

Pensioners may be able to get state pension 'top-up' after certain age - how to claim

PENSIONERS who have reached the milestone of turning 80 may be able to increase the amount of state pension they get.

By [Mark Oldacres](#) 11:11, Fri, Nov 12, 2021 | UPDATED: 15:48, Fri, Nov 12, 2021

State pension 'not enough' to retire on says financial advisor

It is vital people maximise the amount of [pension](#) they can receive to support their cost of living in retirement, and take advantage of any supplementary income offerings. The over 80 [state pension](#) is one potential way of boosting weekly income for retirees.

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What is the over 80 state pension?



The over 80 pension is a state pension, as it says on the tin, for people aged 80 or over.

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To be eligible, people must get either a basic state pension of less than £82.45 a week, or no basic state pension at all. The over 80 state pension is a top up to the basic state pension, and is not for people who are on the new state pension.

How much can people get?

What people get depends on how much basic state pension they already receive, if any.

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People over 80 could get more state pension (Image: GETTY)

Those who do not get the basic state pension or get less than £82.45 a week could get the difference paid up to this amount.

As an example, someone who is 80 years old and gets £50 a week state pension could see their state pension topped up by £32.45 to £82.45 a week.

Eligibility

People who reached state pension age on or after April 6, 2016 cannot receive the over 80 pension, as they are on the new state pension rules.

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EXPRESS FINANCE

What is State Pension?

- You can claim the basic State Pension if you're:
 - A man born before April 6, 1951
 - A woman born before April 6, 1953
- If you were born later, you'll need to claim the new State Pension.
- The most you can get on the basic State Pension is **£137.60 per week.**
- The full new State Pension is **£179.60 per week.**

What is state pension? (Image: Express)

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Economic Area (EEA) country or Switzerland can find out about pensions and benefits for UK nationals in the EU, EEA and Switzerland on the Gov.uk website.



Eligibility for the over 80 pension is not based on claimants' National Insurance contributions.

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How to claim

Anyone looking to get the over 80 pension can get a claim form from either their Pension Centre or their local Jobcentre Plus. The earliest people can claim is three months before their 80th birthday.

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The over 80 state pension could top up people's income to £82.45 per week (Image: GETTY)

People should be aware that the over 80 pension counts as taxable income, so it may affect other benefits they are getting. Therefore, anyone claiming other income related benefits must include the over 80 pension as income.

It is important claimants contact the office that deals with their payments if their circumstances change, as it could affect their eligibility.

Changes in circumstances could include moving house, changing bank account, going into (or leaving) hospital or a health authority funded care home or leaving the UK to live abroad, or for a long visit.

Changes of situation should be reported to The Pension Service, which can also be called by anyone who has questions about the over 80 pension. The Pension Service helpline telephone number is 0800 731 0469.