

Supplementary pension 'red tape' reduced for public servants

## **COLMAN HIGGINS**

**Streamlined arrangements for public servants claiming occupational supplementary pensions (OSPs) were put in place last month, which minimise engagement with social welfare services to show eligibility for the payments.**

OSPs are payments equivalent to the state pension, mostly made to public servants who entered between 1995 and 2013, who have retired before qualifying for the state pension.

Unlike pre-1995 entrants, their state pension is paid separately, so if they retire before 66, their occupational pension has the state pension deducted from it – hence these separate payments to make up the difference.

Up to now, to receive an OSP, this group of retirees had to engage with the Department of Social Protection to ensure they had exhausted all other social insurance benefits, including jobseeker payments.

### **'SIGNING ON'**

In practice, this had involved in some cases a requirement to 'sign on' – although the extent to which this was actually applied varied between social welfare offices, according to some of the Garda associations, who had a number of members in this situation in recent years.

Since Gardaí can retire after 30 years' service, most of those retiring from 2025 on are in the post-1995 pension system, making it a pressing issue for them and other uniformed services like the Defence Forces.

But recent years have seen more people entering all parts of the public service mid-career, some of whom have already been retiring with a need to apply for OSPs – and this circular applies to them also.

### **SELF-DECLARATION**

According to a letter from the Garda Representative Association (GRA) to its members, the new system minimises the need to engage with the Department of Social Protection, with self-declaration forms introduced as an alternative to claiming social welfare benefits.

Under the new circular, to be eligible under the revised criteria, individuals must:

- Be retired and have reached minimum pension age for their area of the public service, or be retired due to ill-health;
- Be in a post-1995 but pre-2013 public service pension scheme, which provides for OSPs;
- Not be in full-time employment or self-employment (those in part-time employment have their OSP reduced pro-rata, at 20% for each day worked per week);
- Receive an occupational pension or other welfare benefit which is lower than what a full pre-1995 pension would have been;
- If under 66, not have claimed any other welfare benefit – or if claimed, has qualified at a rate below the state pension;

- The failure to qualify must be for reasons outside their control (reason inside their control include self-employment, full-time employment, deferral of state pension or transfer of social insurance credits to another country).

Under the revised process for application for an OSP:

- An application must still be made (OSPs are not automatic).
- On initial application, a declaration must be signed to confirm the individual's social insurance status and their employment status. (Template declaration forms are provided with the circular.)
- Those pensioners who are below the state pension age must submit an annual declaration.

While OSPs are to increase in line with pay increases, this is subject to the value of the OSP not exceeding the maximum value of the state pension.

### **SINGLE SCHEME**

However, the new circular has no effect on those in the post-2013 Single Public Service Pension Scheme, under which there is no access to OSPs, as part of the long-term savings introduced during that period of economic crisis.

This lack of access to OSPs has been the subject of a new campaign by the six Garda and Defence Forces representative bodies, as well as three trade unions representing firefighters and prison officers, under the name 'Secure Our Future'.

Defence Forces officers' representative association RACO, which is one of those involved in the campaign, says that more than 50% of the Defence Forces are now in the post-2013 scheme. It argues that for these personnel, their pension is not viable, given the gap between forced retirement and access to state pension.