Read about our Senior Australian of the Year 2014, Fred Chaney AO

• Budget 2014–15
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Department of Veterans’ Affairs customers should call 133 254 or Freecall™ 1800 555 254.

If you would like to receive News for Seniors in a language other than English call 131 202. If you have a vision impairment and would prefer to receive an audio version call 132 300.

To view English and non-English versions go to humanservices.gov.au/newsforseniors

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A message from the Prime Minister

You know how important it is to keep control of your finances. Like individuals and businesses, the Government also has to live within its means. The measures outlined in the Budget are absolutely necessary to secure Australia’s economic future. The Budget outlines a clear plan—in fact, the only plan—that will address our nation’s debt and deficit problem.

In 2007, Australia had a $20 billion surplus and $50 billion in the bank. Over six years, those savings were spent, there have been five record deficits, plus a further $123 billion in projected deficits and gross debt headed towards $667 billion. Every month Australia is wasting one billion dollars on interest. At the moment we are borrowing to pay that interest, which is like a household paying the mortgage on a credit card. That is simply unsustainable.

Through the Budget the Government has delivered an Economic Action Strategy that will put Australia’s finances back on a sustainable footing, strengthen the economy and reduce the debt by almost $300 billion over the next decade. If we don’t take action now, we will effectively be asking our children to bear an even greater cost in the future.

The Government is taking responsible steps to repair the Budget while ensuring that we continue to provide secure and stable income support and investment for services that improve quality of life.

Age Pension payments will continue to increase twice each year to keep up with the cost of living. Pensioners will continue to receive the Pension Supplement and it will continue to be indexed twice each year. The supplement is currently up to $1635.40 a year for singles and up to $2464.80 a year for couples. Eligibility for Pensioner Concession Cards also remains unchanged and recipients will continue to receive the associated Commonwealth benefits of the card.

We are also delivering on our election commitment to index the eligibility thresholds for the Commonwealth Seniors Health Card so that modest variations in income will not affect eligibility.

Pensioners and Commonwealth Seniors Health Card holders will be better off when the carbon tax is gone because bills will be lower and the Energy Supplement will stay (currently $361.40 a year for singles and $546 a year for couples).

Australians are living longer and healthier lives, so I am determined to ensure that our pension system is sustainable over the long term. That’s why from 2017 (after the next election) pensions will be indexed to Consumer Price Index (CPI) rather than wages. But the pension will still continue to increase twice each and every year. This reform is necessary because without change, the cost of the Age Pension is projected to almost double over the next decade, from almost $40 billion a year now to well over $70 billion a year.

To provide long-term planning certainty the Government has also announced that we will extend the increase in the age pension age announced by the previous government from 67 years of age in 2023 to 70 years of age in 2035. People born before 1 July 1958 will not be affected by this change.

Thank you for taking the trouble to read this information. Yes, there are significant changes in the Budget, including measures that people would normally prefer not to face. But we could not go on as we were. These are the changes necessary to secure our long-term future and ensure that Australia continues to be a fair and decent society.
A message from the Minister

I am delighted to be writing to you as Minister for Human Services in this issue of News for Seniors. I have had the privilege to serve in the Australian Parliament as a Senator, and now as a Minister, since 1997. Over this time I have been involved in a range of issues that span our national life, from foreign affairs and international aid, to Indigenous affairs, housing, national security, and our legal and constitutional affairs, to name just a few.

In this issue, you will have already read a message from the Prime Minister outlining some of the necessary changes the Government is taking to ensure we strengthen the economy and can continue to provide a sustainable safety net for senior Australians.

My job as Minister for Human Services is to ensure that these changes are implemented as smoothly as possible. This edition of News for Seniors includes a summary of some of the key changes in this year’s Budget that affect seniors so you can understand how they may affect you. News for Seniors is published twice a year and remains one of the best ways to stay informed about payments, services and important changes. News for Seniors is also available online at humanservices.gov.au/newsforseniors

Australia faces significant challenges as our baby boomers retire in increasingly large numbers over the next decade and a half. Not only is Australia’s proportion of seniors expected to expand rapidly, we are also expected to live longer than ever. Currently there are 4000 Australians aged 100 and over. By 2040 the number of people aged over 100 is expected to exceed 40 000.

The fact we are enjoying longer and healthier lives than ever before should be celebrated. However, these demographic shifts will increase the demand for my Department’s services in the coming decades.

That is why we are focused on increasing the number of ways we can assist people to obtain information and services in new and more convenient ways. We have developed mobile apps to make it easier for people to do business with us. As you read this edition of News for Seniors you will notice an online theme and articles about some of the self service options available through the Department. I encourage you to try these service channels if you have not already. Of course, our staff in service centres across Australia remain fully prepared and ready to assist you when you visit.
On 13 May, the Government announced the 2014–15 Budget. Here is an overview to help you understand what some of the changes may mean for you. All of these measures are subject to the passage of legislation.

 Restart
 Starts from 1 July 2014.
 Who it affects: the Government will introduce a new wage subsidy, Restart, to encourage businesses to employ Australians who are aged 50 and older and have been on income support for at least six months. From 1 July 2014, employers who hire an eligible mature-age job seeker, on a full-time or part-time basis will be paid a subsidy of up to $10 000 over 24 months.

 Commonwealth Seniors Health Card portability will be extended from six to 19 weeks.
 Starts from 1 January 2015.
 Who it affects: CSHC holders will be able to travel overseas for up to 19 weeks before having to reapply for their card.

 The Seniors Supplement will cease.
 Starts from June 2014.
 Who it affects: Commonwealth Seniors Health Card (CSHC) holders who receive the Seniors Supplement, will no longer be paid this beyond the June 2014 quarterly payment. The Energy Supplement payment will continue to be paid each quarter to CSHC holders.

 Contributing to the cost of health care
 Starts from 1 July 2015.
 Who it affects: When you see your doctor, or have a pathology test or diagnostic imaging service, you may be asked to pay a $7 patient contribution. If you hold a pensioner concession card, a Commonwealth Seniors card or a Health Care Card, you may be charged up to 10 patient contributions in a calendar year. Alternatively if your doctor doesn’t bulk bill and charges you for the visit you will receive $5 less from Medicare.

 The indexation of some of the social security means test settings will be fixed for three years.
 Starts from 1 July 2017.
 Who it affects: people who receive Age Pension, Disability Support Pension, Carer Payment, Wife Pension, Widow B Pension and Bereavement Allowance. People who receive an equivalent Veterans’ Affairs pension payment will also be affected. The pension income and assets test free areas for these payments will be fixed from 1 July 2017 for three years.

 All pension payments and pension equivalent payments will be indexed by the Consumer Price Index.
 Takes effect from 20 September 2017.
 Who it affects: people who receive Age Pension, Disability Support Pension, Carer Payment, Wife Pension, Widow B Pension and Bereavement Allowance. People who receive an equivalent Veterans’ Affairs
Access to Australian Government online services just got easier

myGov is the fast and easy way to access a range of government services with one username and password in one secure location. The myGov service meets all of the Australian Government’s security and privacy requirements.

This year, myGov is making it even easier for you to go online for the services you need. This includes introducing the myGov Inbox for Medicare, Centrelink and Child Support digital mail and the Australian Taxation Office becoming a new member service.

Currently, your myGov account lets you link to services including:

- **Medicare** to lodge claims, request cards, update bank and personal details and view information.
- **Centrelink** to claim payments, report details, update personal details, view information, request documents and replacement cards and more.
- **Australian Taxation Office** to update your personal details, keep track of your super, arrange to pay a debt and check the progress of your income tax return.
- **The Personally Controlled eHealth Record System** to access your personal eHealth record.
- **Child Support** to check when payments are due, view payment history, tell us changes and more.
- **Department of Veterans’ Affairs** to view payments and claims, apply for entitlements, update personal details and more.
- **National Disability Insurance Scheme** to view and update personal details, download letters, forms and statements, view agency contacts and more.

If you haven’t already, create a myGov account today and start accessing the services you need online. Go to my.gov.au

myGov—one login, one password, one destination.
The new Express Plus Lite mobile app is simple, user-friendly, and a huge step forward in providing more convenient services for culturally and linguistically diverse people.

It is available in four languages; Arabic, Chinese, Persian (Farsi) and Vietnamese.

The new in-language Express Plus Lite mobile app for smart phones and tablets means there’s no longer a need to visit our service centres or call us to report your employment income.

This is great news for seniors from multicultural communities who are working past age pension age, as they can now report their employment income in their language.

All it takes is four simple steps to get connected:

1. Register for a Centrelink online account (access level 3) at humanservices.gov.au/register

2. Download the Express Plus Lite mobile app from the App Store or Google Play™. As long as you’re registered for a Centrelink online account (with level 3 access), you will be able to use any of the Express Plus mobile apps.

3. Log on to your Express Plus mobile app with your Customer Access Number (CAN) and Centrelink online account password.

4. Set up your four digit Personal Identification Number (PIN) by answering a secret question which you have previously set up.

There are also translated factsheets available in Arabic, Chinese, Persian (Farsi) and Vietnamese on the ‘Information in your language’ page at humanservices.gov.au/yourlanguage

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.
Since being named Senior Australian of the Year, Fred has been sharing his commitment and passion towards social justice with people around the country. He continues to work on issues of Indigenous education, employment, recognition of rights to land, and reconciliation.

The award has made Fred think a lot about holding onto what defines life and what people have to give away as they age.

“Each of us has a life, which defines who we are to ourselves,” he says. “In my case, my life or identity is defined by my wife [Angela] and family including the wider family, my work—especially with Aboriginal people and their causes, my home and our country block, my religion, my State and my country.”

Fred believes that people should “discard as little as age demands and never discard family and friends”.

Fred names work as his principal hobby (which he admits sounds clichéd). He lists his greatest professional achievements as working for 50 years alongside outstanding people, seeing the old legal disadvantages of Aboriginal Australians removed and the beginning of reconciliation.

His greatest personal achievement is raising three “wonderful” sons with Angela. And this year Fred achieved another milestone—50 years
of marriage. He took Angela on a month-long trip overseas to celebrate, and to “thank her for generously enabling my work over the last 50 years”.

Looking back over his career, from student, lawyer, then to politician, Fred says there was a “golden thread that linked all the bits of my life together—Aboriginal people and Aboriginal Australia”.

Fred’s belief in the inherent equality of people has been held since his university days in Western Australia (WA). This is what drives him to make a difference for, and on behalf, of Indigenous Australians, and is reflected in his various achievements:

- 1970—Helped set up the WA Aboriginal Legal Service
- 1974—WA Senator in Federal Parliament
- 1978—Minister for Aboriginal Affairs
- 1980—Minister for Social Security
- 1983 to 1990—Leader of the Opposition in the Senate
- 1990 to 1993—Member for Pearce in the House of Representatives
- 1997—Officer of the Order of Australia.

Fred’s other success is the pivotal role he plays in many organisations that promote Indigenous rights. He helped establish Reconciliation Australia—an independent, national not-for-profit organisation that promotes reconciliation—and continues to work on the Board of Directors.

He is the Chair of Desert Knowledge Australia, a board member of Central Desert Native Title services and Vice President of the Graham (Polly) Farmer Foundation, which supports Indigenous young people to reach their potential. This work is the most satisfying for Fred because he sees the direct results of how the Foundation has changed the life of some of the kids for the better.

“That is what is important and what catches my heart,” he says.

He credits working alongside different and great people as something that helps keep him young.

“Engaging with other people in shared endeavours is very energising and satisfying. I can’t remember ever being bored in 50 years,” says Fred.

Working with Indigenous and non-Indigenous people who he admires and tries to live up to, and who share his concerns and passions, is a “constant stimulation”.

Fred encourages all older Australians to remain active within their local communities and says there is always something to do or someone to help.

Through his work, Fred is constantly reminded that there is still much to be done.

“I have seen too many examples of discrimination and injustice. I don’t think I will feel really comfortable until we redress the imbalance and find the right respectful relationship between our first nations and the rest of us,” he says.

Fred shows no signs of slowing down. He will continue on his lifelong journey as a champion for equality and fairness and achieve more great things in the years to come. He will also spend time enjoying the simple pleasures of attending classical music concerts and plays, and gardening with his wife on their Margaret River bush block.

Photography by Brendan J Doyle at Broken Yellow
Try our Payment Finder

We have a great feature on our website to help you find payments that may be right for you. You just need to tell the Payment Finder a bit about yourself, such as your age and whether you’re retired—nothing too personal, like your name or address. Find the Payment Finder at humanservices.gov.au/olderaustralians

If you have any questions about the Payment Finder, you can ask us on Facebook at facebook.com/officialhankjongen or Twitter @HumanServicesAU

Just remember to keep your personal information private.

Voice your concerns about aged care services

The Aged Care Complaints Scheme (the Scheme) is a free service for anyone to raise concerns about Australian Government funded aged care services.

Whether services are delivered at home—Home Care Packages and Commonwealth funded Home and Community Care (HACC) services—or at a residential aged care facility, talking about a concern is important as it can help identify opportunities to improve services and ensure people are receiving quality aged care.

It’s recommended that you talk about the concern with the service provider first, and then contact the Scheme if the concern can’t be resolved.

You can raise a concern with the Scheme openly, confidentially or anonymously by:
- calling 1800 550 552
- going to agedcarecomplaints.govspace.gov.au
- writing to Aged Care Complaints Scheme, GPO Box 9820, in your capital city.

If you don’t feel comfortable raising a concern on your own, call the National Aged Care Advocacy Line on 1800 700 600.

If you need an interpreter, call the Translating and Interpreting Service on 131 450.

Those with hearing and speech impairments can contact the Scheme via the National Relay Service on 133 677.

Get ready for tax time

There are some things you can do to get ready for tax time this year. Why not lodge your tax return conveniently online with either myTax or e-tax lodgement service? This year you will need to create a myGov account and link to the Australian Taxation Office (ATO). If you already have a myGov account, simply link the ATO as one of your member services.

With tax time just around the corner, please remember that payment summaries will be available from mid-July. If you need to lodge an income tax return and use the ATO's e-tax or myTax or, a registered tax agent, then your Centrelink income information will be automatically pre-filled for you. This means you will not need to refer to, or provide, a hard copy payment summary in order to complete your lodgement.

If you would like a copy of your payment summary, you can obtain it through myGov and your Centrelink.
online account, or through your Express Plus Seniors mobile app. Alternatively, you could request it by calling your usual payment line and following the self-service prompts or visiting your local service centre. To find out more information visit humanservices.gov.au/taxtime

MyPost Concession Account

Australia Post’s new service, MyPost Concession Account, is available to 5.7 million Australians who have a valid Federal Government concession card. It gives you ongoing benefits that include:

- a free booklet of five concession stamps upon registration and the ability to purchase up to 50 concession stamps per year
- concessions on Mail Hold and Mail Redirection services
- easy access to the above services with a MyPost concession card.

To find out more about MyPost Concession Account:
- visit auspost.com.au/mypost
- call 13 13 18, or
- ask in-store.

Electronic Messaging changes

The Terms and Conditions for the Electronic Messaging service have changed. If you are subscribed to the Electronic Messaging service, go to humanservices.gov.au/em to view the changes.

Electronic Messaging is a free service that allows you to receive SMS or email messages from us about important information or updates. You may also occasionally receive SMS messages or emails from us instead of letters. This will only happen if it is appropriate to send the information by SMS or email and may include requests for information or documents. No personal information will be included in these messages and none of our messages will contain direct links to any website.

To receive electronic messages from the Department of Human Services, all you need is a mobile phone or an email address. You may be automatically subscribed to this service when you provide a mobile phone number or email address. To subscribe to the Electronic Messaging service:

- access your Centrelink online account and select Electronic Messaging and Letters from the menu, then Electronic Messaging and Letters subscriptions and follow the prompts. You must have access level 3 to subscribe online
- call us on 132 300, or
- visit your local service centre.

For updates on the Terms and Conditions or to find out more about Electronic Messaging, go to humanservices.gov.au/em
Know when to call Triple Zero (000)

Knowing which national number to call in a particular situation can be tricky.

**Triple Zero (000)** is intended for emergency calls only. It should only be used in genuine emergencies. This ensures the lines are kept free and that emergency resources are available to respond as quickly as possible.

You should only call **Triple Zero (000)** if:

- someone is seriously injured or in need of urgent medical help
- your life or property is being threatened
- you just witnessed a serious accident or crime.

Callers who are deaf or have a speech or hearing impairment can call the **One Zero Six (106)** text-based emergency call service using a textphone.

If you need emergency help during floods and storms, you can call the State Emergency Service on **132 500**.

When a situation isn’t an emergency, there are other trustworthy national numbers available to assist and connect you to the services you need in a timely matter.

Call the Police Assistance Line on **131 444** if you’re a victim of a crime, other than life threatening or time critical emergency situations. This service is not available in Victoria, where you should call your local police station instead.

Call Crime Stoppers on **1800 333 000** to provide crime information. Your call can be anonymous.

Make sure you’re prepared for an emergency by keeping these numbers beside your phones at home and work, and stored in your mobile phone.

Spread the word to your friends and family, and teach children and overseas visitors that the emergency number to call in Australia is **Triple Zero (000)**.

For more information go to **triplezero.gov.au**
Is your Windows XP computer safe?

Almost 1-in-3 computers uses Microsoft Windows XP software, however from April 8, 2014, Microsoft have stopped support for Windows XP and are no longer developing updates that help protect your computer. While your old computer will still work, it will be increasingly vulnerable to security risks and viruses.

**Why take that risk** when you can upgrade for just $249? WorkVentures $249 Seniors Pack includes:
- **Quality corporate refurbished computer**
  - Including 17” LCD monitor, keyboard & mouse
- **Genuine Microsoft software**
  - Microsoft Windows 7 Professional and Office 2010 (Word, Excel, Outlook, PowerPoint)
- **Plenty of support**
  - Free & unlimited telephone support
  - 6 month warranty
- **Delivery to your door** (excludes very remote locations)

Laptop packages available from $299.

Call 1800 112 205 or go to www.workventures.com.au/seniors

“Upgrade to a Windows 7 system for a more stable, secure online experience.”
A better aged care system

Our aged care system touches the lives of millions of Australians, and the Commonwealth spends more than $14 billion a year on aged care. More than one million people receive aged care services, with over half a million people receiving support at home.

Our aged care system is currently world class. However, people are living longer thanks to better health and better health care. We need to make some fundamental changes now to ensure the system is sustainable, affordable, provides diverse and rewarding career options, and encourages businesses to invest and grow. The changes will also offer you, as an aged care consumer, more choice and control.

Over the next few years there will be changes to how aged care services are paid for and delivered.

Increased transparency

From 19 May 2014, all residential aged care providers were required to publish the maximum accommodation prices they will charge from 1 July 2014, information on payment options and a description of key features of each type of room.
This will provide clear pricing and accommodation information, to help you and your family compare prices and facilities and make fully informed choices. It will also enable providers to highlight the best features of their services and facilities, making the sector more transparent and competitive.

**Income testing arrangements for home care packages**

From 1 July 2014, income testing will mean that people with similar income will pay similar fees for their home care based on what they can afford to pay. The government contribution amount will be dependent on your capacity to pay. If you receive a full-rate of pension you will not be asked to pay an income-tested care fee.

**Changed means testing in residential aged care**

From 1 July 2014, you will have greater choice and control over how you pay for quality, affordable residential care. While the government will continue to fund much of people’s residential aged care costs, a new means test will determine your contributions to both accommodation and care costs.

**New accommodation payments arrangements for residential aged care**

From 1 July 2014, the current accommodation bonds and charges will be replaced by accommodation payments for all new residents regardless of the level of care they enter.

The government will continue to fully meet the accommodation costs of residents with low means, and partially support others. Residents, who are not eligible for any government accommodation assistance because they have the means to pay, will be required to make an accommodation payment. You will have 28 days after you enter care to choose how you pay for your accommodation—either as a refundable deposit, a daily payment amount, or a combination of both.

**Removal of the distinction between high and low care in residential aged care**

If you enter care on or after 1 July 2014, you will receive one level of approval for permanent residential care. This means anyone with a permanent residential care approval can seek a place at any aged care home that can meet their needs.

All existing high care and low care permanent residential care approvals will automatically become permanent residential care approvals.

The removal of the distinction between high and low care in permanent residential care will make arrangements simpler, more flexible and more transparent, without compromising the quality of care provided.

These changes will only impact people entering care from 1 July 2014. If you are already in care, your arrangements will stay the same, unless you leave care for more than 28 days. If you change aged care homes you can choose to opt into the new financial arrangements.

For more information about the aged care reforms visit dss.gov.au/agedcarereform

For more information about accessing aged care services visit My Aged Care at myagedcare.gov.au or call 1800 200 422.
Come and sit on the e-couch

The proverbial doctor’s office couch has recently taken on a more contemporary form in the world of psychotherapy.

A world first online treatment program called e-couch is proving to be a viable therapeutic option for people who suffer with anxiety or depression, according to new research from the University of Sydney and the Australian National University.

Professor Nick Glozier from the University of Sydney says it’s become a useful channel for people with mild to moderate depression and physical health problems.

“Online interventions targeting mood problems are more effective at improving psychological health and some aspects of physical health, than health and lifestyle advice alone.”

Professor Glozieron says their research found a 40 per cent greater improvement in the mental health of people with both depression and cardiovascular disease after using the e-couch program—which comprises 12 modules of psychoeducation, cognitive behaviour therapy, and interpersonal psychotherapy techniques.

“The program is designed to help people regain control of their mood to better their lives day to day,” he says.

“Those who used e-couch in the study showed better adherence to medical treatments and more improvements in their lifestyle, than those who were provided with online lifestyle information.”

More than 8000 people in Australia use e-couch every month to seek information about emotional problems—what causes them, how to prevent them and how to treat them.

So why are so many people around the country turning to online therapies like e-couch to help modify their moods?

“For many people, access to counselling and psychotherapy can be difficult, due to geography, embarrassment or physical illness,” Professor Glozier says.

“Programs such as e-couch can help overcome these barriers and appear to be beneficial for the health outcomes of those who suffer with depression or cardiovascular disease.”

e-couch was developed at the Centre for Mental Health Research at the Australian National University. It is free and users can remain anonymous. For more information and to register, go to ecouch.anu.edu.au

Please note that e-couch is not appropriate for crisis help. If you’re seeking immediate help, call Lifeline on 131 114.

Find out more about e-hub Self-Help Programs for Mental Health and Wellbeing on Facebook at facebook.com/ehub.selfhelp
A simple, free test could save your life

Every week in Australia around 80 people die from bowel cancer and each year around 14,000 people are diagnosed with the disease—with the majority being older than 50 years of age.

These numbers are alarming, but the good news is that bowel cancer is one of the most treatable types of cancer if found early. You can have bowel cancer without any symptoms, which is why early detection through screening offers the best hope of reducing the number of Australians who die each year from the disease.

The Australian Government offers a free bowel cancer screening program, allowing you to complete the first stage in the testing process in the privacy of your own home.

In the year you turn 50, 55, 60 or 65, you’ll receive an invitation through the mail to complete the free, simple test. From 2015, people turning 70 or 74 years of age will also be invited to screen. Other age groups will then be added progressively, so that by 2020 all Australians aged 50 to 74 years are invited to screen every two years.

Bowel cancer screening works—we know that it can reduce bowel cancers by 15–25 per cent and prevent between 300–500 deaths annually.

Once you do the test, it should be posted back in the pre-paid envelope. You should discuss the results of your test with your doctor.

For more information go to cancerscreening.gov.au or phone the Information Line on 1800 118 868.
Seniors Final Expenses Insurance

Plan for the future, live for today

Insurance to help cover your funeral costs, from $3.41\textsuperscript{1} per fortnight.

Seniors Final Expenses Insurance is the easy way to ensure your family won’t be left with the cost of your funeral and any other unexpected expenses, by providing a quick cash payout of up to $15,000.

Choose the cover that suits you

- From $3,000 up to $15,000\textsuperscript{2}
- Up to $45,000 paid in the event of Accidental Death
- Optional Accidental Serious Injury Insurance
- Flexible payment options – pay fortnightly or monthly at no extra cost

Applying is simple

- Apply over the phone, in minutes
- No medical exam and no blood tests required
- No intrusive health questions
- Australian residents aged 50 – 79 are guaranteed acceptance

Call 1300 738 573 for an obligation free quote

Lines are open Monday to Friday 8am – 10pm (EST)

\textsuperscript{1} Age based premium providing $3,000 benefit for a single person aged 50.

\textsuperscript{2} Immediate cover for Accidental Death, cover for death by any cause after 12 months.

Premiums generally increase over time due to age, unless you have chosen a fixed premium. Please note, if you hold your Policy for an extended period of time you may pay more in premiums than the Benefit Amount. If cover ends, no benefit is payable and there is no refund of premiums after the cooling off period. This is general information only. Please consider the Product Disclosure Statement to ensure the product suits your needs available from finalexpensesinsurance.com.au. This information is provided by Australian Seniors Insurance Agency Pty Ltd ABN 48 097 746 391 AR 270983, an authorised representative of Hollard Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079. Australian Seniors Final Expenses Insurance is issued by Hannover Life Re of Australasia Limited, ABN 37 062 395 484. Terms and conditions apply.
For Jean Kittson’s parents, independence is everything

Jean Kittson, Australia’s well known comedian, actress and writer, remembers the day when her mother, Elaine, told the family she was losing her sight.

“Mum was in her early 40s when she went to an ophthalmologist because she was having trouble seeing. She wasn’t told what her vision problem was, she was only told she would go blind one day and there was nothing she could do about it.”

Jean’s father, Roy, became Elaine’s primary carer when she eventually lost her sight 20 years later. Recently, he was also diagnosed with an eye condition.

“Mum and Dad’s options in life have been greatly limited. Much of their life revolves around things they do with vision impaired groups, like walking and bowls. It is sad that Mum can no longer read and drive and go to the movies—the things she loved doing.”

Julie Heraghty, Chief Executive Officer of the Macular Disease Foundation Australia, said there is a ripple effect of vision loss impacting carers and family.

“The golden years are not so golden for many people diagnosed with age-related macular degeneration (AMD),” Ms Heraghty said.

“Research conducted by the Foundation revealed over a third of carers who look after someone with AMD have thrown their retirement plans out the window and 54 per cent changed activities, especially travel plans. Nine out of 10 carers surveyed look after someone with an additional major chronic illness and two thirds of carers live with their own serious chronic disease.”

Furthermore, depression rates amongst those who care for someone with AMD are more than triple those seen in the general population over 65 years of age1.

The Macular Disease Foundation Australia provides FREE information on macular degeneration as well as advice on the services, allowances and benefits available to carers of people with vision loss. Phone the Helpline on 1800 111 709 or visit www.mdfoundation.com.au

Contact your General Practitioner or Lifeline 131 114 for advice and help on depression and anxiety.

R.T. The man behind the initials

You’ve most likely never met him. If you know him at all it may just be by the initials R.T. But when Ron Trebilco wrote to us about his success in beating bowel cancer and arthritis it prompted an unprecedented response from our readers wanting to know more.

According to Ron, the secret is simple.

“When I was diagnosed with cancer, it occurred to me that diet and lifestyle might have a lot to do with it,” Ron says. “So I set about making sweeping changes to both.”

That diagnosis came more than a decade ago and today Ron looks as healthy, if not healthier, than any 98 year old you’re ever likely to meet.

Ron lives independently, in a modest unit at a retirement village in Launceston, in northern Tasmania. His dear wife passed away about nine years ago. His daughter lives in Western Australia, his son a little closer, but Ron is never lonely.

“I have a lot of interests and a lot of wonderful friends who visit,” Ron says.

Those interests include astronomy, art (he is an accomplished water colour artist), music and letter-writing. He’s also a student of anatomy, dating back to his own cancer diagnosis.

He can reel off a series of fascinating statistics about the workings of the human body, gleaned from his extensive reading on the subject.

“The human body is fragile, highly complex and able to withstand massive abuse over 30–40 years without failing.”

These days, Ron’s routine is simple. He avoids overly processed foods—white bread and flour in particular—and instead favours fresh produce. As fresh as he can get.

“When I get up I have a good long glass of warm water—before I’ve even showered or dressed,” he says.

“I drink a bit of mild tea—three cups a week, no more. I also drink a little bit of coffee, but very weak.

“Breakfast usually consists of sun ripened fruits such as

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“Lunch is usually chicken or fish with steamed vegetables. Then, as far as the day is concerned, I’m not inclined to keep eating. One good meal carries me through.”

Not surprisingly, Ron is also pretty active. He uses a stick, but still manages to walk a lot and likes to catch the bus into the city.

“I meet a lot of people,” he says, “and I’m only too pleased to help them. That’s good for mankind and also good for your health.”

If you’re thinking of making any substantial changes to your lifestyle or diet it’s a good idea to talk to your doctor or other professional healthcare provider first, as there is no substitute for getting informed advice from a medical professional.
Your money—paying ahead for funerals

With so many prepaid funeral arrangements being advertised in the media lately, we thought it might help to highlight the options available.

This is general information only—details vary between products. The department does not endorse any particular strategy or product.

Before you sign up for any prepaid funeral option, make sure you understand what you are committing to, what you will get out of it and whether the costs and benefits can change after you enter an agreement.

Find out more about the pros and cons at the MoneySmart website moneysmart.gov.au and put ‘funeral’ in the search box.

Don’t forget to tell the executor of your plans and put the documents in a safe place.

Prepaid Funeral

You have a contract setting out exactly what arrangements you want, and pay in today’s prices. These may include funeral services, the headstone, plaque and wake.

You pay your money directly to a funeral director, who invests the funds in a trust.

When the time comes, the family or executor of the will notifies the funeral director, who delivers the agreed services.

Your family will not need to pay any more unless they decide to add more to the service than you had in the contract.

Refunds are not usually possible unless you move outside the service area of the funeral director, in which case you would discuss it with them.

There is no effect on your Centrelink payments.

Funeral Bonds

Funeral bonds, sometimes known as funeral investments, are managed investments from banks, friendly societies and insurance companies, with extra features.

For example:

• The interest is added back into the capital.

• A funeral bond may not necessarily cover all your funeral costs—it’s up to you.

• The capital and interest is only payable to your estate or your funeral director.

• You can pay in a lump sum or by instalments.

• Funeral bonds are exempt from pensions assets test, up to certain limits, provided you don’t also have a prepaid funeral.

For more information go to humanservices.gov.au and search for ‘funeral bonds’.

Funeral Insurance

Funeral insurance is sold by insurance companies. You pay premiums until you reach a certain age, e.g. 90, after which coverage may be free.

There may be a maximum age for taking out a policy.

Premiums typically rise after you start the policy. If you decide you can’t afford to continue, there’s no refund and you’ll no longer be covered.

You insur for an agreed amount, not a refund of premiums plus interest, so you may end up paying more in premiums than your final payout is worth.

You’re usually covered for accidental death only during the first year. There is no effect on your Centrelink payments.

Other Options

A burial plot is not included in the Centrelink assets test, regardless of its value. You do not need to tell us that you have purchased a burial plot.

You can save for your funeral by setting up a term deposit or online savings account and save until you reach an amount that will cover the type of funeral you want. You may find that you can save enough money to pay for your funeral this way. This type of account is a financial asset and is subject to deeming rules.

If you have superannuation, when you die your super fund will pay out your super balance and any life insurance to your dependents or your estate. This money can be used to pay for a funeral but it can take some time for it to be paid out. Your family may need to pay for your funeral and then be reimbursed once probate is granted. Talk to your super fund for more information.
Nominate now for the Australian of the Year Awards 2015

For over 50 years the Australian of the Year Awards have been recognising extraordinary people from all fields of endeavour. Every year the Awards recognise 128 Australians across four categories:

- Australian of the Year
- Senior Australian of the Year (aged 60 years and over)
- Young Australian of the Year (aged 16 to 30)
- Australia’s Local Hero.

Nominations for the 2015 Awards are now open and National Australia Day Council CEO, Jeremy Lasek, says the Awards honour the very best among us—those who make us proud to be Australian.

“The public nominate their fellow Australians for the Awards—people they admire and see as inspiring. The Awards recognise quiet achievers, community members, household names and unknown heroes alike; and the Awards cross all social and demographic boundaries—it doesn’t matter who you are or where you’ve come from,” said Mr Lasek.

Once nominations close, finalists are selected in each Award category for all states and territories and presentation ceremonies are held around the country in November. Recipients then go on to represent their state or territory at the national announcement on 25 January 2015 in Canberra.

If you’d like to shine a light on an Australian you admire, nominate them for the Awards at australianoftheyear.org.au

Nominations close 1 August 2014.
PAYMENTS AND CONCESSIONS

Do you receive a pension and plan to live or travel outside Australia for more than 26 weeks?

From 1 July 2014 the rules on how much pension you can be paid while living or travelling outside Australia are changing.

If you leave Australia on or after 1 July 2014 and receive Age Pension, or in limited circumstances Disability Support Pension, Wife Pension or Widow B Pension, you may be affected.

The changes will apply if you are travelling outside Australia for more than 26 weeks or are paid under the terms of one of Australia’s social security agreements.

To continue receiving your full rate of Australian pension you will generally need to have spent 35 years of your working life between the age of 16 and age pension age in Australia. This is an increase from the current requirement to have 25 years of Australian working life residence. You do not need to have worked or paid tax during this period.

If you have less than 35 years Australian working life residence your rate of payment will be reduced. For example, if you have 27 years Australian working life residence, you will get 27/35ths (77 per cent) of the maximum means-tested rate of payment.

If you are already outside Australia on 1 July 2014 you can continue to receive your payment under the rules which applied when you left, unless you return and stay in Australia for 26 weeks or more.

If you are planning to travel outside Australia, you should check how these changes may affect your payments before you go. For more information go to humanservices.gov.au/paymentsoverseas or call 132 300.
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www.audioclinic.com.au
Letter from the Editor

Dear readers,

It’s been a while since the last edition, but I can assure you that you will continue to receive News for Seniors. We plan to send you two editions a year to keep you up-to-date with changes across government payments and services, as well as to share with you lots of other relevant information and lifestyle articles that we know you are interested in.

And remember, you can always access earlier editions of News for Seniors, in English and other languages on our website at humanservices.gov.au/newsforseniors

The big news for many of us in the last few months has been the Federal Budget—and what it means for seniors.

We have a run-down on the measures announced in the Budget—particularly how they might affect you on pages 5–6.

I know there was plenty of speculation before the Budget was announced, and this may have caused you some anxiety and confusion. We are determined to do our best to make sure you understand how the changes will work.

It’s important to note many of the measures, like indexing pensions to inflation and continuing the increase in the age pension age to 70, will not be implemented for some years, but we want you to have a clear idea of what the future looks like in relation to these changes.

For those of you wanting to read about the measures in more detail, I invite you to go to humanservices.gov.au/budget

We will also be providing you with more information in News for Seniors as the introduction of these changes draws closer.

And on the subject of keeping up-to-date on changes to payments and services, I’ve recently received feedback on your experiences when calling Centrelink. I’m sure you can appreciate we deal with a large number of calls—about 160 000 calls per day. However, I’d like to tell you about one of the services that could help you—our phone self-service.

You can register for Centrelink phone self-service by calling 136 240—24 hours a day, seven days a week. Through phone self-service, you can manage your personal details, report your income, or request a replacement card or income statement. You can also hear information relevant to your payments.

For those of you who are comfortable with computers (and that’s more than half of you, according to some research) you can register for our online services.

Through our online self-service you can manage your personal details and report your income or changes to your circumstances. While you are online, why not create a myGov account? myGov is a fast, simple way to access government services online. Find out more about myGov on page 6.

You don’t need to own a computer to register or to access these services. If you don’t have a computer, you can call 136 240 or visit one of our service centres. Once registered, you can use one of our many Access Points and Agents in rural, regional and remote Australia. Access Points provide free self-help facilities to assist you. For more information, go to humanservices.gov.au/accesspoint

I hope you have found this edition full of useful information and tips, and as always, please keep your feedback coming.

Until the next edition.

Hank Jongen
Editor News for Seniors
PO Box 7788
Canberra BC ACT 2610
editornfs@humanservices.gov.au
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Address: ____________________________________________________________________________________________________________________________
__________________________________________________________________________________________________________________________ ____________________________________________________________________________________________________________________________
Phone: ____________________________________________________________________________________________________________________________

News for Seniors Issue 92 2014

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humanservices.gov.au 27
### Pension and Rent Assistance Rates and Thresholds

<table>
<thead>
<tr>
<th>How much pension</th>
<th>SINGLE</th>
<th>COUPLE combined</th>
<th>COUPLE one eligible partner</th>
<th>COUPLE separated due to ill health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum basic rate</td>
<td>$766.00</td>
<td>$1,154.80</td>
<td>$577.40</td>
<td>$766.00</td>
</tr>
<tr>
<td>Maximum pension supplement</td>
<td>$62.90</td>
<td>$94.80</td>
<td>$47.40</td>
<td>$62.90</td>
</tr>
<tr>
<td>Energy Supplement</td>
<td>$13.90</td>
<td>$21.00</td>
<td>$10.50</td>
<td>$13.90</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$842.80</strong></td>
<td><strong>$1,270.60</strong></td>
<td><strong>$635.30</strong></td>
<td><strong>$842.80</strong></td>
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</table>

### Rent Assistance

<table>
<thead>
<tr>
<th>Rent Assistance</th>
<th>SINGLE</th>
<th>COUPLE combined</th>
<th>COUPLE one eligible partner</th>
<th>COUPLE separated due to illness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum rate</td>
<td>$126.40</td>
<td>$118.80</td>
<td>$118.80</td>
<td>$126.40</td>
</tr>
<tr>
<td>You will be eligible for the maximum rate of rent assistance if your fortnightly rent is more than</td>
<td>$280.53</td>
<td>$340.80</td>
<td>$340.80</td>
<td>$280.53</td>
</tr>
<tr>
<td>You will not be eligible for rent assistance if your fortnightly rent is less than</td>
<td>$112.00</td>
<td>$182.40</td>
<td>$182.40</td>
<td>$112.00</td>
</tr>
</tbody>
</table>

### Allowable Income

<table>
<thead>
<tr>
<th>Allowable Income</th>
<th>SINGLE</th>
<th>COUPLED</th>
<th>COUPLED</th>
<th>COUPLED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full pension up to</td>
<td>$160.00</td>
<td>up to $284.00</td>
<td>up to $284.00</td>
<td>up to $284.00</td>
</tr>
<tr>
<td>Part pension less than $1,845.60</td>
<td>less than $2,825.20</td>
<td>less than $2,825.20</td>
<td>less than $2,825.20</td>
<td></td>
</tr>
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</table>

### Allowable Assets

<table>
<thead>
<tr>
<th>Allowable Assets</th>
<th>SINGLE</th>
<th>COUPLED</th>
<th>COUPLED</th>
<th>COUPLED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full pension—Home owner</td>
<td>$202,000</td>
<td>$286,500</td>
<td>$286,500</td>
<td>$286,500</td>
</tr>
<tr>
<td>Full pension—Non-home owner</td>
<td>$348,500</td>
<td>$433,000</td>
<td>$433,000</td>
<td>$433,000</td>
</tr>
<tr>
<td>Part pension—Home owner less than $764,000</td>
<td>less than $1,134,000</td>
<td>less than $1,134,000</td>
<td>less than $1,134,000</td>
<td>less than $1,410,500</td>
</tr>
<tr>
<td>Part pension—Non-home owner less than $910,500</td>
<td>less than $1,280,500</td>
<td>less than $1,280,500</td>
<td>less than $1,280,500</td>
<td>less than $1,557,000</td>
</tr>
</tbody>
</table>

### Deeming Rates and Thresholds

<table>
<thead>
<tr>
<th>Deeming Rates and Thresholds</th>
<th>SINGLE</th>
<th>COUPLED</th>
<th>COUPLED</th>
<th>COUPLED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Threshold $48,000</td>
<td>$79,600</td>
<td>$79,600</td>
<td>$79,600</td>
<td></td>
</tr>
<tr>
<td>Rate below threshold 2%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>Rate above threshold 3.5%</td>
<td>3.5%</td>
<td>3.5%</td>
<td>3.5%</td>
<td></td>
</tr>
</tbody>
</table>

### Commonwealth Seniors Health Card (CSHC)

<table>
<thead>
<tr>
<th>Commonwealth Seniors Health Card (CSHC)</th>
<th>SINGLE</th>
<th>COUPLED</th>
<th>COUPLED</th>
<th>COUPLED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income limit (per annum)</td>
<td>$50,000</td>
<td>$80,000</td>
<td>$80,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Energy Supplement (per annum)</td>
<td>$361.40</td>
<td>$546.00</td>
<td>$273.00</td>
<td>$361.40 each</td>
</tr>
</tbody>
</table>

### Pension Bonus Scheme Maximum Rates

<table>
<thead>
<tr>
<th>Pension Bonus Scheme Maximum Rates Indexed 20 March and 20 September</th>
<th>SINGLE</th>
<th>PARTNERED (each)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Bonus after Year 1</td>
<td>$1,925.60</td>
<td>$1,455.60</td>
</tr>
<tr>
<td>Maximum Bonus after Year 2</td>
<td>$7,702.50</td>
<td>$5,822.60</td>
</tr>
<tr>
<td>Maximum Bonus after Year 3</td>
<td>$17,330.60</td>
<td>$13,100.80</td>
</tr>
<tr>
<td>Maximum Bonus after Year 4</td>
<td>$30,810.00</td>
<td>$23,290.30</td>
</tr>
<tr>
<td>Maximum Bonus after Year 5</td>
<td>$48,140.70</td>
<td>$36,391.20</td>
</tr>
</tbody>
</table>

Registration in the Pension Bonus Scheme is limited to those who met the age and residence requirements for Age Pension before 20 September 2009 and lodged an application to register prior to 1 July 2014. If you are receiving or have received Age Pension, you are not eligible for a Pension Bonus.
### Pension Reform
#### Transitional Arrangements

<table>
<thead>
<tr>
<th>Rates and Thresholds</th>
<th>SINGLE</th>
<th>COUPLE combined</th>
<th>COUPLE one eligible partner</th>
<th>COUPLE separated due to ill health</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How much pension</strong></td>
<td>Per fortnight</td>
<td>Per fortnight</td>
<td>Per fortnight each</td>
<td></td>
</tr>
<tr>
<td>Maximum rate</td>
<td>$699.80</td>
<td>$1,130.20</td>
<td>$565.10</td>
<td>$699.80</td>
</tr>
<tr>
<td>Energy Supplement</td>
<td>$13.90</td>
<td>$21.00</td>
<td>$10.50</td>
<td>$13.90</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$713.70</strong></td>
<td><strong>$1,151.20</strong></td>
<td><strong>$575.60</strong></td>
<td><strong>$713.70</strong></td>
</tr>
<tr>
<td><strong>Allowable Income</strong></td>
<td>Per fortnight</td>
<td>Combined</td>
<td>Combined</td>
<td>Combined</td>
</tr>
<tr>
<td>Full pension</td>
<td>up to $160.00</td>
<td>up to $284.00</td>
<td>up to $284.00</td>
<td>up to $284.00</td>
</tr>
<tr>
<td>Part pension</td>
<td>less than $1,944.25</td>
<td>less than $3,162.00</td>
<td>less than $3,162.00</td>
<td>less than $3,852.50</td>
</tr>
<tr>
<td><strong>Allowable Assets</strong></td>
<td>Single</td>
<td>Combined</td>
<td>Combined</td>
<td>Combined</td>
</tr>
<tr>
<td>Full pension—Home owner</td>
<td>$202,000</td>
<td>$286,500</td>
<td>$286,500</td>
<td>$286,500</td>
</tr>
<tr>
<td>Full Pension—Non-home owner</td>
<td>$348,500</td>
<td>$433,000</td>
<td>$433,000</td>
<td>$433,000</td>
</tr>
<tr>
<td>Part Pension—Home owner</td>
<td>less than $678,000</td>
<td>less than $1,054,000</td>
<td>less than $1,054,000</td>
<td>less than $1,238,500</td>
</tr>
<tr>
<td>Part Pension—Non-home owner</td>
<td>less than $824,500</td>
<td>less than $1,200,500</td>
<td>less than $1,200,500</td>
<td>less than $1,385,000</td>
</tr>
</tbody>
</table>

The transitional arrangements apply to certain pensioners who were receiving part pensions as at 19 September 2009 and only applies until they would get an equal or higher rate under the new rules.

**These figures are a guide only. Effective 1 July 2014 unless otherwise stated.**

1. **Rate of payment** is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) is the one that is applied. There is no income or assets test for customers who are permanently blind, unless they wish to apply for Rent Assistance. Some assets are deemed to earn income and there are special rules for other types of income.
   a. Income over allowable amounts for full pension reduces pension by 50 cents in the dollar for singles and 25 cents in the dollar each for couples; for those paid under the transitional arrangements, the pension reduces by 40 cents in the dollar for singles and 20 cents in the dollar each for couples. These limits may be higher if Rent Assistance is paid with your pension. Contact the Department of Human Services on 132 300 for information on transitional arrangements.
   b. Each fortnight, the Work Bonus disregards up to $250 of employment income earned by eligible pensioners over age pension age (unless paid Parenting Payment Single).
      If employment income is less than $250, the unused Work Bonus accrues up to a maximum amount of $650. This bank then discounts future employment income that exceeds $250 per fortnight. If eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which has the Work Bonus). The transitional rate will continue until it no longer pays a higher rate.

2. **Rent Assistance** is not payable to people paying rent to a government housing authority. Special rules apply to single sharers, people who pay board and lodging or live in a retirement village. There are additional rates for those who have dependent children. Rent Assistance is generally paid with Family Tax Benefit if there are dependent children, or with the pension if there are no children. For temporarily separated rates, call 132 300.

3. Single and combined couple rates are reduced by $1.50 per fortnight for every $1000 of additional assets above the allowable assets limits for full pension. Certain assets, including a person’s home, are not included in the assets test. These limits may be higher if Rent Assistance is paid with your pension.

4. Income test for the CSHC is adjusted taxable income.

5. The Energy Supplement for Commonwealth Seniors Health Card (CSHC) holders is paid quarterly. To calculate the quarterly amount, obtain the daily rate of the supplement by dividing the annual amount by 364. The quarterly amount is then calculated by multiplying the daily rate by the number of days the supplement is payable in that quarter.

6. As part of the 2014–15 Budget, the Seniors Supplement for Commonwealth Seniors Health Card (CSHC) holders will no longer be paid. This is subject to the passage of legislation. CSHC holders will continue to receive the Energy Supplement each quarter.

**Note:** Absences from Australia may affect your payments. If you are planning on travelling outside Australia and would like information as to how this may affect your payment then please contact the Department of Human Services on 132 300.

For more information call 132 300.
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- **Online Account**—create a myGov account at [my.gov.au](http://my.gov.au) with one username and password to access your Centrelink and Medicare accounts online and do things like claim a payment or concession card, view your claims history and receive online letters.

- **Express Plus Seniors app**—if you have online access to your Centrelink account and have level 3 access, you can use the Express Plus Seniors app. You can update your details, receive online letters, read News for Seniors and much more.

- **Phone self service**—call [136 240](tel:136240) to request a replacement card, Income Statement or have other documents sent to you in the mail.

If you prefer to visit us, skip the queue at a service centre and use our self service computers. You can access your Medicare and Centrelink online accounts or view other government and community websites. You can also print your documents, look for payments and services or search for a job.

Register or find out more about online services at [humanservices.gov.au/selfservice](http://humanservices.gov.au/selfservice)

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### Key Human Services contacts

**Older Australians** .................................................. [132 300](tel:132300)
Age Pension, deeming, income and assets tests, Financial Information Service, Pension Bonus Scheme and Commonwealth Seniors Health Card.

**International Services**................................................. [131 673](tel:131673)
Pensions paid outside Australia, claiming pensions from other countries, pensions paid under International Agreements.

**Languages other than English** ................................... [131 202](tel:131202)

**Disabilities, Sickness and Carers** .......................... [132 717](tel:132717)

**Feedback and complaints** .......................... Freecall™ [1800 132 468](tel:1800132468)
To give feedback, suggestions or make a complaint.

**TTY* enquiries** .......................................................... Freecall™ [1800 810 586](tel:1800810586)

**TTY* Customer Relations** .......................... Freecall™ [1800 000 567](tel:1800000567)
*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.

### Other key contacts

**Department of Veterans’ Affairs**
Call [133 254](tel:133254) or Freecall™ [1800 555 254](tel:1800555254)

**Department of Social Services**
Call [1300 653 227](tel:1300653227) (calls are charged at a local rate except from mobile phones which are charged at mobile rates).
Go to [dss.gov.au](http://dss.gov.au)

**My Aged Care**
Freecall™ [1800 200 422](tel:1800200422). Go to [myagedcare.gov.au](http://myagedcare.gov.au)

**Note:** calls from your home phone to our ‘13’ numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to ‘1800’ numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

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**News for Seniors advertising enquiries**

Contact: dtb! Advertising

Email: newsforseniors@dtb.com.au

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