

Dear reader,

It's all systems go for the pensions team as we've recently updated all of our pensions publications, they're now ready to view on our website via [www.usdaw.org.uk/Help-Advice/Pensions/Publications](http://www.usdaw.org.uk/Help-Advice/Pensions/Publications) or if you prefer we can post copies out to you.

We took some time out to source information on important topics that matter to our Retired Members such as home security, care homes fees, managing anxiety and many more. These were all displayed on our Retired Members' stall at ADM which we believe were well received

Since then, we have been organising our 33<sup>rd</sup> Retired Members' Conference which is due to take place mid- May., An article on the conference will feature in the next edition and in our Arena magazine.

For this edition we have looked into Dementia and the early signs of the disease you should look out for; we've done some research on Travel Insurance for over 65s and some key tips for those who may be thinking about moving abroad in retirement.

Towards the back are our usual 'fun pages' which follow an update on one of the latest scams.

Your feedback is always welcome so if you have any comments regarding this edition or you would like to make some suggestions about what should be included in future editions please email us at [pensions@usdaw.org.uk](mailto:pensions@usdaw.org.uk) or contact us by post (address provided on the back page).

Best wishes. George

## Website of the Month:

[www.alltrails.com](http://www.alltrails.com)

AllTrails was founded on the idea that we're all made better by spending time in nature. It provides you with information on walks/hikes/trails across the UK detailing the distance, the time it takes and the difficulty. Best of all you can sign up for free!

## Available on request:

- The Dementia Guide: Living well after your diagnosis – Alzheimer's Society

*The pensions team have just updated some of their publications, some of which may be of interest:*

- State Pension Guide 2024/25
- Pensions & Tax Guide 2024/25
- Pensions Jargon Buster Guide 2024/25

If you would like a copy of any of the above, please contact us and we will be happy to post out to you.

## PAD in a Bag:

We have adapted our Pensions Awareness Day materials to make it easier and safer to hold a campaign day. Now you can just put the relevant materials in one of our paper bags and hand them out!

Find out more: [www.usdaw.org.uk/Help-Advice/Pensions/Pension-Awareness-Campaign](http://www.usdaw.org.uk/Help-Advice/Pensions/Pension-Awareness-Campaign)

## Reps Pensions Toolkit:

Our newly designed Toolkit is full of information and contains details on how to get started with a Pensions Awareness Campaign.

Find out more: [www.usdaw.org.uk/Help-Advice/Pensions/Reps-Toolkit](http://www.usdaw.org.uk/Help-Advice/Pensions/Reps-Toolkit)

Please send us your committee meeting minutes and if you have any suggestions for the next newsletter please forward them to me at Head Office or email [pensions@usdaw.org.uk](mailto:pensions@usdaw.org.uk)

- George Blow, Pension Section

*The content of this newsletter is for educational and general information purposes only. It does not constitute any form of advice or recommendation. Usdaw has endeavoured to ensure the information provided is accurate but cannot guarantee that the information is free from inaccuracies or typographical errors.*

# Dementia - The early signs

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Currently there is no cure for dementia but an early diagnosis could mean its progress could be slowed down so the person may be able to maintain their mental functions for longer.

A diagnosis also helps people get the correct treatment and support and it helps the people close to them prepare for the future. Dementia can develop in people as young as 30 but over 90% of cases are found in people aged 65 or over.

According to the Alzheimer's Society, there are six early warning signs people should look out for and are often relatively mild and not always easy to notice.

**Memory problems** - Memory problems are often the first sign of dementia, such things as people not being able to remember where they put certain items like car keys or forgetting what they did before.

The Alzheimer's Society's website reads: "Memory loss is often the first and main symptom in early Alzheimer's disease. It is also seen, although less often, in early vascular dementia and dementia with Lewy bodies (DLB)."

**Difficulties in thinking things through and planning** - Becoming confused and finding it difficult to make plans is another of the earlier signs to look out for, whether it be about finances, solving problems or just trying to make complex decisions.

**Language and communication** - Someone with dementia may struggle to find the right word in a conversation, or they might not follow what is being said. Speech can also be affected when someone with vascular dementia has had a stroke.

**Getting lost easily** - A person may get lost in places they're familiar too. They may no longer recognise the places they have visited time and time again before the disease.

**Visual-perceptual difficulties** - These problems can cause sufferers to have issues judging distances, such as using stairs. They are more common in early-stage Alzheimer's disease and DLB than in vascular dementia or FTD. These are different from the visual hallucinations (often of animals or people).

**Changes in mood or emotion** - The person may be more anxious, frightened or sad, and so at risk of depression, according to the Alzheimer's Society. It is also common to become more irritable – perhaps in frustration at lost abilities – or easily upset. A person can often be more withdrawn, lack self-confidence and lose interest in hobbies or people.

Research shows there are more than 55 million people who have dementia worldwide and more than 944,000 of them live in the UK. One in 11 people over the age of 65 have it in the UK and the number of people with the condition is increasing because they are living longer. It is estimated that by 2030, there will be more than one million who have the illness.

In 2019, dementia cost economies globally 1.3 trillion US dollars, approximately 50% of these costs are attributable to care provided by informal carers (e.g. family members and close friends), who provide on average 5 hours of care and supervision per day.

# Travel Insurance for over 65s

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The aim of travel insurance is to cover the cost of the unforeseen while you're on holiday. Whilst travel cover works in exactly the same way for all age groups, as you get older, insurers see it as an excuse to charge you more.

In 2023, Which? conducted a survey on travel insurance customers and those aged 65-74 paid, on average, 28 per cent more than those aged 55-64! Unfortunately, that figure only rises as you get older because the biggest hike in premiums comes in your mid-70s. They found over-75s paid 65% more than 65-74s.

So why is there this inequality in price? The main thinking behind it is that as you get older, you're more likely to develop medical issues or be prone to injury while on a trip. Although statistics would agree with this line of thinking the huge difference in price doesn't seem to correlate and these companies are seen to be taking advantage of the elderly simply for being old!

It begs the question; Do you really need travel insurance?

**YES**, you absolutely need travel insurance due to the many things that can go wrong when travelling. Even though it doesn't cover everything it does cover a lot and it's better to be safe than sorry. Below we have highlighted the types of cover you're likely to receive under your policy.

## Cover

**Cancellation as you can't travel** - If you're made redundant, have to do jury service, fall seriously ill, test positive for Covid, suffer a bereavement or have a home emergency such as a fire, flood or break-in.

**Medical costs whilst abroad** - If you fall ill overseas, including Covid, and require treatment – plus any travel costs if you need to be brought back to the UK for it.

**Cutting your trip short (curtailment)** - If an emergency happens that requires you to travel home early, such as death of a close relative.

**Baggage and personal belongings** - If any of your stuff is lost, stolen or damaged while you're away. Though there are often limits on the amounts they'll pay out. You may also have cover for this under personal belongings on your home contents policy.

**Sports, excursions and other activities** - If you can't make use of your booked activities, though some policies only cover this if the provider went bust.

**Personal liability** - If you accidentally hurt someone or damaged their property, such as spilling a drink and staining an expensive upholstered chair.

**You catch Covid** - You're generally covered if you test positive for coronavirus before your trip or while on it.

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# Travel Insurance for over 65s

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It's important though to remember every policy is different so not all policies will offer the same cover. Below are some tips on how to make the right choice when choosing your policy:

## Tips

### Buy travel insurance as soon as you book

If you've booked a holiday, do not leave arranging the insurance until the last minute as you'll be taking an unnecessary risk. Travel insurance doesn't just cover you while you're away – it also covers you for cancellation, events such as redundancy or an injury or death in the family, or anything else that might go wrong BEFORE you make your trip. It's important you always buy your travel insurance ASAB (As Soon As you've Booked).

### Always declare medical conditions

You likely won't be covered for any pre-existing conditions which can result in any claim you make being rejected. If your insurer doesn't know your medical history, any existing conditions – however minor – will likely be excluded and you could face a massive medical emergency or medical expenses bill if you become unwell. Insurers also need to know about medication, conditions or illnesses that can be linked to your existing condition.

### Always check exclusions

Like all insurance policies, there are a number of things that providers won't pay out for. Here are the most common:

- Injuries that happened under the influence of alcohol or drugs.
- Undeclared Medical conditions as previous explained.
- Refusal of entry to a visiting country
- Lost possessions that were left unattended
- Travel to dangerous countries

### Get a FREE GHIC

A GHIC (Global Health Insurance Card) entitles you to treatment in state-run hospitals in the EU at the same cost as a local would pay.

*\*A GHIC should be seen as an extra to travel insurance NOT a replacement!*

It may be cheaper to buy separate – If you get a couples or group policy the company will go off the oldest persons age which can sometimes make it more expensive to buy together than separate. Get a quote for all options and you may save some money.

# Living Abroad after retirement

It's many peoples dream to move abroad after they retire. However, moving abroad is a huge step, and there are lots of things you should consider first before you make the jump. We've outlined some of the big questions you should be asking yourself before making the move.

## What happens to my pension and benefits if I move abroad?

Generally, people who retire have two types of income, the UK State Pension and either a workplace or personal pension scheme.

Currently your State Pension is safe, you can get it in any country in the world, but you must tell the Department for Work and Pensions (DWP) of your move. Depending on which country you move to, your State Pension may be frozen at a certain rate or linked to the cost-of-living.

Your work or personal pension scheme however may have a different arrangement. You should contact your pension provider for specific information about moving abroad.



It's important to note that the local exchange rate will affect how much pension you actually receive. Pensions will be paid in pound sterling and then converted to the local currency. This is important to consider because your income may go up and down.

Very few benefits are available while you're living outside the UK, as it can be hard to meet the criteria for receiving them. For example, Pension Credit will stop if you move overseas. But some benefits are still claimable, depending on the country you move to.

## Will I need to pay tax if I move abroad?

Unfortunately, this is not a simple yes or no answer, tax laws vary from country to country and you need to get clear, professional advice. Even though you may be living in another country, you may still need to pay UK tax. HMRC will be able to tell you if your income is taxable in the UK.



## What happens to my will if I move?

A will made in the UK may not deal with assets in a different country in the way that you wish. This is because of the different local laws. It's important to make a will in each of the countries where you have assets.

## What sort of healthcare will I be entitled to?

Healthcare varies from country to country but wherever you move it's probably a lot different to what you currently receive in England. Several countries will require you to pay part or total cost of your treatment so you need to do your research before you go especially if you have ongoing health issues. The NHS provides a country by country guide on how to access healthcare, just visit [www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic](http://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic)



# Living Abroad after retirement

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## Can I still vote if I move abroad?

You can keep your right to vote in general and EU elections for 15 years after leaving the UK. This may give you the opportunity to influence the level of support and services offered to UK nationals abroad.

## Where should I move to?

Probably the biggest question and with so many options available, finding a country and area to settle in can be difficult.

We've put together some steps to help you narrow down your search.

**Step 1:** Try to find out as much information as possible about the country you plan to live in, so you can be sure the culture and lifestyle will suit you. You need to consider these questions:

Will you need to learn a new language? What are the average living costs? What are the healthcare services like and how much do they cost? Will you be able to travel back easily to see friends or family if you want to? Will you have to apply for a local driving licence or re-take your driving test? If you have any pets, will you be able to take them with you?

**Step 2:** Before committing to an area, it may be worth renting a place first. This way you can get a feel for what daily life is like before you buy. If you do decide to buy a property, think about these questions:

Are there local amenities within easy walking distance? Are there good public transport links nearby? Will you have any neighbours? They are often a vital source of support. Will the property be easy to maintain or adapt if your needs and abilities change over the years? Do properties in the area sell quickly and easily?

**Step 3:** If you decide to go ahead and buy a property, speak to an independent legal advisor and understand local inheritance laws.

Everyone is different and everyone will have different reasons for moving abroad so it's important to find out what means the most to you. You may want to move abroad whilst still staying close to family, you could move to the surrounding countries such as France or the Netherlands. Both are just a short flight away, they can offer better weather (in the summer), beautiful scenery and both countries will have English speaking people especially nearer the cities.

Alternatively, you may want to get as far away from the UK as possible and go half way across the world to Australia. In Australia they speak English so there is no language barrier to worry about and you would be swapping the rain for the sun with the great weather they have over there. Although you may not be able to see them in person it's important to remember that with current technology, you're just a phone or video call away from checking in with your friends and family.

There are so many options for you to choose from you could be spoilt for choice, just make sure you do your research before making the jump!

# Scams - Rogue Locksmiths

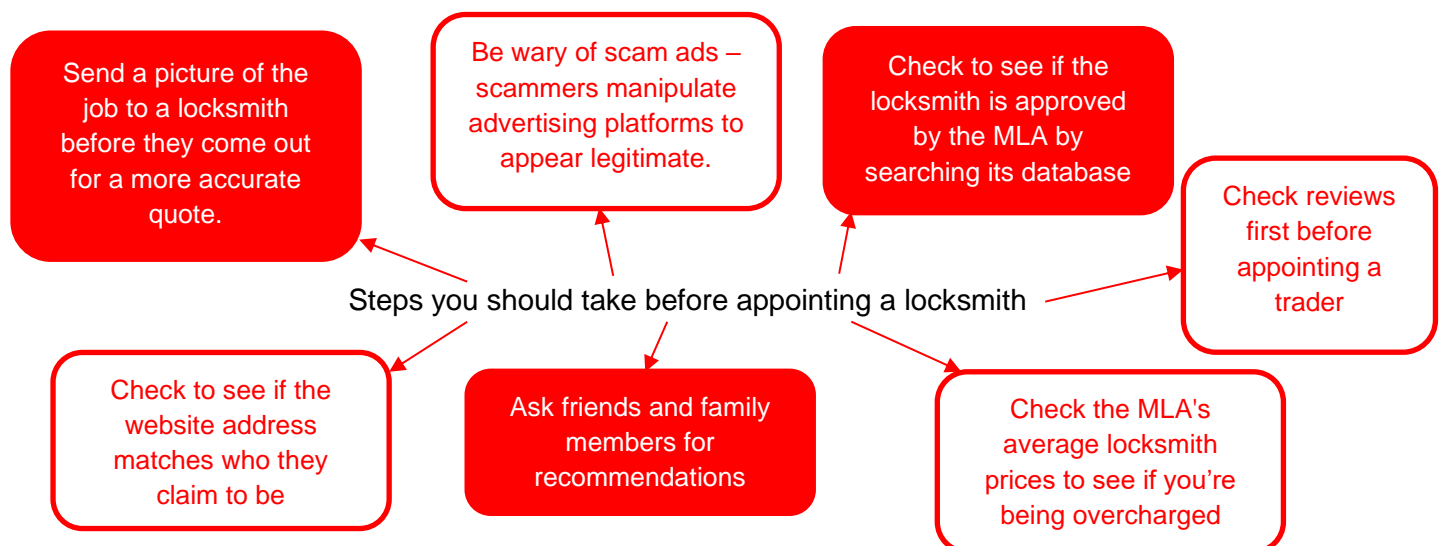
Locksmiths aren't regulated. This means that technically anyone can call themselves a locksmith, do a poor job, charge you a fortune and avoid being held to account. Which? warns the public to be wary when appointing a locksmith to avoid rip-off prices, poor workmanship and intimidation.

The Master Locksmiths Association (MLA) is the largest trade association for locksmiths in the UK. It sets and promotes standards of conduct, practice and materials within locksmithing and is recommended by the Metropolitan Police.

In 2022, the MLA received more than 300 reports about fraudulent locksmiths. Victims had been charged anything from £500 to more than £3,000 for emergency callouts, which is significantly more than a reputable locksmith would charge.

It also found that almost a quarter of its members had been called out at least once a month to correct the work of rogue locksmith, with pensioners and women most likely to be targeted.

## How to avoid rogue locksmiths



## Things to look out for when appointing a trader:

### Ridiculously low prices

*One of the most common locksmith scams is to bait customers with low prices online and then inflate the prices when they arrive at your door. MLA say around 75% of its members said rogue locksmiths often quote an unusually low price.*

### Intimidating behaviour

*Locksmiths may try and force you to pay in a certain way, such as in cash.*

### Unanswered calls

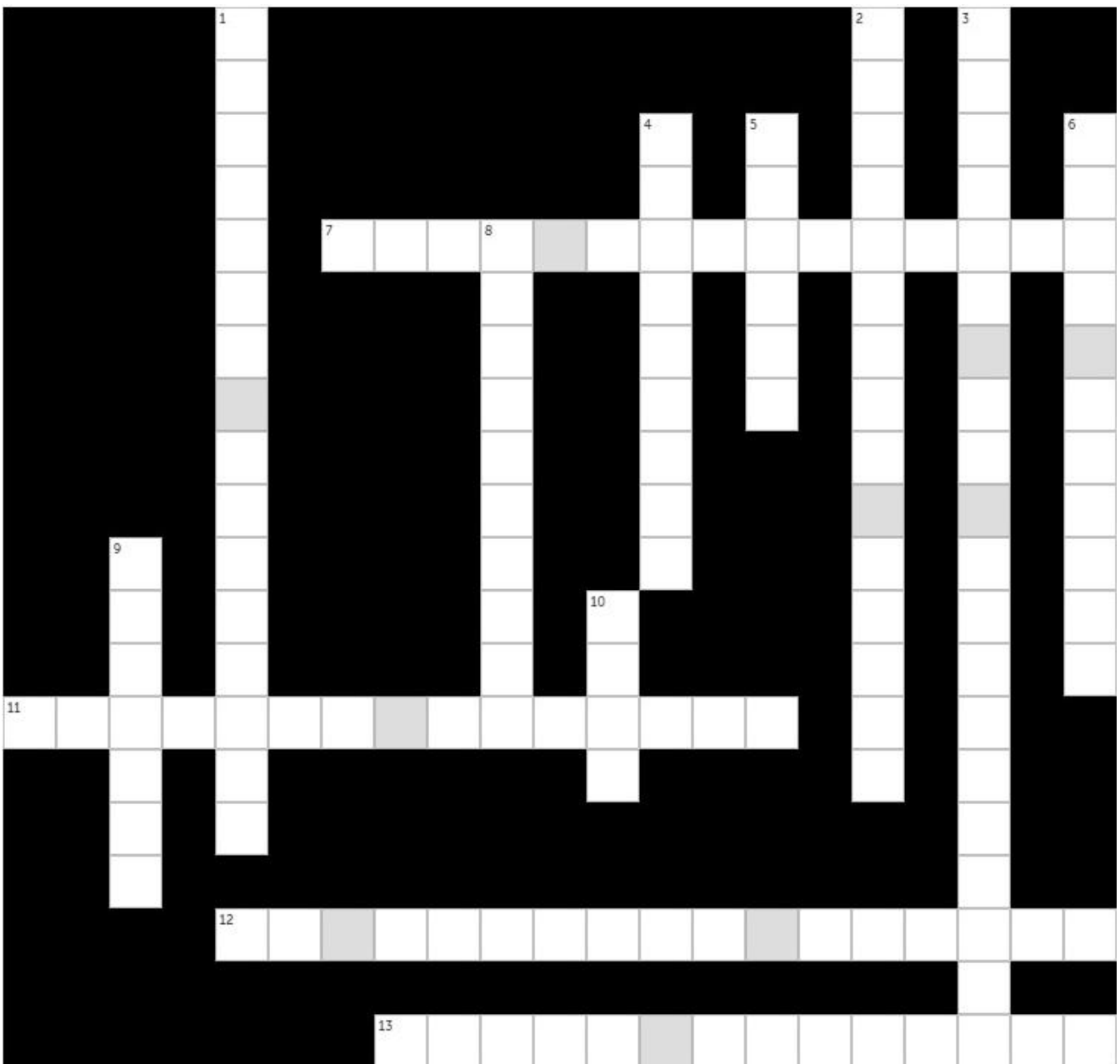
*The MLA reported that a third of locksmiths said that your call should be answered by a locksmith and not diverted to a call centre. If it is a call centre you should be wary of being scammed.*

Source: Which?



# A Bit of Fun

The General election is coming and It's only the Labour Party that will deliver a new deal for working people, we need your vote when the time comes! But for now here's a crossword and some fun facts surrounding the election.



## Down

- 1 The big vote! (7, 8)
- 2 Probably the most famous clock tower in the world, do you know it's real name? (8, 5)
- 3 The place where laws are decided upon. (6, 2, 8)
- 4 When two parties join together to form government. (9)
- 5 What the public use to cast their vote. (6)
- 6 Usdaw's message to its members (4, 6)
- 9 When the same party is voted into government for a second term. (7)
- 10 How the public choose who to put in power. (4)

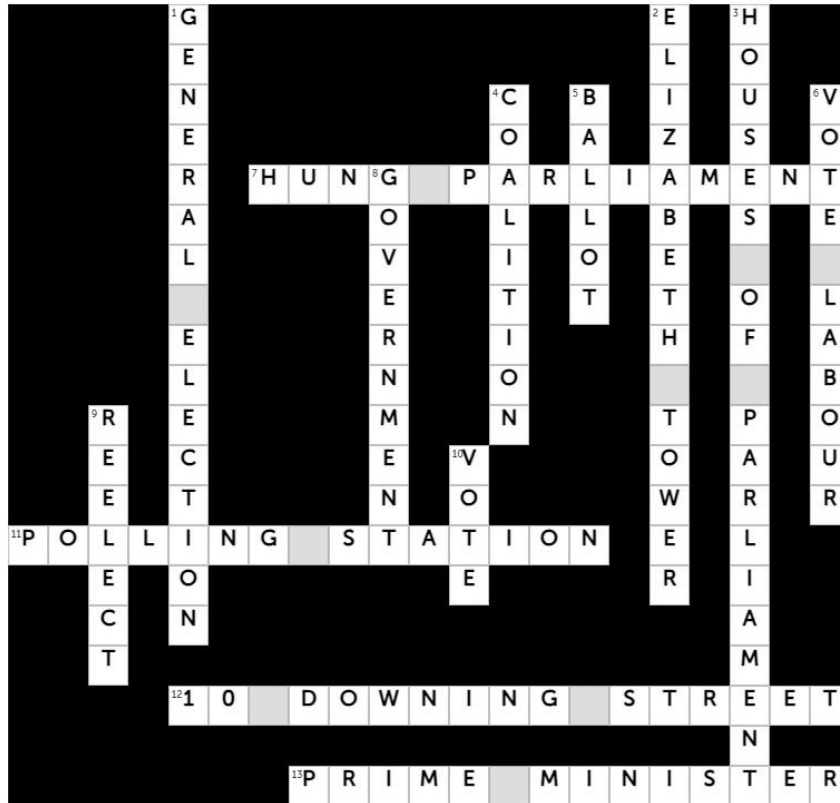
- 8 The group of people who make all the big decisions. (10)

## Across

- 7 What we get when one party doesn't have the majority of votes. (4, 10)
- 11 Where you go to cast your vote. (7, 7)
- 12 The house of the person they put in charge. (two, 7, 6)
- 13 The person they put in charge. (5, 8) <sup>9</sup>

# A Bit of Fun

## Answers



## We want your submissions!

If you have written something we could share in our 'fun pages' – a poem, short story, even an anecdote – you can submit to us by email on [pensions@usdaw.org.uk](mailto:pensions@usdaw.org.uk) or by post to Usdaw Head Office, Voyager Building, 2 Furness Quay, Salford Quays, Manchester, M50 3XZ.

Need legal advice on an issue outside of work? Usdaw is here to help



# Getting Advice For Non-Work Related Problems



## Free Initial Advice Scheme

Usdaw's Legal Plus service doesn't stop when you clock off work. You're entitled to free initial advice about any non-work related legal problem. For example, you may have:

- Bought a car or a washing machine that simply isn't up to standard and the salesperson refuses to do anything about it.
- A dispute with your landlord, the council, or with nuisance neighbours.
- A matrimonial or other family problem at home.

If there's more legal work required after you've received our solicitors' advice, they'll offer you special discounted rates.

**For non-work related problems, complete our online form at [www.usdaw.org.uk/BL3](http://www.usdaw.org.uk/BL3) or call 0161 249 2473 during office hours Monday to Friday.**

**You should use the scheme only if your problem is NOT connected with work**

If you have a work-related problem then you can apply for full legal assistance from the Union and you should seek help from your Union representative, Branch Secretary, Area Organiser or Usdaw's Legal Department immediately.

If you have a problem and need help and advice or want to join Usdaw, contact your Union rep or call the Helpline **0800 030 80 30** or visit our website: [www.usdaw.org.uk](http://www.usdaw.org.uk)

## Probate

Sorting out probate matters when someone dies can be stressful. Our Usdaw solicitors can provide you with sympathetic and professional advice at discounted rates.

## Moving House

Buying a property is a long-term financial commitment and may be one of the most important steps in your life. Usdaw solicitors will deal with all stages of your property transaction professionally and efficiently, at discounted rates for Usdaw members. You'll receive a written quotation at the outset, so you won't have any unwelcome surprises.

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Stock photograph, posed by models.

[www.usdaw.org.uk](http://www.usdaw.org.uk)

UsdawUnion



