



Pension Credit

Now is the time to see if you can claim!

If you're over State Pension age and finding it tricky to make ends meet, you might be able to claim Pension Credit to top up your income.

What is Pension Credit?

Pension Credit is a means-tested benefit for people over State Pension age who have a low income. It comes in 2 parts: Guarantee Credit & Savings Credit. It's separate from your State Pension.

Am I eligible to claim Pension Credit?

There are different eligibility requirements for each of the parts of Pension Credit.

Claim my
Pension
Credit



If you want to find out about whether you not you are entitled just contact your local Age UK Hertfordshire team on 0300 345 3446 or email us at info@ageukherts.org.uk

How to claim Pension Credit

To claim Pension Credit, you can either:

Claim online on GOV.UK

(if you already claim State Pension and there aren't any children or young people included in your claim)

Call the Pension Credit claim line on 0800 99 1234 and they can fill in the application for you over the phone (lines are open Monday to Friday, 8am-6pm).



Contact - Age UK Hertfordshire Team on 0300 345 3446 or email us at info@ageukherts.org.uk

What other help can I get by claiming Pension Credit?

Claiming Pension Credit doesn't just top up your income – it could help you get other benefits, too.

Pension Credit can help with health costs

- You'll get free NHS dental treatment, and you can get help with the cost of glasses and transport to hospital.
- If you care for someone, you might get an extra amount known as Carer Addition, which is worth up to **£45.60** a week.
- If you have a disability, you may get an extra amount known as Severe Disability Addition, which is worth up to **£81.50** a week.



Pension Credit can help with housing costs

- You probably won't have to pay Council Tax (unless other people live with you).
- If you rent your home, you might get your rent paid in full by **Housing Benefit**.
- If you own your home, you might be eligible for a help with mortgage interest, ground rent and service charges.



Pension Credit can help with other costs

- If you're 75 or over, you can get a **Free TV licence**.
- You'll be eligible for a **Cold Weather Payment during particular cold weather**.
- The Government has announced that from winter 2024 onwards, only people who claim Pension Credit (or another means-tested benefit) will be eligible for the Winter Fuel Payment, an annual payment to help with heating costs during the colder months.

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