Pension Age. The review will examine the option of bringing forward the increase of state pension age to 68 years. This will be opposed by CSPA when life expectancy is decreasing, and health inequalities are still showing strongly both geographically and in more physically demanding jobs.

8. WINTER FUEL PAYMENT – GOVERNMENT REPLY TO CSPA REPRESENTATIONS

The DGS, David Luxton, wrote to the Chancellor in December about the rapidly rising energy prices due in 2022, and pressing for an increase in the Winter Fuel payments of £200 and £300 - which had not been uprated for almost 20 years. A reply has just been received from the Chief Secretary to the Treasury, Simon Clarke MP, as follows:

"The Government has committed to keeping the Winter Fuel Payment ensuring that older people have the security and dignity they deserve. The payment gives reassurance, particularly to poorer pensioners that they can keep warm during the winter months.
The Government will continue to pay £200 for households with somebody who has reached State Pension age and is under age 80 or £300 for households with somebody aged 80 and over. This is a significant contribution towards a household's winter fuel bill. It is forecast the Government will pay around 11 million pensioners a Winter Fuel Payment this coming winter at a cost to the taxpayer of £2 billion. This is a considerable amount in the current fiscal climate and ***at the present time there are no plans to increase the annual payment****.*
In addition to the Winter Fuel Payment, other support is available. The Warm Home Discount provides short-term support with energy bills through rebates, helping households stay warm in winter. The Warm Home Discount scheme currently provides over 2 million low-income and vulnerable households with a £140 rebate off their winter energy bill. Warm Home Discount funding for the 2021/22 year is worth £354 million.
The Chancellor has also confirmed plans to increase the Warm Homes Discount to £150 and extending its eligibility by a third so that three million vulnerable households will now benefit from the scheme in 2022/23. Cold Weather Payments help people to meet additional heating costs during periods of unseasonably cold weather. Households on eligible benefits will continue to automatically receive £25 for when the average temperature in the postcode district where the recipient lives has been recorded as, or is forecast to be, zero degrees centigrade (0°C) or below over seven consecutive days during the Cold Weather Payments season to help pay for the costs of additional heating. Further information is available via the Government website at: www.gov.uk/the-warm-home-discount-scheme and: www.gov.uk/cold-weatherpayment.
The Government recognises that many households will need support to help deal with the rising cost of energy and on 3 February announced a package of support worth £9.1 billion in 2022-23. The package of support includes:
• A £150 non-repayable cash rebate for 80 per cent of households to help with rising costs now, delivered as a payment to all households in Council Tax Bands A-D from April this year.

• A £200 reduction in households' energy bills delivered this autumn, spreading the cost equally over the next 5 years, giving households more time to adjust to higher energy prices.
• £144 million of discretionary funding for Local Authorities to support households who need support but are not eligible for the Council Tax reduction."

The Minister`s letter went on to rule out any increase in the £10 Christmas payment, introduced by Ted Heath`s Government in 1972. We had pointed out that had that payment increased in line with inflation it would now be worth £138, which would make a meaningful difference to pensioners at Christmas time. The Minister`s reply stated: "Whilst I understand your comment that £10 today does not have the same worth as it did in 1972, it is now established as permanent feature of the social security system…. And has no plans to revise the arrangements,"
CSPA will continue to campaign with our partners in Later Life Ambitions (LLA) for further Government measures to be introduced this year to help pensioners with the huge impact of rising energy bills from April, and we will keep members updated.

9. CHARITY FOR CIVIL SERVANTS

A reminder that the Charity for Civil Servants are there to help existing and former Civil Servants. For confidential support and advice call **0800 056 2424** Monday to Friday 10am to 3pm.

10. BECTU- MORE THAN A LICENCE, PROTECT THE BBC

The Campaign Committee recently agreed that groups and members may wish to be made aware of the Campaign to protect the BBC being organised by BECTU Union. Their petition states:
The BBC is more than a licence fee.
We all want the BBC to be better, but to do that it needs a funding model that puts creativity, world-class content, and jobs at its heart.
Government plans to scrap the TV licence put that at risk.
The BBC's contribution to the UK public broadcasting landscape goes far beyond news and programming. The BBC provides ten TV services, BBC iPlayer, 10 UK radio stations, over 40 Nations and local radio stations, BBC Sounds and one of the UK's most popular websites, all for just 43p a day. Find out more at this link https://www.megaphone.org.uk/petitions/protect-the-bbc-morethanalicence

11. CAMPAIGN BULLETIN!

Please find enclosed with this circular a copy of the latest edition for February/March 2022 of the NPC Campaign! Bulletin.

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

Lisa Ray
General Secretary

FAQs

Will I be automatically enrolled on to the new product when my AXA Health policy comes to an end?

There is no connection between the outgoing AXA Health policy and the new policy. If you require travel insurance after your AXA Health policy comes to an end, please contact Towergate Health & Protection who will discuss the options available to you.

How do I take out this new policy?

Once the new policy is available to purchase, you will be able to obtain a quote and buy a policy online, or by calling Towergate Health & Protection.

What if I want to remain with AXA for another year?

The insurer wrote to you at your last renewal or when you purchased your current policy, to advise that the policy was coming to an end. If you require travel insurance, please contact us once the new policy is available, or visit the new website once launched, in order to obtain a quote and purchase a policy.

Do I have to declare medical conditions to take out the policy?

Yes, the policy premium is based on each customer's medical history, with underwriting terms designed specifically for older customers to ensure as many members as possible are able to obtain cover. It is important to provide all the medical information requested and answer all medical questions fully.

Are there special terms available to CSPA members?

Yes, for CSPA members all policy premiums are discounted by 5% compared to the insurer's standard rates, whether you purchase an annual multi-trip policy or a single trip policy.

What if I live outside the United Kingdom?

The policy is available if you live in the United Kingdom, Channel Islands or the Isle of Man.

I'm over 85 years of age, can I still have a policy?

Whilst the maximum age limit for an annual multi-trip policy is 85 at the start or renewal of the policy, single trip cover is available to members up to the age of 115.

What is 'single trip' cover?

This covers you for a one-off trip for a set period of time.

What is 'annual multi trip' cover?

This covers you for as many trips as you take within a whole year. This is typically more cost-effective than the single trip option if you're taking more than two holidays within that period.

February/March 2022

Issue 168

NPC Campaign!

NATIONAL PENSIONERS CONVENTION

Fighting for the rights of older people

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BDC returns with busy agenda for 2022

The NPC will host it's first post-pandemic Biennial Delegate Conference at the Yarnfield Park Conference Centre near Stafford on Tuesday and Wednesday, 15th and 16th March.

More than 120 delegates will gather for the most important event on our calendar – postponed from last year because of Covid-19 - to discuss policies, debate key issues facing older people, and importantly elect our Officer team for the next two years.

A packed agenda over the two days will see discussion of current campaigns covering everything from the pension triple lock suspension, rocketing prices of food and fuel, and rising pensioner poverty, to concerns around health and social care, the increase in prescription charges, poor and expensive bus and train services, lack of elder housing, human rights and digital exclusion.

President Ron Douglas paid tribute to the Officers, who like himself will be standing down at this BDC: "I would like to thank them for their hard work and support, which is at the heart of all that the NPC achieves."

NPC leads winter protests as crises escalate

SOS NHS

NPC members and affiliates are set to join the latest in a series of winter protests—a mass nationwide NHS Action Day demo to try and stop the government's controversial Health and Care Bill.

Organised by SOSNHS, together with KONP (Keep Our NHS Public), Health Campaigns Together, We Own It, health unions and other health campaign organisations and medical professionals, the demos are due to take place across the country on Saturday, 26 February 2022. **It is the latest in a series of protests supported by the NPC this winter over the 'perfect storm' behind rising pensioner poverty, and our failing health and care services.** Our oldest and poorest, just emerging from a pandemic which hit us hardest, now face rocketing food and fuel prices. With the fuel price cap ending on 1st April, pensioners are already fearful of massive heating bills. The Bank of England predicts inflation is set to hit a record 7% or 8% by Easter, just as the annual pension rise is introduced at a paltry 3.1%, thanks to the Chancellor's suspension of the 'triple lock.' On top of all this, the worst crisis in the history of the NHS and social care sector has led to the NHS Day of Action calling for emergency funds to save lives now. They want: immediate NHS funding of £20 billion; investment in a fully publicly owned NHS-care sector guaranteeing *free* healthcare for future generations; and fair pay to attract and retain health and care staff. NPC General Secretary Jan Shortt said: "The government must act now to save...

NPC fuel poverty demo on Feb 7

Continued over...

***Information on NHS Action Day protests near you:** www.sosnhs.org/events — or contact the NPC office for details.*

WANT TO JOIN THE NPC?

Do you care about issues affecting older people? Want to do something about them? Then why not join us, as an individual or as an affiliate group. ***We are the biggest campaign group run for and by older people. So contact us today and find out how to get involved. Details above.***

Continued..

NPC affiliates make their voices heard at demos

..lives. Our heroic but exhausted health and care staff are still dealing with the victims of Omicron, while trying to catch up on hospital treatment waiting lists. The NPC has appealed to government for emergency action andfunding. We thank all members and affiliates who have come out to support our protests this winter."

NPC Winter mortality rates demo

End of fuel price cap will add to worsening cost of living crisis

NPC members demonstrated outside Downing Street on 7th February against a record 54% increase in energy bills which will follow the end of the fuel price cap on 1st April. The event, attended by Fuel Poverty Action, the TUC, Trade Unions affiliated to NPC and pensioners' groups across the southeast, was to protest at the Chancellor's 'poor' response to the rising fuel bills, which are contributing to ag cost-of-living crisis that is leaving older people having to choose between eating and heating. Tony O'Brien, NPC Housing Working Party Chair who organised the demo, thanked everyone who supported it, and called on the government to act quickly to avoid hardship and even deaths. He said: "We know that from April it will cost up to £700 more to heat the average home, and by October it will rise again by a further £300. With OFGEM now saying they will review gas prices every three months this hike may be sooner. The Government's response has been poor - handing out a loan of £200 that will be have to be repaid. Yet in the last 10 years £120bn was paid in profits to fuel companies."

Protestors make their case

Time to reach out to new members!

The NPC wants to contact the many older people who would like to make their voices heard about issues that affect them. The Covid-19 lockdown meant our local groups could not meet as usual. So as we start to get together in person again we would like to suggest a few new ways for groups to contact people, particularly those who are not online. For example, local newspapers can often publish details of your next meeting. If you'd like help on writing to your paper—contact us at info@npcuk.org for a template letter.

Perfect Storm of policy decisions behind rising pensioner poverty

An NPC Dignity Action Day webinar* heard how a tsunami of policy decisions is now converging to cause misery for millions.

Many older people feel they are being unfairly targeted by recent government changes. Our panel of experts—**Shadow Minister for Health and Social Care Karin Smyth MP; Lord Prem Sikka; AJ Bell Head of Retirement Policy Tom Selby; and Independent Age Head of Policy & Influencing Morgan Vine** discussed the implications of everything from the suspension of the triple lock on annual pension increases at a time of rocketing inflation, and rising pensioner poverty, to the worsening crisis in health and social care. As inflation hits a 30 year high of 5.4% the event chair, the NPC's Jan Shortt, called for the government to at least reinstate the triple lock, which ensures pensions rise by the highest of either wages, inflation or 2.5%. It was suspended because wages hit an artificially high 8.1% last autumn. The government judged it could not afford that, so pensioners are set to get a meagre 3.1% rise in April—even though the Bank of England says inflation will hit 7% or even 8% by then. Jan Shortt said: "Our members are already terrified of hefty bills for food and heating with worse to come.

Squeezed

It is a shameful way to treat our oldest and most vulnerable. Contrary to mistaken public perception, millions survive on basic pensions of either £137.60 (for those retiring before 2016) or £179.60 per week. Many who also have small occupational pensions are often just above qualifying for pension credit which means their finances are squeezed to the limit. **Jan said: "This is a disastrous situation, but the government can do something about it, starting with reinstating the pensions triple lock to give retirees a decent pension rise this April."** *View webinar video at: www.npcuk.org

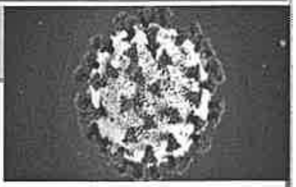
Pension Age Review deadline 11 April

The NPC is asking for you or your organisation to consider the call for evidence on the state pension age review. Our own Pensions & Income Working Party will help the NPC respond, but we would welcome your input to our response. If you have any views that you would like to send us, please forward them by 11th April 2022, so that we have time to collate any responses received. This is a really important consultation that will set the tone for other pension changes. Follow the link for information: https://www.gov.uk/government/consultations/second-state-pension-age-review-independent-report-call-for-evidence

PENSIONS DASHBOARD

The Financial Conduct Authority (FCA) is inviting feedback on its proposals for a Pensions Dashboard initiative which will enable consumers to find and view all their pension savings, including State, workplace and personal, in one place. The deadline is 8th April 2022. Find out more at www.fca.org.uk

Quick end to Covid rules is ongoing worry for many



The decision to end coronavirus self-isolation rules is likely to increase anxiety among old people and cause some to shield. The charity Independent Age said it is concerned about this "sudden change in direction of public safety."
The government has announced that it will no longer be a legal requirement to self-isolate after testing positive for Covid from February 24. Free testing for the public will also be scrapped in England from April 1. Morgan Vine, head of policy and Influencing at the charity, said: "Our research revealed that the challenges faced by those in later life due to the pandemic have worsened many people's mental health with many we spoke to expressing fear at catching the virus in public settings. If the requirement to isolate is removed at the same time as free lateral flow tests for most age groups stop, this fear is likely to increase as is the likelihood of coming into contact with someone who has Covid." Recent polling showed that a majority (56%) thought isolating should always be a requirement for somebody who has tested positive, and a further 27% said it should be a requirement for the next few months." NPC General Secretary Jan Shortt said the findings chime with those of our members: "Many older people feel it is just too soon to dispense with all restrictions while the virus is still in circulation, and are still wary about going out."

Over 80s still make up two thirds of Covid deaths

Despite the ending of Covid restrictions over 80s still make up two thirds of all those who are dying from the virus. In the week ending January 21, over-80s made up 63.2% of deaths in England and Wales with coronavirus on the death certificate, according to the Office for National Statistics (ONS). **While deaths overall have fallen, the proportion in the over-80s age group is the highest since December 2020. And people aged 60 to 79 accounted for a further 30.7 % of deaths in the week to January 21,** the ONS found. (In the week to December 18 2020, the deaths rate for over-80s was 64%). The proportion of Covid-19 deaths among over-80s fell to 37.9% in the week up to July 2 2021. The NPC says the figures are unacceptable given government pledges to protect older people. General Secretary Jan Shortt said: "We will contact the Department for Health & Social Care with some critical questions in regard to the breakdown of these figures — such as underlying ill health and whether the death took place in a care home, hospital or a person's own home. It is worrying that it's still hard to get a GP appointment if you can't book online."

Care staff must still self-isolate

Social care staff in England should continue to test for coronavirus and self-isolate if they receive a positive result. The Department of Health and Social Care provided the guidance after confusion among providers over the government's new 'Living with COVID-19' plan which sets out a timetable to replace legal regulations.The Homecare Association received clarification from the director general of DHSC Adult Social Care, who said that while the legal requirement to self-isolate ends on Thursday, staff who test positive are still advised to stay at home and avoid contact with people. Staff should continue to test, as set out in published guidance. Currently, home care staff are required to test daily using lateral flow tests.

Will current plans to switch landlines to digital affect older people's human rights?

The UK's big changeover to an all-digital telephone system by 2025 may breach older people's human rights if it goes ahead as currently planned.

The NPC met with BT officials this month to discuss our serious concerns that the switch from or the traditional landline system we currently use, to an all-digital system has flaws that could leave older people vulnerable and isolated.

The deadline for a full changeover is 2025 but some areas are currently being switched to digital, and it has already caused problems. The digital system requires the installation of new wiring to people's homes, and a new digital handset if you don't have one already.

Power cuts

But that requires mains electricity to stay charged – which meant that when whole areas lost power for days during the recent storms, they were often left without phone coverage, because even mobiles need charging. BT provide emergency batteries for these situations, but they only have power for hours not days. NPC also told BT about a case of an lady in her 80s who had her landline switched to digital before Christmas, but the installation engineer neglected to say her old phone wouldn't now work, and she had no digital phone. She was left without any means of communication over the festive period, causing huge anxiety for both the lady and her relatives at a distance. Jan Shortt said, "BT finally acknowledged their error, and thanks to us raising the issue have paid the lady £100 compensation. But that's nothing compared to the anxiety she endured. At our meeting, BT executives promised to look into this and other cases raised and said they were 'taking on board' our views. However we are concerned that BT – and OpenReach and the dozens of other phone companies in the UK – are not taking the pitfalls seriously enough. So we are raising it with the Equality and Human Rights Commission as a matter of urgency."

Next stage of Connections For All

The NPC's Digital Working Party are looking at the next stage of the Connections For All campaign to help more digitally excluded older people get online and stay connected. Age UK estimate 2 million are not online in England alone, which crucially excludes them for many services—from contacting GPs to power suppliers—that are moving to digital-only communications.

Questions for Royal Mail over new style stamps

If you buy stamps as a means of saving or investment—or just like having a stock—then you may find they are worthless from next year.

The NPC has asked the Royal Mail to clarify reports that the current issue of stamps will be changed with effect from January 2023 and whether people can 'swap' their stock of old stamps for the new bar coded version (pictured right) by simply going to the Post Office.

The general public are largely unaware of the changeover, and the NPC believes they should be publicising the situation more widely.

NPC General Secretary Jan Shortt said: "Royal Mail has access to every household in the country through their letter box and should send out a public information leaflet describing the change in easy to understand terms. For example, if there is to be a surcharge for swapping old stamps for new, we need to know what it is for and how much? Plus will there be a limit to how many stamps you can exchange? If you have more than the limit, what happens? As most older people are not online, many understand that you will have to ring the Royal Mail for a form, or go to a Royal Mail Delivery Office rather than a Post Office. It seems the place where the public buy the majority of their stamps is excluded from carrying the form required to 'swap' stamps for the new version."

A lot of older people and charities save stamps to sell to interested buyers and the money raised goes towards funding the work of voluntary groups and local organisations. This may now end once the new stamps are introduced."