

PHAROS

A beacon of hope in the darkness

Newsletter of the Reading Prostate Cancer Support Group (RPCSG)

Issue 127: October 2022

Website: www.rpcsg.org.uk

THE OCTOBER 2022 MEETING

The October meeting was a hybrid meeting with the guest speaker being Kate Frankel of Macmillan. She is very familiar with financial benefits available. She is engaged in a joint project with the Citizens Advice Bureau, it is based at the Royal Berkshire Hospital and covers the whole of Berkshire.

The subject of Kate's talk was 'Finance with cancer'. She said that she will describe the benefits in four circumstances:

1. Benefits for Working Age claimants
2. Benefits for Pension Age claimants
3. Disability benefits
4. Other help

The benefits system is quite complex but Kate described them in a logical way. Two facts emerged during the talk:

- Always make a claim for any benefit that you may be entitled to. You have nothing to lose even if declined.
- Some benefits can be very minimal in amount but can open doors to other benefits.

Kate described two benefits payable during sickness:

Statutory Sick Pay

This is not means tested and neither yours nor a partner's income is taken into account.

- This is contractual and payable for up to 28 weeks.
- Contractual Sick Pay tops up SSP but £99.35 per week is the minimum payable if you earn at least £120 per week.
- It may continue after contractual pay ends.

New-style Employment and Support Allowance.

This is not means tested and neither yours nor a partner's income is taken into account.

This is only paid after SSP ends and is based on NI contributions in specific years.

You should fill in a 'Capability for work' form (ESA50)

You should get an additional £40.60 per week. It can be paid in addition to contractual sick pay but is taxable.

Kate said that there are old-style benefits of Tax Credits (Working Tax Credit and Child Tax Credit) and Housing Benefits. If you are in receipt of these old-style benefits you should take advice before switching as you may not be better off.

UNIVERSAL CREDIT.

This is means tested and assessed as a couple. You need to have less than £16,000 in savings, including joint income and savings and additional property (other than your home).

This pays allowances to you, plus you as a carer (but not disabled) and if you are unable to work in the foreseeable future, and also for children and rent. Help with mortgage interest is only in the form of a loan after 9 months.

To claim Universal Credit you will need to have an email address and have proof of ID. You will be given an online account and payment will be 5 weeks after a claim and will be paid on a monthly basis.

UNIVERSAL CREDIT DURING SICKNESS.

You need to send fitness notes and complete a 'Capability For Work' questionnaire and could receive an extra element (about £354 per month). It is available in the case of mixed age couple (i.e. one person of pensionable age and the other not).

PENSION AGE INCOME.

You can still get SSP if working but not Employment and Support Allowance (you should be getting State Pension instead). You may possibly get Pension Credit as a top-up, also a mortgage interest loan. You may also get Housing Benefit.

COUNCIL TAX HELP.

All ages could get help with Council Tax if on low income, especially with Universal Credit or Pension Credit. Each Local Authority has its own scheme for working age.

DISABILITY BENEFITS.

1. Personal Independence Payment

You can claim after 3 months of disability if expecting disability to last a further 9 months.

If facing surgery consider applying even if you don't expect disability to last that long – things may not go according to plan.

When applying you need to mention your safety, whether you need rests, whether you can do things in a reasonable time and to an acceptable standard.

PIP is points based dependent upon such factors as the effects of fatigue, whether you can stand long enough to cook, cannot walk far, and incontinence accidents.

2. Attendance Allowance.

This is not points based, it takes into account factors such as if you are at risk of falling, the effects of fatigue or confusion, and whether you have been disabled for 6 months. You will need to provide supporting evidence.

BLUE BADGE.

A badge is available if you can provide evidence of difficulty walking (copies of medical letters etc.) 8 points on PIP mobility award gives automatic entitlement if can't walk more than 50m

CARER'S ALLOWANCE.

This is available for someone looking after a person with a disability benefit. You cannot be earning more than £132pw net but consider reducing your hours to fit. There are other restrictions – see www.gov.uk

UNIVERSAL CREDIT – A PASSPORT.

Being in receipt of Universal Credit can lead to other advantages including:

- Help with health costs
- Free NHS prescriptions
- Free NHS dental care
- Free sight tests
- Help with travel costs for NHS treatment
- Help with glasses/contact lenses costs

PENSION CREDIT – A PASSPORT.

Pension Credit has the same advantages as Universal Credit plus:

- Warm Home Discount, now £150 if you were with a participating supplier on 21 August 2022
- TV licence free if over 75 years old

LOW INCOME SCHEME

If you don't qualify for help automatically, you may still be eligible for something. You'll need a certificate. Check the list of links and order an HC1 form online or call 0300 330 1343

MACMILLAN GRANTS

- £350 - for something related to your cancer
- Savings – no more than £8k for couple/family, or £6k for single person
- Income, after deducting rent/mortgage and council tax - £442 for 2 or more people in household; £323 for single person

IF YOU STILL NEED HELP

You may be able to apply for benefits alone or seek the help of friends or family. If not:

- Call the Macmillan Cancer Centre at RBH on **0118 3228700**; or
- Ask your Specialist Cancer Nurse to refer you

Kate was thanked for her useful talk and was presented with a bouquet of flowers in appreciation.

The next group meeting will be on the 7th October when there will be a talk by Professor Mike Kirby, who is a consultant based in Hertfordshire. Mike is an expert on men's health and aging

well, as well as many aspects of prostate cancer treatments such as hormone therapy, and is the author of many papers on sexual function. He is a brilliant and engaging presenter.

CHRISTMAS SOCIAL

Each year our December group meeting is the Christmas Social event. It is held in St Andrews Church Hall and we hire an excellent contractor to serve a hot and cold buffet meal. This is a very popular and enjoyable occasion, with a lovely meal served by Mange Bien, the contractor who has provided us with excellent service over many years. The evening includes a raffle and a (usually) challenging quiz, the latter having a fabulous prize for the winning table – usually very chocolatey.

Here is a message from our Social Secretary Alex Miles:

Our Christmas Social is scheduled to take place at St Andrews Hall on Friday 2 December 2022.

The meal will be provided by our usual excellent caterers, Mange Bien, and we have, by popular request, a repeat visit by our very own guitarist David and his supporting act, Brian. They'll be providing a musical 'Shadows' backdrop to the evening, as they did for our Summer Social.

The Christmas Social is always a well-attended event, and I have already set up the attendance list, so, if you'd like to attend, please let me know and I'll add your name/s to the list. The cost of the evening is £26 per person, a little higher than last time on account of a cost increase by the caterer and an increase in our hall hire charges.

Please send your names to me on alexmiles@aol.com stating how many tickets you would like, and names of guests, and I will send details of payment methods to you shortly. Please let me know as soon as you can so that we can anticipate the likely number of guests.

Tickets must be purchased by the 22nd November as we must confirm the number of participants to the caterer on that date. If anyone would like to pay in two halves then please let me know but the full cost must be paid by all participants by the 22nd November. Anyone who has paid but then finds later that they cannot attend may have their payments refunded provided that they let me know by the 22nd November, and that their refund does not put the Group into a loss for the event.

I hope you will be able to attend this event, and look forward to seeing you all on the night.

Alex Miles
Social Secretary

RPCSG WALKS

An enjoyable walk was held in October alongside the Basingstoke canal. A walk in November is being arranged and details will be sent to members beforehand.



COFFEE MORNINGS

The next coffee morning will be 11:30am on the 25th October. This will be at The Mill at Sonning Eye.

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DISCLAIMER

This newsletter does not offer medical advice. Nothing contained in the newsletter is intended to constitute professional advice for medical diagnosis or treatment or to advocate or recommend the purchase of any product or use of any service or guarantee the credentials or appropriateness of any health care provider. Members are strongly advised to consult with an appropriate professional for specific advice tailored to their situation.

This newsletter may refer to named providers and their products or services, and such reference expresses no inference upon any aspect of any provider's business, services or products, and expresses no recommendation or preference for any such products or service.

DIARY DATES

Tuesday 25th October will be a coffee morning – The Mill at Sonning Eye.

Friday 4th November 2022 features a talk by Professor Mike Kirby.

November walk and coffee morning details will be sent to members later.

Wednesday 23rd November 2022 is the final date to confirm places at the Christmas Social.

Friday 2nd December 2022 is the Christmas Social event.