



## Partners' Newsletter - August 2010

### PENSION BENEFIT AND HEALTHCARE TEAM: WORKING IN SPAIN SPECIAL

#### WORKING IN SPAIN

If you are working in Spain, you are subject to Spanish social security legislation.

If you are **working in Spain**:

you should have a social security number and speak with your employer about paying national insurance contributions if you are not yet doing so.

If you are **self employed**:

you need to register with the TGSS as an *autonomo* and pay contributions directly to them. Register by completing form TA-521

Paying national insurance contributions if you are working in Spain is important. Doing so builds up your entitlement to a pension and certain benefits. Also, as Spain operates a contributions-based healthcare system, paying social security contributions will ensure you, and any dependants, are covered for medical treatment.



#### TOP 5 TIPS FOR WORKERS:

- If you are working in Spain, you should apply in writing for any pension or benefit through the Spanish authorities
- Make sure you mention on your benefit application any previous work you have done in other EEA countries (including the UK) and any dependants you have - this may increase your entitlement
- If you have worked a combined total of 15 years in Spain and any other EEA country, you may be entitled to a Spanish state pension
- Contributing as *autonomo* does not give you entitlement to unemployment benefit although if you sign-on for a year you may be entitled to a benefit called 'Renta Activa de Inserción'
- If you are *autonomo*, it is essential you inform the TGSS when you stop work to avoid building up a debt to social security.

Spanish pension/benefits information – [www.seg-social.es](http://www.seg-social.es) or [www.sepe.es](http://www.sepe.es)

#### WHAT IS THE TGSS?

The Tesorería General de la Seguridad Social (TGSS) is the organisation in Spain responsible for registering employers and workers and collecting national insurance contributions. Our equivalent in the UK would be HM Revenue and Customs.

If you are working in Spain, whether as an employee or as self employed, you should be registered with the TGSS. The services they provide include:

- Registering and de-registering employers and workers on the social security system
- Assigning social security numbers
- Managing the collection of social security contributions
- Providing social security contribution records, the 'vida laboral'. You can request this by telephone (901 50 20 50) or via the social security website [www.seg-social.es](http://www.seg-social.es)

#### LOOKING FOR WORK?

If so, the following sources may be of help:

**Servicio Público de Empleo Estatal** - [www.sepe.es](http://www.sepe.es) or 901 119 999

**EURES network** – job opportunities throughout Europe. See <http://ec.europa.eu/eures/home.jsp>

### AGE CONCERN ESPAÑA

#### THANK YOU!

Age Concern España is a registered charity, relying entirely on the generosity of our donors for financial support. Without such aid we would not be able to provide the service that so many elderly British nationals in our communities need. We would like to extend thanks to the following organisations and individuals who have donated their time and/or funds to help us continue our work.

**Clinica Juaneda, Mallorca** –donated funds towards helping train our volunteer caseworkers.

**Harvard Private Client, Málaga** – our Silver Sponsors at the British Consulate Spring Garden Party. They have made a further donation towards the casework service.

**Ben Giddings, Web Manager, British Embassy, Madrid** – donated his time to help us develop a new website which will be unveiled shortly.

And not forgetting, of course, our volunteer case workers!

### THE ROYAL BRITISH LEGION

#### AWARD FOR THE LEGION!

The Royal British Legion was recently awarded the "Best Partnership Award" from the IMA (Institute of Money Advisors), for recognition of its highly successful Benefits and Money Advice Service.

The service is a collaboration between The Royal British Legion, The Royal Air Force Benevolent Fund and Citizens Advice Bureaux-offering advice on a range of welfare and benefits issues including money and debt advice.

While the advisors are unable to advise on Spanish debt a number of our beneficiaries here in Spain have received advice regarding their English debt – thus ensuring that they receive the support they need to live free from financial distress.

If you have any enquires regarding welfare please contact Donna [dmwilson@britishlegion.org.uk](mailto:dmwilson@britishlegion.org.uk).

Tel: 952352300, option 1, then 7.