

Bereavement Guide: 2009 Update

This insert covers the main changes to the Citizens Information Board's *Bereavement* booklet in 2009. It should be read in conjunction with the guide.

Page No.	Description
Page 5	Citizens Information Phone Service e info@citizensinformation.ie
Page 6	The Citizens Information Board's head office has moved: Comments on this booklet are welcome at: Publications Feedback Citizens Information Board Ground Floor, George's Quay House 43 Townsend Street, Dublin 2 e publicationsfeedback@ciboard.ie
Page 35	Widow/er's Pension (Non-Contributory) If you are widowed, do not qualify for the Widow/er's Pension (Contributory), do not have dependent children, and are under 66, you may be entitled to a means-tested Widow/er's Pension (Non-Contributory).
Page 36	The Widowed Parent Grant is now €6,000
Page 39	The rate of Fuel Allowance increased to €20 per week from January 2009. The duration of payment for the scheme increased to 32 weeks from April 2009.

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Medical cards for people over 70

The Health Act 2008 abolished the automatic entitlement of everyone aged 70 or over to a medical card and provides for a separate means test for this group.

If you reach the age of 70 on or after 1 January 2009, you must apply for a medical card and you will qualify if your income is below the stated limits.

There **are no changes** to the medical card and GP visit card schemes for people under 70. You can get more information from the Health Service Executive at www.hse.ie or by telephoning Callsave 1850 24 1850.

Medical card income guidelines for people over 70

	Weekly income	Annual income
Single person	700	36,500
Couple	1,400	73,000

The HSE has asked medical-card holders over 70 to surrender their cards if they think they exceed the income guidelines.

If you reached 70 on or after 1 January 2009, your application for a medical card will be subject to a means test.

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Page 47	Widowed Parent Tax Credit 2009 (no change from 2008)	
	First year after death	€4,000
	2nd year	€3,500
	3rd year	€3,000
	4th year	€2,500
	5th year	€2,000
Page 47	Tax exemption limits from January 2009	
		Aged 65 or over
	Single and widowed	€20,000
	Married	€40,000
	If your income is less than the appropriate tax exemption limit, you are not liable for tax. If your income is slightly above the exemption you may get marginal relief. This means that you pay tax at 40% on the part of your income which is over the exemption limit.	
Page 48	Health contribution and income levy The thresholds and rates of these levies were changed following Supplementary Budget 2009.	

Health Contribution (levy)

Income band (per week)	Income band (per year)	Rate of levy
Under 500	Under 26,000	Nil
Under 1,443	Up to 75,036	4%
Over 1,443	Over 75,036	5%

Everyone over 70, medical-card holders, and people getting One Parent Family Payment, Deserted Wife's Benefit or Widow/er's Pension is exempt.

Income levy

Income band (per week)	Income band (per year)	Rate of levy
Up to 289	Up to 15,028	No levy applies
Up to 1,443	Up to 75,036	2%
Between 1,443 and 3,365	Between 75,036 and 174,980	4%
Over 3,365	Over 174,980	6%

Applies to all income except social welfare and similar payments. Medical card holders are exempt. People over 65 can have income up to €20,000 without paying the levy (€40,000 for a married couple).

Page No.	Description	
Page 51	Capital Acquisitions Tax thresholds 2009	
	Group A	€434,000
	Group B	€43,400
	Group C	€21,700
Page 52	The rate of Capital Gains Tax increased to 25% from midnight 7 April 2009.	
Page 62	The Estates section of the Department of Social and Family Affairs can be contacted on Lo-call 1890 500 000.	

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