

WELLBEING

# Playday 1st August 2018



Playday is the national day for play, traditionally held on the first Wednesday in August. It is the biggest play sector event in the UK.

The event is coordinated by [Play England](#), in partnership with [Play Wales](#), [Play Scotland](#) and [Play Board Northern Ireland](#). Playday is a celebration of children's right to play and the campaign's aim is to highlight the importance of play in a child's life.

## Playday history

In 1986, rumours began circulating the UK regarding imminent cuts on school-based play centres and adventure playgrounds. As a response, a group of "Playworkers" called a meeting to find a solution, resulting in the inception of Playday. The initial aim of the group was to raise awareness of the benefits of play and alert people to the potential loss of services due to funding cuts.

Playday became a nationally recognised awareness day in 1991 and has become the biggest celebration of children's play in the UK.

## What happens on Playday?

To celebrate Playday, families are encouraged to get involved in the hundreds of community events hosted around the UK. These events can range from street parties, park festivals, woodland adventures, sports days and beach parties.

From back gardens to large parks, Playday events can be arranged in all sizes, celebrated by each community in a way that reflects them.

To find your nearest Playday event, [click here](#).

## Benefits of play

For children:

- Improves mental and physical health
- Boosts brain development
- Provides opportunities for developing social skills and learning
- Increases confidence through the development of new skills
- Improves imagination, independence and creativity

For adults:

- Maintains a strong bond with your child
- Improves long-term family wellbeing
- Relieves stress
- Improves brain function
- Stimulates the mind and boosts creativity

## Playing tips and ideas

- **Playing with water** – Whether you are using a paddling pool, bath or sink, introducing water into your child's play time can be a fun activity.
- **Dressing up** – Coupled with old fabric and curtains, dig deep into the back of the wardrobe to find old hats, scarfs, gloves and jumpers and create some DIY fancy-dress costumes!
- **Drawing and painting** – Stimulate your child's mind and creativity by gathering crayons, pencils, felt tips and finger paints (depending on the child's age) and spend the afternoon creating something unique together.
- **Walking** – Encourage family days out and incorporate short walks together.

Not only will it create great memories, but it'll benefit the whole families physical wellbeing too.

- **Texture treasure hunt** – For children with disabilities and visual impairments, organising a treasure hunt with toys can be a fun and inclusive experience. Place the toys around the room and search for them together by feeling your way around obstacles.

## Raising awareness

Whether you have your own children, nieces and nephews, or if you work with children, there are numerous ways you can help raise awareness for Playday. Such as:

- **Organise a celebration** – No matter the size, any individual can organise a Playday event. For assistance and top tips, use the Playday website to help in [planning your event](#).
- **Spread the word** – Keep yourself up to date with the latest news from Playday and help promote the campaign by following their official [Facebook page](#). You can also download official Playday promotional flyers and posters for free [here](#), to help you raise support for Playday in your area.

If you have any concerns regarding your mental or physical wellbeing and want to speak to a wellbeing expert, call our helpline on: [0800 030 5182](tel:0800 030 5182).

Or alternatively, visit our portal to view advice articles, webinars and 4-week programmes all aimed at improving your wellbeing.

[www.healthassuredeap.com](http://www.healthassuredeap.com)

WELLBEING

# World Humanitarian Day 19th August 2018



On 19th August 2018, the world celebrates World Humanitarian Day (WHD).

The purpose of the campaign is to raise awareness of the plight of innocent civilians around the world who have become caught up in conflicts. The awareness day was established to also pay tribute and raise support for the humanitarian workers who risk and sometimes lose, their lives to help people in need.

Over 130 million people throughout the world are currently in crisis, either through war or natural disasters and are in need of humanitarian aid.

## WHD History

World Humanitarian Day was founded in 2008 by the United Nations General Assembly. The date of 19th August was selected as it marks the anniversary of the bombing of the Canal Hotel in Baghdad, an event in which the United Nations High Commissioner for Human Rights, Sergio Vieira de Mello and twenty others lost their lives.

Since the inception of WHD, organisations from across the globe have continued to honour the awareness day in a range of ways including volunteering, fundraisers and lectures.

## #NotATarget

In 2017, humanitarian partners from

around the world came together and created the campaign #NotATarget. The reasoning behind the movement was due to the amount of health and aid workers becoming increasingly targeted during conflicts.

In countries during times of conflict, people are becoming trapped in warzones, children are being taken out of schools, families are being removed from their homes and millions of civilians being forced to hide or run for their lives. The #NotATarget campaign's aim is to shed light on the conditions that the aid workers actively put themselves in, to help save lives.

## Did you know?

- The global spend on international humanitarian aid in 2015 was \$28 billion – 21% of the estimated \$131.6 billion spent by governments on official development assistance.
- In 2015, more than 76 million people from 31 countries needed humanitarian assistance.
- An estimated 65.3 million people fled their homes because of conflict in 2015, this is more than any time since the Second World War.
- Half of those affected by crisis are involved in smaller-scale events that generate few international headlines.
- The UN has appealed for help meeting the needs of more than 95 million people across 40 countries in 2016, the highest number ever requiring humanitarian assistance in a single year.
- Approximately one sixth of the UK

government's direct overseas development spending is used on humanitarian aid.

## What can I do?

WHD is a day for individuals from all around the world to come together and take action. You can help create a safer and more humane world for the communities affected by crisis and the people who devote their lives to helping them. Here are a few ways you can get involved:

- Research and educate yourself about the [Agenda for Humanity](#) and the five core responsibilities.
- Use the [#NotATarget](#) hashtag on social media to help advocate for World Humanitarian Day.
- Make a donation to an OCHA-managed humanitarian fund by [clicking here](#).
- Donate clothes, tinned foods and children's toys to families stricken by conflict through various charities.

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## LEGAL

# Retirement (Part 1)



With one third of our lives being spent at work, there is no surprise why many look forward to the golden days of retirement.

Transitioning from work-life to retirement can impact an individual both financially and emotionally. Therefore, it is important to ensure that you are properly prepared before you decide to take the step to retire.

### Understanding your income

Once you have retired, you will likely have two main sources of income: your State Pension and your Private Pension, both are outlined below.

### State Pension

A State Pension is a regular payment that you receive from the government upon reaching a certain age. Receipt of this pension is not automatic, normally you need to apply to the government for the payments to begin. In order to receive the State Pension payments, you must satisfy eligibility criteria. You can check your eligibility [here](#).

### United Kingdom

In order to qualify for State Pension, you must have at least 10 years' worth of national insurance contributions and must be of a certain age.

The State Pension age has been undergoing constant review and

changes since April 2010. The State Pension age is going to be kept under review with the Government planning further increases in the future. This is due to a number of different factors; such as changes in life expectancy.

To find out your projected State Pension age, please see the [government calculator](#).

If you live in England, Wales or Scotland and wish to claim your State Pension, you will need to contact the Pensions Service. You can contact them via telephone on 0800 731 7898. Alternatively you can claim online [here](#).

If you reside in Northern Ireland, you will need to contact the Northern Ireland Pension Centre in order to claim your State Pension. You can contact them via telephone on 0808 100 2658 or via email on [pensionservice@nissa.gsi.gov.uk](mailto:pensionservice@nissa.gsi.gov.uk). Alternatively, you can claim your State Pension online through the NI Direct website [here](#).

### Republic of Ireland

In the Republic of Ireland, there are two different types of State Pension: Contributory and Non-Contributory.

The Contributory State Pension is paid upon the age of 66. To be eligible you must have at least 10 years of social insurance contributions which you began to pay prior to the age of 56. You must have paid the average number of social insurance contributions within each of the 10 years. The eligibility rules

for the Contributory State Pension are complex and it is suggested that you seek advice regarding eligibility from an expert body. You can gain such advice from your local Citizens Information, [click here](#) to find your local office.

The Non-Contributory State Pension is a payment for those over the age of 66 (which is set to change to 67 in 2021), who do not qualify for the Contributory State Pension. Eligibility for the Non-Contributory State Pension is means tested, meaning that your income must be below a certain amount before you can receive it. For further details on the mean test, please [click here](#).

In order to receive the Contributory or Non-Contributory State Pension, you must apply to the Department of Employment Affairs and Social Protection. Please see their website for further information, [Welfare.ie](http://Welfare.ie).

### Private Pensions

The eligibility rules and payment amounts for private pensions vary for each individual pension scheme. Therefore, if you have any specific questions regarding your private pension it is best to contact the pension scheme provider directly.

Alternatively, you can seek free expert advice from the Pensions Advisory Service on 0800 011 3797 if you are in the United Kingdom or the Pensions Authority on (01)-6131900 if you are in the Republic of Ireland.

## LEGAL

# Retirement (Part2)



### Financial preparation

After retiring, you will likely notice a reduction in your income. Therefore, it is important that you take steps to maximise and protect your finances prior to retiring.

### Lost pensions

On average, individuals are expected to change jobs around six times over the course of a life time. Many companies have private pension schemes and over the years it may be difficult to keep track of the details of these schemes.

### United Kingdom

If you are in the UK and believe that you have a private pension which you may be entitled to, you can search the Pension Tracing Service database to find a lost pension. Please [click here](#) for more information.

Alternatively, you can contact the Pension Advisory Service on 0800 011 3797 for expert advice on a lost pension.

### Republic of Ireland

If you are in the Republic of Ireland and have a private pension which you may be entitled to, contact The Pensions Authority to search their register of company pension schemes.

### Dealing with debt

After retiring, you will notice a change in your income, thus it is often suggested that any debts are settled to make the transition easier.

For free, expert debt advice contact:

**StepChange**  
0800 138 111  
(United Kingdom)

**StepChange**  
1800937435  
(Republic of Ireland)

**Money Advice and Budgeting Service**  
0761072000  
(Republic of Ireland)

### Boosting with benefits

Most of those who have retired assume that they are no longer entitled to any benefits or support from the government. This is certainly not the case, with research demonstrating that more than £3.5bn worth of benefits are left unclaimed by retired individual's each year. After retiring, you will notice a reduction in income, benefits may be a way of minimising the impact of this.

To find out whether you are entitled to any benefits, contact:

**Turn2Us**  
0808 802 2000  
(England, Wales and Scotland)

**Advice NI**  
0808 808 7575  
(Northern Ireland)

**Department of Employment Affairs and Social Protection**  
071 919 3302  
(Republic of Ireland)

### When can I retire?

#### United Kingdom

Within the UK, there is no default retirement age and employers cannot force employees to retire, unless they have a reason by law to do so. This means that if you want to, you can continue working past the age you become eligible for your State Pension.

#### Republic of Ireland

Within the Republic of Ireland, there is no fixed retirement age under the law, instead your contract of employment will fix a specific date for you to retire. Once you reach the age outlined in your contract of employment, your employers will expect you to retire.

If you have any concerns regarding anything mentioned in this article, and want to find out more information, please call our helpline on: **0844 892 2493**.

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