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NOTE: The Guide is not intended to provide complete information on pensions and the conditions that apply, which are subject to change from time to time.

PENSION RATES

QUESTION *WHAT IS THE MAXIMUM RATE OF PENSION?*

	per week	per fortnight	per year
Single Pensioner (each person)	\$281.05	\$ 562.10	\$14,614.60
Pensioner Couple (each person)	\$234.75	\$ 469.50	\$ 12,207

Note: **The above figures do not include the pharmaceutical allowance.**

QUESTION *WHEN WILL THE PENSION RATE NEXT INCREASE?*

ANSWER THE NEXT PENSION RATE REVIEW WILL OCCUR IN MARCH 2009.

QUESTION *WHAT IS PHARMACEUTICAL ALLOWANCE?*

ANSWER PHARMACEUTICAL ALLOWANCE IS PAID TO EVERY PENSIONER TO HELP MEET THE COST OF PHARMACEUTICALS PURCHASED UNDER THE PHARMACEUTICAL BENEFITS SCHEME (PBS). ALL SINGLE PENSIONERS RECEIVE \$5.80 PER FORTNIGHT, AND PENSIONER COUPLES RECEIVE \$2.90 EACH PER FORTNIGHT. ADDITIONALLY, IF A PENSIONER OR PENSIONER COUPLE PAYS FOR MORE THAN 58 PBS PHARMACEUTICAL PRESCRIPTIONS IN A CALENDAR YEAR HIS OR HER PBS PRESCRIPTIONS ARE FREE FOR THE REST OF THE CALENDAR YEAR.

QUESTION *WHAT IS TELEPHONE ALLOWANCE?*

ANSWER TELEPHONE ALLOWANCE IS PAID TO ASSIST PENSIONERS WITH THE COST OF MAINTAINING A TELEPHONE. IT IS \$92.00 PER YEAR FOR SINGLES AND COUPLES COMBINED, PAID QUARTERLY. A HIGHER RATE ALLOWANCE OF \$138.40 PER YEAR IS AVAILABLE FOR THOSE WITH A HOME INTERNET CONNECTION. ELIGIBILITY IS ASSESSED WHEN A CUSTOMER CLAIMS A PENSION OR ALLOWANCE OR A COMMONWEALTH SENIORS CARD. NO SEPARATE CLAIM IS REQUIRED.

PENSION RATES (continued)

QUESTION **WHAT IS THE UTILITIES ALLOWANCE?**

ANSWER THE UTILITIES ALLOWANCE IS PAID TO ALL AUSTRALIANS OF AGE PENSION AGE RECEIVING INCOME SUPPORT AS WELL AS DISABILITY SUPPORT PENSION RECIPIENTS, TO HELP MEET THE COST OF ELECTRICITY, GAS OR OTHER BILLS. THE PAYMENT IS \$514 FOR SINGLES AND COUPLES COMBINED. IT IS PAID IN QUARTERLY INSTALMENTS OF \$128.50 IN MARCH, JUNE, SEPTEMBER AND DECEMBER. (A \$500 SENIORS BONUS WAS PAID TO ELIGIBLE PENSIONERS AND SENIORS IN JUNE).

INCOME TEST

QUESTION **UNDER THE INCOME TEST, HOW MUCH EXTRA INCOME, AS WELL AS MY PENSION, CAN I RECEIVE BEFORE I START LOSING MY PENSION?**

ANSWER

		Per fortnight	Per year
Pension starts reducing when your income is more than...	SINGLE PENSIONER	\$138.00 *	\$3,588.00 *
	PENSIONER COUPLE (combined income)	\$240.00 *	\$6,240.00 *
Pension cuts out completely when your income is more than...	SINGLE PENSIONER	\$1,557.75 * #	\$40,501.50 **
	PENSIONER COUPLE (combined income)	\$2,602.00 * #	\$67,652.00 **

* Add \$24.60 per fortnight for each dependent child

These figures may be higher for those receiving rent assistance or for a couple separated by illness

QUESTION **WHAT HAPPENS IF MY INCOME IS GREATER THAN \$138 ALLOWABLE INCOME (\$240 PENSIONER COUPLE) IN ANY FORTNIGHT?**

ANSWER INCOME OVER THESE AMOUNTS REDUCES THE RATE OF PENSION PAYABLE BY 40 CENTS IN THE DOLLAR FOR SINGLE PENSIONERS AND 20 CENTS IN THE DOLLAR FOR EACH MEMBER OF A COUPLE.

ASSETS TEST

QUESTION **WHICH ASSETS ARE INCLUDED IN THE ASSETS TEST?**

ANSWER ALL YOUR BELONGINGS INCLUDING YOUR CAR AND THE CONTENTS OF YOUR HOME ARE COUNTED, EXCEPT ITEMS SUCH AS :

- YOUR HOME IN WHICH YOU LIVE;
- THE PROCEEDS FROM THE SALE OF A PREVIOUS HOME WHICH WILL BE APPLIED WITHIN 12 MONTHS TO THE PURCHASE OF ANOTHER HOME;
- DONATION FOR LIFE-TIME ACCOMMODATION WITH ACCEPTED ORGANISATIONS;
- SPECIAL AIDS FOR DISABILITIES;
- INCOME STREAM PRODUCTS MEETING ALL CRITERIA FOR ASSETS TEST EXEMPTION;
- GIFT CARS PROVIDED BY THE DEPARTMENT OF VETERANS' AFFAIRS;
- AWARDS FOR VALOUR, SUCH AS MEDALS RECEIVED FOR WAR SERVICE;
- LIFE INTEREST (NOT CREATED BY YOU OR YOUR PARTNER);
- PRE-PAID FUNERAL EXPENSES UP TO \$10,000;
- ANY DECEASED PERSON'S ESTATE WHICH YOU HAVE NOT YET RECEIVED.

QUESTION **HOW MUCH LAND AROUND MY HOME MAY I OWN WITHOUT AFFECTING MY PENSION?**

ANSWER NORMALLY 2 HECTARES SURROUNDING A PENSIONER'S HOME IS CONSIDERED TO BE PART OF THE HOME AND NOT COUNTED IN THE HOME OWNERS ASSET TEST. HOWEVER WHERE A PERSON HAS HAD A 20 YEAR CONNECTION TO FARM LAND AND IT WOULD BE UNREASONABLE FOR THEM TO SELL OR LEASE IT, AND WHERE THE PENSIONER IS MAKING EFFECTIVE USE OF THE LAND TO GENERATE INCOME, THE ENTIRE VALUE OF THE LAND ON THE SAME TITLE AS THE HOME IS EXEMPT FROM THE AGE PENSION ASSETS TEST.

ASSETS TEST (continued)

QUESTION ***IF I DO OWN THE HOME IN WHICH I LIVE, WHAT VALUE OF ASSETS CAN I HAVE BEFORE MY PENSION IS AFFECTED?***

ANSWER

	Single Pensioner	Pensioner Couple (combined)
Pension starts reducing when you have assets worth more than...	\$171,750 *	\$243,500 *
Pension cuts out completely when you have assets worth more than...	\$550,250	\$873,500 [#]

QUESTION ***IF I DO NOT OWN THE HOME IN WHICH I LIVE, WHAT VALUE OF ASSETS CAN I HAVE BEFORE MY PENSION IS AFFECTED?***

ANSWER

	Single Pensioner	Pensioner Couple (combined)
Pension starts reducing when you have assets worth more than...	\$296,250 *	\$368,000 * •
Pensions cuts out completely when you have assets worth more than	\$675,000	\$998,000 [#] •

For two previous tables:

There are no income or assets tests for permanently blind age pensioners

• Upper limits may be increased if rent assistance is paid with the pension

* The pension is reduced by \$1.50 per fortnight for every \$1,000 above these amounts

Higher for illness separated couple.

QUESTION ***I HAVE SOME ASSETS AND SOME INCOME. WHICH TEST WILL BE USED?***

ANSWER YOUR PENSION WILL BE CALCULATED SEPARATELY UNDER BOTH THE ASSETS TEST AND THE INCOME TEST. WHICHEVER GIVES THE LOWER PENSION IS USED.

QUESTION ***IF I SELL MY ASSETS NOW I WILL SUFFER A CONSIDERABLE LOSS, AND I DON'T HAVE ANY INCOME.***

ANSWER ASK ABOUT THE HARDSHIP PROVISIONS, OR WHETHER YOU CAN OBTAIN THE PENSION AS A LOAN UNDER THE PENSION LOANS SCHEME.

ASSETS TEST (continued)

QUESTION ***DO RETIREMENT VILLAGE RESIDENTS RECEIVE AN EXTRA ASSETS TEST ALLOWANCE?***

ANSWER RETIREMENT VILLAGE RESIDENTS ARE ABLE TO HAVE EXTRAALLOWABLE ASSETS OF \$124,500 FOR A SINGLE PENSIONER, OR COUPLE COMBINED. IF YOUR VILLAGE ENTRY CONTRIBUTION IS EQUAL TO OR LESS THAN THE EXTRAALLOWABLE AMOUNT, YOU ARE ASSESSED AS A NON-HOMEOWNER. YOUR ENTRY CONTRIBUTION WILL COUNT AS AN ASSET BUT IT IS NOT REGARDED AS A FINANCIAL INVESTMENT UNDER THE INCOME TEST DEEMING RULES. YOU MAY QUALIFY FOR RENT ASSISTANCE. AGE CARE HOSTEL BONDS ARE EXEMPT FROM THE ASSETS TEST ENTIRELY.

INCOME TAX

QUESTION ***HOW MUCH INCOME CAN I EARN, INCLUDING THE PENSION, BEFORE I START PAYING TAX?***

ANSWER THE SENIOR AUSTRALIANS TAX OFFSET ENSURES THAT NO TAX IS PAYABLE BY A PERSON WHOSE ASSESSABLE INCOME CONSISTS OF THE FULL PENSION AND, IN SOME CASES, A SMALL AMOUNT OF NON-PENSION INCOME. THE MAXIMUM TAX OFFSET AVAILABLE IS \$2,230 FOR SINGLE SENIOR AUSTRALIANS AND \$1,602 FOR EACH MEMBER OF A COUPLE.

THIS MEASURE ALLOWS SINGLE SENIOR AUSTRALIANS TO HAVE AN INCOME OF \$28,867 WITHOUT PAYING TAX. SENIOR COUPLES ARE ABLE TO HAVE INCOME OF UP TO \$49,360 COMBINED WITHOUT PAYING TAX. THE TAX OFFSET CUTS OUT AT \$46,707 FOR A SINGLE PENSIONER AND \$37,496 FOR EACH MEMBER OF A COUPLE (HIGHER IF LIVING APART BECAUSE OF ILLNESS)

SENIOR AUSTRALIANS DO NOT PAY A MEDICARE LEVY UNTIL THEY REACH AN INCOME OF \$28,867 (SINGLES) OR \$42,000 (COUPLES - COMBINED INCOME). FOR MORE INFORMATION CALL MEDICARE AUSTRALIA - 13 20 11.

INCOME TAX (Continued)

QUESTION ***DO I NEED TO GIVE MY TAX FILE NUMBER TO CENTRELINK OR THE DEPARTMENT OF VETERANS' AFFAIRS?***

ANSWER IN MOST CIRCUMSTANCES, YES.

QUESTION ***MY INCOME ALLOWS ME TO STILL RECEIVE THE FULL PENSION. DO I NEED TO COMPLETE A TAX RETURN?***

ANSWER USUALLY NO.

YOU SHOULD REFER TO THE TAXPACK OR INFORMATION PROVIDED BY CENTRELINK WHICH WILL ADVISE YOU IF YOU ARE REQUIRED TO LODGE A TAX RETURN.

IF YOU HAVE PAID TAX DURING THE LAST FINANCIAL YEAR, THEN YOU SHOULD LODGE A TAX RETURN.

IF THIS IS THE FIRST TIME THAT YOU HAVE NOT HAD TO LODGE A TAX RETURN THEN YOU SHOULD NOTIFY THE TAX OFFICE THAT YOU WILL NOT BE LODGING A TAX RETURN IN FUTURE YEARS. COMPLETE A "NON LODGMENT ADVICE" LOCATED IN THE FRONT OF THE TAXPACK.

QUESTION ***SHOULD I GIVE MY BANK OR BUILDING SOCIETY MY TAX FILE NUMBER?***

ANSWER GENERALLY NO, BUT THE LAW NOW REQUIRES IT WHEN OPENING NEW ACCOUNTS AND IN SOME OTHER CIRCUMSTANCES. YOU DO NEED TO TELL YOUR BANK OR BUILDING SOCIETY THAT YOU ARE RECEIVING A PENSION. OTHERWISE, YOUR INTEREST WILL BE TAXED AT THE HIGHEST RATES.

Note:

If you require further information on tax call the dedicated Seniors Tax Hotline on 132861 and at the first prompt press 1.

PENSION BONUS SCHEME

QUESTION ***WHAT IS THE PENSION BONUS SCHEME?***

ANSWER THE PENSION BONUS SCHEME IS INTENDED TO REWARD OLDER AUSTRALIANS WHO CONTINUE WORKING PAST AGE OR SERVICE PENSION AGE RATHER THAN RETIRING AND CLAIMING A PENSION.

THE SCHEME PROVIDES A TAX FREE LUMP SUM TO PEOPLE WHO DEFER CLAIMING AGE OR SERVICE PENSION AND CONTINUE TO WORK. THE BONUS IS PAYABLE WHEN PEOPLE RETIRE, BUT THEY MUST BE REGISTERED IN THE SCHEME FOR A MINIMUM OF ONE YEAR, AND MUST CLAIM AND RECEIVE AGE PENSION. THE SCHEME IS ENTIRELY VOLUNTARY. TO ACHIEVE A BONUS THE PERSON MUST WORK AT LEAST 960 HOURS EACH YEAR THAT THEY DEFER THEIR PENSION.

QUESTION ***HOW DO I JOIN THE PENSION BONUS SCHEME?***

ANSWER YOU MUST REGISTER WITH CENTRELINK OR THE DEPARTMENT OF VETERANS' AFFAIRS TO BECOME A MEMBER OF THE SCHEME.

YOU SHOULD REGISTER WITHIN 13 WEEKS OF REACHING AGE PENSION AGE. HOWEVER, IF THAT DATE HAS PASSED, IT MAY NOT BE TOO LATE TO REGISTER - CALL CENTRELINK ON 13 2300. YOUR PARTNER ALSO NEEDS TO REGISTER IF HE/SHE WISHES TO PARTICIPATE IN THE SCHEME.

QUESTION ***WHAT WOULD THE BONUS BE WORTH AT SEPTEMBER 2008 PENSION RATES FOR A PERSON WHO WOULD QUALIFY FOR THE MAXIMUM RATE OF PENSION?***

ANSWER

Number of extra years of work	Single person	Partnered person (each)
1 Year	\$1,373.80	\$1,147.50
2 Years	\$5,495.10	\$4,589.80
3 Years	\$12,364.00	\$10,327.10
4 Years	\$21,980.40	\$18,359.30
5 Years	\$34,344.30	\$28,686.50

RENT ASSISTANCE

QUESTION **HOW MUCH ASSISTANCE CAN I GET TO HELP PAY MY RENT OR LODGINGS?**

ANSWER BEFORE RENT ASSISTANCE BECOMES PAYABLE, A MINIMUM AMOUNT OF RENT (RENT THRESHOLD) MUST BE PAID. RENT ASSISTANCE IS THEN PAID AT 75 CENTS FOR EVERY DOLLAR OF RENT PAID ABOVE THE RENT THRESHOLD, UP TO A MAXIMUM RATE.

	SINGLE PENSIONER (\$ per fortnight) (no children)	PENSIONER COUPLE (Combined) (\$ per fortnight) (no children)
Max Rent Assistance	\$110.20	\$103.80
Minimum rent before Rent Assistance is paid...	\$98.00	\$159.60
Maximum Rent Assistance is paid when rent is more than...	\$244.93	\$298.00

QUESTION **WHAT IF MY PENSION IS CALCULATED UNDER THE ASSETS TEST. WOULD I BE ENTITLED TO RENT ASSISTANCE?**

ANSWER YES.

Note: *Rent Assistance is not paid to people paying rent to a State Government Housing Authority. Rent Assistance is also not paid to people in Commonwealth funded nursing homes and hostels. Rates vary if pensioners have dependent children. Special rules apply to single sharers, people who pay board and lodging or who live in a retirement village.*

GIFTING

QUESTION **CAN I GIVE PART OF MY ASSETS AWAY?**

ANSWER YES, YOU CAN GIVE AWAY MONEY OR OTHER ASSETS TO ANY VALUE YOU CHOOSE. HOWEVER, GIFTS WHICH ARE OF MORE VALUE THAN THE ALLOWABLE GIFTING LIMIT MAY AFFECT THE RATE OF PENSION OR ALLOWANCE YOU RECEIVE.

SINCE 1 JULY 2002, IF YOU HAVE GIFTED ASSETS OF MORE THAN \$10,000 IN A SINGLE FINANCIAL YEAR, OR MORE THAN \$30,000 IN A FIVE (FINANCIAL) YEAR ROLLING PERIOD, THE AMOUNT GIFTED (ABOVE EITHER OF THESE TWO AMOUNTS) IS ADDED TO THE TOTAL VALUE OF YOUR FINANCIAL INVESTMENTS FOR FIVE YEARS. AT THE END OF THE FIVE YEAR PERIOD IT IS DISREGARDED.

MONEY INVESTED

QUESTION **WHAT IS “DEEMING”?**

ANSWER “DEEMING” IS WHERE YOUR MONEY IS ASSUMED BY CENTRELINK TO BE EARNING A SET RATE OF INTEREST PER ANNUM. THIS ASSUMED EARNING IS THE FIGURE COUNTED AS INCOME ON INVESTMENTS FOR THE PENSION INCOME TEST (PAGE 4) EVEN IF YOUR INVESTMENTS HAVE NOT ACTUALLY EARNED THIS AMOUNT OR ARE EARNING MORE THAN THIS AMOUNT.

QUESTION **WHAT IS THE RATE AT WHICH FINANCIAL INVESTMENTS ARE DEEMED TO EARN?**

ANSWER

SINGLE PENSIONER	FIRST \$41,000	4%
	OVER \$41,000	6%
PENSIONER COUPLE (Both receiving a pension or one person receiving the pension and the other receiving an allowance)	FIRST \$68,200	4%
	OVER \$68,200	6%

Note: These rates are subject to regular review.

MONEY INVESTED (Continued)

QUESTION ***IF MY ONLY SOURCE OF INCOME IS FROM FINANCIAL INVESTMENTS, HOW MUCH CAN I HAVE INVESTED BEFORE I START LOSING SOME OF MY PENSION UNDER THE INCOME TEST OR THE “DEEMING” PROVISIONS?***

ANSWER

SINGLE PENSIONER	\$73,466
PENSIONER COUPLE (Combined income)	\$126,733

Note: These figures are based on deeming rates mentioned previously and apply only if you have no other income. Rates will also change if you have dependant children.

QUESTION ***CAN I STILL GET A PARTIAL PENSION IF MY INVESTMENTS ARE IN EXCESS OF THOSE MENTIONED?***

ANSWER YES. (UNTIL EITHER THE INCOME OR ASSETS TEST LIMITS ARE REACHED).

QUESTION ***WHAT ASSETS ARE DEEMED?***

ANSWER

- BANK, BUILDING SOCIETY AND CREDIT UNION ACCOUNTS;
- CASH;
- TERM DEPOSITS AND DEBENTURES;
- FRIENDLY SOCIETY BONDS;
- MANAGED INVESTMENTS;
- ASSETS IN SUPERANNUATION AND ROLLOVER FUNDS HELD BY ANYONE OF AGE PENSION AGE;
- LISTED SHARES AND SECURITIES;
- SHORT TERM ASSET-TESTED INCOME STREAMS;
- LOANS, INCLUDING THOSE TO FAMILY TRUSTS AND COMPANIES;
- SHARES IN UNLISTED PUBLIC COMPANIES; AND
- GOLD AND OTHER BULLION.

MONEY INVESTED (Continued)

QUESTION ***WHAT INVESTMENTS ARE NOT DEEMED?***

ANSWER

- A PERSON'S HOME OR ITS CONTENTS;
- CARS, BOATS AND CARAVANS;
- ANTIQUES, STAMP OR COIN COLLECTIONS;
- ACCOMMODATION BONDS IN AGED CARE HOMES;
- ASSETS IN SUPERANNUATION AND ROLLOVER FUNDS HELD BY ANYONE UNDER AGE PENSION AGE;
- STANDARD LIFE INSURANCE POLICIES;
- HOLIDAY HOMES, FARMS OR OTHER REAL ESTATE; AND
- INCOMES STREAMS OTHER THAN ASSET-TESTED INCOME STREAMS (SHORT TERM).

CARE OF OUR ELDERLY

QUESTION ***I AM GETTING FRAIL AND NEED TO GO INTO AN AGED PERSON'S HOME. WHAT SHOULD I DO?***

ANSWER BEFORE YOU CAN ENTER A NURSING HOME OR HOSTEL, YOUR NEEDS MUST BE ASSESSED BY AN AGED CARE ASSESSMENT TEAM.

QUESTION ***HOW DO I CONTACT AN AGED CARE ASSESSMENT TEAM?***

ANSWER YOUR LOCAL DOCTOR WILL TELL YOU HOW TO CONTACT THE CLOSEST TEAM. REFERRAL CAN BE THROUGH COMMUNITY NURSES, YOUR DOCTOR, FROM HOSPITALS, OR YOURSELF.

QUESTION ***WHAT IS THE DIFFERENCE BETWEEN A NURSING HOME AND AN AGED PERSON'S HOSTEL?***

ANSWER A NURSING HOME CARES FOR PEOPLE WHO NEED CONSTANT NURSING CARE. NURSING HOMES ARE NOW CALLED "HIGH CARE" RESIDENTIALS. A HOSTEL ACCOMMODATES PEOPLE WHO ARE FRAIL, BUT DO NOT YET NEED CONSTANT CARE - "LOW CARE" RESIDENTIAL. THE GOVERNMENT PROVIDES BENEFITS ON THE BASIS OF THE LEVEL OF CARE PROVIDED RATHER THAN WHERE SOMEONE LIVES.

CARE OF OUR ELDERLY (continued)

QUESTION ***WHAT WILL I NEED TO PAY ON ENTRANCE TO AN AGED CARE FACILITY?***

ANSWER THIS WILL DEPEND ON WHETHER THE FACILITY IS A NURSING HOME OR A HOSTEL AS THEY HAVE DIFFERENT ARRANGEMENTS DEPENDING ON YOUR CIRCUMSTANCES. RING THE DEPARTMENT OF HEALTH AND AGED CARE FOR MORE INFORMATION ON 1800 500 853.

QUESTION ***WHAT WILL IT COST ME TO LIVE IN A HOSTEL OR NURSING HOME?***

ANSWER SERVICES VARY IN COST AND ARE SUBJECT TO AN INCOME TEST. SOME ARE ALSO SUBJECT TO AN ASSETS TEST.

QUESTION ***IS THERE ANY HELP TO ENABLE ME TO LIVE AT HOME FOR AS LONG AS POSSIBLE?***

ANSWER THERE ARE MANY HOME AND COMMUNITY-BASED SERVICES WHICH WILL HELP YOU REMAIN INDEPENDENT – FOR EXAMPLE, HOME NURSING SERVICES, MEALS ON WHEELS, HOME HELP.

QUESTION ***CAN A CARER GET ANY FINANCIAL ASSISTANCE TO HELP CARE FOR ME AT HOME?***

ANSWER PEOPLE WHO CARE FOR YOU MAY BE ELIGIBLE FOR THE CARER PAYMENT AND/OR THE CARER ALLOWANCE. BOTH OF THESE PAYMENTS ARE MADE THROUGH CENTRELINK.

CARER PAYMENT

QUESTION ***WHAT IS THE CARER PAYMENT?***

ANSWER CARER PAYMENT MAY BE PAID TO SOMEONE PROVIDING CONSTANT CARE TO A PERSON WITH A SEVERE PHYSICAL, INTELLECTUAL OR PSYCHIATRIC DISABILITY. THE PERSON BEING CARED FOR MUST NEED THE CARE PERMANENTLY OR FOR AN EXTENDED PERIOD. THE CARE SHOULD BE PROVIDED IN THE PERSON'S HOME, BUT IT IS NOT NECESSARY FOR THE CARER AND THE PERSON BEING CARED FOR TO LIVE IN THE SAME HOME.

CARER PAYMENT IS PAID AT THE SAME RATE AS THE AGE PENSION AND IS SUBJECT TO THE SAME INCOME AND ASSETS TESTS. A PERSON CANNOT RECEIVE CARER PAYMENT AT THE SAME TIME AS ANOTHER INCOME SUPPORT PAYMENT SUCH AS AGE PENSION, BUT IN SUCH CASES HE OR SHE MAY BE ELIGIBLE FOR OTHER PAYMENTS SUCH AS CARER ALLOWANCE.

CARERS CAN INTERRUPT PROVIDING CONSTANT CARE FOR 25 HOURS PER WEEK TO WORK, TRAIN OR STUDY WITHOUT LOSING ELIGIBILITY FOR CARER PAYMENT. THEY MAY ALSO CONTINUE TO BE PAID DURING UP TO 63 DAYS OF RESPITE.

CARER ALLOWANCE

QUESTION ***WHAT IS CARER ALLOWANCE?***

ANSWER CARER ALLOWANCE IS A PAYMENT MADE TO SOMEONE WHO CARES FOR A PERSON WHO IS FRAIL AGED, OR WHO HAS A DISABILITY, OR IS CHRONICALLY ILL, AND WHO REQUIRES A LOT OF ADDITIONAL CARE BECAUSE OF THEIR DISABILITY.

THE PERSON BEING CARED FOR MUST NEED CARE PERMANENTLY OR FOR AN EXTENDED PERIOD, BUT THE CARER AND THE PERSON BEING CARED DO NOT HAVE TO LIVE IN THE SAME HOME.

CARER ALLOWANCE, CURRENTLY \$100.60 PER FORTNIGHT, IS NOT SUBJECT TO AN INCOME OR ASSETS TEST. CARER ALLOWANCE CAN BE PAID IN ADDITION TO AN INCOME SUPPORT PAYMENT SUCH AS AGE PENSION.

CARER BONUS

QUESTION ***WHAT IS THE CARER BONUS?***

ANSWER A CARER BONUS OF \$1000 TO ELIGIBLE RECIPIENTS OF CARER PAYMENT AND UP TO \$600 TO CARER ALLOWANCE RECIPIENTS FOR EACH PERSON FOR WHOM THEY PROVIDE CARE HAS BEEN PAID AS A ONE-OFF PAYMENT IN EACH OF THE LAST FIVE FEDERAL BUDGETS. IT WAS PAID IN JUNE.

PENSION PAY DAY

QUESTION ***WHEN WILL MY PENSION BE PAID?***

ANSWER PENSIONERS ARE ABLE TO CHOOSE WHICH WEEKDAY THEY ARE PAID. MANY PENSIONERS ARE PAID EVERY SECOND THURSDAY. MEMBERS OF A COUPLE ARE PAID ON THE SAME DAY, UNLESS SPECIAL CIRCUMSTANCES APPLY. IF YOU WOULD LIKE TO CHANGE YOUR PAY DAY CONTACT CENTRELINK.

OVERSEAS TRAVEL

QUESTION ***IS MY PENSION AFFECTED IF I TRAVEL OVERSEAS?***

ANSWER PENSIONS AND OTHER SIMILAR PAYMENTS MAY BE AFFECTED BY ABSENCE FROM AUSTRALIA. AUSTRALIAN GOVERNMENT CONCESSION CARDS MUST BE CANCELLED WHEN THE CARD HOLDER LEAVES AUSTRALIA. THE CARDS ARE THEN ABLE TO BE REISSUED ON RETURN. IF YOU ARE PLANNING TO TRAVEL OVERSEAS PLEASE CONTACT CENTRELINK.

HELPFUL GUIDES FOR PENSIONERS

QUESTION ***WHAT OTHER INFORMATION IS AVAILABLE FOR PENSIONERS?***

ANSWER CENTRELINK HAS A RANGE OF FREE PUBLICATIONS AVAILABLE TO PENSIONERS. THESE INCLUDE:

NEWS FOR SENIORS

(MAILED TO ALL AGE PENSIONERS, DVA SERVICE PENSIONERS AND COMMONWEALTH SENIORS HEALTH CARD HOLDERS)

HOME AND RESIDENCE CHOICES

(A GUIDE ABOUT THE DIFFERENT CARE AND ACCOMMODATION CHOICES AVAILABLE)

WHAT TO DO WHEN SOMEONE DIES

(A GUIDE TO HELP YOU DEAL WITH THIS DIFFICULT TIME)

INVESTING MONEY - YOUR CHOICES

(A GUIDE TO THE BASICS OF INVESTING SAFELY)

AUSTRALIAN RETIREE – YOUR CHOICES

(INFORMATION ABOUT PROGRAMS, CONCESSIONS AND SERVICES FOR SELF FUNDED RETIREES)

UNDERSTANDING RETIREMENT INCOME STREAMS

(EXPLAINS RETIREMENT INCOME STREAMS IN DETAIL)

PENSION BONUS SCHEME

(INFORMATION AND REGISTRATION FORM FOR THE SCHEME)

MOVING HOUSE – YOUR CHOICES

(INFORMATION TO HELP YOU DECIDE WHETHER YOU SHOULD MOVE OR STAY PUT)

TO OBTAIN COPIES OF THESE GUIDES CALL 13 23 00.

HEALTH CARE

QUESTION ***WHAT EXTRA HELP IS AVAILABLE FOR OLDER AUSTRALIANS TO MAKE PRIVATE HEALTH CARE MORE AFFORDABLE?***

ANSWER THE FEDERAL GOVERNMENT PROVIDES A 30% REBATE OFF THE PREMIUM COST FOR PRIVATE HEALTH INSURANCE. THE REBATE IS NOT CAPPED AND IS NOT ASSET OR INCOME TESTED.

A HIGHER REBATE IS PAID FOR OLDER AUSTRALIANS. THE REBATES ARE AS FOLLOWS:

Age	Private health insurance premium rebate
0 – 64 years	30%
65 – 69 years	35%
Over 70 years	40%

QUESTION ***WHAT IS LIFETIME HEALTH COVER?***

ANSWER LIFETIME HEALTH COVER RULES PROVIDE LOWER PRIVATE HEALTH INSURANCE PREMIUMS FOR PEOPLE WITH LONG TERM MEMBERSHIP OF THEIR HEALTH FUNDS, COMPARED WITH THOSE WHO JOIN LATER IN LIFE. DISCUSS WITH YOUR FUND THE IMPACT OF THESE RULES ON THE PREMIUMS YOU PAY FOR PRIVATE HEALTH INSURANCE PARTICULARLY IF YOU ARE CONSIDERING CANCELLING YOUR INSURANCE.

THE LIFETIME HEALTH COVER RULES DO NOT APPLY TO PEOPLE BORN BEFORE 1 JULY 1934.

QUESTION ***WHAT IS THE MEDICAL EXPENSES TAX OFFSET?***

ANSWER YOU CAN CLAIM A TAX OFFSET OF 20% OF YOUR NET MEDICAL EXPENSES ONCE THEY HAVE EXCEEDED \$1500. THERE IS NO UPPER LIMIT OF WHAT YOU CAN CLAIM.

QUESTION ***CAN MY FAMILY GET ANY OTHER HELP WHEN I DIE?***

ANSWER A BEREAVEMENT PAYMENT MAY BE PAID TO YOUR PARTNER TO PROVIDE SHORT TERM ASSISTANCE TO HELP YOUR PARTNER ADJUST TO CHANGED FINANCIAL CIRCUMSTANCES.

PENSIONER CONCESSION CARD

QUESTION **WHO CAN GET THE PENSIONER CONCESSION CARD?**

ANSWER THE PENSIONER CONCESSION CARD IS ISSUED ANNUALLY TO ALL PENSIONERS INCLUDING THOSE RECEIVING AGE PENSION, PARENTING PAYMENT (SINGLE), CARER PAYMENT, MATURE AGE ALLOWANCE, MATURE AGE PARTNER ALLOWANCE, DISABILITY SUPPORT PENSION AND BEREAVEMENT ALLOWANCE.

PEOPLE AGED OVER 60 WHO HAVE BEEN CONTINUOUSLY RECEIVING ONE (OR A COMBINATION) OF THE FOLLOWING PAYMENTS FOR MORE THAN NINE MONTHS: NEWSTART ALLOWANCE, SICKNESS ALLOWANCE, WIDOW ALLOWANCE, PARTNER ALLOWANCE, PARENTING ALLOWANCE OR SPECIAL BENEFIT.

QUESTION **WHAT MAY MY CONCESSION CARD ENTITLE ME TO?**

- ANSWER**
- REDUCED PRICES FOR PRESCRIPTION ITEMS THROUGH THE PHARMACEUTICAL BENEFITS SCHEME AT CHEMIST SHOPS - \$5.00 FOR CONCESSIONAL PATIENTS. (FOR MORE INFORMATION CALL THE PBS ON 1800 020 613);
 - AN INCREASE IN BENEFITS FOR OUT OF POCKET, OUT OF HOSPITAL MEDICAL EXPENSES ABOVE A CERTAIN THRESHOLD THROUGH THE MEDICARE SAFETY NET;
 - HEARING AIDS FROM AUSTRALIAN HEARING SERVICES. AN ANNUAL FEE MAY APPLY FOR MAINTENANCE AND BATTERIES. (FOR MORE INFORMATION CALL 1800 500 726);
 - CARD HOLDERS ARE ALLOWED FOUR SINGLE OR TWO RETURN ECONOMY RAIL TRIPS WITHIN QUEENSLAND EACH YEAR (AN ADMINISTRATION FEE WILL BE CHARGED) PH 13 22 32;
 - FREE EYE EXAMINATIONS WITH OPTOMETRISTS WHO BULK-BILL AND FREE SUPPLY OF GLASSES FROM A RANGE OF STANDARD FRAMES WITH LENSES AS CLINICALLY REQUIRED (CONTACT QLD HEALTH - COMMUNITY HEALTH SERVICES);
 - FREE DENTAL TREATMENT FROM PUBLIC DENTAL HOSPITALS AND CLINICS INCLUDING THE SUPPLY OF FREE DENTURES (CLINICS IN YELLOW PAGES);

PENSIONER CONCESSION CARD (Continued)

- DISCOUNTED MAIL REDIRECTION FEES;
- REDUCTION IN LAND LEASING AND RENTAL FEES UNDER CERTAIN CONDITIONS (CONTACT DEPT NATURAL RESOURCES AND MINES);
- IF YOUR CARD WAS ISSUED ON OR AFTER 1 JULY 1994, A 50% REDUCTION IN CAR REGISTRATION. (A FLAT RATE CONCESSION APPLIES IF YOUR CARD WAS ISSUED BEFORE 1 JULY 1994.) CONDITIONS APPLY. (CONTACT QLD TRANSPORT CUSTOMER SERVICE 13 23 80);
- 50% OFF QUEENSLAND URBAN AND LONG DISTANCE RAIL TRAVEL (NORMAL BERTH AND MEAL CHARGES APPLY) PLUS REDUCED FARES INTERSTATE. PH 13 22 32;
- 20% REDUCTION IN COUNCIL GENERAL RATES UP TO \$180 PER ANNUM FOR PRINCIPAL PLACE OF RESIDENCE (INCLUDES RURAL FIRE SERVICES LEVY). APPLY AT YOUR LOCAL COUNCIL;
- 20% OFF URBAN FIRE LEVY. SOME COUNCILS OFFER ADDITIONAL DISCOUNTS FOR THE RURAL FIRE SERVICES LEVY;
- REDUCTION IN ELECTRICITY BILLS OF UP TO \$12.49 PER MONTH. APPLY THROUGH YOUR ELECTRICITY SUPPLIER. (ERGON 13 10 46). CONDITIONS APPLY;
- EXEMPTION OF PAYMENT OF HALF THE REGISTRATION COMPONENT OF REGISTRATION FOR ONE RECREATIONAL BOAT AND A 10% DISCOUNT ON THE COST OF THE STOCKED IMPOUNDMENT PERMIT REQUIRED TO FISH IN SPECIFIC DAMS THROUGHOUT QUEENSLAND;
- AN ELECTRICITY CONCESSION OF \$28.00 PER MONTH PER MACHINE FOR ELIGIBLE USERS OF AN OXYGEN CONCENTRATOR OR \$18.75 PER MONTH FOR USERS OF KIDNEY DIALYSIS MACHINES. (PAID QUARTERLY). CONTACT QLD DEPARTMENT OF COMMUNITIES (1800 460 849);
- TELEPHONE RENTAL ALLOWANCE \$23.00 (OR \$34.60 WITH AN INTERNET CONNECTION) PAID QUARTERLY;
- SOME DOCTORS BULK-BILL ON THIS CARD;

PENSIONER CONCESSION CARD (Continued)

- CONCESSIONS ON TAFE COURSES, ADULT COMMUNITY EDUCATION COURSES, STATE ART GALLERY, MUSEUM, LIBRARY, ETC.;
- EXEMPTION FROM PAYING THE AMBULANCE LEVY ON YOUR PRINCIPAL PLACE OF RESIDENCE;
- ACCESS TO SUBSIDIES FOR THE PROVISION OF ENDORSED AIDS FOR QUEENSLAND RESIDENTS WITH PERMANENT OR STABILISED DISABILITIES.

Note:	These concession details are valid in Queensland and may vary in other states.
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COMMONWEALTH SENIORS' HEALTH CARD

QUESTION ***WHAT IS THE COMMONWEALTH SENIORS' HEALTH CARD?***

ANSWER THE COMMONWEALTH SENIORS' HEALTH CARD GIVES ELIGIBLE AUSTRALIANS OF AGE PENSION AGE WHO DO NOT RECEIVE A PENSION ACCESS TO SOME CONCESSIONS.

QUESTION ***WHAT DOES THE COMMONWEALTH SENIORS' HEALTH CARD ENTITLE ME TO?***

- ANSWER**
- REDUCED PRICES FOR PRESCRIPTION ITEMS THROUGH THE PHARMACEUTICAL BENEFITS SCHEME AT CHEMIST SHOPS (GENERALLY \$5.00);
 - \$500.00 SENIORS CONCESSION ALLOWANCE A YEAR TO HELP COMPENSATE FOR CONCESSIONS OFFERED TO PENSIONERS WHICH THE STATES DO NOT PAY TO SELF FUNDED RETIREES. QUARTERLY PAYMENTS ARE MADE IN MARCH, JUNE, SEPTEMBER AND DECEMBER EACH YEAR;
 - BULK-BILLED GP APPOINTMENTS, AT THE DISCRETION OF THE GP (THE AUSTRALIAN GOVERNMENT PROVIDES FINANCIAL INCENTIVES FOR GP'S TO BULK-BILL CONCESSION CARD HOLDERS);

COMMONWEALTH SENIORS' HEALTH CARD (continued)

- TELEPHONE ALLOWANCE IS A NON-TAXABLE PAYMENT OF \$92.00 (OR \$138.40 WITH AN INTERNET CONNECTION) PAID QUARTERLY TO COMMONWEALTH SENIORS HEALTH CARD RECIPIENTS. IT IS PAID ON THE FIRST PENSION PAYDAY, OR WITH THE FIRST PAYMENT YOU GET ON OR AFTER THE FOLLOWING DATES EACH YEAR: 1 JANUARY 20 MARCH 1 JULY 20 SEPTEMBER.

QUESTION ***HOW MUCH CAN I EARN BEFORE I AM NOT ELIGIBLE FOR THE SENIORS' HEALTH CARD?***

ANSWER THE INCOME LIMITS ARE \$50,000 (SINGLE) AND \$80,000 (COUPLE) PER ANNUM. (HIGHER FOR COUPLES SEPARATED BY ILLNESS OR WITH DEPENDANT CHILDREN). THERE IS NO ASSETS TEST.

QUEENSLAND SENIORS' CARD

QUESTION ***WHO CAN GET THE QUEENSLAND SENIORS' CARD?***

- ANSWER**
- ALL PERMANENT QUEENSLAND RESIDENTS WHO ARE OVER 65 YEARS OF AGE, AND WORK LESS THAN 35 HOURS A WEEK.
 - PERMANENT RESIDENTS BETWEEN THE AGES OF 60 AND 64 (INCLUSIVE) WHO WORK LESS THAN 35 HOURS A WEEK AND HOLD A CONCESSION CARD FROM CENTRELINK OR VETERANS AFFAIRS. (MORE INFORMATION AVAILABLE ON 1800 175 500, LOCAL COUNCIL OR AT QLD GOVERNMENT AGENCY OFFICE.)

QUESTION ***WHAT MAY MY QUEENSLAND SENIORS' CARD ENTITLE ME TO?***

- ANSWER**
- EXEMPTION FROM PAYING THE COMMUNITY AMBULANCE LEVY ON YOUR PRINCIPAL PLACE OF RESIDENCE;
 - FREE DENTAL TREATMENT AT PUBLIC DENTAL CLINICS; SUBSIDIES FOR MEDICAL AIDS AND EQUIPMENT. CONTACT COMMUNITY HEALTH SERVICES IN YOUR WHITE PAGES;

QUEENSLAND SENIORS' CARD (continued)

- A CONCESSION IS AVAILABLE ON QUEENSLAND URBAN AND LONG DISTANCE TRAVEL SERVICES;
- FREE BASIC PRESCRIPTION SPECTACLES;
- IF YOUR CARD WAS ISSUED ON OR AFTER 1 JULY 1994, A 50% REDUCTION IN CAR REGISTRATION. (A FLAT RATE CONCESSION APPLIES IF YOUR CARD WAS ISSUED BEFORE 1 JULY 1994.) CONDITIONS APPLY. (CONTACT QLD TRANSPORT CUSTOMER SERVICE 13 23 80);
- A CONCESSION OF \$28.00 PER MONTH PER MACHINE FOR ELIGIBLE USERS OF AN OXYGEN CONCENTRATOR OR \$18.75 PER MONTH FOR USERS OF KIDNEY DIALYSIS MACHINES. (PAID QUARTERLY). CONTACT QLD DEPARTMENT OF COMMUNITIES (1800 460 849);
- ACCESS TO SUBSIDIES FOR THE PROVISION OF ENDORSED AIDS FOR QUEENSLAND RESIDENTS WITH PERMANENT OR STABILISED DISABILITIES;
- 20% OFF URBAN FIRE LEVY. SOME COUNCILS OFFER ADDITIONAL DISCOUNTS FOR THE RURAL FIRE SERVICES LEVY;
- EXEMPTION OF PAYMENT OF HALF THE REGISTRATION FOR ONE RECREATIONAL BOAT AND A 10% DISCOUNT ON THE COST OF THE STOCKED IMPOUNDMENT PERMIT REQUIRED TO FISH IN SPECIFIC DAMS THROUGHOUT QUEENSLAND;
- REDUCTION IN ELECTRICITY BILLS OF UP TO \$12.49 PER MONTH. CONDITIONS APPLY. APPLY THROUGH YOUR ELECTRICITY SUPPLIER. (ERGON 13 10 46).

**FOR MORE INFORMATION ON CONCESSIONS AVAILABLE THROUGH THE QUEENSLAND SENIORS CARD CONTACT THE QUEENSLAND DEPARTMENT OF COMMUNITIES ON
13 13 04**

QUEENSLAND SENIORS' BUSINESS DISCOUNTS CARD

QUESTION ***WHO CAN GET THE QUEENSLAND SENIOR'S BUSINESS DISCOUNTS CARD AND WHAT MAY IT ENTITLE ME TO?***

ANSWER ALL PERMANENT QUEENSLAND RESIDENTS WHO ARE OVER 60 YEARS OF AGE, IRRESPECTIVE OF MEANS OR EMPLOYMENT MAY APPLY. THE CARD OFFERS BUSINESS DISCOUNTS OFFERED BY PARTICIPATING BUSINESSES THROUGHOUT AUSTRALIA.

SUPPORT SERVICE FOR THE ELDERLY

QUESTION ***HOW CAN THE 'COMMONWEALTH CARELINK' CENTRE HELP MEET MY HEALTH NEEDS AND ASSIST ME TO LIVE INDEPENDENTLY?***

ANSWER 'CARELINK' IS A FEDERAL GOVERNMENT AGED CARE INITIATIVE THAT PROVIDES A FREE, SINGLE CONTACT POINT FOR INFORMATION ABOUT LOCAL COMMUNITY CARE AND HEALTH SERVICES.

SUNCARE COMMUNITY SERVICE INC. OPERATES COMMONWEALTH 'CARELINK' CENTRES AT 4 ADAMS STREET BUNDABERG AND 19 HAYES STREET CABOOLTURE AND CAN BE CONTACTED ON 1800 052 222 OR ON THE INTERNET AT WWW.COMMCARELINK.HEALTH.GOV.AU. BOTH CENTRES ARE CO-LOCATED WITH COMMONWEALTH CARER RESPITE CENTRES.

THE COMMONWEALTH 'CARELINK' CENTRE HAS AN UP-TO-DATE DATABASE OF INFORMATION ABOUT A RANGE OF AGENCIES PROVIDING COMMUNITY CARE, SUPPORT, HEALTH AND AGED SERVICES IN THE REGION – INCLUDING HOME AND COMMUNITY CARE AND COMMUNITY AGED CARE PACKAGES.

COMMONWEALTH CARER RESPITE CENTRES

QUESTION ***HOW CAN I OBTAIN RESPITE CARE?***

ANSWER COMMONWEALTH CARER RESPITE CENTRES COORDINATE ACCESS TO RESPITE SERVICES IN YOUR LOCAL AREA.

THEY CAN GIVE YOU ADVICE ABOUT RESPITE SERVICES AND FIND THE SERVICE CLOSEST TO YOU. THEY CAN ALSO HELP YOU GET THE RIGHT RESPITE SERVICES.

COMMONWEALTH CARER RESPITE CENTRES WORK WITH CARERS TO PLAN SENSIBLE APPROACHES TO RESPITE AND OTHER SUPPORT NEEDS AND ALSO ARRANGE 24 HOUR EMERGENCY RESPITE CARE.

FOR FURTHER INFORMATION CALL 1800 052 222.

PARTNER ALLOWANCE

QUESTION ***WHAT IS THE PARTNER ALLOWANCE?***

ANSWER THIS PAYMENT HAS BEEN FOR PARTNERS OF PEOPLE WHO RECEIVE INCOME SUPPORT PAYMENTS AND WHO FACE BARRIERS TO FINDING EMPLOYMENT BECAUSE OF THEIR PREVIOUS LIMITED PARTICIPATION IN THE WORKFORCE. PARTNER ALLOWANCE RECIPIENTS HAVE ACCESS, ON A VOLUNTARY BASIS, TO ALL LEVELS OF UNEMPLOYMENT ASSISTANCE WITHIN THE JOB NETWORK.

PEOPLE RECEIVING PARTNER ALLOWANCE ARE ALSO OFFERED HELP FROM A PERSONAL ADVISER TO PLAN FOR THEIR FUTURE. CONTACT CENTRELINK ON 13 27 17 IF YOU WISH TO ACCESS A PERSONAL ADVISER.

QUESTION ***WHO CAN GET PARTNER ALLOWANCE?***

ANSWER NO NEW CLAIMS FOR THE PARTNER ALLOWANCE ARE BEING ACCEPTED BUT YOU WILL CONTINUE TO RECEIVE THIS PAYMENT IF YOU WERE ALREADY RECEIVING IT AS OF 19 SEPTEMBER 2003.

PENSION AGE

QUESTION ***FROM WHAT AGE CAN I RECEIVE THE AGE PENSION?***

ANSWER MEN - FROM AGE 65 YEARS
 WOMEN - DEPENDS ON YOUR DATE OF BIRTH.

THE AGE PENSION ELIGIBILITY AGE FOR WOMEN IS BEING INCREASED OVER FIFTEEN YEARS FROM 60 TO 65 YEARS. THE TABLE INDICATES WHEN WOMEN IN EACH AGE GROUP WILL BE AFFECTED.

DATE OF BIRTH	QUALIFYING AGE FOR AGE PENSION (YEARS)
BEFORE 30 JUNE 1944	63
1 JULY 1944 TO 31 DECEMBER 1945	63.5
1 JANUARY 1946 TO 30 JUNE 1947	64
1 JULY 1947 TO 31 DECEMBER 1948	64.5
1 JANUARY 1949 AND LATER	65

LOANS

QUESTION ***WHAT IF I NEED SOME CASH FOR AN URGENT EXPENSE?***

ANSWER YOU MAY BE ELIGIBLE FOR A PENSION ADVANCE PAYMENT OF UP TO \$500. THIS ADVANCE WILL THEN BE RECOVERED, INTEREST FREE, FROM YOUR PENSION PAYMENTS OVER THE NEXT 13 FORTNIGHTS. ONLY ONE ADVANCE IS ALLOWED EACH YEAR.

CENTREPAY

QUESTION **WHAT IS CENTREPAY?**

ANSWER CENTREPAY ALLOWS PENSIONERS TO HAVE AUTOMATIC DEDUCTIONS TAKEN FROM THEIR SOCIAL SECURITY PAYMENTS FOR RENT, ELECTRICITY, GAS AND RATES. CENTREPAY IS ENTIRELY VOLUNTARY AND FREE FOR PENSIONERS.

PAYMENTS CAN ONLY BE MADE TO ORGANISATIONS WHICH HAVE A CONTRACT WITH CENTRELINK. THESE ORGANISATIONS PAY A SMALL FEE FOR THE SERVICE. CALL CENTRELINK FOR MORE INFORMATION.

MATURE AGE ALLOWANCE

QUESTION **WHAT IS THE MATURE AGE ALLOWANCE?**

ANSWER NO NEW CLAIMS FOR MATURE AGE ALLOWANCE ARE NOW BEING ACCEPTED BUT THOSE WHO RECEIVED THIS PAYMENT BEFORE 19 SEPTEMBER 2003 WILL CONTINUE TO RECEIVE IT.

IF YOU ARE RECEIVING MATURE AGE ALLOWANCE YOU DO NOT HAVE TO MEET AN ACTIVITY TEST AND YOU DO NOT NEED TO LOOK FOR WORK OR DO TRAINING. YOU WILL BE AUTOMATICALLY TRANSFERRED TO AGE PENSION WHEN YOU REACH AGE PENSION AGE.

APPEALS

QUESTION **WHAT CAN I DO IF I AM UNHAPPY WITH A CENTRELINK DECISION?**

ANSWER IF YOU DO NOT AGREE WITH A DECISION MADE BY CENTRELINK REGARDING YOUR ENTITLEMENT TO A PENSION OR BENEFIT YOU MAY ASK FOR A REVIEW OF THE DECISION.

THERE ARE FOUR REVIEW AND APPEAL PROCEDURES:

- 1) LOCAL OFFICE REVIEW - THE PERSON WHO MADE THE DECISION EXPLAINS AND DISCUSSES THE DECISION WITH YOU;
- 2) REVIEW BY AUTHORISED REVIEW OFFICER - A SENIOR STAFF OFFICER EXAMINES THE DISPUTED DECISION;
- 3) SOCIAL SECURITY APPEALS TRIBUNAL - AN INDEPENDENT BODY CONSIDERS AN APPEAL AGAINST THE DECISION;
- 4) ADMINISTRATIVE APPEALS TRIBUNAL - A MORE FORMAL TRIBUNAL TO RESOLVE DISPUTES BETWEEN GOVERNMENT AGENCIES AND INDIVIDUALS.

OTHER MATTERS

AUSTRALIAN FLAGS ETC.



My office is able to provide an Australian Flag, picture of Her Majesty the Queen, the Australian Coat of Arms, music sheets and tapes of the National Anthem to eligible organisations.

Each organisation is entitled to one Flag every seven years, although consideration is given to earlier requests where weather or other factors may have made the Flag unusable.

Individuals may also receive the portrait of the Queen, Australian Coat of Arms, and the music sheets and tapes of the National Anthem.

CONGRATULATORY MESSAGES

Congratulatory messages can be arranged for special anniversaries, e.g. 50 or 60 years of marriage, 90th and 100th birthdays, etc. Messages from the Queen can be arranged for 60 years of marriage and 100th birthdays.

Please write to me with details at least three weeks before the anniversary. Where a message is to be sent from the Queen at least five weeks prior notice is required. Where possible, a copy of the birth or marriage certificate should be supplied, otherwise a Statutory Declaration is to be provided.

VACCINATIONS FOR SENIORS

Flu is caused by a virus which is passed from person to person by coughing or sneezing or direct contact. It can lead to illness more severe than that caused by other respiratory viruses, such as the common cold. Some people, especially those over 65 years and those with chronic medical conditions, can suffer complications from the flu. The flu vaccine is a very important way to help protect you from the influenza virus. The best time to be vaccinated is Autumn, before the outbreak of the flu in Winter. The vaccine is free for people who are over 65 and is available from your medical practitioner or through your local health centre.

The Australian Government also provides free pneumococcal vaccinations for seniors.

IF I CAN HELP YOU

I visit all parts of the Wide Bay electorate regularly and these visits are often advertised in the local press. Alternatively, write or phone my office if ever I can be of assistance in matters controlled by the Federal Government.



WARREN TRUSS MP
Federal Member for Wide Bay
Leader of The Nationals

PO Box 283 (319 Kent Street)
Maryborough Qld 4650
Telephone: 4121 2936 or 1300 301 968
Facsimile: 4122 3968
E-mail: W.Truss.MP@aph.gov.au
Internet: www.warrentruss.com

CONTACTS FOR CENTRELINK

www.centrelink.gov.au

MARYBOROUGH

207 Lennox St
MARYBOROUGH 4650

GYMPIE

27 O'Connell Street
GYMPIE 4570

NOOSAVILLE

Noosa Civic Mall
28 Eenie Creek Road
Noosaville Qld 4566

HERVEY BAY

6-10 Hunter Street
PIALBA 4655

KINGAROY

21 Markwell Street
KINGAROY 4610

13 1021	Appointments
13 2300	Retirement
13 2850	Newstart and other allowances
13 2717	Carer and disability related payments
13 6150	Family Assistance Office
13 1202	Multi-lingual service
1800 810 586	TTY - Payment Inquiries
1800 050 004	Customer Relations, complaints, compliments, feedback
1800 000 567	Teletypewriter (TTY) for hearing and speech impaired - Customer Service

CENTRELINK FINANCIAL INFORMATION SERVICE OFFICERS

MARYBOROUGH	(07) 4121 1076
COOLOOLA/ BURNETT	(07) 5481 0181
SUNSHINE COAST	(07) 5420 6037
NATIONAL SEMINAR BOOKING SERVICE	13 6357

OTHER USEFUL NUMBERS

1800 020 613	Pharmaceutical Benefits Scheme
13 2861	Australian Taxation Office