

Pensioners and Seniors

INFORMATION KIT



This kit is provided with the compliments of:

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[facebook.com/
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[instagram.com/
jim_chalmers_mp](https://instagram.com/jim_chalmers_mp)

Every effort has been made to ensure the accuracy of the information provided. Payment rates in this guide are current from September 2020.

Authorised by Jim Chalmers, Australian Labor Party.

Message from Jim



WELCOME TO YOUR PENSIONERS & SENIORS INFORMATION KIT.

The risk of Coronavirus means we are all living differently at the moment. Each of us are doing our bit to protect our community.

The restrictions on movement which are in place to limit the spread of the virus are having a significant impact – on jobs, local business and the economy.

It also means missing out on important social, family and community gatherings.

In this Pensioners and Seniors Information Kit I have included some extra information about the Coronavirus specific help that is available. This includes information about two \$750 payments for pensioners, as well as changes to deeming rates and superannuation draw-down rules.

I am here to help you in any way I can – including connecting you to local services and supports.

Please do not hesitate to call my office on **3299 5910** if we can be of any assistance.

All the best,

Jim

FOR YOUR INFORMATION

From 20 March 2020, the JobSeeker Payment replaces Newstart Allowance as the main income support payment for people aged between 22 years to Age Pension qualification age and have capacity to work.

The Government has announced temporary reductions to the superannuation minimum drawdown requirements - see page 4. This will benefit retirees with account-based pensions and similar products. Additionally, as of May 1 2020, deeming rates have been reduced. For further details and examples see page 5.

\$750 CORONAVIRUS ECONOMIC SUPPORT PAYMENTS

Two separate \$750 payments are available for Age Pensioners, Carer Payment recipients, and recipients of the Disability Support Pension. These are scheduled to be paid from 31 March 2020, and from 10 July 2020.

If you are receiving a pension from Centrelink, you do not need to apply for these payments. You will receive them automatically.

Please contact my office, or Services Australia on 132 300 for further information.

For those needing further support, the Older Persons Advocacy Network now has a dedicated line for coronavirus-related issues. The number is 1800 237 981.

USEFUL LINKS

It is important to stay informed of the latest information on the Coronavirus and the measures can must take to protect ourselves, each other and the community. The most up-to-date information can be found online:

- **australia.gov.au** - The latest news and advice from the Federal Government regarding the coronavirus.
- **servicesaustralia.gov.au** - Services Australia delivers government payments and services. Practical information on how to apply for the coronavirus payments is available [here](#).
- **health.gov.au** - The Department of Health has a special page collecting all the news and information on the coronavirus.
- **treasury.gov.au** - The Government's economic response.



Providing support for retirees

The Government is helping retirees to manage the impact of volatility in financial markets on their retirement savings by temporarily reducing superannuation minimum drawdown requirements. The Government is also reducing social security deeming rates in recognition of the impact of the low interest rates on savings.

SUMMARY

The Government is temporarily reducing superannuation minimum drawdown requirements for account-based pensions and similar products by 50 per cent for the 2019-20 and 2020-21 income years.

The Government is also reducing both the upper and lower social security deeming rates by a further 0.25 percentage points in addition to the 0.5 percentage point reduction to both rates announced on 12 March 2020.

TEMPORARY REDUCTION IN SUPERANNUATION MINIMUM DRAWDOWN REQUIREMENTS

This measure will benefit retirees with account-based pensions and similar products by reducing the need to sell investment assets to fund minimum drawdown requirements.

The reduction applies for the 2019-20 and 2020-21 income years.

| Age | Default minimum drawdown rates (%) | Reduced rates by 50 per cent for the 2019-20 and 2020-21 income years (%) |
|-------------------|------------------------------------|---|
| Under 65 | 4 | 2 |
| 65-74 | 5 | 2.5 |
| 75-79 | 6 | 3 |
| 80-84 | 7 | 3.5 |
| 85-89 | 9 | 4.5 |
| 90-94 | 11 | 5.5 |
| 95 or more | 14 | 7 |

This measure will have no impact on the underlying cash balance for 2019-20 and a negligible impact in 2020-21.

Mike is a 66 year old retiree with a superannuation account-based pension

The value of Mike's account-based pension at 1 July 2019 was \$200,000. Under current minimum drawdown requirements, Mike is required by legislation to drawdown 5 per cent of his account balance over the course of the 2019-20 and 2020-21 income years.

This means Mike has to drawdown \$10,000 by 30 June 2020 to comply with the minimum drawdown requirements.

Following the temporary reduction in minimum drawdown requirements, Mike will now only be required to drawdown 2.5 per cent of his account balance, that is, \$5,000, by 30 June 2020. If Mike has already withdrawn over \$5,000 for 2019-20, he is not able to put the amount above \$5,000 back into his superannuation account.

Last updated: 25 March 2020

CHANGES TO SOCIAL SECURITY DEEMING RATES

As of 1 May 2020, the upper deeming rate will be 2.25 per cent and the lower deeming rate will be 0.25 per cent. The reductions reflect the low interest rate environment and its impact on the income from savings. The change will benefit around 900,000 income support recipients, including around 565,000 people on the Age Pension who will, on average, receive around \$324 more from the Age Pension in the first full year that the reduced rates apply.

The changes will be effective from 1 May 2020. This measure is expected to have a cost of \$876 million over the forward estimates.

Helen is a single part-rate age pensioner

Helen receives a single part-rate Age Pension. She has \$200,000 in financial assets with \$175,000 held in a term deposit which returns 1.5 per cent and the remainder in a cash transaction account earning a negligible rate of interest.

Under the former deeming rates, Helen's Age Pension would have been reduced by \$8.50 per fortnight as her income was above the income test threshold. With the change in deeming rates Helen has less deemed income and will now be eligible for a **maximum** rate Age Pension.

Leslie and Brian are an age pensioner couple

Leslie and Brian are an age pensioner couple. They have \$550,000 worth of financial assets. They hold \$300,000 in a superannuation account with a conservative investment strategy which returned around 5 per cent last year. They have invested \$130,000 in a term deposit with an annual return of 1.5 per cent and hold the remainder in a cash transaction account earning a negligible rate of interest.

Under the former deeming rates, Leslie and Brian's Age Pension would have been reduced by \$65 each per fortnight. Under the new deeming rates, Leslie and Brian's Age Pension will only be reduced by around \$32 each per fortnight.

FOR MORE INFORMATION

For more information on the Australian Government's Economic Response to the Coronavirus visit treasury.gov.au/coronavirus.

How to Wash hands

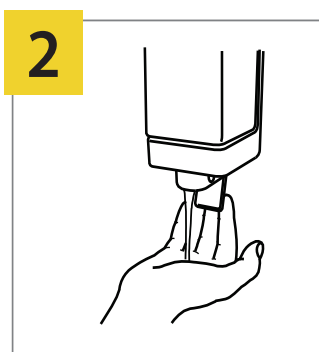
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A hand wash should take around 30 seconds.



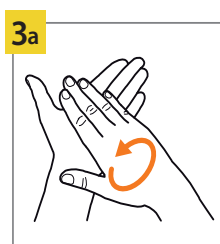
Wet hands with running water (preferably warm, for comfort).



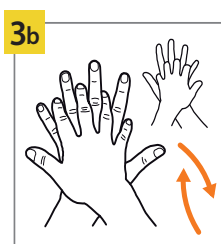
Apply soap to hands.



Lather soap and rub hands for at least 15 seconds, including:



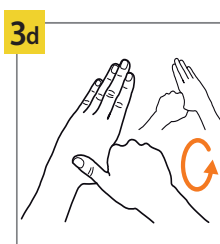
palm to palm,



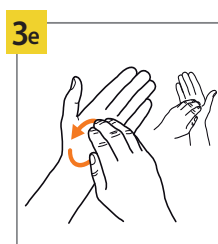
back of hands,



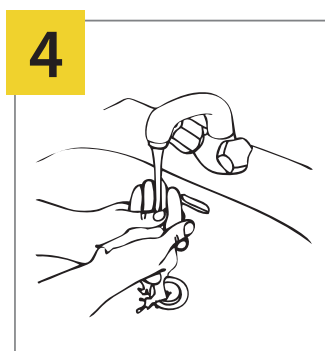
in between fingers and back of fingers,



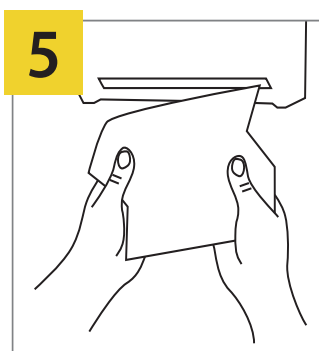
around thumbs and



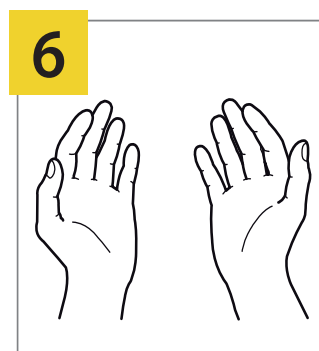
tips of fingers.



Rinse hands with water.



Dry hands thoroughly.



Your hands are clean.

THIS POSTER REFERENCES THE WORLD HEALTH ORGANIZATION'S 'HOW TO HANDWASH?' POSTER NHMRC Ref. CH55g Printed June 2013



Australian Government
National Health and Medical Research Council

NHMRC

WORKING TO BUILD A HEALTHY AUSTRALIA

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BASIC RIGHTS QUEENSLAND

**PO Box 496
Brisbane QLD 4001
www.brq.org.au/contact**



**PHONE NUMBER:
3847 5532**

Basic Rights Queensland is a state-wide community legal center, providing advice, advocacy and free legal services. They can help people having problems with Centrelink or disability discrimination, and women in the workplace.

HOW CAN THEY HELP YOU?

Some issues Basic Rights Queensland can provide advice and information on are:

- Appealing a Centrelink decision
- Administrative Appeals Tribunal Hearing
- Centrelink debt
- Disability support pension
- Eligibility for support
- Centrelink coronavirus support

SENIORS ENQUIRY LINE

**PO Box 3276
Chermside Central QLD 4032
www.seniorsenquiryline.com.au**



**PHONE NUMBER:
1300 135 500**

Seniors Enquiry Line is a statewide information and referral service for Queensland seniors, families, grandparents and carers.

HOW CAN THEY HELP YOU?

Seniors Enquiry Line can give you advice on a variety of services including:

- Concessions
- Social activities
- Household assistance
- Retirement accommodation
- Health
- Transport

MEALS ON WHEELS QUEENSLAND

**9 Jacraranda Avenue,
Logan Central QLD 4500**

**PO Box 145, Woodridge
QLD 4500**



MealsonWheels

**PHONE NUMBER:
1300 90 97 90**

Meals on Wheels is for anyone that is no longer able to prepare meals, or has difficulty preparing their own meals. This may be due to age, disability or a temporary condition. Meals are also available to carers of people who receive Meals on Wheels.

They are available at subsidised rates (to those with a full or part disability or age pension), and are delivered to the home.

The volunteers will have a chat and check in to make sure that you are OK when you get your meals delivered.

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 |

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.

AUSTRALIAN TAX OFFICE

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 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 are eligible for the NDIS, visit the 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 tool which can be found at servicesaustralia.gov.au

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.servicesaustralia.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:

- \$178.00 per fortnight for a single person;
- \$316.00 per fortnight for couples combined.

There is no payment if fortnightly income exceeds \$2,066.60 for a single person or \$3,163.20 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:

- \$268,000 for a single person who owns a home;
- \$482,500 for a single person who does not own a home;
- \$401,500 for a couple who own a home or
- \$616,000 for a couple who do not own a home.

For part pension, assets must be less than:

- \$583,000 for a single person who owns a home;
- \$797,500 for a single person who does not own a home;
- \$876,500 for a couple who own a home; or
- \$1,091,000 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 \$53,000 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 \$88,000 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 \$44,000 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 only apply 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 and the Energy Supplement (see Additional Payments section). Recipients aged under 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 Centrelink 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 the JobSeeker Payment 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. It is not available to those receiving a Disaster Recovery Payment.

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 \$1,339.20 and minimum is \$446.40.

For maximum rate pensioner couples, the current maximum is \$1009.50 and minimum is \$336.50 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; 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. Crisis payment recipients do not need to pay the money back to Centrelink.

Applies to:

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

Note: Advances on pensions and allowance payments are repaid through deductions from future payments over 13 fortnights. If you want to increase your repayments, contact Centrelink.

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 per fortnight Work Bonus accrues to a maximum of \$7,800.

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
- Carer payment
- Disability pension - if you are 22 or older

If you get an allowance (such as JobSeeker Payment, Widow, Partner or Sickness Allowance), your fortnightly amount will range from \$8.80 to \$14.10 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), 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 Special Benefit, and Parenting Payment (partnered), and some JobSeeker Allowance recipients who are aged 60 years or over and have been in continuous receipt of payment for at least nine months;
- recipients of JobSeeker Payment, 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;



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 \$163 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.

DEPARTMENT OF VETERANS' AFFAIRS PAYMENTS

For more information on DVA payments and services, call 13 3254 or 1800 555 254 for country callers, or visit www.dva.gov.au.

Service pensions are means-tested pensions, like the social security Age Pension and Disability Support Pension. They are paid on the grounds of age or invalidity to eligible veterans.

Service pension can also be paid to eligible partners and widows/ers. Veterans must have qualifying service (which broadly means that they incurred danger from hostile enemy forces) and can receive the Age Service Pension five years earlier than eligible people can receive the social security Age Pension, acknowledging that the effects of war may be intangible and result in premature ageing.

Income support supplement is payable to eligible Australian war widows/ers and Military Rehabilitation and Compensation Act 2004 (MRCA) wholly dependent partners.

The income support supplement is a means-tested payment paid in addition to the war widow/er's pension or MRCA wholly dependent partner payment.

DVA service pensioners and income support supplement recipients are issued with a Pensioner Concession Card and they also have access to additional payments such as the Pension Supplement, Rent Assistance and Remote Area Allowance.

Benefits for self-funded retirees such as the Commonwealth Seniors Health Card are available from DVA for eligible members of the veteran community.

DVA also administers compensation payments under the Veterans' Entitlements Act 1986, the Safety, Rehabilitation and Compensation Act 1988 and the Military Rehabilitation and Compensation Act 2004 where the need for compensation has arisen because of events during military service.

SAFETY HINTS

HOME SECURITY

- Ensure your house number is clearly visible.
- Never tell anyone that you are at home alone for example trades or delivery people.
- Trim trees and bushes to allow a clear view of your home (this will remove hiding places for possible offenders).
- Don't leave keys in obvious places, such as under pot plants or in the meter box.
- Make sure handbags and wallets are not left in sight for example on bench tops or cupboards.
- Install security screens and grilles.
- Fit deadlocks and key locks to doors and windows.
- Install motion sensor floodlights.
- Think about installing an alarm system.
- Get to know your neighbours, they can be your eyes and ears if you're not at home.

USING PUBLIC TRANSPORT

- Travel with a friend.
- Wait for transport in a well lit area close to other commuters.
- Keep a current timetable to minimise time spent waiting.
- Don't sit alone on buses or trains and be sure that you can be seen by the driver or other passengers.
- Consider carrying a personal alarm.

USING YOUR TELEPHONE

- The telephone is probably your most important means of communication, however there are some criminals in society that will use it to their advantage.
- Always hang up on unwelcome callers.
- Never give your name or address to unknown telephone callers.

- Don't disclose that you live alone or that you may be away from your home.
- Never disclose any personal or financial information.
- Invest in an answering machine.
- Consider changing your phone number to a silent or unlisted number.

SAFER SHOPPING

- Shop with friends whenever possible.
- If you carry a purse or bag, hold it close to your body, tucked under your arm.
- Always have a firm hold of your handbag or purse, don't leave it on shop counters or on the seat beside you on the bus or train.
- Never leave your handbag in the shopping trolley.
- Never carry large sums of money. Use EFTPOS or credit cards wherever possible.
- Use an ATM in shopping centres not external ATMs.
- Don't carry signed withdrawal forms with your bank book.
- Always be aware of your surroundings.

The above content is used with permission from the WA Police (police.wa.gov.au)

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.

USEFUL NATIONAL NUMBERS

| SERVICE | NUMBER |
|--|---------------|
| Aged Care Complaints Available to all users of aged care services | 1800 550 552 |
| Alcohol Campaign Information Line | 1800 250 015 |
| 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 Information and support for mental health | 1300 224 636 |
| Bowel Cancer Australia Helpline | 1800 555 494 |
| Cancer Council Helpline | 13 11 20 |
| Centrelink: Carers Payments | 13 27 17 |
| Centrelink: Older Australians | 13 23 00 |
| Commonwealth Respite and Carelink Centres (CRCCs) Access to information, respite care and support for carers | 1800 052 222 |
| Diabetes Australia | 1300 136 588 |
| Dementia Helpline National Support service staffed by trained and experienced advisors | 1800 100 500 |
| Domestic Violence (1800 RESPECT) | 1800 737 732 |
| Elder Abuse Helpline | 1800 628 221 |
| Grief Line Hotline for those experiencing loss & grief | 1300 845 745 |
| Hearing Australia | 134 432 |
| Health Care Complaints Commission Complaints can be anything to do with private or public healthcare services or a health care practitioner | 1800 043 159 |
| Heart Foundation Helpline | 13 11 12 |
| Home Support and Care This is provided through MyAgedCare | 1800 200 422 |
| ImmunisationHotline | 1800 671 811 |
| Kidney Health australia | 1800 454 363 |
| Lifeline | 13 11 14 |
| Medicare | 132 011 |
| Medicines Line | 1300 633 424 |
| MensLine Australia | 1300 78 99 78 |

| SERVICE | NUMBER |
|---|---------------|
| MyAgedCare Federal Government aged care services | 1800 200 422 |
| National Bowel Cancer Screening Program | 1800 118 868 |
| National Cervical Screening Program | 13 15 56 |
| National Continence Helpline | 1800 330 066 |
| NDIS Hotline | 1800 800 100 |
| National Relay Service Helpdesk For anyone who wants to call a person with a hearing or speech impairment | 1800 555 660 |
| National Stroke Foundation StrokeLine | 1800 787 653 |
| Older Persons Advocacy Network This will connect you with the aged care advocacy organisation in your State or Territory | 1800 700 600 |
| Organ Donor Registry | 1800 777 203 |
| Osteoporosis Australia | 1800 242 141 |
| Pharmaceutical Benefits Scheme | 1800 020 613 |
| Poisons Information Centre | 13 11 26 |
| Quitline | 13 78 48 |
| Reading and Writing Hotline Provides support for adult literacy | 1300 655 506 |
| Rural Health National Information Line | 1800 020 787 |
| Therapeutic Goods Administration | 1800 020 653 |
| TIO Telecommunications Industry Ombudsman | 1800 062 058 |
| Translating and Interpreting Service (TIS) | 13 14 50 |
| Travel Health Providing advice on Travel Health | 1300 555 135 |
| Veterans & Veterans Families Counselling Services Open Arms provides counselling for veterans | 1800 011 046 |
| Veterans' Home Care This is provided through MyAgedCare | 1300 550 450 |
| Vision Australia | 1300 847 466 |

OTHER USEFUL NUMBERS

| | |
|---|---------------|
| Community Recovery Hotline..... | 1800 173 349 |
| Emergency (life threatening emergency) | 000 |
| Elder Abuse Helpline..... | 1300 651 192 |
| Lifeline..... | 13 11 14 |
| Legal Aid QLD Line..... | 1300 65 11 88 |
| Office of the Public Guardian..... | 1300 653 187 |
| Policelink (non-emergency) | 131 444 |
| Poisons Info (call 000 first in emergencies)..... | 13 11 26 |
| Public Trustee..... | 1300 360 044 |
| QLD Government Seniors Card..... | 13 74 68 |
| Report Criminal Activity | 1800 333 000 |
| State Emergency Services (SES)..... | 132 500 |
| 13Health (24hr health advice) | 13 43 25 84 |

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.

Login example

Email Address
paul@gmail.com

Password
3br@T2

 [Continue](#)

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.

INBOX EXAMPLE

[Compose](#) 


Inbox

Starred



Drafts

Sent

Spam

Trash 

From: Bank, Today, 12:00pm
Subject: Verify your account

Your account details needs to be verified.
[Click here](#) to confirm your account details

[Click here to verify](#)

[Reply](#) | [Reply All](#) | [Forward](#) | [Delete](#)

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:

beconnected.esafety.gov.au

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

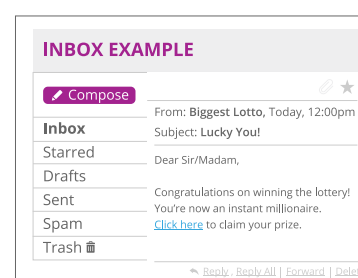
These are scams that ask you to pay money for something that doesn't exist. Look for things like:

- 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.

Be Connected

Getting help

If you run into trouble online, don't panic! There are places you can go to get help, and things you can do.

I suspect I'm being scammed

If you think you've been the victim of a scam, don't be embarrassed and don't keep it to yourself.



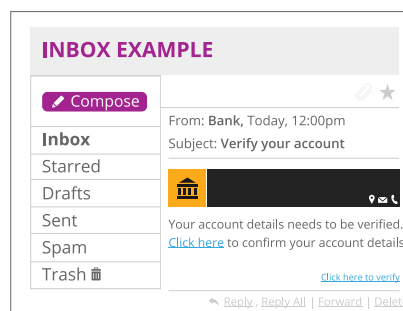
There are steps you can take to fix the problem:

1. Contact your bank and stop any further payments to the scammer.
2. Report the scam to the ACCC (Australian Competition and Consumer Commission). Head to www.scamwatch.gov.au for help with reporting and understanding scams.
3. Raise awareness. If there's anybody else you know who might be a victim, let them know.

I think my computer has a virus

If your computer starts acting strangely, it may have contracted a virus. Some common signs of a virus include:

- Messages that say files have been locked and you need to pay to unlock them.
- Programs that won't start.
- Websites that open when you don't want them to.
- Ads that popup and cover your computer screen.
- Your computer works very slowly.

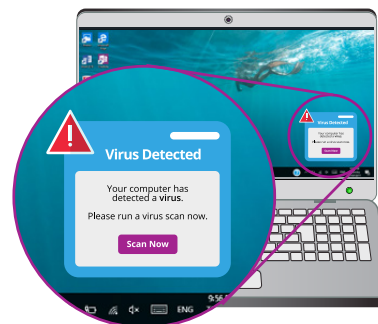


This is a scam

Getting help

If you think you have a virus, just follow these steps:

1. Open your antivirus software and run a manual scan. This might pick up any problems.
2. If you subscribe to a paid antivirus program, call its help line. Part of the price of the subscription should include access to a help hotline.
3. Call computer support. If both the above don't work, it's time to call help. Start with either a computer-savvy relative or find a local computer help service.



**Do you have a virus?
Don't panic**

I think somebody has access to my passwords

If you think that one of your internet accounts has been accessed by somebody else, then the most important thing to do is to change your password as soon as possible. Go to the website, then find the 'Help' section, and the part where you can change your password.

Paul



Profile
Settings
Update Password

Update your password

Knowing when to get help

Perhaps the most important thing of all is knowing when to seek help. Don't be embarrassed that you have a problem – people have them all the time – and find someone who will help. Perhaps it's the anti-scam folks at the ACCC, or a technically-minded friend or family member, or even a local computer technician. There's always someone who can help.

beconnected.esafety.gov.au

Be Connected helps older Australians develop the skills and confidence to explore the online world safely through a range of free courses, how-to videos, activities and print out guides.
Visit **beconnected.esafety.gov.au** now.

HOT WEATHER AND OLDER PEOPLE



As we age, we have a higher risk of heat-related illness, especially if we live alone, have medical conditions, or take certain medicines.

Physical changes happen as we get older, and we may be less likely to notice we are becoming overheated or dehydrated, and some medications can make this worse. Older people are also less able to cool their body by sweating.

Speak with your doctor or pharmacist for advice about medicines you are taking. If you are an older person or if care for someone elderly, the following tips may help:



Use air-conditioners and fans set to cool, put a wet cloth around your neck, or put your feet in a bowl of cool water.



Drink plenty of water throughout the day, even if you do not feel thirsty, and take a bottle of water wherever you go.



Swap large meals for smaller ones. Make cool meals, like salads, and avoid using ovens or stoves in hot weather – they can make your home much hotter.



Arrange for a friend or relative to visit you twice a day to check how you are and that you have everything you need to stay healthy in the heat.



Register with the free Red Cross Telecross REDi service on 1800 188 071. Trained Red Cross volunteers call older people up to three times a day to make sure they are well and coping in hot weather.



A trip to an air-conditioned public space, like the local library, cinema or shopping centre, may give you some relief from hot weather. But remember, avoid going outside in the hottest part of the day.

In a medical emergency, always call triple zero (000) for an ambulance

For more information

www.sahealth.sa.gov.au/healthyintheheat

Public I1-A1

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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 | \$268,000 | \$482,500 |
| Couple (combined) | \$401,500 | \$616,000 |
| Illness separated (couple combined) | \$401,500 | \$616,000 |
| One partner eligible (combined assets) | \$401,500 | \$616,000 |

FOR PART PENSION, ASSETS MUST BE LESS THAN:

| FAMILY SITUATION | HOMEOWNERS | NON-HOMEOWNERS |
|--|-------------|----------------|
| Single | \$583,000 | \$797,500 |
| Couple (combined) | \$876,500 | \$1,091,000 |
| Illness separated (couple combined) | \$1,031,500 | \$1,246,000 |
| One partner eligible (combined assets) | \$876,500 | \$1,091,000 |

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

| FAMILY SITUATION | HOMEOWNERS | NON-HOMEOWNERS |
|--|-------------------|-----------------------|
| Single | \$531,250 | \$745,750 |
| Couple (combined) | \$826,500 | \$1,041,000 |
| Illness separated (couple combined) | \$928,000 | \$1,142,500 |
| One partner eligible (combined assets) | \$826,500 | \$1,041,000 |

AGE PENSION INCOME TEST LIMITS

| FAMILY SITUATION | PER FORTNIGHT FOR FULL PENSION |
|-------------------------------------|---|
| Single | up to \$178 |
| Couple (combined) | up to \$316 |
| Illness separated (couple combined) | up to \$316 |

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.

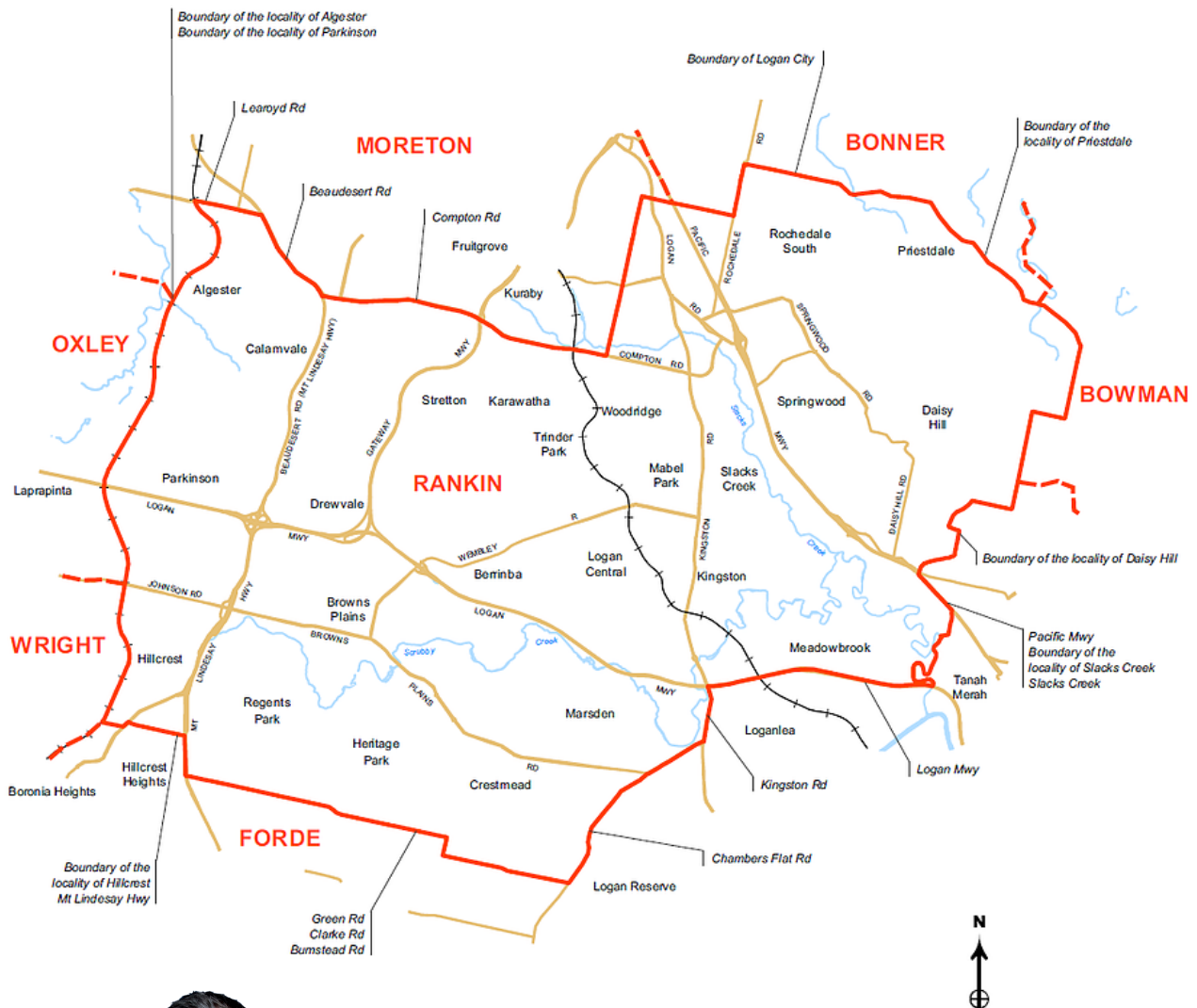
The amount of fortnightly income you can earn before your payment reduces to \$0 may be higher if you are eligible for Rent Assistance.

| FAMILY SITUATION | PAYMENT REDUCES TO \$0 WHEN FORTNIGHTLY INCOME REACHES: |
|--|--|
| Single | \$2,066.60 |
| Couple (combined) | \$3,163.20 |
| Couple separated due to ill health (combined) | \$4,093.20 |
| Transitional rate - single | \$2,151.25 |
| Transitional rate - couple (combined) | \$3,500.00 |
| Transitional rate - couple - illness separated | \$4,262.50 |

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 September 2020.

OUR COMMUNITY IN RANKIN



This kit is provided with the compliments of:

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Authorised by Jim Chalmers, Australian Labor Party.