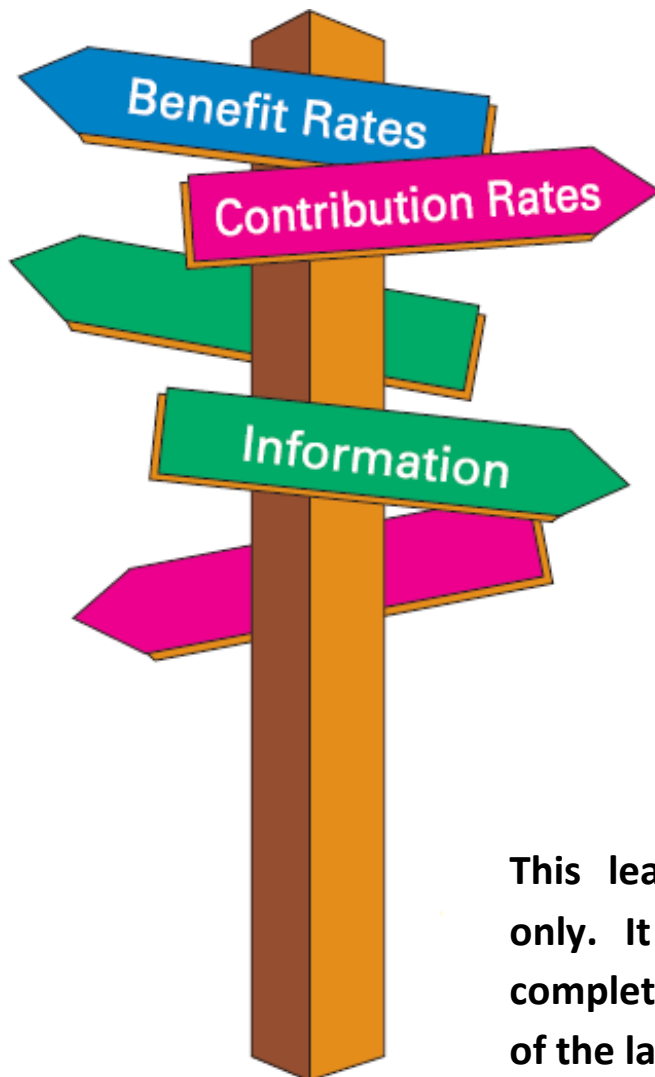


# Benefit Payment & Contribution Rates for 2015



This leaflet is for general guidance only. It must not be treated as a complete and authoritative statement of the law on any particular case.



**SOCIAL SECURITY**

A STATES OF GUERNSEY GOVERNMENT DEPARTMENT



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## Death Grant

...see leaflet 49

<p>Death Grant is a sum of money payable on the death of:</p> <ul style="list-style-type: none"> <li>a. an insured man, his wife, child or widow,</li> <li>b. an insured woman, her husband, child or widower.</li> </ul>		
GRANT PAYABLE ON DEATH OCCURRING		
Yearly average of reckonable contributions paid or credited	On or after 5.1.2015	On or before 4.1.2015
<b>Full Grant</b> 45-52	<b>£577.00</b>	£565.00
<b>Reduced Grant</b> 30-44	<b>£432.75</b>	£423.75
10-29	<b>£288.50</b>	£282.50
Below 10	NO GRANT PAYABLE – see page 17	

# Industrial Injury Benefit

...see leaflets 6 & 16

This is a cash benefit available to a person who is unable to work through suffering a personal injury caused by an accident at work, or who suffers from a disease prescribed in relation to the person's employment.	Personal Allowance	
	Payable weekly from 5.1.2015	Payable weekly up to 4.1.2015
	<b>£147.91</b>	£144.90

# Industrial Disablement Benefit

...see leaflet 6

This is a cash benefit payable to a person who has suffered a personal injury caused by an industrial accident, or suffers from a disease prescribed in relation to his employment, and has suffered a loss of physical or mental faculty. The amount of benefit payable is fixed by reference to the degree of disablement assessed by a medical board and expressed as a percentage.

Percentage of disability	Payable weekly from 5.1.2015	Payable weekly up to 4.1.2015
100%	<b>£162.00</b>	£158.67
90%	<b>£145.80</b>	£142.80
80%	<b>£129.60</b>	£126.94
70%	<b>£113.40</b>	£111.07
60%	<b>£97.20</b>	£95.20
50%	<b>£81.00</b>	£79.34
40%	<b>£64.80</b>	£63.47
30%	<b>£48.60</b>	£47.60
20%	<b>£32.40</b>	£31.73
Below 20% disability no benefit is payable.		

# Invalidity Benefit

...see leaflet 16

This benefit is payable to insured persons who for 26 weeks have been entitled to sickness or invalidity benefit <u>and continue to be incapable of work</u> , because of bodily or mental illness or disablement.		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	Personal Allowance	
	From 5.1.2015	Up to 4.1.2015
<b>Full Benefit</b>		
50 – 52	<b>£177.80</b>	£174.16
<b>Reduced Benefit</b>		
48 - 49	<b>£172.48</b>	£168.91
46 - 47	<b>£165.34</b>	£161.98
43 - 45	<b>£156.45</b>	£153.23
40 - 42	<b>£145.81</b>	£142.80
37 - 39	<b>£135.10</b>	£132.37
34 - 36	<b>£124.46</b>	£121.94
30 - 33	<b>£112.00</b>	£109.69
26 - 29	<b>£97.79</b>	£95.76
Less than 26	NO BENEFIT PAYABLE – see page 17	

## Long-term Care Benefit

...see leaflet LTC1

This is a benefit to help meet the cost of care home fees, if you are assessed as needing care and you are living in an approved private residential care or private nursing home.

### WEEKLY PAYMENTS FROM 5.1.2015

	Long-term care benefit	Respite care benefit
Private residential home	£422.66	£613.41
Private residential home and also receiving EMI care	£556.92	£747.67
Private nursing home	£789.11	£979.86
Co-payment*	£190.75	

\* The co-payment is the amount that you have to pay to the care home out of your own funds.



# Maternity Benefits

...see leaflet 17

## Allowance

This benefit is payable to expectant mothers who have paid full rate reckonable contributions. It is normally paid for a flexible 18 week period. It starts no earlier than 11 weeks before the week in which the baby is expected and ends no later than 18 weeks after the baby is born.		
WEEKLY PAYMENTS		
Number of reckonable contributions paid or credited in relevant contribution year.	Personal Allowance	
	From 5.1.2015	Up to 4.1.2015
<b>Full Benefit</b>		
50 - 52	<b>£147.91</b>	£144.90
<b>Reduced Benefit</b>		
48 - 49	<b>£143.50</b>	£140.56
46 - 47	<b>£137.55</b>	£134.75
43 - 45	<b>£130.13</b>	£127.54
40 - 42	<b>£121.31</b>	£118.79
37 - 39	<b>£112.42</b>	£110.11
34 - 36	<b>£103.53</b>	£101.43
30 - 33	<b>£93.17</b>	£91.28
26 - 29	<b>£81.34</b>	£79.73
Less than 26	NO BENEFIT PAYABLE – see page 17	

## Grant

...see leaflet 17

This is a single payment made to expectant mothers who are insured and ordinarily resident in the Bailiwick. It is payable to women who are not entitled to Maternity Allowance.	Payable from 5.1.2015	Payable up to 4.1.2015
	<b>£370.00</b>	£362.00

# Old Age Pension

...see leaflet 15

This benefit is payable to men and women who have reached the age of 65. The rates shown below are calculated using a yearly average of reckonable contributions paid or credited in the relevant test period during the working life.

## WEEKLY PAYMENTS FROM 5.1.2015

Full Benefit 50+	Personal Allowance	Addition for dependants*	
	£201.03	£100.70	

## Reduced rate at which pension is payable

	Personal Allowance	Addition for dependants		Personal Allowance	Addition for dependants
49	£197.01	£98.69	29	£116.60	£58.41
48	£192.99	£96.67	28	£112.58	£56.39
47	£188.97	£94.66	27	£108.56	£54.38
46	£184.95	£92.64	26	£104.54	£52.36
45	£180.93	£90.63	25	£100.52	£50.35
44	£176.91	£88.62	24	£96.49	£48.34
43	£172.89	£86.60	23	£92.47	£46.32
42	£168.87	£84.59	22	£88.45	£44.31
41	£164.84	£82.57	21	£84.43	£42.29
40	£160.82	£80.56	20	£80.41	£40.28
39	£156.80	£78.55	19	£76.39	£38.27
38	£152.78	£76.53	18	£72.37	£36.25
37	£148.76	£74.52	17	£68.35	£34.24
36	£144.74	£72.50	16	£64.33	£32.22
35	£140.72	£70.49	15	£60.31	£30.21
34	£136.70	£68.48	14	£56.29	£28.20
33	£132.68	£66.46	13	£52.27	£26.18
32	£128.66	£64.45	12	£48.25	£24.17
31	£124.64	£62.43	11	£44.23	£22.15
30	£120.62	£60.42	10	£40.21	£20.14

Less than 10

NO BENEFIT PAYABLE – see page 17

\* These rates will only be paid to people already receiving the additional allowance.

# Sickness Benefit

...see leaflet 16

This benefit is payable to insured persons who are incapable of work because of bodily or mental illness or disablement caused by:		
a. sickness b. accident, <u>unconnected with employment</u>		
	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	Personal Allowance	
	From 5.1.2015	Up to 4.1.2015
<b>Full Benefit</b>		
50 - 52	<b>£147.91</b>	£144.90
<b>Reduced Benefit</b>		
48 - 49	<b>£143.50</b>	£140.56
46 - 47	<b>£137.55</b>	£134.75
43 - 45	<b>£130.13</b>	£127.54
40 - 42	<b>£121.31</b>	£118.79
37 - 39	<b>£112.42</b>	£110.11
34 - 36	<b>£103.53</b>	£101.43
30 - 33	<b>£93.17</b>	£91.28
26 - 29	<b>£81.34</b>	£79.73
Less than 26	NO BENEFIT PAYABLE – see page 17	

# Unemployment Benefit

...see leaflet 12

This benefit is payable to insured persons who are registering as unemployed and seeking work with an employer and who have a relevant Class 1 contribution record.

	WEEKLY PAYMENTS	
Number of reckonable contributions paid or credited in relevant contribution year.	Personal Allowance	
	From 5.1.2015	Up to 4.1.2015
<b>Full Benefit</b>		
50 - 52	<b>£147.91</b>	£144.90
<b>Reduced Benefit</b>		
48 - 49	<b>£143.50</b>	£140.56
46 - 47	<b>£137.55</b>	£134.75
43 - 45	<b>£130.13</b>	£127.54
40 - 42	<b>£121.31</b>	£118.79
37 - 39	<b>£112.42</b>	£110.11
34 - 36	<b>£103.53</b>	£101.43
30 - 33	<b>£93.17</b>	£91.28
26 - 29	<b>£81.34</b>	£79.73
Less than 26	NO BENEFIT PAYABLE – see page 17	

# Bereavement Benefits

...see leaflet 13

There are three benefits: Bereavement Payment, a lump sum payable to all widows and widowers; Widowed Parent's Allowance, a weekly benefit, for widows and widowers with children; and Bereavement Allowance, payable for up to 52 weeks to widows and widowers without children. The rates shown below are calculated using a yearly average of reckonable contributions paid or credited.

## WEEKLY PAYMENTS FROM 5.1.2015

<b>Full Benefit 50 +</b>	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance				
	£1,825.00	£181.77	£211.40				

## Reduced rate at which benefit is payable

	Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance		Bereavement Payment	Bereavement Allowance	Widowed Parent's Allowance
49	£1,789.00	£178.13	£208.37	29	£1,059.00	£105.43	£147.77
48	£1,752.00	£174.50	£205.34	28	£1,022.00	£101.79	£144.74
47	£1,716.00	£170.86	£202.31	27	£986.00	£98.16	£141.71
46	£1,679.00	£167.23	£199.28	26	£949.00	£94.52	£138.68
45	£1,643.00	£163.59	£196.25	25	£913.00	£90.89	£135.66
44	£1,606.00	£159.96	£193.22	24	£876.00	£87.25	£132.63
43	£1,570.00	£156.32	£190.19	23	£840.00	£83.61	£129.60
42	£1,533.00	£152.69	£187.16	22	£803.00	£79.98	£126.57
41	£1,497.00	£149.05	£184.13	21	£767.00	£76.34	£123.54
40	£1,460.00	£145.42	£181.10	20	£730.00	£72.71	£120.51
39	£1,424.00	£141.78	£178.07	19	£694.00	£69.07	£117.48
38	£1,387.00	£138.15	£175.04	18	£657.00	£65.44	£114.45
37	£1,351.00	£134.51	£172.01	17	£621.00	£61.80	£111.42
36	£1,314.00	£130.87	£168.98	16	£584.00	£58.17	£108.39
35	£1,278.00	£127.24	£165.95	15	£548.00	£54.53	£105.36
34	£1,241.00	£123.60	£162.92	14	£511.00	£50.90	£102.33
33	£1,205.00	£119.97	£159.89	13	£475.00	£47.26	£99.30
32	£1,168.00	£116.33	£156.86	12	£438.00	£43.62	£96.27
31	£1,132.00	£112.70	£153.83	11	£402.00	£39.99	£93.24
30	£1,095.00	£109.06	£150.80	10	£365.00	£36.35	£90.21

Less than 10

NO BENEFIT PAYABLE – see page 17

**SUMMARY OF PERCENTAGE RATES OF  
CONTRIBUTIONS AND EARNINGS LEVELS**

**effective 1.1.2015**

**Class 1 – employed persons**

**...see leaflet 40**

Calculated as % of gross earnings:			<b>Employer</b>	<b>Employee</b>
<b>Full % Rate</b>			<b>6.5%</b>	<b>6.0%</b>
<b>Employer Only</b> Payable by employers in respect of employees who are aged 65 or over.			<b>6.5%</b>	<b>0.0%</b>
	<b>Weekly</b>		<b>Monthly</b>	
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
<b>Upper Earnings Limit</b> This is the highest level of earnings on which contributions are calculated.	<b>£2,601.00</b>	£2,547.00	<b>£11,271.00</b>	£11,037.00
<b>Lower Earnings Limit</b> This is the level of earnings at which an employed person, and his employer become liable for the payment of contributions.	<b>£131.00</b>	£128.00	<b>£567.67</b>	£554.67

## Class 2 – self-employed persons

...see leaflet 41

<b>Self-employed contributions</b>	<b>2015</b>	<b>2014</b>
yearly percentage	10.5%	10.5%
<b>Upper earnings limit</b>	<b>£135,252.00</b>	£132,444.00
maximum weekly rate	£273.10	£267.43
<b>Lower earnings limit</b>	<b>£6,812.00</b>	£6,656.00
minimum weekly rate	£13.75	£13.44

Note: In order to have your rate of contribution assessed upon your earnings you will need to make an earnings related self-employed claim (see leaflet 41).

## Class 3 – non-employed persons

...see leaflet 42

<b>Non-employed contributions</b>	<b>2015</b>	<b>2014</b>
yearly percentage		
- under 65	<b>9.9%</b>	9.9%
- 65 and over	<b>2.9%</b>	2.9%
<b>Upper income limit</b>	<b>£135,252.00</b>	£132,444.00
Maximum weekly rate for under 65s	<b>£243.75</b>	£238.71
Maximum weekly rate for 65 and overs	<b>£71.40</b>	£69.93
<b>Lower income limit</b>	<b>£17,030</b>	£16,640.00
Minimum weekly rate for under 65s (unless exempt)	<b>£18.67</b>	£18.24
Minimum weekly rate for 65 and overs (unless exempt)	<b>£5.47</b>	£5.34
<b>Non-employed allowance</b> The allowance is subtracted from annual income with liability being calculated on the balance. People whose income, before the deduction of the allowance, falls below the lower income limit will continue to be exempt from paying contributions.	<b>£7,223.00</b>	£7,059.00

Note: In order to have your rate of contributions assessed upon your income you will need to make an income related non-employed claim (see leaflet 42).

## Class 3 – other rates

**Special rate contributions** – payable by people who are temporarily out of work, between jobs and do not wish to claim unemployment benefit or are not entitled to an unemployment credit.

**Voluntary contributions** – payable by non-employed people who have income below the lower income limit but wish to maintain their record for pension purposes.

**Overseas voluntary contributions** – payable by people who are no longer living in Guernsey or Alderney but wish to maintain their record for pension purposes (please contact this department for details of the qualifying conditions).

	2015	2014
<b>Special rate contributions</b>	<b>£18.67</b>	£18.24
<b>Voluntary contributions</b>	<b>£18.67</b>	£18.24
<b>Overseas voluntary contributions</b>		
- self-employed persons	<b>£98.32</b>	£96.30
- non-employed persons	<b>£88.94</b>	£87.11



## Family Allowance

...see leaflet FAM 1

This allowance is a cash payment made to families with children and is for the benefit of the family as a whole.	Weekly rate per child from 5.1.2015	Weekly rate per child up to 4.1.2015
	<b>£15.90</b>	£15.90

## Severe Disability Benefit

...see leaflet 18

This benefit is intended for people, including children, who are severely disabled, mentally or physically, and who need a lot of care by day or night.	Weekly Rate from 5.1.2015	Weekly Rate up to 4.1.2015
	<b>£98.98</b>	£96.95
	Annual Income limit	Annual Income limit
	<b>£92,000.00</b>	£90,000.00

## Carer's Allowance

...see leaflet 18

This allowance is intended for people who care for a person in receipt of Severe Disability Benefit.	Weekly rate from 5.1.2015	Weekly rate up to 4.1.2015
	<b>£80.08</b>	£78.40
	Annual Income limit	Annual Income limit
	<b>£92,000.00</b>	£90,000.00

## Pharmaceutical Service

This benefit covers the cost of prescription drugs and medicines apart from a standard prescription charge.

**Prescription charges for up to a maximum of 28 days supply of each item are payable to the pharmacy or dispensing doctor.**

Prescription charges per item in Guernsey and Alderney	From 1.1.2015 <b>£3.40</b>	Up to 31.12.2014 £3.30
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The following do not have to pay prescription charges:

- Everyone who has proof that they are aged 65 or over.
- Everyone in receipt of Supplementary Benefit (SPB) and their dependants.
- Everyone in receipt of Severe Disability Benefit (SDB).

A letter confirming exemption from the payment of prescription charges will be issued to those claiming SPB and SDB.

The prescription charge does not include the doctor's fee for completing the prescription form.

## Health Benefit

...see leaflet HB 2

Grants are payable towards the cost of each medical consultation with an approved doctor in the surgery, Primary Care Centre, A&E or at home, and each medical consultation with an approved nurse in the surgery.	GRANT PER CONSULTATION	
	Doctor	Nurse
	£12.00	£6.00

## Specialist Medical Benefit

...see leaflet 2

This benefit covers specialist medical consultations, procedures and treatment provided by the Medical Specialist Group and visiting medical consultants in Guernsey and Alderney. It also covers hospital in-patient, and MSG referred physiotherapy and therapy provided by the Primary Care Mental Health and Wellbeing Service. There is no charge, at the point of service, to patients covered by the scheme. Residents pay contributions on an earnings-related or income-related scale, depending on circumstances. See pages 12, 13 and 14.

## Supplementary Benefit

...see leaflets SPB 1, 2

Supplementary benefit is money paid by the Social Security Department in order to bring a person's income up to the level which the States decide is the minimum amount needed to live on. This minimum amount is called the Requirement Rate. Any person who thinks that his or her income is not enough to live on may apply to the Social Security Department for Supplementary Benefit, which is based on an assessment of the person's income and needs.

There are two rates of benefit depending on whether you need help on a short term or long term basis. Every new claimant starts on the lower rate of benefit and, if they still have a need for benefit after six months of continuous assistance, the benefit rate may be increased depending on the circumstances of the case.

### TABLE OF WEEKLY REQUIREMENT RATES ETC.

	Short Term (under 6 months)	Long Term (over 6 months)
Cohabiting Couple:	£199.43	£246.06
Single Householder:	£138.50	£170.24
Non-Householder*:		
- Aged 18 years or over	£105.44	£132.15
Member of a Household:		
- Aged 18 years or over	£105.44	£132.15
- Aged 16 years but less than 18	£89.53	£111.93
- Aged 12 years but less than 16	£55.46	£69.25
- Aged 5 years but less than 12	£40.28	£50.20
- Aged less than 5 years	£29.33	£37.00

### Rent addition for a non-householder:

In certain cases the rates for a member of a household may be increased by a maximum of £15.00 depending on the circumstances of the claimant.

### Householder's rent allowance:

In certain cases the rate for a couple and a single householder may be increased by the whole or part of the rent paid depending on the circumstances of the claimant (but only up to a maximum limit).

**Maximum rent allowances:**

This is the maximum amount of rent payable per week from supplementary benefit to a single adult or couple with no dependent children and to adults living in shared accommodation.

Tenancy	Adults	Number of dependent children	Maximum Rent Allowance available
Group 1	Single or couple	0	£207.00
Group 5	Living in shared accommodation		£166.87

**Pocket money:**

The weekly allowance for personal expenses for someone living as a boarder is ..... £29.92

The weekly allowance for personal expenses for someone living in a Residential or nursing home is .....£29.92

**Benefit Limitation:**

This is the figure at which the States of Guernsey has set an upper limit on the amount of income available from Supplementary Benefit and other sources per week:

Benefit limitation .....£600.00

**Disregarded income:**

- (i) Earnings (including Carer's Allowance) .....£30.00
- (ii) Industrial Disablement Benefit, War and other Disability Pensions .....£20.00
- (iii) Other income .....£10.00

**Income totally disregarded:**

- (i) Severe Disability Benefit
- (ii) Grants made by the Education Department
- (iii) Back to work bonus

**Savings and capital:**

The assumed weekly income on capital over £5,000 is calculated as 15p a week for every £25, or 60p per £100.

A table showing some examples of 'assumed weekly income' is on page 19.

**Capital cut off:**

Supplementary benefit is not payable where a person's capital exceeds £20,000.

# Supplementary Benefit

...see leaflet NCS 1

## CAPITAL – EXAMPLES OF ASSUMED WEEKLY INCOME

Amount of Capital	Assumed weekly income
£5,000	Nil
£5,250	£1.50
£5,500	£3.00
£5,750	£4.50
£6,000	£6.00
£6,250	£7.50
£6,500	£9.00
£6,750	£10.50
£7,000	£12.00
£7,250	£13.50
£7,500	£15.00
£7,750	£16.50
£8,000	£18.00
£8,250	£19.50
£8,500	£21.00
£8,750	£22.50
£9,000	£24.00
£9,250	£25.50
£9,500	£27.00
£9,750	£28.50
£10,000	£30.00
£10,250	£31.50
£10,500	£33.00
£10,750	£34.50
£11,000	£36.00
£11,250	£37.50
£11,500	£39.00
£11,750	£40.50
£12,000	£42.00
£12,250	£43.50
£12,500	£45.00

Amount of Capital	Assumed weekly income
£12,750	£46.50
£13,000	£48.00
£13,250	£49.50
£13,500	£51.00
£13,750	£52.50
£14,000	£54.00
£14,250	£55.50
£14,500	£57.00
£14,750	£58.50
£15,000	£60.00
£15,250	£61.50
£15,500	£63.00
£15,750	£64.50
£16,000	£66.00
£16,250	£67.50
£16,500	£69.00
£16,750	£70.50
£17,000	£72.00
£17,250	£73.50
£17,500	£75.00
£17,750	£76.50
£18,000	£78.00
£18,250	£79.50
£18,500	£81.00
£18,750	£82.50
£19,000	£84.00
£19,250	£85.50
£19,500	£87.00
£19,750	£88.50
£20,000	£90.00

# Recruitment Grant for Employers

...see Leaflet 11A

Employers who provide employment for persons who, prior to recruitment, have been claiming unemployment benefit or invalidity benefit for a period of at least six months, may apply for a recruitment grant at the levels indicated below. The recruitment grant can also be applied for in respect of claimants who are receiving supplementary benefit and have been out of work.

<b>Employment of persons working 30 hours or above per week</b>
After 4 weeks of employment a grant of £1000
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £500
After 26 weeks of employment a final grant of £500
<b>Employment of persons working for 20-29 hours a week</b>
After 4 weeks of employment a grant of £700
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £350
After 26 weeks of employment a final grant of £350
<b>Employment of persons working under 20 hours a week</b>
After 4 weeks of employment a grant of £400
After 4 weeks of employment a training grant of £500
After 12 weeks of employment a further grant of £200
After 26 weeks of employment a final grant of £200

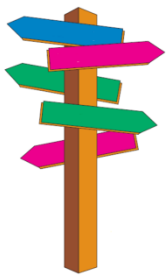
## **Further Information**

If you are unsure about the meaning of any particular point in this leaflet, please phone or call in at the Social Security Department, or the States Office, Alderney, where staff will be pleased to help you, and from where copies of any other leaflet mentioned may be obtained.

If you are writing to the Social Security Department please quote your Social Security number or pension number, if known.

## **What to do if you have a complaint**

If you are dissatisfied with any aspect of our service please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to the Department, please contact us and ask for a complaints leaflet or download a leaflet from the States website [www.gov.gg](http://www.gov.gg) (follow the links to 'Social Security', 'Complaints & Appeals', 'Customer Service Complaints') and return the completed complaints form to the Chief Officer, Social Security Department, Edward T Wheadon House, Le Truchot, St Peter Port, Guernsey, GY1 3WH. Alternatively you can scan and email the completed form to us at [ssd-complaints@gov.gg](mailto:ssd-complaints@gov.gg). A senior officer will then investigate your complaint in accordance with the Department's Complaints Policy.



Social Security Department Tel: 732500

## **Leaflet No.50 – Benefit Payment & Contribution Rates for 2014**

Issued by:

Social Security Department

Edward T Wheadon House

Le Truchot

St. Peter Port

Guernsey GY1 3WH