



Pensioners and Seniors

INFORMATION KIT

This kit is provided with the compliments of:

Matt Thistlethwaite MP

YOUR LOCAL FEDERAL MEMBER FOR KINGSFORD SMITH

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

Payment rates in this guide are current from May 2020.

Message from Matt Thistlethwaite

WELCOME TO YOUR PENSIONERS & SENIORS INFORMATION KIT.

We must do all that we can to support older Australians. Our seniors have worked hard all their lives, paid their taxes and done the right thing.

On behalf of our community, I thank you for your contribution and the important role you continue to play in your family and civic life.

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

As your Federal representative, I have fought hard to protect seniors from the Coalition's attacks on Medicare and hospitals, unfair cuts and changes to the pension, and from their plans to increase the pension age to 70.

There is more work to be done.

Older Australians are still waiting too long for care they have been approved for. That includes the more than 104,000 older Australians waiting for home care.

The Morrison Government has also previously sought to force some in their 50s and 60s - who had worked all their life but found themselves made redundant - to undergo drug tests by urinating in a cup as a condition to receiving support.

The Coalition has wanted to double the liquid asset waiting period from three months to six months to access Centrelink. And for pensioners, it made you wait hours on the phone or months before you could receive your payments.

The Morrison Government must step up and do better for older Australians who need support.

Labor will continue to stand up for you so that you can age with respect and the dignity you deserve.

Yours sincerely,



Matt Thistlethwaite MP

Federal Member for Kingsford

Table of Contents

MESSAGE FROM MATT THISTLETHWAITE MP	2	Carer Allowance	40
KEY CONTACTS	5	Child Disability Assistance Payment	40
COUNCIL	9	Carer Supplement	41
COMMUNITY ORGANISATIONS & SUPPORT	10	The Essential Medical Equipment Payment	41
HEALTH AND MEDICARE	24	Rent Assistance	42
USEFUL GOVERNMENT SERVICES	25	Remote Area Allowance	42
SERVICES AND PAYMENTS THROUGH CENTRELINK	28	Commonwealth Seniors Health Card	43
Claiming a Payment	28	Grandparents Raising Grandchildren	43
Basic Conditions of Eligibility for Pensions	29	Department of Veterans' Affairs Payments	44
Deeming Rates	30	SAFETY HINTS	45
The Age Pension	32	Online Safety Tips	46
Disability Support Pension	33	Hot weather & Older People	46
Carer Payment	34	WILLS AND FUNERALS	51
Bereavement Payments	35	AGE PENSION PAYMENT RATES	52
Special Benefit	35	PENSION ASSET TEST LIMITS	52
Crisis Payment	36	AGE PENSION INCOME TEST LIMITS	53
Advance Payments for Recipients of Income Support Payments	36	INCOME TEST PAYMENT CUT OFF POINTS	53
ADDITIONAL BENEFITS AND PAYMENTS	37	USEFUL NATIONAL NUMBERS	54
The Work Bonus	37	USEFUL LOCAL NUMBERS	56
Energy Supplement	37	SERVICES LOCAL TO KINGSFORD SMITH	56
The Pensioner Concession Card	38	MAP OF ELECTORATE	58
Pharmaceutical Benefits Scheme Safety Net	39		

FOR YOUR INFORMATION

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

The Government has announced temporary reductions to the superannuation minimum drawdown requirements - see page 7. This will benefit retirees with account-based pensions and similar products. Additionally, as of 1 May 2020, deeming rates have been reduced. For further details and examples see page 8.

\$750 CORONAVIRUS ECONOMIC SUPPORT PAYMENTS

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

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

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

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

USEFUL LINKS

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

- **health.nsw.gov.au** - You can find the latest coronavirus health information for NSW here.
- **service.nsw.gov.au/covid-19** - Information about coronavirus assistance from the NSW Government.
- **australia.gov.au** - The latest news and advice from the Federal Government regarding the coronavirus.
- **servicesaustralia.gov.au** - Services Australia delivers government payments and services. Practical information on how to apply for the coronavirus payments is available here.
- **health.gov.au** - The Department of Health has a special page collecting all the news and information on the coronavirus.
- **treasury.gov.au** - The Government's economic response.
- **www.myagedcare.gov.au/covid-19-information-support** - Info from MyAged Care on Covid-19

Key Contacts

My Office - (02) 9349 6007

Email: Matt.Thistlethwaite.MP@aph.gov.au

My Aged Care - 1800 200 422

Information about and access to Australian Government-funded aged care services.

National Coronavirus Helpline - 1800 020 080

Call this line if you are seeking information on coronavirus (COVID-19) or help with the COVIDSafe app. The line operates 24 hours a day, seven days a week.

Translating and Interpreting Service (TIS National) - 131 450

TIS National is for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients

Older Persons COVID-19 Support Line: 1800 171 866

Provides information and support to senior Australians, their families and carers. Call Monday to Friday, except public holidays, from 8.30am to 6pm. This is a dedicated service for older Australians. It provides a safe place to speak with an expert who can listen and offer practical help and advice.

Healthdirect: 1800 022 222

If you have a fever (or history of fever) or acute respiratory infection (cough, shortness of breath, sore throat) call your local GP or Healthdirect and they may recommend you get tested for coronavirus. They can also advise you of your nearest testing clinics.

Randwick City Council - 1300 722 542

Bayside City Council - 1300 581 299

State Members of Parliament

Ron Hoenig MP, Member for Heffron - (02) 9699 8166

Michael Daley MP, Member for Maroubra - (02) 9349 6440

Dr Marjorie O'Neill MP, Member for Coogee - (02) 9398 1822



Australian Government

FACT SHEET
ECONOMIC RESPONSE TO THE CORONAVIRUS

Providing support for retirees

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

SUMMARY

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

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

TEMPORARY REDUCTION IN SUPERANNUATION MINIMUM DRAWDOWN REQUIREMENTS

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

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

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

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

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

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

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

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

Last updated: 25 March 2020

CHANGES TO SOCIAL SECURITY DEEMING RATES

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

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

Helen is a single part-rate age pensioner

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

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

Leslie and Brian are an age pensioner couple

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

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

FOR MORE INFORMATION

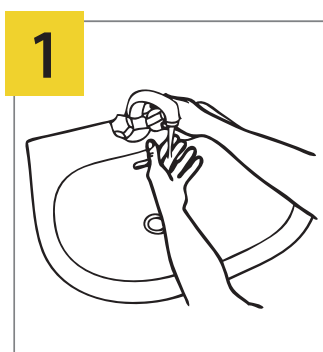
For more information on the Australian Government's Economic Response to the Coronavirus visit treasury.gov.au/coronavirus.

How to wash hands

STAYING HEALTHY | 5TH EDITION | 2013

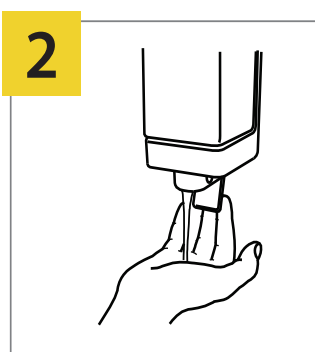


A hand wash should take around 30 seconds.



1

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



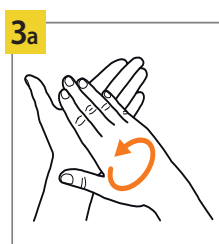
2

Apply soap to hands.



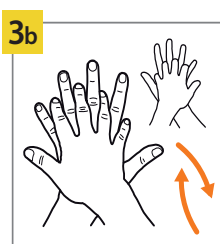
3

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



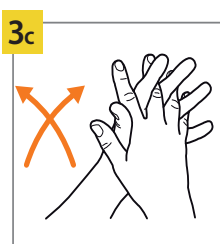
3a

palm to palm,



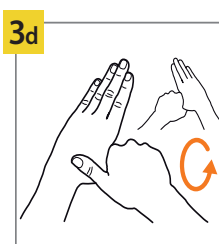
3b

back of hands,



3c

in between fingers and back of fingers,



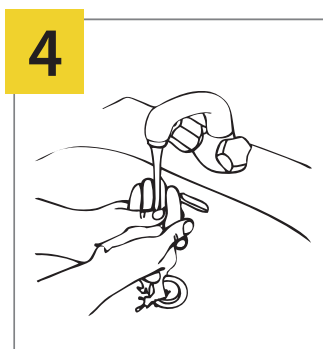
3d

around thumbs and



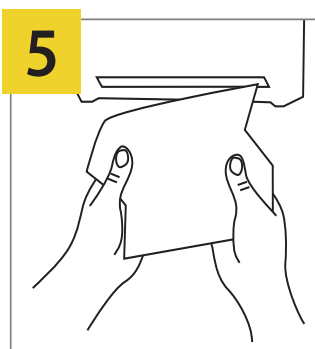
3e

tips of fingers.



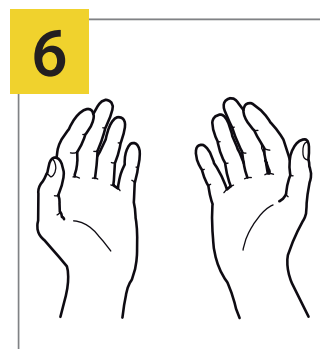
4

Rinse hands with water.



5

Dry hands thoroughly.



6

Your hands are clean.

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



Australian Government
National Health and Medical Research Council

NHMRC

WORKING TO BUILD A HEALTHY AUSTRALIA

COUNCIL

Council is your go to contact for local issues and community matters. You can also contact them to receive information regarding seniors groups and community activities.

Randwick City Council

Suburbs: Centennial Park (most is located in City of Sydney council), Chifley, Clovelly (minor part located in Waverley Council), Coogee, Kensington, Kingsford, La Perouse, Little Bay, Malabar, Maroubra, Matraville (minor part located in Bayside Council), Pagewood (most is located in Bayside Council), Phillip Bay, Port Botany, Randwick, South Coogee, and University of New South Wales

The Randwick City Council community directory, 'Services for Older People', contains information about the range of services and activities for older people offered by the Randwick City Library Service.

Copies of the community directory are available at the Customer Centre and Randwick City Council Libraries.

You can contact Randwick City Council about local matters using the details below:

Website: www.randwick.nsw.gov.au

Email: council@randwick.nsw.gov.au

Phone: 02 9093 6000 or 1300 722 542

Hours: 8.30am to 5pm, Monday to Friday

Address: Administration Building & Customer Service Centre, 30 Frances Street Randwick NSW 2031

After hours For urgent matters outside of business hours call the after hours telephone service on 1300 722 542

Bayside Council

Suburbs: Arncliffe, Banksia, Banksmeadow, Bardwell Park, Bardwell Valley, Bexley, Bexley North, Botany, Botany Bay, Brighton-Le-Sands, Carlton (parts are located in Georges River Council), Daceyville, Dolls Point, Eastgardens, Eastlakes, Hillsdale, Kingsgrove (parts are located in Canterbury-Bankstown & Georges River Council), Kogarah (parts are located in Georges River Council), Kyeemagh, Matraville (most is located in City of Randwick), Mascot (minor part located in Inner West Council), Monterey, Pagewood (minor part is located in City of Randwick), Ramsgate (parts are located in Georges River Council), Ramsgate Beach, Rockdale, Rosebery (parts are located in City of Sydney council), Sandringham, Sans Souci (parts are located in Georges River Council), Sydney Airport, Turrella, and Wolli Creek.

Bayside Council has information regarding seniors community groups and other local services for older people. Please contact them directly for further information. You can also contact them regarding local matters and issues using the details below.

Website: www.bayside.nsw.gov.au

Email: council@bayside.nsw.gov.au

Phone: 1300 581 299 (operates 24/7)

Postal: P.O. box 21, Rockdale NSW 2216

Address: Customer Service Counter, Rockdale Library, 444-446 Princes Highway, Rockdale
Operating hours are Monday to Friday, 8:30am to 4:30pm. It will be closed at weekends.

Customer Service Counter, Westfield Eastgardens, 152 Bunnerong Road, Eastgardens
Operating hours are Monday to Friday, 8:30am to 4:30pm. It will be closed at weekends.

COMMUNITY ORGANISATIONS & SUPPORT

Meals on Wheels - Food & Groceries

National Number 1300 679 669



The Meals on Wheels service delivers nutritionally balanced meals to customers in their homes and is available to:

- frail older residents
- people with disabilities and their carers
- people recovering from surgery or a chronic illness

Meals are delivered frozen, can be personalised to suit most dietary requirements and are culturally diverse. Each meal includes a main, dessert and juice - soups are available upon request for an additional fee.

The process for requesting Meals on Wheels has been streamlined. You need to register for My Aged Care (see page 23) then call your local service with your bank or credit card details ready.

If you're still waiting to hear back from My Aged Care about your registration, you can still call Meals on Wheels. In urgent cases they will begin frozen meal deliveries immediately and send paperwork with the first batch to speed up the process.

You can reach out to the local Meals on Wheels service below

Randwick Meals on Wheels

Phone: 02 9661 3781

Address: Shop 1, 523 Bunnerong Road, MATRAVILLE, NSW 2036

Hours: 9am-5pm Mon-Fri

Woolworths and Coles – Food & Groceries

Woolworths and Coles are prioritising grocery deliveries for customers who need this service most, including seniors.

Seniors can register for priority services using their My Aged Care reference number, online or by phone.



Woolworths

Phone: 1800 000 610

Website: www.woolworths.com.au/shop/discover/priorityassistance

Coles

Phone: 1800 455 400

Website: www.coles.com.au/customernotice/onlinepriorityservice

OzHarvest Market - Food

Prepacked hampers with fresh food and dry stock available Tuesday to Friday 10am-2pm

Address: 147 Anzac Parade Kensington

Phone: 1800 108 006

Anglicare - Food & Groceries, Welfare, and Financial Assistance.



Website: www.anglicare.org.au/what-we-offer/food-and-financial-assistance

Anglicare offers food relief through a network of mobile community pantries; and you can request an emergency food hamper tailored to your needs. Call or visit their website to find locations near you.

Anglicare also provides financial assistance including no- and low-interest loans, financial counselling, and help with utility and medical bills.

You can call the National Anglicare Line and ask for the financial team at:

Phone: 1300 111 278

Their local contact details are below:

Anglicare Bondi Junction Office

Address: 240 Birrell St, Bondi Junction

Phone: 02 9798 1400

Mobile Community Pantry - South Coogee

Mobile: 0407 891 306

St Paul's, 1 Gregory St, South Coogee, NSW 2034

Every second Thursday 3.30pm - 4.30pm

9 Jul, 23 Jul, 6 Aug ...

More details can be found here: www.anglicare.org.au/locations/south-coogee/mobile-community-pantry-south-coogee/?t=venue-details

Coast Centre for Seniors

The Coast Centre for Seniors provides physical, mental, social, cultural and artistic enrichment activities for over 55's in our community.

Address: 1 Darwin Avenue, Little Bay

(AKA 2 Curie Avenue and Corner Pine and Ewing Avenues)

Phone: 02 9311 4886 **Email:** manager@coastcentre.org.au

Website: www.coastcentre.org.au **Facebook:** www.facebook.com/coast.centre

South Eastern Community Connect (SECC) – Food & Groceries, Welfare, Transport, Shopping, Social Activity, and Aged Care

Phone: (02) 8338 8506 (Eastlakes) **Phone:** (02) 7903 0607 (Mascot)

Fax: (02) 8338 8502 **Website:** www.secc.sydney

Hours: Monday to Friday 9am to 4.30pm

Head Office: Shop 84, Eastlakes Shopping Centre (under Centre Management)

SECC Community Hub: 1007 Botany Road, Mascot (cnr Coward St)

Mail: PO Box 3007, Eastlakes NSW 2018

South Eastern Community Connect (SECC) is a not-for-profit community organisation partially funded by the government to support people of all ages in south-east Sydney. With offices in Eastlakes and Mascot, SECC exists to reduce isolation – and its associated risks – via a range of community inclusion programs designed for children, young people, families, carers, and seniors with vulnerabilities and multiple risk factors. SECC can also provide assistance for people who aren't fluent in English.

SECC's services and programs are listed below.

Community Transport Program

Buses and cars run Monday through to Friday. They will stop at your door and take you out for shopping, bus trips, flexible, personal transport with a car and driver, or a social outing, including the movies.

Fruit & Vegetable Deliveries

Qualifying frail aged persons can request home delivery of fruit and vegetable boxes at a subsidised rate of \$12.

Fruit and vegetable boxes are also available to individuals with a disability under 65, at a non-subsidised rate of \$20

List Shopping

With this service you can telephone or email SECC your own shopping list, and they will do the shopping for you, pack your items, and deliver them to you.

Shopping Bus

If you're over 65 and like to do your own shopping – but transport is a hassle – their door-to-door shopping bus can pick you up at home at a set time and take you to the shopping centre (either Eastlakes or Eastgardens).

They can also provide a volunteer to assist you with your shopping.

You will have three hours at the shopping centre before the bus takes you and your shopping back home.

The shopping bus runs every fortnight and costs \$6.

One-to-one assisted shopping for over-65s

With this service you can do your own shopping with the support of an aged care worker.

They pick you up at home, help with your shopping, and take you and your groceries back home when done.

There's a \$12 fee for this service.

Meal preparation help for over-65s

Staff can visit you in your home and help you prepare your food at a cost of \$10 per two-hour session.

A three-hour session costs \$15.

Social Support and Home Visits

Support with shopping, banking, bill-paying, and medical appointments. There is a \$12 fee for a weekly or fortnightly service.

They also offer a free service where volunteers accompany you to medical appointments with community transport.

Or a volunteer can visit you regularly just for company. Home visits are available for free thanks to volunteers.

You can contact the Social Support Coordinator on

Phone: 02 8338 8506 or **Email:** supportcoord@senc.org.au

Social Groups

SECC coordinates several senior and ethnic social groups. They meet for lunch, create art, and go on bus outings.

Community Garden

SECC Mascot has a community garden. It supplies fresh produce and plants to share as well as.

My Aged Care Support

My Aged Care can provide funding for SECC services. These services include in home care, flexible respite care, and personalised support for people living with dementia, their families, and carers.

Junction Neighbourhood Centre (JNC) – Food & Groceries, Welfare, Transport, Shopping, Social Activity, and Aged Care

Phone: (02) 9349 8200 **Website:** www.jnc.org.au **Email:** contact@jnc.org.au

Maroubra: Shop 2, 669-673 Anzac Parade, Maroubra, NSW 2035

Bondi Junction: 59 Newland St, Bondi Junction, NSW

The JNC is a not for profit that provides a diverse range of community services and programs for the communities in Eastern Sydney and Inner Sydney. They are a great service for support. If they are unable to assist you they are also very well placed to redirect your issue to a service that can help.

They focus on people who are socially isolated, disadvantaged, and vulnerable. Their community services and programs support the wellbeing and resilience of individuals and the community.

If you are registered with MyAged Care the JNC can provide a range of services.

Randwick Waverley Community Transport (RCT) – Transport

Phone: (02) 9369 5366 **Website:** rwctg.org.au **Email:** info@rwctg.org.au

Address: 2/31-33 Spring Street, Bondi Junction, NSW, 2022

Hours: Mon- Fri Enquiries 8am-5pm Bookings 10am-4pm

RCT supports frail aged, people with disabilities and the transport disadvantaged.

They provide shopping recreational and medical transport using modified minibuses and station wagons. These services are often provided at a subsidised or reduced rate.

Connections Opportunities Activities (COA) Sydney – Food

Kosher Meals on Wheels – Everyone who needs Kosher meals is accommodated, regardless of circumstances.

Meals are provided for frail older people, younger people with disability, people experiencing injury or illness, on return from hospital, during recovery, and on compassionate grounds

Phone: 9389 0035

Website: www.coasydney.org

Kooloora Community Centre – Food, Financial Assistance, Welfare, Social Activity

Address: 167 Bilga Crescent, Malabar NSW 2036

Email: koolooracommunity@outlook.com

Phone: (02) 9661 9160

Website: kooloora.org

The community centre provides assistance to residents with a priority for residents in 2035 and 2036 postcodes. It has the following services:

- Help with electricity and gas bills over the phone on Tuesdays between 9:30am-3:30pm.
 - Exercise classes
 - English and computer classes
 - Vegetable and fruit boxes \$15 per bag, once per fortnight
 - Freed food for those who have difficulty accessing food. Deliveries can also be organised
 - Men's shed open to any person, regardless of skill, experience, or gender. Contact Phil at 0415 267 096
 - Community support worker who is available on the phone or face to face.
 - Knitting group
-

Salvation Army – Financial Assistance, Food, and Social Activity



Financial Services

Financial services closely tracking the immediate relief options available. Advice on your plans for working, retirement and how to pay your rent/mortgage.

Phone: 1300 371 288 (emergency relief team)

Eastern Beaches Salvation Army

Address: 100 Boyce Road **Phone:** (02) 9314 2166

The local salvation army corps offer the following services:

- Community Breakfast every Monday and Tuesday from 9am
- Community Lunch every Thursday from 12pm
- Salvo Connect Site open Monday, Tuesday from 9am – 3pm and Thursday from 11pm – 3pm
- Sunday worship at 9:30am
- Community Welfare Centre operates via Salvos Assessment Line 1300 371 288
- No Interest Loans Scheme available every Thursday
- Alcoholics Anonymous and Food Anonymous on Monday, Tuesday, Wednesday & Friday
- Youth Adults Life Group Thursday Nights
- Men's Life Group Monday morning at 10:30am
- Women's Life Group Tuesday morning at 10:30am

Sydney Multicultural & Community Services – Food, Multilingual, Welfare, Advocacy, Social Activity, and Aged Care

Address: 3 General Bridges Crescent Daceyville **Phone:** 9663 3922

Website: www.sydneymcs.org.au

Sydney Multicultural Community Services is a not for profit organisation. With more than 30 years of experience, they help Culturally and Linguistically Diverse (CALD) communities, including the aged, newly arrived migrants and refugees and those in crisis, suffering from language barriers, isolation, disability, poverty, disadvantage, and helplessness.

They are an aged care provider and provide free support to refugees and migrants who have arrived in Australia within the last 5 years. They also provide social and training activities for CALD communities.

Telehealth - Health



Many local GPs are offering consultations by phone or video call for patients who need or prefer to attend their appointments at home.

Phone: call your local GP to see if telehealth services are available.

Red Cross - Welfare

The Red Cross Telecross service will have a volunteer check in with you each morning.

This provides peace of mind if you are at risk of an accident or illness that may go unnoticed, such as falling and being unable to call for help.

Phone: 1300 885 698

St Vincent de Paul Community Support Centre – Financial Assistance, Social Support, Advice.

Address: Level 2/1A Meeks St, Kingsford **Phone:** (02) 9662 7380

Email: kingsfordcsc@sydneyvinnies.org

Community Support Centres provide a welcoming, safe space where people experiencing hardship and/or social isolation can access a range of supports including:

- Financial and material assistance, including emergency relief
- Social support
- Advice and referrals

Kirketon Road Centre (KRC) – Health, Mobile Testing

Phone: (02) 9360 2766 **F:** 02 9360 5154

Website: www.seslhd.health.nsw.gov.au

Address: Victoria St, Darlinghurst NSW 2010 (Above Darlinghurst Fire Station)

KRC is a walk-in, targeted, primary health care service in Kings Cross, Sydney. They provide free and anonymous care (use of Medicare is optional), with client confidentiality strictly protected.

Mobile Testing Clinics

During COVID-19 The Kirketon Road Centre is running mobile testing units across the electorate.

Flu vaccinations also available for adults.

Call KRC's Mobile COVID Testing Clinic on 0429 802 381 for any further information.

Hours and Locations:

Mondays

1. Kooloorra Community Centre, Bilga Crescent, Malabar: 9.15am-11am
2. The Hub at Lexington Place, South Maroubra: 11.30am-1pm
3. Elphinstone Reserve, South Coogee: 2.30pm-4pm

Tuesdays and Fridays

1. Poet's Corner, Redfern: 1.15pm-3.30pm
2. Eddie Ward Park, Northcott OR Walla Mulla Park, Woolloomooloo: 4pm - 5.30pm
3. Martin Place, Phillip Street 7pm - 8.30pm

Thursdays

1. The Hub at Lexington Place, South Maroubra: 9.15am-11am
2. Namatjira Place, Chifley: 11.30am-1pm
3. Kooloorra Community Centre, Bilga Crescent, Malabar: 2.30pm-4pm

Wednesdays and Saturdays

1. Eddie Ward Park, Northcott - 1.30pm - 3.30pm
2. Walla Mulla Park, Woolloomooloo: 4pm-5.30pm
3. Martin Place, Phillip Street: 7pm-8.30pm

National Coronavirus Helpline: 1800 020 080

Call this line if you are seeking information on coronavirus (COVID-19) or help with the COVIDSafe app. The line operates 24 hours a day, seven days a week.

Older Persons COVID-19 Support Line: 1800 171 866

The Older Persons COVID-19 Support Line provides information and support to senior Australians, their families and carers. Call Monday to Friday, except public holidays, from 8.30am to 6pm. If you are feeling lonely, distressed or confused, you can call the COVID-19 support line. This is a dedicated service for older Australians. It provides a safe place to speak with an expert who can listen and offer practical help and advice.

Healthdirect: 1800 022 222

If you have a fever (or history of fever) or acute respiratory infection (cough, shortness of breath, sore throat) call your local GP or Healthdirect and they may recommend you get tested for coronavirus. They can also advise you of your nearest testing clinics.



Kingsford Legal Centre - Advocacy

Phone: (02) 9385 9566 **Email:** legal@unsw.edu.au

Website: www.klc.unsw.edu.au **Fax:** (02) 9385 9583

Address: End of International Rd, UNSW, Anzac Prd, Kingsford, NSW, 2032.

Hours: Mon-Fri 9am-1pm & 2pm-5pm

Kingsford Legal Centre provides free legal advice and assistance to people who live, work or study in the Randwick City LGA and the Mascot and Port Botany Wards of Bayside Council (ex-Botany Bay)

If needed, a free interpreter can be provided.

They CAN assist with matters such as:

- Domestic Violence
- Credit and Debt
- Victim's Compensation
- Criminal Law
- Employment Law
- Discrimination Law (anywhere within NSW)
- Centrelink Problems
- Motor Vehicle Accidents
- Consumer Matters
- Neighbourhood Disputes
- Fines
- Tenancy

They CANNOT assist with:

- Family law, including divorce, child support and property settlement;
- Making a will, or an application for an Enduring Guardianship or probate;
- Mortgages or conveyancing;
- Power of Attorney;
- Workers compensation;
- Personal injury (except victims compensation);
- Medical negligence;
- Commercial matters or business law;
- Taxation; and
- Immigration

Kingsford Legal Centre DOES NOT provide advice to:

- Employers in employment matters;
- Landlords in tenancy matters; and
- Against the University of New South Wales.

No Interest Loan Scheme (NILS) - Financial Assistance

Phone: 13 64 57

Website: nils.com.au

Hours: 9am-5pm Mon-Fri

The No Interest Loan Scheme (NILS) helps low income households to purchase or replace essential household items.

Kari Indigenous Social Support Service - Welfare, Aboriginal

Phone: (02) 8782 0344 **Website:** www.kari.org.au/contact

Address: 1/128 Rothschild Ave, Rosebery, NSW, 2018

Hours: 8:45am-5pm Mon-Fri

They Provide the following Aboriginal social support:

- Out-of-home Care
 - Carer Recruitment
 - Family Support
 - Advice & Referral
-

La Perouse Aboriginal Community Health Centre - Health, Aboriginal

Phone: (02) 9382 8009

Address: 1 Elaroo Avenue, La Perouse, NSW, 2036

Hours: Mon-Fri 9am-4:30pm

They provide maternal, child and family health service

Service NSW Emergency Relief Packages - Food

Phone: 13 77 88

Website: www.service.nsw.gov.au/covid-19/emergency-relief-packages

The NSW government has teamed up with both Foodbank and the Rapid Relief Team to deliver emergency relief packages and food boxes to people in need.

Foodbank Emergency Relief packages are available to:

- Can't or are genuinely struggling to afford food and groceries
- Have no family or friends able to help them with shopping
- Have no access to delivery services.

Rapid Relief Team (RRT) Food Box:

The RRT food boxes are available for people who are in self-quarantine due to their vulnerability and who:

- Have lost income or their job, or are on a low income such as a pensioner
- Have little or no support from friends or relatives
- Are struggling with meeting their cost of living bills
- Are unable to access delivery services.

Eastern Area Tenants Service - Advice, Advocacy

Phone: (02) 9386 9147

Website: www.tenants.org.au/taas/eats

Hours: Mon-Fri 10am-1pm

Offers free advice, information and help to tenants who are having problems with their property owners or real estate agents. (via phone only)

HEALTH & MEDICARE

URGENT HEALTHCARE

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

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

GENERAL PRACTITIONERS AND SPECIALISTS

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

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

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

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

Labor understands the pressure this puts on pensioners and seniors.

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

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

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

PRIVATE HEALTH INSURANCE

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

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

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

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

COMPLAINTS

To make a complaint about a health provider or service, contact the Health Care Complaints Commission on 1800 043 159.

USEFUL GOVERNMENT SERVICES

SERVICES AUSTRALIA

Services Australia are responsible for the delivery of advice and social, health and child support services and payments.

Medicare

Medicare and its related programs provide Australians with access to a range of health services. Additional programs are available to families, Indigenous Australians, older Australians and people living in remote areas. Visit the website, call the phone number below or visit a Medicare office to find out what is covered by Medicare, or to claim a Medicare benefit.

Centrelink

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

The local Services Australia centres are:

Eastgardens Service Centre

Shop 230/33, Level 2, Westfield Eastgardens
152 Bunnerong Road
Eastgardens NSW 2036
Hours: Monday - Friday 8:30am - 4:30pm

Bondi Junction Service Centre

19-23 Hollywood Avenue
Bondi Junction NSW 2022
Hours: Monday - Friday 8:30am - 4:30pm

The general enquiry lines are:

Centrelink Older Australians: 132 300
Disabilities and Carers: 132 717

Medicare general enquiries: 132 011
MyGov help desk: 132 307

AUSTRALIAN TAX OFFICE

The ATO can assist with your enquiries that may include lodging your annual tax return, locating and using your Tax File Number, or assistance looking for lost superannuation. Many Australians have been victims of fraud schemes that appear to be from the ATO. If you are in doubt about contact from someone claiming to be from the ATO, you can phone the ATO on 1800 008 540, 8.00am-6.00pm Monday to Friday to check.

Website: www.ato.gov.au **Phone:** 13 28 65

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

The Australian Financial Complaints Authority (AFCA) combines and succeeds the older Financial Ombudsman Service Australia, the Superannuation Complaints Tribunal and the Credit Ombudsman Service (COSL). AFCA aims to provide consumers & small businesses with fair, free and independent dispute resolution for most financial complaints including credit, finance and loans, insurance, banking deposits and payments, investments and financial advice and superannuation.

Website: www.afca.org.au **Phone:** 1800 931 678

MY AGED CARE

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

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

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

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

OLDER PERSONS ADVOCACY NETWORK

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

Phone:

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

NATIONAL DISABILITY INSURANCE SCHEME

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

Website: www.ndis.gov.au

Phone: 1800 800 110

CARER GATEWAY

Carers can be family or friends, of any age or background that look after another person. Depending on their situation a number of payments are available, and there may also be programs that provide support for the person you care for. Some come from government, and others from the non-government sector. Call the number below or visit the website to find out more about the available support and services that are available to carers.

Website: www.carergateway.gov.au

Phone: 1800 422 737

CENTRELINK FINANCIAL INFORMATION SERVICE (FIS)

The Centrelink Financial Information Service (FIS) is a free service to help anyone improve their standard of living by using their own resources to their best advantage. FIS officers can explain how income and assets will be treated under the social security income and assets tests. Information provided by FIS officers is intended to give pensioners an idea of the financial options that may be available and of the general principles pensioners need to take into account when making investment decisions.

FIS Officer Appointments : 13 23 00

SERVICES AND PAYMENTS THROUGH CENTRELINK

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

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

This guide provides basic information about Centrelink payments and services.

However, you should always check your eligibility with Centrelink either in person - or online, using the Centrelink Payment and Service Finder tool which can be found at servicesaustralia.gov.au

CLAIMING A PAYMENT

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

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

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

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

Can't speak English?

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

How are benefits paid?

All social security payments are paid fortnightly in arrears.

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

You can receive your payment on any day you choose.

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

What if you disagree?

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

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

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

You can contact the Commonwealth Ombudsman on **1300 362 072**.

BASIC CONDITIONS OF ELIGIBILITY FOR PENSIONS

RESIDENCE

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

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

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

What if I lived in another country?

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

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

Australia presently has agreements with the following countries:

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

Waiting periods

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

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

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

INCOME AND ASSETS TESTS

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

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

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

INCOME

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

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

Currently, the 'free areas' are:

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

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

What is counted as income?

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

Transitional Safety Net

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

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

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

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

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

ASSETS

For full pension, assets must be less than:

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

For part pension, assets must be less than:

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

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

What are counted as assets?

Assets taken into account for the assets test include:

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

DEEMING

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

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

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

Financial assets include

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

Financial investments do not include

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

How do the deeming rules work?

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

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

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

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

From 1 May 2020

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

THE AGE PENSION

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

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

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

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

Rate of the Age Pension

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

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

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

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

Increasing the Age Pension Age

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

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

PENSION LOANS SCHEME

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

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

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

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

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

*Refer to the Age Pension table on page 49.

DISABILITY SUPPORT PENSION

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

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

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

Please note

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

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

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

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

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

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

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

Income and assets testing:

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

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

CARER PAYMENT

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

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

Income and assets testing:

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

CARER PAYMENT (ADULT)

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

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

CARER PAYMENT (CHILD)

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

Carer Payment (child) is available to carers of:

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

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

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

BEREAVEMENT PAYMENTS

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

Who qualifies

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

Eligibility for bereavement payments is automatically assessed when Centrelink is notified of the death.

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

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

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

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

SPECIAL BENEFIT

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

Who qualifies

To qualify for Special Benefit an individual must:

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

Rate

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

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

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

Income and assets testing

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

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

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

CRISIS PAYMENT

Crisis Payment is a one-off payment available to income support recipients who are in severe financial hardship. It is not available to those receiving a Disaster Recovery Payment.

Who qualifies

Available to individuals who:

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

Rate

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

ADVANCE PAYMENTS FOR RECIPIENTS OF INCOME SUPPORT PAYMENTS

Advances on pension payments:

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

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

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

Rate

For single maximum rate pensioners, the current maximum amount is \$1,339.20 and minimum is \$446.40.

For maximum rate pensioner couples, the current maximum is \$1009.50 and minimum is \$336.50 each.

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

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

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

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

Applies to payments including the:

- Age Pension;
- Disability Support Pension; and
- Carer Payment.

Advances on allowance payments:

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

One advance between the amount of \$250 and \$500 is available over a 12 month period. Crisis payment recipients do not need to pay the money back to Centrelink.

Applies to:

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

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

ADDITIONAL BENEFITS AND PAYMENTS

THE WORK BONUS

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

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

From 1 July 2019, the first \$300 of employment income each fortnight will be excluded from assessment under the income test. Any unused amount of the \$300 per fortnight Work Bonus accrues to a maximum of \$7,800.

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

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

THE ENERGY SUPPLEMENT

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

The Energy Supplement is paid automatically with your regular payment for

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

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

Most pension, allowance and family payments recipients can choose to receive the supplement with their regular fortnightly payment or quarterly payment in arrears.

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

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

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

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

If you get an allowance (such as JobSeeker Payment, Widow, Partner or Sickness Allowance), your fortnightly amount will range from \$8.80 to \$14.10 depending on your circumstances.

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

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

The Energy Supplement is not:

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

THE PENSIONER CONCESSION CARD

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

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

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

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

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

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

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

Who qualifies?

Pensioner Concession Cards are automatically issued to:

- all social security pensioners – Age Pension, Disability Support Pension (DSP), Parenting Payment (single), and Carer Payment (other than short-term or episodic care of a child);
- DVA service pensioners, partner service pensioners and income support supplement recipients;
- recipients of Special Benefit, and Parenting Payment (partnered), and some JobSeeker Allowance recipients who are aged 60 years or over and have been in continuous receipt of payment for at least nine months;
- recipients of JobSeeker Payment, Parenting Payment (partnered) and Youth Allowance (job seeker) who have a partial capacity to work or who are the single principal carer of a dependent child;



PHARMACEUTICAL BENEFITS SCHEME SAFETY NET

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

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

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

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

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

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

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

PHARMACEUTICAL ALLOWANCE

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

Rate

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

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

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

PENSION SUPPLEMENT

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

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

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

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

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

CARER ALLOWANCE

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

Who qualifies?

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

Rate of payment

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

Income and asset test

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

Caring for people with a disability 16 years old and over

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

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

Caring for dependent children under 16 years old

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

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

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

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

CHILD DISABILITY ASSISTANCE PAYMENT

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

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

CARER SUPPLEMENT

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

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

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

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

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

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

THE ESSENTIAL MEDICAL EQUIPMENT PAYMENT

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

This payment must be claimed.

Who qualifies?

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

- are covered by a Commonwealth Government concession card, or a Department of Veterans' Affairs Gold or White Card; and
- use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling; and
- contribute to the payment of the energy account.

Eligible equipment includes:

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

Equipment with non-rechargeable batteries is not eligible.

How do I claim?

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

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

RENT ASSISTANCE

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

Who qualifies?

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

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

Eligibility

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

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

Payment Rates

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

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

REMOTE AREA ALLOWANCE

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

Who qualifies?

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

There is no income or assets test.

Basic Rates

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

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

COMMONWEALTH SENIORS HEALTH CARD

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

Who qualifies?

To qualify, a person must:

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

A person's adjusted taxable income must be:

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

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

There is no assets test.



GRANDPARENTS RAISING GRANDCHILDREN

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

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

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

Getting help

Grandparent Advisers provide assistance by:

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

Grandparent Advisers can be contacted tollfree on 1800 245 965.

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

DEPARTMENT OF VETERANS' AFFAIRS PAYMENTS

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

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

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

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

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

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

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

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

SAFETY HINTS

To be safe from crime and violence is a fundamental right for everyone in our community. As we grow older, several factors can impact on our confidence and quality of life.

Take a few extra precautions and be prepared when a risk is identified. This can go a long way to improve your feeling of safety when out in public spaces and at home.

Here are some simple tips we all can take to help protect yourself, your family and friends from the effects of crime.

Protect yourself when out and about

- ALWAYS be alert when travelling on public transport. Find the crowded carriages, guards compartment (marked with a blue light) or sit at the front of the bus.
- ALWAYS try to travel in groups of friends if possible.
- NEVER carry large sums of cash in public.
- ALWAYS carry identification and let someone know where you are going and what time you expect to be home. (Ask your local Crime Prevention Officer about the Next of Kin program)

Protect yourself at home

- NEVER let anyone you don't know and trust inside your home.
- ALWAYS secure your homes, doors and windows.
- DO NOT leave valuables, mobile devices or keys (home or vehicle) in clear view.

- ALWAYS report suspicious behaviour within your neighbourhood to police.

Protect yourself from fraud

- BE CAREFUL when sharing your personal or financial information such as drivers licence details or date of birth etc, over the telephone or online.
- ALWAYS read any contract or service paperwork carefully prior to paying for any work.
- NEVER give anyone remote access to your online devices.
- NEVER access emails from senders you don't know or trust.

If you are or know of someone who is the victim of abuse, please call the Elder Abuse Helpline and Resource Unit on 1800 628 221, or visit <http://www.elderabusehelpline.com.au/>

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ONLINE SAFETY TIPS

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Be Connected

Avoiding scams


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

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

Login example

Email Address
paul@gmail.com

Password
3br@T2

 [Continue](#)

The phishing scam


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

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

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



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

INBOX EXAMPLE

[Compose](#) 

Inbox
Starred
Drafts
Sent
Spam
Trash

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

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

[Click here to verify](#)

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

This is a scam

Unexpected money

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

Avoiding scams

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

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

Money for nothing

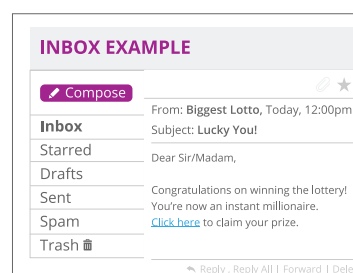
These are scams that ask you to pay money for something that doesn't exist. Look for things like:

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

These are likely to be scams and should be ignored.

Learning more about scams

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



There are scams that ask you to pay money

Knowledge is power

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

Be Connected

Getting help

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

I suspect I'm being scammed

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



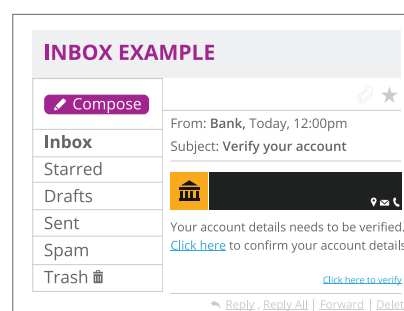
There are steps you can take to fix the problem:

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

I think my computer has a virus

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

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



This is a scam

beconnected.esafety.gov.au

Getting help

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

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



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

I think somebody has access to my passwords

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

Paul



Profile
Settings
Update Password



Update your password

Knowing when to get help

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

beconnected.esafety.gov.au

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

Visit **beconnected.esafety.gov.au now.**

HOT WEATHER AND OLDER PEOPLE



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

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

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



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



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



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



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



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



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

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

For more information

www.sahealth.sa.gov.au/healthyintheheat

Public I1-A1

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Government
of South Australia
SA Health

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WILLS AND FUNERALS

MAKING A WILL

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

A will must appoint an executor who will be responsible for carrying out your instructions in your will and how your estate will be distributed. It is your decision who you appoint as your executor and it can be a family member or friend.

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

LIVING WILLS

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

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

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

AGE PENSION PAYMENT RATES

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

AGE PENSION

BASIC CONDITIONS OF ELIGIBILITY

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

PENSION ASSET TEST LIMITS

FOR FULL PENSION, ASSETS MUST BE LESS THAN:

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

FOR PART PENSION, ASSETS MUST BE LESS THAN:

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

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

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

AGE PENSION INCOME TEST LIMITS

as at March 2020

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

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

INCOME TEST PAYMENT CUT OFF POINTS

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

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

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

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

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USEFUL NATIONAL NUMBERS

SERVICE	NUMBER
Aged Care Complaints Available to all uses of aged care services	1800 550 552
Alcohol Campaign Information Line	1800 250 015
Arthritis Australia	1800 011 041
Asthma Australia	1800 278 462
Australian Hearing	134 432
Australian Tax Office	13 28 65
Australian Tax Office - Scams hotline	1800 008 540
Australian Organ Donor Register	1800 777 203
Beyond Blue Information and support for mental health	1300 224 636
Bowel Cancer Australia Helpline	1800 555 494
Cancer Council Helpline	13 11 20
Centrelink: Carers Payments	13 27 17
Centrelink: Older Australians	13 23 00
Commonwealth Respite and Carelink Centres (CRCCs) Access to information, respite care and support for carers	1800 052 222
Diabetes Australia	1300 136 588
Dementia Helpline National Support service staffed by trained and experienced advisors	1800 100 500
Domestic Violence (1800 RESPECT)	1800 737 732
Elder Abuse Helpline	1800 628 221
Grief Line Hotline for those experiencing loss & grief	1300 845 745
Hearing Australia	134 432
Health Care Complaints Commission Complaints can be anything to do with private or public healthcare services or a health care practitioner	1800 043 159
Heart Foundation Helpline	13 11 12
Home Support and Care This is provided through MyAgedCare	1800 200 422
Immunisation Hotline	1800 671 811
Kidney Health australia	1800 454 363
Lifeline	13 11 14
Medicare	132 011
Medicines Line	1300 633 424
MensLine Australia	1300 78 99 78

PENSIONERS AND SENIORS INFORMATION KIT - JULY 2020

SERVICE	NUMBER
MyAgedCare Federal Government aged care services	1800 200 422
National Bowel Cancer Screening Program	1800 118 868
National Cervical Screening Program	13 15 56
National Continence Helpline	1800 330 066
NDIS Hotline	1800 800 110
National Relay Service Helpdesk For anyone who wants to call a person with a hearing or speech impairment	1800 555 660
National Stroke Foundation StrokeLine	1800 787 653
Older Persons Advocacy Network This will connect you with the aged care advocacy organisation in your State or Territory	1800 700 600
Organ Donor Registry	1800 777 203
Osteoporosis Australia	1800 242 141
Pharmaceutical Benefits Scheme	1800 020 613
Poisons Information Centre	13 11 26
Quitline	13 78 48
Reading and Writing Hotline Provides support for adult literacy	1300 655 506
Rural Health National Information Line	1800 020 787
Therapeutic Goods Administration	1800 020 653
TIO Telecommunications Industry Ombudsman	1800 062 058
Translating and Interpreting Service (TIS)	13 14 50
Travel Health Providing advice on Travel Health	1300 555 135
Veterans & Veterans Families Counselling Services Open Arms provides counselling for veterans	1800 011 046
Veterans' Home Care This is provided through MyAgedCare	1300 550 450
Vision Australia	1300 847 466

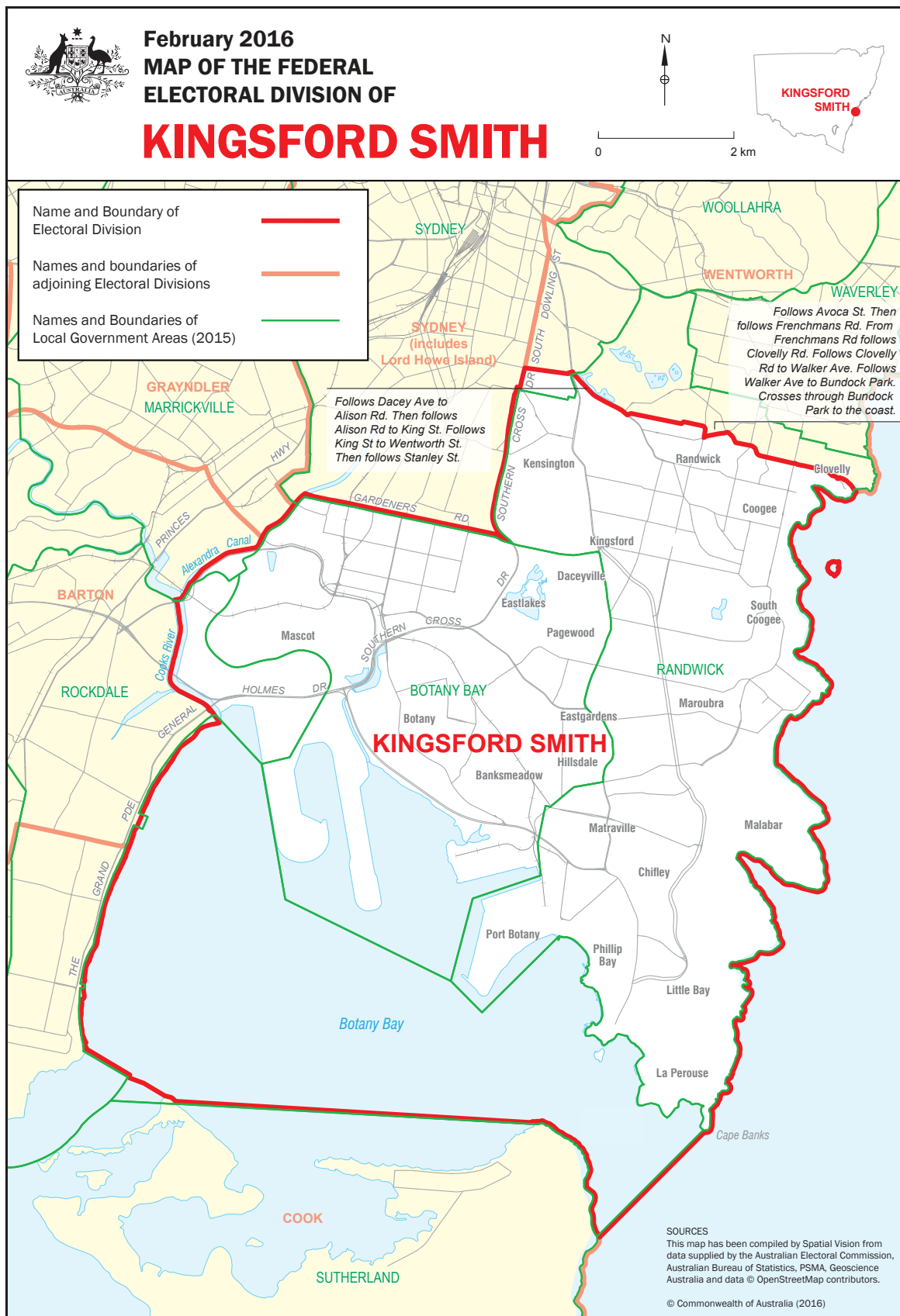
USEFUL LOCAL NUMBERS (NSW)

Emergency (life threatening emergency)	000
Police Assistance (non-emergency)	131 444
Crime Stoppers	1800 333 000
State Emergency Services (SES).....	132 500
NSW Rural Fire Service	1800 679 737
Poisons Info (call 000 first in emergencies).....	13 11 26
Health Direct (24hr health advice)	1800 022 222
Alcohol and Drug Information Service Sydney.....	(02) 9361 8000
Ausgrid (faults and emergencies)	13 13 88
Endeavour Energy.....	13 37 18
Essential Energy.....	13 23 91
Sydney Water.....	13 20 92
Transport NSW.....	131 500
NSW Disaster Welfare Assistance Line (bushfires).....	1800 018 444
Lifeline.....	13 11 14
NSW Government Seniors Card.....	13 77 88
NSW Ageing and Disability Abuse Helpline.....	1800 628 221
Service NSW.....	13 77 88
Domestic Violence Line (NSW).....	1800 656 463
NSW Victims Access Line.....	1800 633 063
Law Access NSW Line.....	1300 888 529
Women's Domestic Violence Court Advocacy NSW	1800 938 227
Centrelink (Families)	136 150
Centrelink (Older Australians)	132 300
myGov	132 307
FACS Housing Contact Centre	1800 422 322

SERVICES LOCAL TO KINGSFORD SMITH

Bayside Council Customer Service Centre	1300 581 299
Randwick Council	1300 722 542
Port Botany	1300 922 524
Kingsford Smith Airport	1300 302 240

OUR ELECTORATE OF KINGSFORD SMITH



NOTES

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If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, feel free to contact the electorate office at the details below, call in to your local Centrelink office, phone **13 23 00** or visit **www.servicesaustralia.gov.au**

YOUR LOCAL CENTRELINK OFFICES ARE LOCATED AT:

Eastgardens Service Centre

Shop 230/33

Level 2, Westfield Eastgardens

152 Bunnerong Road

Eastgardens NSW 2036

Hours: Monday - Friday 8:30am - 4:30pm

Bondi Junction Service Centre

19-23 Hollywood Avenue

Bondi Junction NSW 2022

Hours: Monday - Friday 8:30am - 4:30pm



This kit is provided with the compliments of:

Matt Thistlethwaite MP

YOUR LOCAL FEDERAL MEMBER FOR KINGSFORD SMITH

Address: Shop 6, 205 Maroubra Rd, (Cnr of Anzac Pde) Maroubra

Mail: PO Box 895 Maroubra NSW 2035

Phone: 9349 6007

Email: Matt.Thistlethwaite.MP@aph.gov.au

Web: www.mattthistlethwaite.com.au

f ThistlethwaiteM **g+** Mthistlethwaite **@** @thistlethwaitem

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