



Information Kit for
PENSIONERS & SENIORS



This kit is provided with the compliments of:

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WELCOME TO MY PENSIONERS AND SENIORS INFORMATION KIT.

This information kit contains helpful information about local services and pension entitlements, available to our older Australians and how to access them.

I want to take this opportunity again to thank you and everyone in our community who are helping to get us through the COVID-19 pandemic.

As the Victorian Government cautiously lifts restrictions, health experts encourage all of us to keep practising social distancing and carrying out good hand hygiene.

It's important that we continue to follow their health advice to prevent a second wave of the virus. If you have any concerns about the COVID-19 virus, call your GP or:

- The Commonwealth Coronavirus Information Hotline on 1800 020 080
- The Victorian Government Coronavirus Hotline on 1800 675 398
- The Austin Health Coronavirus Hotline on 9496 6606 (8am to 8pm Monday to Friday and 8am to 5pm Saturday, Sunday and public holidays)
- **000 for emergencies - Police, Fire and Ambulance**

ASSISTANCE FOR OLDER AUSTRALIANS:

Free services and resources can be provided to them through the Older Persons Advocacy Network on 1800 237 981 from 8am-8pm Monday to Friday where they can discuss their concerns about COVID-19 and other matters.

Services such as Meals on Wheels, My Aged Care can be contacted on 1800 200 422.

Important COVID-19 numbers and information links are also available from my website at www.katethwaites.com.

As always, if you need support or extra information please contact my office on 94591411 or email kate.thwaites.mp@aph.gov.au.

I thank you again for your ongoing efforts.

Kind regards,



Kate Thwaites MP
Member for Jagajaga



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Every effort has been made to ensure the accuracy of the information provided.

USEFUL GOVERNMENT SERVICES

CENTRELINK

Centrelink delivers a range of Government payments and services to older Australians, carers, those seeking employment, families, parents, people with disability, students and apprentices.

- Centrelink Heidelberg: 21 Yarra St, Heidelberg VIC 3084
- Centrelink Greensborough: 16-20 Grimshaw St, Greensborough

AUSTRALIAN TAX OFFICE

The Australian Tax Office (ATO) is the principle revenue collection agency of the Federal Government. The ATO can assist with your enquiries that may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation.

Many Australians have been victims of fraud schemes that appear to be from the ATO. If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540, 8.00am-6.00pm Monday to Friday to check.

Website: www.ato.gov.au

Phone: 13 28 65

MEDICARE

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas.

Visit the website, call the phone number below or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

Website: www.humanservices.gov.au/individuals/medicare

Phone: 132 011

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

The Australian Financial Complaints Authority (AFCA) combines and succeeds the older Financial Ombudsman Service Australia, the Superannuation Complaints Tribunal and the Credit Ombudsman Service (COSL).

AFCA aims to provide consumers & small businesses with fair, free and independent dispute resolution for most financial complaints including credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

Website: www.afca.org.au

Phone: 1800 931 678

MY AGED CARE

My Aged Care acts is the entry point for services and information about:

- Different types of aged care services available including the Commonwealth Home Support Program, Home Care Package, residential respite, transition care, short-term restorative care and those delivered in residential aged care facilities;
- Your eligibility for services;
- Referrals to service providers that can meet your needs;
- Your contribution to the cost of your aged care;
- How to apply for aged care services and what's involved in the assessment process; and
- An explanation about the different costs and fees involved in the delivery of aged care services.

The My Aged Care contact centre can be called to learn about services and information for yourself, a family member or a friend. The centre is open Monday to Friday, 8am to 8pm and on Saturdays 10am to 2pm. It is closed on Sundays and public holidays. Information can also be found by visiting the website at www.myagedcare.gov.au or by the following options:

- Phone 1800 200 422
- If you are calling from overseas, dial +61 2 6289 1555 (office hours) and ask for the My Aged Care contact centre.
- You can ask someone to speak on your behalf. Find out how by visiting the representatives page on the My Aged Care website.
- For translating and interpreting services, call 131 450 and ask for 1800 200 422.
- There is also access to the National Relay Service. To use the National Relay Service to choose your preferred access point on their website, or call the NRS Helpdesk on 1800 555 660.

OLDER PERSONS ADVOCACY NETWORK

The Older Persons Advocacy Network (OPAN) is a national network comprised of nine State and Territory organisations that deliver advocacy, information and education services to older people across Australia. OPAN is a free service that supports older people and their representatives to address issues related to Commonwealth funded aged care services.

Phone:

1800 700 600 (available Monday to Friday, 8am to 8pm)

NATIONAL DISABILITY INSURANCE SCHEME

The National Disability Insurance Scheme (NDIS) is Australia's first national scheme for people with disability. It provides funding directly to individuals. The NDIS aims to support a better life for hundreds of thousands of Australians with a significant and permanent disability and their families and carers. To find out whether you can join the NDIS, visit their website or call the hotline. People must be under 65 when they first enter the NDIS.

Website: www.ndis.gov.au

Phone: 1800 800 110

CARER GATEWAY

Carers can be family or friends, of any age or background that look after another person. Depending on their situation a number of payments are available, and there may also be programs that provide support for the person you care for.

Some come from government, and others from the non-government sector. Call the number below (or visit the website) to find out more about the available support and services that are available to carers.

Website: www.carergateway.gov.au

Phone: 1800 422 737

CENTRELINK FINANCIAL INFORMATION SERVICE (FIS)

The Centrelink Financial Information Service (FIS) is a free service to help anyone improve their standard of living by using their own resources to their best advantage.

FIS officers can explain how income and assets will be treated under the Social Security income and assets tests. Information provided by FIS officers is intended to give pensioners an idea of the financial options that may be available and of the general principles pensioners need to take into account when making investment decisions.

FIS Officer Appointments : 13 23 00

SERVICES AND PAYMENTS THROUGH CENTRELINK

Centrelink provides income support for people who are retired; who have a disability, who are unemployed, who have children, and who care for others.

Centrelink can also provide a range of services, including social worker services and financial counselling information services.

This guide provides basic information about Centrelink payments and services.

However, you should always check your eligibility with Centrelink either in person - or online, using the Centrelink Payment and Service Finder.

CLAIMING A PAYMENT

Before you can be paid a social security payment, you must fill in a claim form.

Forms are available at your local Centrelink office, or ring Centrelink on 13 23 00 and ask for a claim form to be mailed to you.

Application forms can also be downloaded from www.humanservices.gov.au.

You should complete the claim form and lodge it as soon as possible.

Can't speak English?

To speak to Centrelink in a language other than English, call 13 12 02 from anywhere in Australia for the cost of a local call.

How are benefits paid?

All social security payments are paid fortnightly in arrears.

Weekly payments are available if you are homeless, at risk of being homeless or have considerable difficulty with your finances.

You can receive your payment on any day you choose.

If you change your payday, you will receive a one-off adjustment on the first payday after the change to reflect the shortened or lengthened time between the new pay day and the old pay day.

What if you disagree?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact Centrelink and ask for the decision to be reviewed. This person you speak to should explain why the decision was made, and give you an opportunity to add any new information you might have;
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. The ARO is independent of the Centrelink office where the disputed decision was made. If the ARO thinks the decision is wrong, they can change it. Reviews of decisions by an ARO are free;
- Third, you can appeal to an independent body, the Social Services & Child Support division of the Administrative Appeals Tribunal (AAT).
- The AAT can only look at a disputed decision after it has been reviewed by an ARO. The AAT has the power to change decisions; and
- Finally, you can appeal to the AAT for a second review, within 28 days of receiving the first AAT review decision.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint.

You can contact the Commonwealth Ombudsman on 1300 362 072.

BASIC CONDITIONS OF ELIGIBILITY FOR PENSIONS

RESIDENCE

To qualify for a pension a person must be an Australian resident and residing in Australia on the date of claiming the pension.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident. In most cases you must also have a period of continuous residence to qualify for a pension.

The qualifying period varies on the type of pension - for the Age Pension you must have been an Australian resident for a total of more than 10 years, with a least five of these in one continuous period.

What if I lived in another country?

The rules about Australian residence may be different if you come from a country that has a reciprocal social security agreement with Australia.

For example, if you come from such a country, you may qualify for the Age Pension, even if you have not been a resident for 10 years.

Australia presently has agreements with the following countries:

Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Republic of North Macedonia, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovenia, Slovak Republic, Spain, Switzerland and the USA.

Waiting periods

If you are a recently arrived resident in Australia, generally you won't have immediate access to social security payments or concession cards.

If you are a New Zealand citizen arriving on a New Zealand passport, you will generally need to apply for, and be granted, a permanent resident visa before Centrelink can look at periods of time you have spent in Australia.

If you have lived in any countries that have social security agreements with Australia, you may be able to use that agreement to help you qualify for some payments such as Age Pension, Disability Support Pension, Carer Payment, Parenting Payment Single or Bereavement Allowance.

INCOME AND ASSETS TESTS

All social security and Department of Veterans' Affairs (DVA) income support pensions (except Age or Disability Support Pension for a person who is permanently blind, and DVA income support for persons who are permanently blind) are subject to income and assets tests.

Centrelink (or DVA) applies both tests to calculate the rate of payment and pays people under whichever test gives the lower rate.

Most income support payments are also affected by special compensation rules.

INCOME

The single rate of pension is reduced by 50 cents per fortnight for each dollar of income over the income 'free area'.

For couples, their combined pension is reduced by 50 cents for each dollar earned over the income 'free area'.

Currently, the 'free areas' are:

- \$174.00 per fortnight for a single person;
- \$308.00 per fortnight for couples combined.

As of March 2020, there is no payment if fortnightly income exceeds \$2,062.60 for a single person or \$3,155.20 for couples combined.

What is counted as income?

'Income' includes employment income and deemed income from financial investments (refer to section on deeming). There is a range of other income sources that are treated differently.

Transitional Safety Net

For pensioners receiving payment as at 19 September 2009, who would otherwise have had an immediate payment reduction because of changes to the income test introduced as part of the Secure and Sustainable Pension Reform package, a transitional safety net applies.

Under the transitional safety net, pension continues to be worked out with a 40 cent withdrawal rate until the new pension rules, including the 50 cent income test withdrawal rate, provides them with a rate that is equal to or higher than that under the transitional rules.

Once a pensioner is paid under the new rules, they no longer have access to the transitional safety net.

ASSETS

For full pension, assets must be less than:

- \$263,250 for a single person who owns a home;
- \$473,750 for a single person who does not own a home;
- \$394,500 for a couple who own a home or
- \$605,000 for a couple who do not own a home.

For part pension, assets must be less than:

- \$578,250 for a single person who owns a home;
- \$788,750 for a single person who does not own a home;
- \$869,500 for a couple who own a home; or
- \$1,080,000 for a couple who do not own a home.

Asset limits may be higher if Rent Assistance is paid with your pension.

What are counted as assets?

Assets taken into account for the assets test include:

- Bank, building society or credit union accounts, interest bearing deposits,

bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, bonds trusts and superannuation investments;

- Income stream products, depending on when they were purchased. The asset value of income streams is often reduced. Contact Centrelink for more information.
- Household contents and personal effects;
- Motor vehicles, boats and caravans (not used as the pensioner's primary place of residence); and
- Holiday homes or other forms of real estate (not used as the pensioner's primary place of residence).

DEEMING

Deeming rules are used by Centrelink to work out income from your financial assets.

Deeming assumes these assets earn a set rate of income, no matter what they really earn.

Centrelink adds this to your other income and applies the income test to work out your payment rate.

Financial assets include

Bank, building society and credit union accounts, cash, term deposits, friendly society bonds and other managed investments, assets in superannuation funds held by anyone of pension age, shares, some income streams, loans, gold and other bullion.

Financial investments do not include

A pensioner's house or its contents, car, boat or caravan, hobby collections, antiques, accommodation bonds in aged care homes, assets in superannuation funds held by anyone under pension age, standard life insurance policies, farms, holiday homes or other real estate.

How do the deeming rules work?

These rules assume your financial assets are earning a certain amount of income, regardless of the income they actually earn.

Deeming encourages you to choose investments that will earn you more income. Deeming also reduces the extent that your payments may vary.

If your investment return is higher than the deemed rates, the extra amount doesn't count as income.

Deeming is used to calculate income for income support payments. As Family Tax Benefit is based on taxable income, it is not affected by deeming.

From 1 May 2020

- if you are single and receiving an income support payment, the first \$51,800 of your financial investments is deemed to earn income at 0.25% per annum and any amount over that is deemed to earn income at 2.25% per annum;
- if you are a member of a couple and at least one of you receives a pension, the first \$86,200 of you and your partner's financial investments is deemed to earn income at 0.25% per annum and any amount over that is deemed to earn income at 2.25% per annum, or
- if you are a member of a couple and neither of you is receiving a pension, the first \$43,100 for each of you and your partner's share of jointly owned financial investments is deemed to earn income at 0.25% per annum and any amount over that is deemed to earn income at 2.25% per annum.

THE AGE PENSION

The Age Pension is an income support payment for Australian seniors. A person may be eligible for the Age Pension if they are:

- aged 66 years*; and
- meet residence requirements.

People receiving the Age Pension also receive a Pensioner Concession Card and may be eligible for Rent Assistance if they are renting privately.

Age Pensioners also receive the fortnightly Pension Supplement and the Energy Supplement.

Rate of the Age Pension

As of March 2020, the maximum rate of Age Pension is currently \$944.30 per fortnight for a single pensioner, or \$1423.60 per fortnight for a pensioner couple combined.

This rate comprises the base rate of the pension, the Pension Supplement and the Energy Supplement.

Improved pension indexation arrangements introduced as part of the Labor Government's Secure and Sustainable Pension Reform package in 2009 have contributed substantially to six monthly increases.

The arrangements introduced in 2009 better respond to changes in pensioner living costs.

Increasing the Age Pension Age

The pension age will increase to 67 years. The transition to the higher qualifying age commenced on 1 July 2017, increasing by six months every two years to reach 67 from 1 July 2023.

This change will not affect existing age pensioners and will not affect people born before 1 July 1952.

PENSION LOANS SCHEME

The Pension Loans Scheme (PLS) is a voluntary, reverse mortgage type loan that is available to anyone who qualifies for the Age Pension and owns real estate in Australia.

This includes people who receive the full Age Pension, Part Pension, or who are self-funded retirees who do not receive any pension because of the assets test, income tests, or both the assets and income tests.

Centrelink can lend up to 150% of the maximum rate of fortnightly pension (including the basic Age Pension rate, Pension Supplement, Energy Supplement and Rent Assistance, where applicable).

The PLS is also available to people receiving Carer Payment, Bereavement Allowance, the Disability Support Pension and other qualifying pensions.

The loan is subject to interest and must be repaid. It can be repaid at any time, but it is usually repaid when real estate is sold, or from a person's estate.

*Refer to Age Pension table at the back of this booklet.

DISABILITY SUPPORT PENSION

The Disability Support Pension (DSP) is an income support payment designed to give people an adequate means of support if they are unable to work for at least 15 hours per week at or above the relevant minimum wage, independent of a program of support, due to a permanent physical, intellectual or psychiatric impairment.

A person may be eligible for the DSP if he or she:

- has been an Australian resident for a total of at least 10 years, with no break in residence for at least five of these years, or acquired their impairment while an Australian resident; and
- is aged 16 years or over, and under Age Pension age at the date of claim; and
- has a permanent physical, intellectual or psychiatric impairment assessed at 20 points or more under the impairment tables; and
- is unable to work 15 or more hours per week, or be retrained for such work within the next two years as a result of their impairment; or
- is permanently blind.

Please note

1. Residence requirements may vary if an international social security agreement is in effect.
2. If the person does not have at least 20 points under a single impairment table, they must have also actively participated in a program of support.

A person may be eligible for the DSP if they are aged between 16 and Age Pension age.

However, if the person is receiving the DSP, they may elect to continue to receive the payment once they reach Age Pension age.

The adult rate of the DSP (that is for those aged 21 and over, or under 21 with a dependent child) is paid at the same rate as the Age Pension. Those under age 21 without dependent children are paid at the Youth DSP rate.

The DSP is non-taxable for people below Age Pension age, and taxable for people of Age Pension age.

DSP recipients on the adult rate receive the fortnightly Pension Supplement (see Additional Payments section). Recipients under age 21 without dependent children receive the Youth Disability Supplement and the Energy Supplement.

People receiving the DSP also receive a Pensioner Concession Card, and may be eligible for Rent Assistance, Mobility Allowance, the Pensioner Education Supplement and an Education Entry Payment.

Income and assets testing:

The DSP is subject to the pension income and assets tests. The assessable income and assets of a person receiving the DSP, and their partner (if applicable), must be below certain amounts for a full or part pension to be payable. Income and assets tests do not apply if the DSP recipient is permanently blind, however their partner must meet an income and assets tests for an income support payment to be payable to the partner.

Rates of payment may be affected, including payment for DSP recipients who are permanently blind, if Workers' Compensation or Third Party damages payments are received.

CARER PAYMENT

People who care for a person with a disability, medical condition or who is frail aged, may be eligible for a fortnightly payment. Carer Payment is paid to people who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

Carer Payment is paid at the same rate as the Age Pension. People receiving Carer Payment also receive the fortnightly Energy Supplement, Pension Supplement, in most cases a Pensioner Concession Card, and may be eligible for Rent Assistance (see Additional Benefits and Payments Section).

Income and assets testing:

The rate of Carer Payment is subject to the pension income and assets tests. The assessable income and assets of a person receiving Carer Payment, and their partner (if applicable), must be below certain amounts for full or part pension to be payable.

CARER PAYMENT (ADULT)

Qualification for Carer Payment (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). The ADAT measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Payment for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Payment (adult) the person must achieve a score of at least 25 under the ADAT with the Treating Health Professional (THP) component of the score being a minimum of 10.

CARER PAYMENT (CHILD)

The qualification process for Carer Payment (child) recognises the significant impact of care provided to children with disability or medical condition.

Carer Payment (child) is available to carers of:

- a child with severe disability or severe medical condition; or
- two or more children with disability or medical condition; or
- an adult with disability and one or more children with disability or medical condition; or
- a child with severe disability or severe medical condition on a short-term or episodic basis; and
- where the level of care required is assessed as intense under the Disability Care Load Assessment (child).

A person who has qualified for Carer Payment (child) for care of a child/children will automatically qualify for Carer Allowance for that child/children.

A person who has qualified for Carer Payment (child) for care of a child/children on a short-term or episodic basis will automatically qualify for a Health Care Card for this period.

BEREAVEMENT PAYMENTS

Bereavement payments provide a temporary continuation of income support payments after the death of a person.

Who qualifies

Bereavement payments may be available to couples, single people, parents and carers.

Eligibility for bereavement payments is automatically assessed when the Department of Human Services is notified of the death.

A single income support recipient's estate will receive one payment after their death which is for the 14 day income support payment period in which the person died. This payment is to assist in meeting expenses incurred by the deceased prior to their death.

For couples, the surviving partner may receive a lump sum payment, which comprises the difference between the combined couple rate and their new single rate of income support payment for up to seven paydays (14 weeks) from the date of death.

Carers receiving Carer Payment continue to receive their payment for up to seven paydays (14 weeks) from the date of death of the person they were caring for.

This allows them time to adjust their lifestyle from that of a caring role to one where they may need to seek employment or another form of income support.

SPECIAL BENEFIT

Special Benefit is an income support payment available to people who are in severe financial hardship and who have no other means of support.

Who qualifies

To qualify for Special Benefit an individual must:

- be in financial hardship; and
- be unable to earn a sufficient livelihood for themselves and their dependants because of age, physical or mental disability or domestic circumstances, or any other reason over which the person has no control; and
- not be entitled to any other income support payment; and
- be an Australian resident or the holder of an approved visa.

Rate

The rate of Special Benefit you get depends on your individual circumstances.

Usually, it is the same rate as Newstart Allowance or Youth Allowance.

You may receive less payment if you get free board or lodgings, or other forms of support.

Income and assets testing

For long-term cases (payment beyond three months), Special Benefit is not payable where the available funds of the individual are over \$5,000.

For short-term cases (payment under three months), Special Benefit is not payable where available funds exceed two weeks payment.

The value of in-kind support (such as free board and lodgings) and any income is treated as a direct deduction from the rate of Special Benefit.

CRISIS PAYMENT

Crisis Payment is a one-off payment available to income support recipients who are in severe financial hardship.

Who qualifies

Available to individuals who:

- are forced to leave their home due to extreme circumstances, such as domestic violence or a natural disaster, and have established or intend to establish a new home; or
- remain in their home after removal of family member due to domestic or family violence; or
- are released from gaol or psychiatric confinement after being charged with an offence and serving at least 14 days; or
- are humanitarian entrants who arrive in Australia on or after 1 January 2008 on a qualifying humanitarian visa.

Rate

Crisis Payment is equal to one week's payment (without add-ons) of the person's pension, benefit or allowance.

ADVANCE PAYMENTS FOR RECIPIENTS OF INCOME SUPPORT PAYMENTS

Advances on pension payments:

Pension advance payments allow pensioners to receive a portion of their future pension entitlement as a lump sum.

The amount available at each application will depend on previous advance payments and on the amount taken.

The rate of repayment cannot be reduced unless the customer has advised an exceptional change in circumstances that may lead to financial hardship.

Rate

For single maximum rate pensioners, the current maximum amount is \$1,313.10 and

minimum is \$437.70.

For maximum rate pensioner couples, the current maximum is \$989.70 and minimum is \$329.90 each.

For part rate pensioners, lower maximum amounts apply depending on the person's pension rate. Pension advances are recovered by spreading the repayment amount over 13 fortnights (6 months).

In any 6 months or 13 fortnights pensioners can only get either:

- 1 advance at the highest amount
- up to 2 advances of smaller amounts
- 3 advances at the lowest amount.

You can ask to have the amount paid all at once or in 2 instalments.

Applies to payments including the:

- Age Pension;
- Disability Support Pension;
- Wife Pension;
- Widow B Pension; and
- Carer Payment.

Advances on allowance payments:

The maximum advance amount on allowance payments is \$500 and the minimum amount is \$250 for singles and each member of a couple.

One advance between the amount of \$250 and \$500 is available over a 12 month period.

Applies to:

- Newstart Allowance;
- Parenting Payment (partnered);
- Widow Allowance;
- Youth Allowance; and
- Austudy.

ADDITIONAL BENEFITS AND PAYMENTS

THE WORK BONUS

Many pensioners want to continue to work after they reach pension age.

The Work Bonus enables pensioners over pension age, except Parenting Payment (single) recipients, to keep more of their pension when working.

From 1 July 2019, the first \$300 of employment income each fortnight will be excluded from assessment under the income test. Any unused amount of the \$300 Work Bonus accrues to a maximum of \$7,500.

The accrued balance can be used to offset future employment earnings.

The Work Bonus applies to individual pensioners. It cannot be shared by a pensioner couple. There is no registration process for the Work Bonus - just keep Centrelink up to date with your income.

THE ENERGY SUPPLEMENT

The Energy Supplement provides ongoing assistance to eligible recipients of government payments.

The Energy Supplement is paid automatically with your regular payment for

- Age Pensioners
- Other income support pensioners
- Families receiving Family Tax Benefit payments
- Youth and Student payments
- Disability Support Pension recipients aged under 21 without dependent children.

Since 20 March 2017, the Energy Supplement is only paid to Family Tax Benefit recipients and Commonwealth Senior Health Card holders who have continuously receiving the Energy Supplement from 19 September 2016.

Most pension, allowance and family payments recipients can choose to receive the supplement with their regular fortnightly

payment or quarterly payment in arrears.

Eligible Commonwealth Seniors Health Card holders will receive the Energy Supplement in arrears.

The amount of your Energy Supplement depends on your circumstances and the payment you receive.

If you get any of the following and are single, separated by illness, in respite care or in prison, you will receive \$14.10 per fortnight:

- Age pension
- Bereavement allowance
- Carer payment
- Disability pension - if you are 22 or older
- Widow B pension
- Wife pension

If you get an allowance (such as Newstart, Widow, Partner or Sickness Allowance), your fortnightly amount will range from \$8.80 to \$10.60 depending on your circumstances.

You can be paid for the first 6 weeks of a temporary absence from Australia if you continue to receive your regular payment.

Customers can elect to receive the Energy Supplement quarterly. You can change your payment frequency at any time by contacting Centrelink.

The Energy Supplement is not:

- taxable;
- indexed, or
- considered income for family assistance

THE PENSIONER CONCESSION CARD

The Pensioner Concession Card may entitle the cardholder and their dependants to access a range of concessions provided by the Commonwealth Government, including:

- cheaper medicine under the Pharmaceutical Benefits Scheme;
- bulk billing for doctor appointments -this is at your doctor's discretion;
- higher Medicare benefits for eligible services once you meet your annual Medicare Safety Net threshold;
- assistance with hearing services, and discounted stamps & mail redirection through Australia Post.

You may get some of these Australian Government concessions for a dependent child.

You may also be entitled to various concessions from state and territory governments and local councils such as:

- » reductions on property and water rates;
- » reductions on energy bills;
- » reduced fares on public transport;
- » reductions on motor vehicle registration, and
- » free rail journeys.

Pensioner Concession Card concessions are different in each State and Territory and vary between local councils.

Pensioner cards are posted to those eligible, and are valid for 2 years from the date of a qualifying payment.

Who qualifies?

Pensioner Concession Cards are automatically issued to:

- all social security pensioners - Age Pension, Disability Support Pension (DSP), Wife and Widow B Pensions; Bereavement Allowance, Parenting Payment (single), and Carer Payment (other than short-term or episodic care of a child);
- DVA service pensioners, partner service pensioners and income support supplement recipients;
- recipients of Newstart Allowance Partner Allowance, Sickness Allowance or Widow Allowance; Special Benefit, and Parenting Payment (partnered) who are aged 60 years or over and have been in continuous receipt of payment for at least nine months;
- recipients of Newstart Allowance, Parenting Payment (partnered) and Youth Allowance (job seeker) who have a partial capacity to work or who are the single principal carer of a dependent child;
- participants of the Pension Loans Scheme who are qualified to receive a part-rate pension.



PHARMACEUTICAL BENEFITS SCHEME SAFETY NET

The PBS Safety Net reduces the cost of prescription medicines for individuals and families once the PBS Safety Net threshold has been reached.

A wide range of prescription medicine is subsidised through the PBS.

From January 1, 2020 general patients need to pay up to \$41 toward their PBS prescriptions. Concession card holders need to pay up to \$6.60.

The PBS Safety Net Threshold is \$1,486.80 for general patients and \$316.80 for concession card holders.

You can combine your family's PBS amounts to reach the threshold sooner, but you need to fill out a form to do this. Contact Centrelink for more information. The PBS Safety Net Threshold is the same for all individuals and families.

When you are close to reaching the PBS Safety Net threshold, ask your pharmacist or Centrelink, about a PBS Safety Net card. With this card your PBS medicine will cost the concessional rate for general patients, and be free for concessional patients, for the rest of the calendar year.

If you go over the threshold before you get your PBS Safety Net card, you may get a refund. If this happens, ask your pharmacist for an official PBS refund receipt, not just a regular docket.

PHARMACEUTICAL ALLOWANCE

The Pharmaceutical Allowance is a regular payment to help with medicine costs available to those who receive certain payments from Centrelink.

Rate

- \$6.20 per fortnight for singles
- \$3.10 per fortnight for each member of a

couple

- \$6.20 per fortnight for a member of a couple separated by illness or respite care.

It is paid **automatically** or in specific circumstances to people who receive the following payments:

- Disability Support Pension
- Parenting Payment (single)
- JobSeeker Payment
- Special Benefit
- Austudy
- ABSTUDY
- Parenting Payment (Partnered) if under age pension age
- Youth Allowance (job seeker)
- Youth Allowance (full-time students and Australian Apprentices)

PENSION SUPPLEMENT

The Pension Supplement is a fortnightly payment to assist with the cost of living.

From March 2020, the maximum Pension Supplement amount is \$69.60 per fortnight for single pensioners and \$105 per fortnight for pensioner couples, combined.

Part rate pensioners and other eligible income support recipients being paid a reduced rate will still receive the Pension Supplement or an equivalent amount if you are receiving a transitional rate.

The minimum pension supplement is \$37.40 per fortnight for single pensioners and \$56.40 per fortnight for pensioner couples, combined.

Pensioners may elect to receive the minimum Pension Supplement quarterly instead of fortnightly.

CARER ALLOWANCE

Carer Allowance is a fortnightly supplement paid to eligible people who give additional daily care to someone who has a disability, serious illness or is frail aged.

Who qualifies?

It may be available to people who care for either an adult (16 or over) or a child (under 16). The carer and the person being care must both be Australian residents, living in Australia. You must be caring someone with a disability or severe illness, or someone who is frail aged.

Rate of payment

The basic rate of Carer Allowance is \$131.90 per fortnight.

Income and asset test

There is no assets test for the Carer Allowance, however your and your partner's combined adjusted taxable income must be under \$250,000 a year.

Caring for people with a disability 16 years old and over

Qualification for Carer Allowance (adult) requires that the person getting care must be likely to have the illness or disability for at least 12 months, unless it is terminal. The carer must be providing support in their own home, the home of the person being cared for, or in a hospital.

The person receiving care must score high enough on the Adult Disability Assessment Tool for a carer to be eligible to receive Carer Allowance.

Caring for dependent children under 16 years old

The child getting care must be likely to have the illness or disability for at least 12 months, unless it is terminal.

An ex-Carer Allowance (child) Health Care Card can be claimed by 16-25 year old full-time students who held a Carer Allowance Health Care Card on the day before their 16th birthday.

If the carer is not qualified for Carer Allowance (child) based on the level of care required, the carer may still qualify for a Health Care Card if the child requires at least 14 hours per week of additional care and attention.

The Health Care Card is issued in the name of the child or student and is not means tested.

CHILD DISABILITY ASSISTANCE PAYMENT

The Child Disability Assistance Payment of up to \$1,000 is payable annually to carers who receive Carer Allowance (child).

Each eligible child cared for attracts a separate payment of up to \$1,000. It may be paid in addition to income support payment.

CARER SUPPLEMENT

This is an annual lump-sum payment of \$600 to assist carers with the costs of caring for a person with a disability or medical condition.

To be eligible for Carer Supplement, you must be in receipt of one of the following payments on 1 July each year:

- Carer Allowance;
- Carer Payment;
- Department of Veterans' Affairs Partner Service Pension with Carer Allowance;
- Department of Veterans' Affairs Care Service Pension.

You do not need to apply for the Carer Supplement. Centrelink will automatically make the payment.

The Carer Supplement is paid annually to carers who receive a qualifying payment for a period including 1 July. It is paid in addition to the eligible payment.

All Carer Allowance recipients will receive a supplement up to \$600 for each eligible person in their care. Some carers will receive 2 or more supplements, and those receiving a part-rate of Carer Allowance under shared care arrangements will receive a proportion of the supplement.

THE ESSENTIAL MEDICAL EQUIPMENT PAYMENT

The Essential Medical Equipment Payment is an annual payment of \$160 to people who experience additional home energy costs from the use of essential medical equipment to manage their disability or medical condition.

This payment must be claimed.

Who qualifies?

The payment is available to people with medical needs, or their carers who:

- are covered by a Commonwealth Government concession card, or a Department of Veterans' Affairs Gold or White Card; and

- use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling; and
- contribute to the payment of the energy account.

Eligible equipment includes:

- home dialysis machine;
- home ventilator;
- home respirator;
- home parenteral or enteral feeding device;
- oxygen concentrator;
- heart pump;
- suction pump;
- infant apnoea monitor - prescribed by a medical practitioner following apnoeic nebuliser - used daily;
- positive airways pressure device (CPAP);
- phototherapy equipment;
- airbed vibrator;
- electric wheelchair; and
- insulin pumps.

Equipment with non-rechargeable batteries is not eligible.

How do I claim?

The Essential Medical Equipment Payment can be claimed through Centrelink or the Department of Veterans' Affairs (DVA) for those who hold a DVA card.

Once claimed, the Essential Medical Equipment Payment will be paid annually until the person's circumstances change.

RENT ASSISTANCE

Rent Assistance helps people who pay private rent, rent in community housing (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

Who qualifies?

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing); or
- services and maintenance fees in some retirement villages; or
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home; or
- fees paid to occupy non Commonwealth funded beds in an aged care facility such as a hostel or nursing home.

Eligibility

The rent threshold (per fortnight) at which payment of Rent Assistance commences is as follows:

Single, no dependent children	\$124.60
Couple, no dependent children	\$201.80
Single, with 1 or 2 dependent children	\$163.52
Couple, with 1 or 2 dependent children	\$241.92

Payment Rates

The maximum rate of Rent Assistance paid varies with the cost of rent. The maximum rates of Rent Assistance per fortnight are:

Single, no dependent children	\$139.60
Couple, no dependent children	\$131.60
Single, with 1 or 2 dependent children	\$164.08
Couple, with 1 or dependent children	\$164.08

REMOTE AREA ALLOWANCE

Remote Area Allowance is paid in recognition of the additional costs incurred by social security income support customers who live in remote areas and their exclusion, in many cases, from the benefits of the zone tax offsets which are available to taxpayers living in remote areas.

Who qualifies?

You may qualify if you receive an income support payment and live in a designated remote area, or if you have moved to a remote area and will stay longer than 12 months.

There is no income or assets test.

Basic Rates

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each dependent.

Remote Area Allowance is paid automatically with your income support payment when you move to a designated remote area and give the Department of Human Services your address.

COMMONWEALTH SENIORS HEALTH CARD

The Commonwealth Seniors Health Card provides gives older Australians access to cheaper prescription medicines, Australian government funded medical services, and other government concessions.

Who qualifies?

To qualify, a person must:

- be over pension age;
- not be receiving an income support payment from Centrelink or the Department of Veterans' Affairs; and
- be an Australian resident; and
- meet an income test.

A person's adjusted taxable income must be:

- under \$55,808 per year for singles; or
- under \$89,290 per year for couples (combined income).
- under \$111,616 combined for couples separated by, for example, illness or respite care.

Add \$639.60 to these amounts for each child in your care.

There is no assets test.



GRANDPARENTS RAISING GRANDCHILDREN

Grandparents and other relative carers who have responsibility for raising a child may be eligible for assistance on the same basis as other families, including Parenting Payment, Family Tax Benefit, Child Care Benefit and Child Care Rebate.

Relative carers may get concession card coverage for the children in their care through their own Pensioner Concession Card or Health Care Card, or through a foster child Health Care Card, specifically issued for each child.

For more information, call 13 61 50 or visit www.humanservices.gov.au.

Getting help

Grandparent Advisers provide assistance by:

- assessing family circumstances;
- providing information and help to access payments and services;
- arranging appointments with specialist staff such as social workers; and
- arranging referrals to other Federal, State and community service providers who may also be able to assist.

Grandparent Advisers can be contacted tollfree on 1800 245 965.

Grandparents living outside the local area where grandparent advisers are based can still get help and support, by visiting their nearest Centrelink office.

PHARMACEUTICAL BENEFITS SCHEME SAFETY NET

The PBS Safety Net reduces the cost of prescription medicines for individuals and families once the PBS Safety Net threshold has been reached.

A wide range of prescription medicine is subsidised through the PBS.

From January 1, 2019 general patients need to pay up to \$40.30 toward their PBS prescriptions. Concession card holders need to pay up to \$6.50.

The PBS Safety Net Threshold is \$1,550.70 for general patients and \$390 for concession card holders.

When you are close to reaching the PBS Safety Net threshold, ask your pharmacist about a PBS Safety Net card. With this card your PBS medicine is less expensive, or free, for the rest of the calendar year.

If you go over the threshold before you get your PBS Safety Net card, you may get a refund. If this happens, ask your pharmacist for an official PBS refund receipt, not just a regular docket.

PHARMACEUTICAL ALLOWANCE

The Pharmaceutical Allowance is a regular payment to help with medicine costs available to those who receive certain payments from Centrelink.

Rate

- \$6.20 per fortnight for singles
- \$3.10 per fortnight for each member of a couple
- \$6.20 per fortnight for a member of a couple separated by illness or respite care.

It is paid **automatically** or in specific circumstances to people who receive the following payments:

- Disability support
- Parenting Payment (single)
- Sickness Allowance
- Newstart Allowance
- Partner Allowance
- Widow Allowance
- Special Benefit
- Austudy
- ABSTUDY
- Parenting Payment (Partnered) if under age pension age
- Youth Allowance (job seeker)
- Youth Allowance (full-time students and Australian Apprentices)

PENSION SUPPLEMENT

The Pension Supplement is a fortnightly payment to assist with the cost of living.

From 1 July 2019, the maximum Pension Supplement amount is \$68.50 per fortnight for single pensioners and \$103.20 per fortnight for

SAFETY HINTS

Many people, especially those who live alone, feel vulnerable at times.

Here is some advice that is handy for everyone, but may be particularly helpful for those who live alone.

Don't isolate yourself behind locked doors. One way of encouraging neighbours to keep an eye out for you is to keep an eye out for them.

Get involved with your neighbours and your local community.

Consider home security measures such as deadlocks, security screens, door chains and viewers.

Don't hide spare keys in obvious places.

Phone calls

If you don't know the caller, don't give personal information over the phone, even if the caller claims to be from a legitimate organisation. If you have any doubts, take the caller's name and number and call them back.

TIP - Keep police, emergency services, friends, neighbours, relatives and doctor's phone numbers listed next to the phone.

Visitors

People from legitimate companies all carry identification cards. Phone their company if you are not sure about their identification and don't let them into your home until you are satisfied.

Road safety

Be careful crossing roads and use traffic lights and pedestrian crossings where possible.

Never cross a road from behind a parked car as oncoming vehicles often can't see you.

Legal matters

Before you sign any legal documents, read them carefully and have them checked by a

trusted friend or family member, solicitor or legal aid officer— especially if you are in doubt.

Keep all legal documents such as your Will, insurance policies and share certificates together in a safe place at home, or with your solicitor or bank.

Refuse to sign any paper if you feel you are being pressured to sign it before you have had time to think about it.

Con schemes

Be cautious about schemes that sound too good to be true or have to be kept a secret.

Keep informed by reading, listening or watching the news and talking to friends.

Be wary of 'good deals' on home repairs and improvement jobs, and 'get rich quick' schemes which involve giving someone money before the scheme is completed or revealed.

If it seems too good to be true, it almost certainly is. If you are anxious about a possible fraud, contact the police.

Shopping

If you carry a handbag, carry it close to your body. If you use a wallet, put it inside a jacket pocket or a front pocket. Try not to carry more money than you need.

If you feel you are being followed, turn to see if someone is there, rather than being caught off guard. Go into a shop or building where there are people if you think you are being followed.

If someone tries to snatch your bag, do not resist. No amount of money is worth serious injury.

If a friend or taxi takes you home, ask them to wait until you are safely inside. Have your car or house key in your hand as you approach the door.

In Your Neighbourhood

Keep a lookout for pushbike riders and skateboard riders on the footpath, particularly when walking around corners.

Have a local contact, family or friend who can keep an eye on you and your home. You may be able to do the same for them.

If you are going away, make arrangements for someone to collect mail and keep an eye on things.

Banking

It is wise not to keep large amounts of money at home, in your handbag or wallet.

Only withdraw from the bank what you will need for the week or until you plan to go to the bank. Put your money into your purse or wallet before moving away from the teller or the Automatic Teller Machine (ATM). Protect your PIN when using an ATM.

PROTECTING YOUR POSSESSIONS

It is a good idea to engrave identification, such as your driver's licence number, preceded by the initial of your State, on your valuable possessions.

By leaving an identifying mark, you will discourage thieves as well as make it difficult for them to sell your property and it will be easier for any items to be returned to you.

Televisions, DVD and CD players, computers, cameras, tools, lawnmowers, kitchen appliances, stereos, and furniture are just a few items that could be engraved.

It's also a good idea to photograph items of particular value to you, such as jewellery.

Photograph it beside a matchbox or ruler to provide a good idea of size.

If you don't have a photographic record, then make sure you write down a description of the valuable items, and if possible, make a drawing of them.

Never mark your keys with your address.

Other valuables - passports and personal records

Keep them safe at home. A floor or wall safe is the best, although a locked filing cabinet is also quite good. Only tell a trusted friend or relative where these items are kept. Keep a separate list of your possessions on a valuable property record.

Cash and Credit Cards

Never make a display of your cash or credit cards. If you are taking money out of an Automatic Teller Machine, make sure no-one can see you key in your PIN number.

Be careful because someone can come up behind you while you are at the machine.

If your credit cards are lost or stolen, inform the credit card company immediately so transactions can be stopped. Keep the phone number handy and keep a record of card numbers so you can report them easily.

Use a PIN number you can easily recall with credit cards. If you can't memorise it, some banks, credit unions or building societies can provide you with a word instead of a number.

Handbags and wallets

Handbags, backpacks or shopping bags should be held securely and kept closed. It is not wise to put a handbag down on a counter or on the floor beside you. Keep them in front or beside you with your hand looped through the handle or strap. Be careful in the street, as it is easy for someone to snatch your bag before you are really aware of what has happened.

At work, never leave wallets, bags or other valuables lying around. Lock such items in a drawer or cabinet. Your workmates could be unfairly under suspicion if something goes astray.

LOCKING UP

Ensuring your property is secure can be an expensive business. Before you make any decisions, think about your security needs and shop around.

Here are some suggestions:

Automatic deadlocks

A deadlock locks automatically when the door is closed. At the turn of a key, the lock can be prevented from being opened on the inside. Another type of deadlock is the morticed deadbolt lock which is ideal for solid core doors.

However, be sure to keep all locks unlocked on the inside when you are in the home. It is wise to have dead locks on front and back doors.

Burglar alarms

Correctly installed and maintained burglar alarms offer a high level of security for those who require it. However, alarms should not be used instead of other good security measures. If you have a security system, use it and have it serviced regularly.

Door viewers

These help you to identify callers before opening the door.

Electrical meter boxes

A lock up meter box is recommended to prevent anyone from interfering with the power supply to your home. Ask your energy supplier for details.

External lighting

Movement activated outside lights are a good idea. Consider installing a light outside the front entrance, with an inside switch to see night time visitors.

Garages & Sheds

Keep them locked. Tools and ladders provide burglars with a ready kit of implements for forcing a window or door.

Security doors

A security screen is a good idea. Keep it locked on the inside, especially when you are at home, out the back or in the garden.

Sliding doors

These need special locks, preferably at the top and bottom.

Small windows

Cover small windows with security screens or screw them shut permanently.

Smoke detectors

It is critical to install smoke detectors in your home to give you warning in case of fire. Service and maintain them regularly - they save lives. Smoke detectors are required by law in some states.

Spare key

Never leave a spare key in a convenient hiding place such as under a door mat, in a flower pot or in an unlocked meter box. Leave it with a trustworthy neighbour or family member.

Standard latch locks

Standard 'key in the knob latch sets' offer only limited protection when used on their own. If you already have one fitted to your front or back door, use it in tandem with a suitable deadlock.

Street Numbering

Your street number should be clearly visible at the front of your house to help police, ambulance or the fire brigade to quickly find you in an emergency.

Security Companies

Many security companies offer value for money—but don't sign up until you are sure you are getting value for money.

Answering the door

Don't let strangers into the house unless you are sure of who they are. Ask for identification and if you're not satisfied, phone the organisation they say they're from.

Be cautious about door-to-door tradespeople recommending house repairs. Seek advice from someone you know or a recommended tradesperson before you commit yourself.

Door chains and door viewers are worthwhile. Although expensive, fitting a security door is a good idea.

Keep it locked from the inside and don't leave the key outside the door.

Intruders in your home

If you arrive home and suspect an intruder is in the house:

- Do not go in. Phone the police from somewhere outside the house.
- Keep out of sight and a safe distance from the house. If you see the intruder leave, jot down or memorise a description of the person, their vehicle and numberplate.

Be prepared – plan ahead for what to do if an intruder is inside your home.

On the Telephone

Don't give your phone number, personal or financial information to people you don't know over the phone.

Don't let strangers know you are home alone, or when you will be away.

Consider installing a phone extension in the bedroom, or keep a mobile phone near the bed.

Leave emergency numbers next to your phone, including the number of a neighbour or someone nearby. You could program these numbers into your speed dial.

If you receive obscene or threatening calls, don't talk to the caller, hang up. If calls continue, contact the Police.

The Internet

With more and more people chatting on the internet every day, many of the same tips apply as with the phone.

- Don't give your phone number, personal or financial information to people you don't know. Don't give out your address.
- Do not respond to emails apparently coming from banks. They are bogus emails designed to trick you into revealing your account details.
- Don't let strangers know you are home alone, or when you will be away.

Out and about

Walk only on busy or well lit streets. Don't take shortcuts through dark alleys, across parks or through isolated areas.

If you regularly walk home after dark, consider buying a screech alarm or a mobile phone.

Carry it in your hand, not in a bag where it may be difficult to reach in an emergency.

Don't hitch hike or accept lifts from anyone you're not completely sure of. Walk facing the traffic and on the left hand side of the footpath.

If you are going to be out late, arrange for a lift, or book a taxi in advance.

When returning to your home or car, have your keys ready. When you return to your car in a parking area, check nobody is hiding, in or around the car.

Keep all your car doors locked when driving.

In shopping centres keep your handbag or wallet closed and secure. Never leave it unattended, e.g. in a shopping trolley.

Public transport

Avoid travelling alone at night.

If you must travel alone at night, sit or stand near the guard, conductor or driver and arrange to be met at your destination. Report any strange people who talk to you or follow you.

If you feel threatened while on public transport, move closer to others or get off immediately.

ELDER ABUSE

Elder abuse can be defined as abuse or neglect of an elderly person. It is of concern that elder abuse is more likely to occur where an older person is reliant on others for care and assistance.

Often elder abuse is perpetrated by a family member.

Types of elder abuse can be:

- physical (including sexual abuse);
- financial;
- psychological; and
- neglect

Older Australians have the right to be protected from abuse or neglect and any abuse should be considered a breach of trust of those who are often not in a position to protect themselves.

It is extremely important that any form of abuse is reported and assistance provided.

The Elder Abuse Hotline can be contacted on 1800 737 732.

SCAMS

Scams target people of all ages and backgrounds. If you think you have been scammed, or would like more information on how to identify a scam, visit Scamwatch at www.scamwatch.gov.au

Scams to look out for include:

Dating & romance: Scammers take advantage of people looking for romantic partners, often via dating websites, apps or social media by pretending to be prospective companions. They play on emotional triggers to get you to provide money, gifts or personal details.

Investment schemes: Investment schemes involve getting you or your business to part with money on the promise of a questionable financial opportunity.

Unexpected prize & lottery scams: Unexpected prize and lottery scams work by asking you to pay some sort of fee in order to claim your prize or winnings from a competition or lottery you never entered.

Inheritance scams: These scams offer you the false promise of an inheritance to trick you into parting with your money or sharing your bank or credit card details.

Reclaim scams: Reclaim scams try to convince you that you are entitled to a rebate or reimbursement from the government (such as Centrelink), a bank or another trusted organisation.

Door-to-door and home maintenance scams: While many legitimate businesses sell things door-to-door, scammers also use this approach.

These types of scams generally involve promoting goods and services that are of poor quality, or not delivered at all.

Scammers may try and sell you gardening or roofing services, and then bill you for additional work that you did not agree to.

Sometimes they may pretend to conduct a survey so they can get your personal details, or to disguise their sales pitch until they have been talking to you for a while.

If you feel you have been approached by a scammer, contact your local Police station.

In an emergency, dial 000.

WILLS AND FUNERALS

MAKING A WILL

It is recommended that all people over the age of 18 make a will. A will that is regularly reviewed after major changes in life such as marriage, birth of children, death etc can ensure that your decisions in relation to your financial assets are complied with.

A will must appoint an executor who will be responsible for carrying out your instructions in your will and how your estate will be

distributed. It is your decision who you appoint as your executor and it can be a family member or friend.

State Governments also provide Public Trustees who can act as your executor. Alternatively you can also appoint a lawyer to act on your behalf.

LIVING WILLS

A living will is also known as a health care directive or an advance directive. They all refer to the legal document that allows you to state your wishes for end-of-life medical care should you become unable to communicate your decisions. It has no power after death.

Living wills are often used with an enduring power of attorney. In some states, it is just one document.

These documents can save family members and your doctors guessing what you might prefer in terms of treatment as well as painful disputes that can finish up in a courtroom.

PLANNING A FUNERAL

Like the making of a will, planning a funeral can assist family and friends to ensure that your final wishes can be complied with.

As a funeral can be a significant cost both financially and emotionally, planning for a funeral ensures the time spent grieving for a loved one is without the stress of deciding how they would have wanted their funeral to be arranged.

Pre-planning ensures your wishes in regard to the type and cost of service can be complied with.

Most funeral providers offer customers a range of methods to assist in planning a funeral.

It is worth visiting a number of funeral service providers and getting a number of quotes before you make your final decision. Most funeral service providers also offer a variety of financial payment methods that you can choose from.

As with all important information, keep any documentation in a safe place and ensure that either your family members or Executor of your will is aware where to find this information.

AGE PENSION PAYMENT RATES

PENSION RATES PER FORTNIGHT	FAMILY SITUATION		
	SINGLE	COUPLE - EACH	COUPLE - COMBINED
Maximum Basic Rate	\$860.60	\$648.70	\$1,297.40
Maximum Pension Supplement	\$69.60	\$52.50	\$105
Energy Supplement	\$14.10	\$10.60	\$21.20
TOTAL	\$944.30	\$711.80	\$1,423.60

AGE PENSION

BASIC CONDITIONS OF ELIGIBILITY

PEOPLE BORN	ELIGIBLE FOR AGE PENSION AT AGE	DATE OF PENSION AGE CHANGE
Before June 1955	66	1 July 2019
Between 1 July 1955 and 31 December 1956	66.5	1 July 2021
1 January 1957 and later	67	1 July 2023

PENSION ASSET TEST LIMITS

FOR FULL PENSION, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$263,250	\$473,750
Couple (combined)	\$394,500	\$605,000
Illness separated (couple combined)	\$394,500	\$605,000
One partner eligible (combined assets)	\$394,500	\$605,000

FOR PART PENSION, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$578,250	\$788,750
Couple (combined)	\$869,500	\$1,080,000
Illness separated (couple combined)	\$1,024,500	\$1,235,000
One partner eligible (combined assets)	\$869,500	\$1,080,000

FOR TRANSITIONAL RATE PART PENSION, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$526,500	\$737,000
Couple (combined)	\$819,500	\$1,030,000
Illness separated (couple combined)	\$921,000	\$1,131,500
One partner eligible (combined assets)	\$819,500	\$1,030,000

AGE PENSION INCOME TEST LIMITS

as at March 2020

FAMILY SITUATION	PER FORTNIGHT FOR FULL PENSION
Single	up to \$174
Couple (combined)	up to \$308
Illness separated (couple combined)	up to \$308

NOTE: You may also be eligible for the Work Bonus - which allows Age Pensioners to earn up to \$300 from employment income or self-employment income without reducing the pension.

INCOME TEST PAYMENT CUT OFF POINTS

If you earn enough income your payment reduces to \$0. This is called the cut-off point. The table below provides details of the cut-off point for each family situation.

The amount of fortnightly income you can earn before your payment reduces to \$0 may be higher if you are eligible for Rent Assistance.

FAMILY SITUATION	PAYMENT REDUCES TO \$0 WHEN FORTNIGHTLY INCOME REACHES:
Single	\$2,062.60
Couple (combined)	\$3,155.20
Couple separated due to ill health (combined)	\$4,085.20
Transitional rate - single	\$2,147.25
Transitional rate - couple (combined)	\$3,492.00
Transitional rate - couple - illness separated	\$4,254.50

NOTE: The cut-off will be higher if you get the Work Bonus.

Every effort has been made to ensure the accuracy of the information provided.

Payment rates in this guide are current from May 2020.

USEFUL NUMBERS

- Aged Care Complaints Investigation Scheme 1800 550 552
- Aged Care Quality and Safety Commission - Lodging Complaints 1800 951 822
- Al Anon Family Groups 1300 252 666
- Arthritis Australia 1800 011 041
- Asthma Australia 1800 278 462
- Australian Hearing 134 432
- Australian Tax Office 13 28 65
- Australian Tax Office - Scams hotline 1800 008 540
- Australian Organ Donor Register 1800 777 203
- Beyond Blue 1300 224 636
- Bowel Cancer Australia Helpline 1800 555 494
- Cancer Council Helpline 13 11 20
- The Carer Experience: An essential guide for carers of people with dementia is a very popular and practical booklet for carers that can be ordered, free of charge, by calling 1800 200 422
- Centrelink: Carers Payments 13 27 17
- Centrelink: Older Australians 13 23 00
- Commonwealth Respite and Carelink Centres 1800 052 222 or Emergency Respite outside business hours: 1800 059 059
- Diabetes Australia 1300 136 588
- Domestic Violence (1800 RESPECT) 1800 737 732
- Elder Abuse Helpline 1800 628 221
- Financial information (pensions and allowances): Centrelink (financial assistance for carers) - 13 27 17 or for multilingual information - 13 12 02
- Get Healthy Information and Coaching Service 1300 806 258
- Grief Line 1300 845 745
- Hearing Australia 134 432
- Health Services for Veterans 13 32 54
- Heart Health Information Line 13 11 12
- HEP ABC National Information Line 1800 437 222
- Home Support and Care - Call MyAgedCare 1800 200 422
- Immunise Pneumococcal Disease and Seasonal Influenza 1800 671 811
- Immunisation Programs for Older Australians: Immunise Australia Information Line 1800 671 811
- Kidney Health Australia 1800 454 363
- Lifeline 13 11 14
- Medicines Line 1300 633 424
- MensLine Australia 1300 78 99 78
- My Aged Care 1800 200 422
- National Bowel Cancer Screening Program 1800 118 868
- National Cervical Screening Program 13 15 56
- National Continence Helpline 1800 330 066

PENSIONERS AND SENIORS INFORMATION KIT - KATE THWAITES MP

- NDIS Hotline 1800 800 100
- National Dementia Helpline 1800 100 500
- National Relay Service Helpdesk 1800 555 660
- National Stroke Foundation StrokeLine 1800 787 653
- Older Persons Advocacy Network 1800 700 600
- Osteoporosis Australia 1800 242 141
- Poisons Information Centre 13 11 26
- Quitline 13 78 48
- Reading and Writing Hotline 1300 655 506
TIO 1800 062 058
- Translating and Interpreting Service (TIS) 13 14 50
- Veterans & Veterans Families Counselling Services 1800 011 046
- Veterans' Home Care: To arrange an assessment call a VHC Assessment Agency on 1300 550 450.
- For information about services available for veterans, war widows and war widowers, contact the Department of Veterans' Affairs on 13 32 54 or 1800 555 254
Help is also available through the Veterans' Affairs Networks (VANs).

They provide up-to-date information for veterans, war widow(er)s and their carers, and are located in all capital cities and in areas with large veteran communities.

For more information contact 13 32 54, or for the nearest VAN office, call 1800 555 254

- Victims Access Line 1800 633 063
- Vision Australia 1300 847 466

Calls to 1800 numbers are generally free to the caller when made from a land line.

Calls to 13 or 1300 numbers are charged at a low fixed amount to the caller when made from a land line.

All calls made from mobile phones are charged at the rates applicable to each telephone provider.

All calls made from public phones are charged at the rates applicable to each telephone provider.

LOCAL ORGANISATIONS

Austin Hospital

145 Studley Road, Heidelberg 3084
9496 5000
www.austin.org.au

Heidelberg Repatriation Hospital (The Repat)

300 Waterdale Road, Ivanhoe 3079
9496 5000
www.austin.org.au

Banyule Community Health

21 Alamein Road, West Heidelberg 3081
9450 2000
www.bchs.org.au

HealthAbility (Formerly Nillumbik Community Health)

917 Main Rd Eltham 3095
9430 9100
www.healthability.org.au

Diamond Valley Community Support

Shop 378a, Level 3
Greensborough Plaza
25 Main St Greensborough, 3088
9435 8282
www.dvsupport.org.au

Diamond Valley Foodshare

203 Henry St Greensborough 3088
9434-6416

Banyule Support and Information (BANSIC)

Shop 48 The Harmony Centre
The Mall Heidelberg West 3081
(corner Bell Street and Oriel Road)
9459 5959

National Seniors Greensborough

Located at the Greensborough RSL,
111 Main Street, Greensborough 3088
9459 0653
www.greensboroughnationalseniors.com.au

Greensborough RSL

111 Main Street Greensborough 3088
9435 1884
www.rsl-greensborough.com

Ivanhoe RSL

3-5 Studley Road, Ivanhoe 3079
9499 2015
(Note: RSL currently under reconstruction)

Montmorency-Eltham RSL

Mountainview Rd, Montmorency 3094
(Petrie Park)
9434 2085
www.montyrsl.com.au

Watsonia RSL

6 Morwell Avenue, Watsonia 3087
9435 4233
www.watsoniarsl.com.au

RSL on Bell

180 Bell St, Heidelberg Heights
9457 2518
www.rslonbell.com.au

Olympic Village Combined Pensioners

Meeting every Tuesday 12pm-3pm
Southern Road Hall,
221 Southern Road, West Heidelberg 3081

HEALTH & MEDICARE

URGENT HEALTHCARE

If you think you need an ambulance or your injury or illness is critical or life threatening, call triple zero (000) for an ambulance immediately.

For health advice, call the healthdirect helpline on 1800 022 222. Registered nurses are available 24 hours a day, 7 days a week to provide advice when you're not sure what to do – whether you should see a local GP, manage the condition at home, or go to an emergency department.

GENERAL PRACTITIONERS AND SPECIALISTS

Unfortunately, the out-of-pocket costs of seeing a doctor in Australia are at record highs.

The average GP out-of-pocket fee is now **\$37.55** - up almost \$9 since 2013.

The average specialist out-of-pocket fee is **\$83.75** - up \$26.75 since 2013.

These are only averages, and some people are charged much more.

Labor understands the pressure this puts on pensioners and seniors.

These costs can make it difficult to afford to see a doctor. Over 30,000 older Australians delayed or avoided seeing a GP due to cost last year, and almost 50,000 skipped seeing a specialist.

However, many GPs offer bulk billing or reduced fees for pensioners and concession patients. You should talk to your GP if you are finding it difficult to afford their fees.

If you need to see a specialist, you can also ask your GP to refer you to a specialist with low/no out-of-pocket fees.

PRIVATE HEALTH INSURANCE

Private health insurance premiums have increased by an average of 30% since 2014.

On 1 April 2020, premiums will go up by another 2.92%. This is only an average, and the cost of your policy may increase by more/less.

To shop around for a policy that offers better value, you can visit www.privatehealth.gov.au or call 1300 737 299.

To make a complaint about private health insurance, you can call the Private Health Insurance Ombudsman Hotline on 1300 362 072.

COMPLAINTS

To make a complaint about a health provider or service, contact the Health Complaints Commission in your state or territory:

ACT	(02) 6205 2222
New South Wales	1800 043 159
Northern Territory	1800 004 474
Queensland	133 646
South Australia	1800 232 007
Tasmania	1800 001 170
Victoria	1300 582 113
Western Australia	1800 813 583

ONLINE SAFETY TIPS

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Be Connected

Avoiding scams

Here are some top tips for recognising and avoiding scams and tricks on the internet.

On the internet, you cannot always be sure that people are who they say they are. Being aware of internet tricksters is one of the most important steps towards avoiding them. Once you know their tricks, you should be able to spot a scam easily.



The phishing scam

Phishing scams are the most common form of scam on the internet. They usually start with an email or phone call that seems to be from a business you trust, asking you to 'confirm' your account details. When you confirm your details, they're actually being gathered by the scammer.

If you get an email asking for personal information, you should follow these steps:

- Don't click on any links in the email.
- Delete the email.
- Help others know about the scam by reporting it to the Australian Competition and Consumer Commission's (ACCC) ScamWatch website.

If you're really worried, you can always call the company that the email appears to be from directly. Just be sure to use your own contact information – not anything in the email.



This is a scam

Unexpected money

With this scam, you receive an email promising a lot of money in the future for a small upfront fee. Some examples include:

Avoiding scams

- An 'inheritance' that you can get if you only pay an admin fee.
- A 'lottery' that you've won, but you need to pay a fee to get paid out.
- A big payout in the future if you just help someone out right now.

If someone you don't know contacts you and offers a lot of money for a small upfront payment, it's probably a scam. Ignore that person and delete the email.

Money for nothing

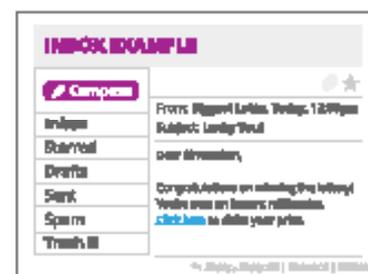
These are scams that ask you to pay money for something that doesn't exist. Look for things like:

- Emails offering the opportunity to join a major investment opportunity, at a heavily discounted rate.
- People on dating websites that express deep affections for you very quickly, but then ask for help with medical and other expenses.
- Fake charities that contact you after major disasters.
- Callers telling you that there's a problem with your computer or your tax return.

These are likely to be scams and should be ignored.

Learning more about scams

The best place to report and learn more about scams is the Australian Competition and Consumer Commission's ScamWatch site, which can be found at www.scamwatch.gov.au.



There are scams that ask you to pay money

Knowledge is power

Scams are intended to take advantage of your good nature, but if you're careful about sharing personal information online, use common sense about who you give money to, and keep your guard up, the internet can be a safe place to explore.

OBTAINING MORE INFORMATION

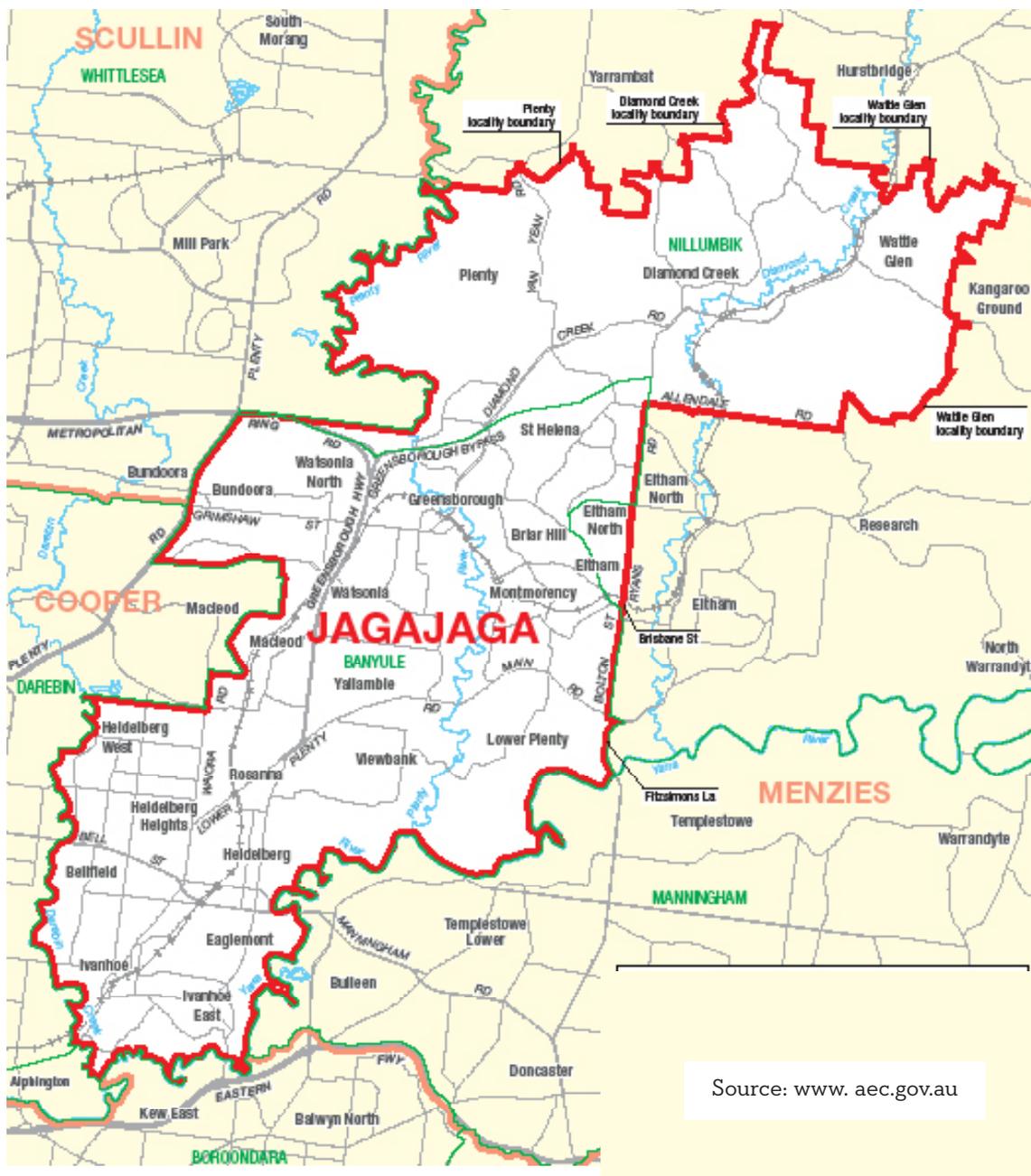
If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, call in to your local Centrelink office below, phone 13 23 00 or visit www.humanservices.gov.au.

YOUR LOCAL CENTRELINK OFFICES ARE LOCATED AT:

21 Yarra Street, Heidelberg

16-20 Grimshaw Street, Greensborough

OUR ELECTORATE OF JAGAJAGA



Source: www.aec.gov.au



Information Kit for
PENSIONERS & SENIORS