

Factsheet 61w ● December 2024

Help with NHS health costs in Wales and services which are free for older people



Age Cymru Advice

0300 303 44 98

www.agecymru.wales

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1 Information about this factsheet

Most NHS services are free to everyone, but there may be charges for dental treatment or glasses and contact lenses.

This factsheet focuses on the situation for people aged 60 and over. It covers:

- NHS services which are free for all older people over a certain age.
- NHS services that are automatically free if you receive Pension Credit Guarantee Credit.
- The NHS Low Income Scheme, under which you may be eligible for full or partial help with certain health costs if you do not receive Pension Credit Guarantee Credit.

Note: The information given in this factsheet is applicable in Wales. Different rules may apply in England, Northern Ireland and Scotland. Contact Age UK, Age NI and Age Scotland respectively for further information.

2 Free NHS prescriptions in Wales

2.1 Residents in Wales with a GP in Wales

NHS prescriptions are free for people of all ages who live in Wales, regardless of income and savings.

To benefit from the free prescriptions, you will generally need to:

- be registered with a GP in Wales; *and*
- obtain your prescriptions from a pharmacist in Wales.

2.2 Residents in Wales who have a GP in England

The Welsh Government has stated that if you are resident in Wales, but live near the border and thus have a GP in England, you will still be entitled to free prescriptions if you get them from a pharmacist in Wales.

People in this situation should be supplied with an “entitlement card [which] allows a prescription issued in England to be dispensed at a pharmacy in Wales for free. You will need to show your entitlement card at the pharmacy each time you give them a prescription”¹.

Contact **NHS 111 Wales** for more information on getting an entitlement card – see section 7 for their contact details.

Note: If you live in Wales, but are treated at a hospital or out of hours service in England, you should be able to get a refund for any prescriptions you are charged for at the English rate – again, contact NHS 111 Wales for more information.

2.3 Medical Exemption Certificates for free prescriptions in all parts of the UK

People with certain conditions may be entitled to a Medical Exemption Certificate. This entitles you to free prescriptions in other parts of the UK as well. The following are examples of conditions which should mean someone qualifies for one of the certificates (though this is not an exhaustive list):

- a permanent fistula – such as a caecostomy, colostomy or laryngostomy – that requires continuous surgical dressing, or use of an appliance;
- cancer (including the effects of the cancer itself and/or the effects of treatment);
- epilepsy requiring continuous anti-convulsive therapy; *or*
- a continuing physical disability which means you always require the help of another person in order to go out.

You can ask your doctor if you think you should be eligible and they can supply you with a form to fill in: **WP92A (Wales)**.

¹ ‘Guidance: Free Prescriptions’, Welsh Government website: <https://gov.wales/free-prescriptions> (last accessed 10 December 2024).

3 Free NHS services for people who have reached a particular age

3.1 Free NHS services once you reach the age of 60

The following services are free when you reach the age of 60, **regardless of your income or savings**:

- NHS sight tests.
- NHS dental **check-ups** (also known as dental ‘examinations’). However, note that you may still have to pay for subsequent dental treatment (i.e. things like fillings or crowns) that is identified as needed during the free check-up, *unless* you qualify for help with treatment charges (see sections 4 and 5 below which explain when this may be the case).

Note: Useful information about sight tests and dental check-ups

An NHS sight test checks your vision and can pick up early signs of eye conditions such as glaucoma. An annual sight test is recommended once you reach the age of 70. For younger adults, the recommendation is every two years or as advised by your optician. If you have difficulty visiting the optician because of illness or disability you can have a sight test at home. Not all opticians offer this service, so call NHS 111 Wales (see section 7 for contact details) for a list of opticians in your area offering home visits. There are also some other people who can get a free sight test, such as those diagnosed with glaucoma, or people aged 40 or over who are a parent, brother, sister, son or daughter of a diagnosed glaucoma patient. Further details can be found on the NHS 111 Wales website:

<https://111.wales.nhs.uk/localservices/opticianfaq>

For further information on both dental check-ups and dental treatment, see Age Cymru’s Factsheet 5w *Dental care: NHS and private treatment in Wales*. If you’re unable to get to a surgery because of ill-health, a disability or mental health condition, you may be able to access a home visit from the local Community Dental Service (again, see Factsheet 5w for details).

3.2 Vaccination programmes for older people

Age Cymru's Factsheet 44w *Information on NHS services for older people in Wales* has details on the following vaccination programmes which you may be entitled to:

- **Annual seasonal flu (influenza) vaccine** – for winter 2024-2025 people aged 65 years and older are eligible, plus certain other groups.
- **COVID-19 booster vaccines** – the most recent booster campaign was autumn 2024 (people aged 65 years and older, plus some other groups were eligible). There may be further booster campaigns in the future – the Welsh Government's website will publish details:

www.gov.wales/covid-19-vaccination-programme.

- **Pneumococcal vaccination** – for people aged 65 and over.
- **Shingles vaccination** – offered in a phased approach to everyone in Wales aged 60 years old until their 80th birthday.
- **Respiratory syncytial virus (RSV) vaccination** – a new vaccination programme offered to older people as they turn 75 (plus a one-off 'catch-up' campaign to offer the vaccine to people already aged between 75 and 79).

3.3 NHS screening programmes

There are a number of free NHS screening programmes available in Wales, with different age criteria. These include:

- Bowel Screening (men and women aged between 50 and 74).
- Breast Screening (women aged between 50 and 70).
- Abdominal Aortic Aneurysm (AAA) Screening (men aged 65 years old will be invited to take part in the AAA screening programme).

Note: Further information on these – and other – NHS screening programmes in Wales can be found in Age Cymru’s Factsheet 44w *Information on NHS services for older people in Wales*.

You could also speak to your GP, NHS 111 Wales (see section 7 for contact details), or look at the NHS website at:

<https://phw.nhs.wales/services-and-teams/screening>

4 Help with NHS health costs if you receive Pension Credit

Pension Credit is a weekly entitlement that older people on a low or modest income may be awarded. It has two parts – Guarantee Credit and Savings Credit². Guarantee Credit tops up your weekly income to a guaranteed minimum level set by the Government, whilst Savings Credit is extra money you receive if you’ve got some savings, or your income is a bit higher than the basic State Pension.

You may be awarded:

- Guarantee Credit on its own; *or*
- Guarantee Credit with Savings Credit; *or*
- Savings Credit on its own.

If you receive the Guarantee Credit part of Pension Credit (either on its own, or alongside Savings Credit), you are automatically entitled to help with health costs.

If you have a partner, they will also be automatically entitled to help with health costs.

² Savings Credit has been abolished for people who reached State Pension age on or after 6 April 2016. If you reached State Pension age before 6 April 2016, you can still get Savings Credit regardless of when you apply. If you are a couple where one person reached State Pension age before 6 April 2016 and the other on or after that date, you can only get Savings Credit if one of you was already getting it immediately before 6 April 2016 and has been entitled to it at all times since this date.

Note: Partner refers to either your husband, wife or civil partner, or someone you live with as though you are married or civil partners.

4.1 Guarantee Credit paid on its own, or with Savings Credit

You are automatically entitled to the following:

- Free NHS dental treatment (in addition to your free check-ups which all over 60s are entitled to).
- A voucher towards the cost of glasses or contact lenses.
- Repayment of necessary travel costs to receive NHS treatment or diagnostic tests at a hospital, or an 'equivalent establishment'. This includes travel required as a result of a referral by a GP or dentist, as well as subsequent care received under the care of a specialist hospital consultant. Travel to an equivalent establishment as a hospital may be eligible if your GP or consultant refers you as part of your treatment. Check with them or NHS 111 Wales if you are unsure whether the particular referral will be eligible.

Note: For more information about vouchers for glasses, travel costs and information on what you need to do to prove your entitlement to help with health costs when you receive Pension Credit Guarantee Credit, see section 6 below.

If you are unsure about your Pension Credit award

The Pension Service will have sent you a Pension Credit award letter telling you the amount you receive and whether this is the Guarantee Credit and/or Savings Credit part of the benefit. If you cannot find your award letter, you can get a copy by calling the Pension Service – see section 7 below for their contact details.

4.2 Savings Credit on its own

If you receive Savings Credit on its own, you are not entitled to automatic help with health costs. *However*, you may qualify for assistance via the **NHS Low Income Scheme** – see section 5 below for information on how to make an application.

5 Help through the NHS Low Income Scheme

The Low Income Scheme (LIS) is administered by the NHS Business Services Authority. The scheme may assist people who don't qualify for help with health costs automatically – for example, because they are not getting Pension Credit Guarantee Credit – but are nevertheless still on a low income and are currently paying for:

- NHS dental treatment (and check-ups if under 60 and not eligible to receive these for free).
- Glasses or contact lenses.
- Travel costs to receive NHS treatment or diagnostic tests.

5.1 Could you qualify?

You may be eligible for full or partial help with health costs if you have:

- a 'low' income; **and**
- capital of no more than **£16,000** if you live at home or are staying in a care home temporarily; or
- capital of no more than **£24,000** if you live permanently in a care home³.

'Low' income

Under the LIS rules, your income will be compared with what are known as your '**requirements**'. The requirements consist of all of the following (note that all the things listed are calculated on a weekly basis for the purposes of the LIS, even though they may actually be bills that you pay on a monthly basis, for example):

³ Going back a number of years, the NHS Low Income Scheme capital limit for people living permanently in a care home had tended to correspond with the capital limit for help with care home fees from local authorities. However, at the present time, whilst the capital limit in regard to care home means testing has increased significantly to £50k, Welsh Government information indicates that the capital limit for the Low Income Scheme remains at £24k: www.gov.wales/low-income-scheme-help-nhs-health-costs (last accessed 16 December 2024).

- **A personal allowance**

This is in line with the basic entitlement to certain welfare benefits – for example, Pension Credit (PC) Guarantee Credit in the case of older people. See Age UK’s Factsheet 48 *Pension Credit* for the current PC rate.

- **Premiums**

These are extra amounts you might be entitled to for severe disability or caring responsibilities. Again, see Factsheet 48 *Pension Credit* for further information on premiums.

- **Your Council Tax**

Age Cymru’s Factsheet 21w *Council Tax in Wales – information about the tax and help you might get towards your bill* has further information on this topic.

- **Rent, less any Housing Benefit and any non-dependant deductions**

See Age UK’s Factsheet 17 *Housing Benefit* for further information.

- **Any mortgage interest and/or capital payments on loans** (if these are secured on the home and were for the purpose of adapting the property for the needs of someone with a disability, for example).

Note: If you live in a care home

If you live permanently in a care home, your requirements [for the LIS] are your weekly accommodation charge, including meals and services and a [Minimum Income Amount]. If your place is being funded by a local authority (fully or in part), you are exempt from some charges⁴.

You may also find Age Cymru’s Factsheet 10w *Paying for a permanent care home placement in Wales* useful, if you live in a care home.

Whether or not your income exceeds your total requirements and – if so – by how much, will determine what level of help you receive towards health costs.

⁴ Welfare Benefits and Tax Credits Handbook: 25th Edition 2023/2024, Child Poverty Action Group (CPAG).

Because the LIS eligibility criteria take into account Council Tax and some other housing costs, you may get help from it, even though your income may be too high to receive certain means-tested benefits.

Capital

Capital includes:

- money in a bank or other savings account;
- National Savings certificates;
- Premium Bonds;
- shares, unit trusts or other investments; *and*
- any property you own, but **not** the house you live in.

If you have a partner

If you have a partner, you will be assessed as a couple when calculating your eligibility – therefore, any income and capital they have is counted alongside yours for the purposes of the LIS.

Note: Partner in this context means a person you live with as part of a couple of the same or opposite sex. It doesn't matter whether or not you are married or have a civil partnership.

Further information

You can contact the NHS Business Services Authority for further information on making a claim – see section 7 for their details.

5.2 How to apply?

To apply to the NHS Low Income Scheme, you will need to obtain a **HC1W** application form by:

- Downloading a copy from the Welsh Government website at:

<https://gov.wales/claim-help-health-costs-hc1w>

- Telephoning a Welsh Government 'publications order line' on **0345 603 1108** or the NHS Business Services Authority on **0300 330 1343**.

- Asking for one at an NHS hospital; GP surgery; your dentist, or from an optician.
- Asking for one at your local Jobcentre Plus office.

If you have a partner and believe both of you may be eligible for help, complete only **one** form. You will need to return the signed form in the pre-paid envelope provided. One or both of you may sign the form.

If you live permanently in a care home

If you reside in a care home and the local authority helps you with the cost, there is a special short form HC1(SC)W to complete. You could ask the care home, social services department, or some of the sources mentioned above in order to obtain a copy of this form.

5.3 When will you know the result of your application?

You should normally hear the result of your application within 18 working days from the date your form is received.

If you do not hear within this time, you can call the NHS Business Services Authority for an update on your claim – see section 7 for their contact number.

5.4 Full or partial help with health costs

Full help – HC2W certificate

If you qualify for full help, you will receive a HC2W certificate. The certificate will state how long it is valid for.

The HC2W certificate entitles the person(s) named on the certificate to full help with the cost of NHS dental treatment and vouchers towards the cost of glasses or contact lenses. Additionally, full help will be available for reasonable travelling costs to receive NHS treatment or diagnostic tests.

Partial help – HC3W certificate

If you qualify for partial help, you receive a HC3W certificate. The certificate will state how long it is valid for.

The HC3W certificate entitles the person(s) named on the certificate to *limited help* with the cost of dental treatment and glasses or contact lenses. Additionally, partial help will be provided towards eligible travel costs to receive NHS treatment or diagnostic tests.

5.5 Refunds for treatment received prior to making an application to the NHS Low Income Scheme

If, during the past **three months**, you have paid for any of the services or types of care detailed above in previous sections of the factsheet – but now think you should have qualified for help with these costs – you may be able to claim a refund using the appropriate **HC5W** form.

There are different variations of the form, depending on which of the above costs you are claiming back. The different forms which you will need to complete are:

Dental treatment refunds – form HC5W(D)

As evidence, you will need a receipt showing the treatment you paid for – ask your dentist for an NHS receipt form which indicates the amount charged and the date you paid it. The HC5W(D) form will have instructions with who to send it to.

Glasses or contact lens refunds – form HC5W(O)

You should contact the person who supplies your glasses/contact lenses and ask for a receipt showing the date of payment and how much you paid. You will need to enclose your optical prescription and the receipt together with the HC5W(O). The form will have instructions with who to send it to.

Refunds of travel costs to receive NHS treatment – form HC5W(T)

The hospital where you received your treatment should be able to supply the form which will contain instructions of who you need to send it to. Receipts proving what travel was undertaken will be required.

Note: Alternatively, all of the HC5W forms mentioned above should be available by ringing the numbers given in section 5.2 of this factsheet.

6 Proving your entitlement to help with health costs – either if you receive Pension Credit Guarantee Credit, or following the award of a HC2W or HC3W certificate

6.1 When visiting the dentist

Help is available for NHS treatment only. Tell the receptionist you are eligible for help when you make your appointment. Take your Pension Credit award letter, HC2W or HC3W certificate to your appointment as proof of your entitlement.

Guarantee part of Pension Credit or a HC2W certificate

You need to sign a form when treatment is completed but will not be charged.

HC3W certificate

When you sign the form to say your treatment is finished, you will be asked to pay whichever is least out of the following:

- the amount that appears on the certificate (a maximum amount that it is judged you would be able to pay);
- the actual charge; *or*
- the maximum charge you can pay for NHS treatment.

Note: Also see Age Cymru's Factsheet 5w *Dental care: NHS and private treatment in Wales* for further information.

6.2 When visiting the optician

Tell the receptionist when you book your sight test that you are eligible for help with the cost if you require glasses or contact lenses. Take your Pension Credit award letter, HC2W or HC3W certificate to your appointment as proof of your entitlement.

If you need glasses or contact lenses, you will be given a copy of your prescription, an explanation of the kind of glasses you need and why you need them. You will also be given an optical voucher for each pair of glasses you need.

Note: The value of the voucher/s

The value of the voucher depends on the type of lens described on your prescription – the stronger the lens, the higher the value of the voucher. Vouchers may be for single vision or bifocal lenses. They may be used to purchase varifocal glasses or contact lenses.

Voucher values tend to be reviewed annually by the Welsh Government. Contact the Welsh Government or NHS 111 Wales for the current rates – see section 7 for contact details.

You do not need to use your voucher and have your sight test at the same opticians. You can take the voucher to the optician of your choice.

Guarantee part of Pension Credit or HC2W certificate

You are entitled to the full value of the voucher for your type of lens. You should be able to purchase a pair of glasses with the appropriate lenses for the same amount of money that the voucher covers. *However*, if you decide to choose frames that mean the total cost is more than the voucher covers, you will be required to pay the difference.

HC3W certificate

You are entitled to partial help with the cost of glasses or contact lenses. Your certificate will indicate the maximum amount you should contribute towards the voucher value for the lens you need.

You should be able to purchase a pair of glasses costing no more than the full voucher value. If you choose glasses that cost more than the voucher value, you must pay the difference (in addition to the amount the certificate says you should pay towards the cost).

Help with repairs or replacement glasses

You may be entitled to a voucher towards the repair or replacement of your glasses if loss or damage was due to illness and you are not covered under a warranty or other insurance. Speak to your optician and explain why you need a repair or replacement. General wear and tear and accidental damage are not covered by the voucher scheme.

6.3 When claiming for help with necessary travel costs

As noted elsewhere in this factsheet, you can submit a claim for necessary travel costs to receive NHS treatment or diagnostic tests at a hospital (or an equivalent establishment, depending on individual circumstances).

This includes travel following:

- referral by a GP or dentist; *or*
- as a result of subsequent services received under the care of a specialist hospital consultant.

You are eligible if:

- you receive the Guarantee Credit part of Pension Credit;
- you have a HC2W or HC3W certificate; *or*
- you are a war pensioner and the treatment is for your accepted disablement.

When you go for treatment, tell the hospital (or other establishment where you are being treated) that you wish to claim back the cost of your journey. In many instances, you should be able to submit your claim and be reimbursed in cash on the day of your appointment.

Note: If your place of treatment does not have the facility to issue immediate payments, you will need to claim your expenses using the HC5W(T) form instead (see section 5.5 above).

Always raise any questions about your journey with the hospital before you travel.

You are expected to use the cheapest means of transport at the time you need to travel, bearing in mind:

- the journey you need to make;
- your age and/or medical condition; *and/or*
- any other relevant factors.

Travel options might include public transport, community transport, a voluntary car scheme or a private car. Taxis will be an exception, so again, discuss this *before* you travel if this seems the only option.

You should keep all relevant tickets and/or receipts as evidence of the costs incurred. You will also be asked to show proof that you are eligible for help with the costs, so take your Pension Credit award letter, HC2W or HC3W certificate with you when you go for the treatment.

Guarantee part of Pension Credit or HC2W certificate

You can claim a full refund of reasonable travel costs.

HC3W certificate

You are entitled to partial help with travel costs. Your certificate should indicate how much you should contribute.

Notes:

Travelling with a companion – If the medical professional coordinating your care believes that you need someone to travel with you, then your companion's travel expenses can be included as part of your claim. However, ensure that you have confirmation that a companion is necessary before travelling.

Visiting a patient in hospital – It should be borne in mind that you cannot claim for travel costs arising when you visit a patient in hospital. However, you could apply to the Welsh Government's *Discretionary Assistance Fund (DAF)* which may provide funding to help with such costs for people on a low income. See section 7 below for contact details for DAF. Also, for further information on DAF and other types of one-off assistance for people on a low income, see Age UK's Factsheet 49 *Social Fund, Advances of Benefit and Local Welfare Provision*.

7 Useful organisations

Age Cymru Advice

Free and confidential information and advice on matters affecting the over 50s in Wales. Service available in Welsh or English.

Tel: 0300 303 44 98

E-mail: advice@agecymru.org.uk

Website: www.agecymru.wales/advice

Age Cymru organisations (local)

Your local Age Cymru may be able to provide advice and support on a range of issues. **Age Cymru Advice** can provide details of your local Age Cymru (see above), or visit the Age Cymru website at:

www.agecymru.wales/local

Citizens Advice

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 0800 702 2020

Website: www.citizensadvice.org.uk/wales

Discretionary Assistance Fund (The)

A Welsh Government scheme aimed at those in urgent need of assistance where they cannot access any other help or funding. It can only be used for essential needs and items where health and wellbeing may otherwise be at risk.

Tel: 0800 859 5924

E-mail: daf.feedback@necsws.com

Website: <https://gov.wales/discretionary-assistance-fund-daf>

Llais

A body that represents the voices and opinions of people in Wales in regard to health and social care services.

Tel: 029 20 235558

E-mail: enquiries@llaiscymru.org

Website: www.llaiswales.org

Contact details for your local Llais team: www.llaiswales.org/in-your-area

Local Health Boards (LHB)

Each LHB is responsible for delivering all NHS healthcare services in the geographical area they cover. You can find contact details for the one covering your area from the Welsh Government's website at:

www.gov.wales/nhs-wales-health-boards-and-trusts

NHS Business Services Authority

The NHS Business Services Authority administers the NHS Low Income Scheme.

Tel: 0191 283 8924

Website: www.nhsbsa.nhs.uk/HelpWithHealthCosts.aspx

NHS 111 Wales

NHS 111 Wales can provide contact details for local services – such as dentists, doctors, pharmacists, and support groups – as well as telephone and web advice on general health issues and common illnesses.

Tel: 111

Website: www.111.wales.nhs.uk

Older People's Commissioner for Wales

Independent champion for older people across Wales.

Tel: 03442 640 670

E-mail: ask@olderpeople.wales

Website: www.olderpeople.wales

Pension Service – Pension Credit claim line

Tel: 0800 99 1234

Website: www.gov.uk/pension-credit

Public Services Ombudsman for Wales

The Ombudsman looks to see whether people have been treated unfairly or have received a bad service from a public body, such as the NHS or a local authority.

Tel: 0300 790 0203

E-mail: ask@ombudsman.wales

Website: www.ombudsman.wales

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

E-mail: customerhelp@gov.wales

Website: www.gov.wales

8 Further information about Age Cymru

8.1 Who we are

Age Cymru is the national charity for older people in Wales.

Our vision is a society which offers all people in Wales the best experience of later life. Older people are valued, included and able to shape decisions affecting their lives.

Our mission is to improve the lives of older people by delivering trusted advice, support and services. We use our knowledge, insight and experience to influence policies and decisions affecting older people.

Together with our local partners:

- we provide information and advice;
- we deliver wellbeing programmes;
- we provide independent advocacy;

- we support carers; *and*
- we campaign and research.

Age Cymru

Mariners House
Trident Court
East Moors Road
Cardiff
CF24 5TD

029 2043 1555

www.agecymru.wales

Registered Charity 1128436

8.2 **How we can help**

Age Cymru Advice: our information and advice service for matters affecting people over 50 in Wales

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales.

We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals. All of our guides and factsheets are available to download from our website, or you can contact our advice line to have copies posted to you for free.

Local support

Age Cymru Advice also acts as a gateway to our local services. Face to face support via local offices and home visits may be available to people requiring additional or more specialised support.

Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package.

You can also:

- email us at advice@agecymru.org.uk; *or*
- visit our website at www.agecymru.wales/advice



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www.agecymru.wales/agematters

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8.3 How you can help

All the information and advice we provide is free and completely impartial. In many cases our timely intervention can be life changing. We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.

Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

Call: **029 2043 1555**

Visit: www.agecymru.wales/donate

Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.

Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

Call: **029 2043 1555**

Visit: **www.agecymru.wales/getinvolved**

Volunteer with us

You can support us to make a difference to the lives of older people by helping us in a variety of ways. However you'd like to get involved, we'd love to hear from you.

Call: **029 2043 1555**

Visit: **www.agecymru.wales/volunteer**

Leave us a gift in your will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

Call: **029 2043 1555**

Visit: **www.agecymru.wales/legacy**

