

Age Pension Guide

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With compliments from

Llew O'BRIEN MP

Federal Member for Wide Bay

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LLEW O'BRIEN MP

Federal Member for Wide Bay

Older Australians make a wonderful contribution to their communities, and our nation has an obligation to respect those contributions to our country and ensure they always have access to the support they need in their retirement years.

It is vital that our nation gives back to our seniors through the provision of health care, respite and rehabilitation facilities, aged support and employment services, together with advice and assistance for self-funded retirees.

As your representative in the Australian Parliament, my commitment is to ensure that Wide Bay's seniors and families have access to the Federal Government's services, programs and infrastructure we all need.

This guide covers topics including:

- A comprehensive introduction to the Age Pension;
- Eligibility and how assets, investments, income testing and overseas travel may affect Age Pension payments;
- Information regarding the Pension Age; and
- Benefits for Carers.

This edition of the Age Pension Guide provides information on the latest terms and conditions that apply to the Age Pension. I hope you will find it helpful.

Please call my office on **07 4121 2936** or alternatively you can email me at **llew.obrien.mp@aph.gov.au** for any further information you may require.

Yours sincerely,

LLEW O'BRIEN MP
Federal Member for Wide Bay

This guide provides answers to commonly asked questions about aged pensions. It is not intended to provide complete information on government services and may be subject to change.

Age Pension

Age Pension Rates

Q: What is the maximum basic rate for the Pension?

A:

	Per week	Per fortnight	Per year
Single Pensioner	\$539.85	\$1,079.70	\$28,072.20
Pensioner Couple (each person)	\$406.95	\$813.90	\$21,161.40

The above figures do not include the Pension Supplement – see pages 5-6.

For singles, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$84.90) and the Energy Supplement (\$14.10) is \$1,178.70. For each member of a couple, the fortnightly maximum payment rate for the Age Pension including the Pension Supplement (\$64.00 each) and the Energy Supplement (\$10.60 each) is \$888.50.

Q: How are Age Pension rate increases calculated?

A: Increases in the maximum basic rate of Age Pension are calculated based on the growth in the Consumer Price Index (CPI) or the Pensioner and Beneficiary Living Cost Index (PBLCI), whichever is higher. Additionally, pension increases are then benchmarked through a link to Male Total Average Weekly Earnings (MTAWE). This only occurs when the basic rate of Age Pension is below the wages benchmark, after price indexation, not all the time.

Q: When will the next Pension Indexation Review be?

A: The next pension indexation review is expected to occur in March 2026.

Pension Pay Day

Q: When will my Pension be paid?

A: Income support payments are usually paid fortnightly, and pensioners are able to choose which weekday they are paid. Members of a couple are paid on the same day, unless special circumstances apply. If you would like to change your pay day, please contact Centrelink.

Overseas Travel

Portability of income support payments depends on the type of payment you receive and whether Australia has an international social security agreement with the country you are travelling to.

Q: Is my Pension affected if I travel overseas?

A: If you are residing in Australia when you lodge a claim and are granted the Age Pension, you can generally be paid the Age Pension for the whole time you are outside Australia, regardless of whether you leave temporarily or to live in another country. However, the amount you receive depends on how long you have been away and your personal circumstances.

If you return to Australia after residing overseas and are successful in claiming the Age Pension, you cannot continue to be paid if you go overseas again within two years of resuming residence in Australia. This rule ensures that people are committed to residing in Australia and have not returned to Australia just to obtain a pension and then return overseas.

If you are successful in claiming the Age Pension under an international social security agreement, you can continue to be paid if you travel between Australia and the agreement country. The amount that you receive while you are outside Australia is determined according to that agreement.

Read more about specific rules for affected payments and concession cards and find out when you should tell us about your travel plans at www.servicessaustralia.gov.au/going-overseas

Income and Asset Tests

Income Test

Q: Under the pension income test, how much extra income can I receive before I lose my pension?

A:

		Per fortnight
Pension starts reducing when your income is more than (income free area)	Single Pensioner	\$218.00
	Pensioner Couple (combined income)	\$380.00
Pension cuts out completely when your income is more than	Single Pensioner	\$2,575.40
	Pensioner Couple (combined income)	\$3,934.00

These figures may be higher if you receive Rent Assistance with your payment. The income free area is indexed on 1 July each year.

Q: What happens if my income is greater than \$218.00 allowable income (\$380.00 for a pensioner couple) in any fortnight?

A: Income over these amounts reduces the rate of pension payable by 50 cents in the dollar for single pensioners and 25 cents in the dollar for each member of a couple.

Work Bonus Scheme

Q: What is the Work Bonus Scheme?

A: The Work Bonus Scheme helps pensioners over the Age Pension age and Veterans' Affairs pensioners over qualifying age earn more income from work without reducing their pension. Under the Work Bonus Scheme, the first \$300 of employment income earned per fortnight is ignored under the income test, meaning pensioners get to keep more of their pension. From 1 July 2019, income from self-employment counts as part of the Work Bonus scheme. Any unused portion of the \$300 fortnightly exemption, up to a maximum of \$11,800, accrues in a Work Bonus Income Concession Bank (income bank).

The income bank offsets future assessable employment income. There is no need to apply for the scheme, but pensioners will need to inform Centrelink of their earnings.

You may also get a \$4,000 top-up to your Work Bonus balance when you claim if you're eligible and haven't already received it.

For more information visit

www.servicesaustralia.gov.au/work-bonus-balance

Assets Test

Q: Which assets are included in the Assets Test?

A: All your belongings including your car and the contents of your home are counted, except items such as:

- Your home in which you live and up to two hectares on the same title
- The proceeds from the sale of a previous home which will be used within 12 months to purchase another home
- Accommodation bonds paid on entry to residential aged care
- Some income stream products depending on when you purchased them
- Certain types of interest not created by you or your partner (eg. life interest)
- Funeral bonds up to \$15,750
- Any property or money in a deceased person's estate which you are not yet able to receive

Some pensioners with larger home properties on the same title may not have their properties assessed under certain circumstances and sometimes compensation or insurance payments for loss or damage to buildings or personal items may not be assessed.

Q: I have some assets and some income. Which test will be used to determine my eligibility for the Pension?

A: Your pension will be calculated separately under both the assets test and the income test. Whichever test gives the lower pension is used.

Q: If I do own the home in which I live, what value of assets can I have before my Pension is affected?

A:

	Single Pensioner	Couple (combined)
Pension starts reducing when you have assets worth more than	\$321,500.00	\$481,500.00
Pension cuts out completely when you have assets worth more than	\$714,500.00	\$1,074,000.00

It should be noted that these amounts are for non-transitional pensioners.

Q: If I do not own the home that I live in, what value of assets can I have before my pension is affected?

A:

	Single Pensioner	Couple (combined)
Pension starts reducing when you have assets worth more than	\$579,500.00	\$739,500.00
Pension cuts out completely when you have assets worth more than	\$972,500.00	\$1,332,000.00

**Higher for illness separated couple.*

For the two previous tables, there are no income or asset tests for permanently blind age pensioners; upper limits may be increased if rent assistance is paid with the pension.

The pension is reduced by \$3.00 per fortnight for every \$1,000 above these amounts.

Q: If I sell my assets now I will suffer a considerable loss, and I don't have any income. Is there assistance available?

A: Ask Centrelink about the hardship provisions, or whether you can obtain the pension as a loan under the Home Equity Access Scheme.

Q: Do retirement village residents receive an extra Assets Test allowance?

A: If your village entry contribution is equal to or less than \$258,000, you are generally assessed as a non-homeowner. Your entry contribution will count as an asset but it is not regarded as a financial investment under the income test deeming rules. You may also qualify for rent assistance.

If your contribution is over this amount, you will be assessed as a homeowner with the entry contribution exempt like the family home.

Aged care accommodation bonds are exempt from the pension assets test entirely.

Q: How much land around my home may I own without affecting my pension?

A: Normally 2 hectares surrounding a pensioner's home is considered to be part of the home and not counted in the home owner's asset test. However, where a person of Age Pension age and qualified for Age Pension or Carer Payment has lived for 20 years on a farm and is making effective use of the land, the entire value of the land on the same title as the home can be exempt from the asset test.

Gifts

Q: Can I give part of my assets away?

A: Yes, you can give away money and other assets to any value you choose. However, gifts which are of greater value than the allowable gifting limit may affect the rate of pension or allowance you receive.

You can give away up to \$10,000 worth of assets in a single financial year, up to a maximum of \$30,000 in a five (financial) year rolling period. The amount gifted (above either of these two amounts) is added to the total value of your financial investments for five years. At the end of the five-year period, it is disregarded.

Pension Supplement

Q: What is the Pension Supplement?

A: The Pension Supplement is a payment which combines the former GST Supplement, Pharmaceutical Allowance, Telephone Allowance and the Utilities Allowance. The payment is made fortnightly with the regular Pension payment.

Q: What is the rate of the Pension Supplement?

A:

	Per Fortnight (basic rate)	Per Fortnight (minimum)	Per fortnight (maximum)
Single Pensioner	\$29.50	\$45.60	\$84.90
Pensioner Couple (combined)	\$48.60	\$68.80	\$128.00

Q: Who receives the Pension Supplement?

A: The maximum Pension Supplement is paid to those who receive the Age Pension, Carer Payment, and Disability Support Pension (excluding those aged under 21 without children).

All other income support recipients who are over the Age Pension qualifying age also receive the maximum Pension Supplement.

Pensioners receiving the transitional rate have the value of the Pension Supplement added to their transitional rate amount.

Parenting Payment Single recipients and pensioners residing overseas receive the basic rate of Pension Supplement.

Q: When do I receive the Pension Supplement?

A: The Pension Supplement is included automatically as part of regular fortnightly income support payments. You do not need to apply for the Pension Supplement and it does not show as a separate amount.

You may elect to receive the 'minimum' amount on a quarterly, rather than fortnightly basis, even if you are entitled to more than the minimum Pension Supplement.

Q: Is the Pension Supplement means-tested?

A: The Pension Supplement is added to a pensioner's base rate of the pension before the income and asset tests are applied. The minimum pension supplement amount is the last to reduce when the income and asset test is applied. It is also the amount which remains payable if any Pension Supplement is payable after the application of the income and assets tests.

If you are eligible to receive some form of pension payment, you will receive at least the minimum rate of the Pension Supplement.

The amount you receive above the minimum rate is determined by the income and asset tests.

Q: If I leave Australia, either temporarily or permanently, will I be eligible for the Pension Supplement?

A: Your rate of Pension Supplement generally will not change if you travel outside Australia temporarily for less than 6 weeks.

If you can be paid your main payment for more than 6 weeks, your Pension Supplement will reduce to the Basic Pension Supplement after 6 weeks, or from when you leave Australia if you are leaving to live in another country.

Centrepay

Q: What is Centrepay?

A: Centrepay is a free and voluntary service that allows pensioners to pay bills and expenses as regular deductions taken from their Centrelink payments, such as for rent, electricity, gas and rates.

Payments can only be made to organisations which have a contract with Centrelink. These organisations pay a small fee for the service. Contact Centrelink for more information.

Loans or Advances

Q: What if I need some cash for an urgent expense?

A: You may be eligible for a pension advance payment. In any six months you can only get one advance of the highest amount, or up to three advances of the lowest amount, or one or two advances of an amount in between. Repayments will start at the next payment date after the advance and are made fortnightly.

Payment rates may vary depending on if you are receiving a part-rate pension.

Income Tax, Investments and Deeming

Q: How much income can I earn, including the Pension, before I start paying tax?

A: If you're a Senior Australian, you may be eligible for the Seniors and Pensioners Tax Offset (SAPTO). The SAPTO can reduce the amount of tax you are liable to pay. In some cases, it may reduce your tax liability to zero.

To be eligible for this tax offset, you have to meet certain conditions relating to your income and eligibility for an Australian Government pension or allowance. If you're a senior, you must meet the age requirement for the Age Pension. This includes if you qualified for the Age Pension, but did not receive it. If you have a spouse, you will be tested on your combined rebate income for the SAPTO eligibility. Depending on your rebate income, you may receive a full, partial or nil offset amount. The amount of the tax offset is based on your individual rebate income.

In some cases, if you are both eligible for SAPTO, you may be able to transfer your spouse's unused offset to you. The Australian Taxation Office (ATO) will calculate their transfer amount and include this amount when calculating your SAPTO.

Q: Do I need to give my Tax File Number to Centrelink or the Department of Veterans' Affairs?

A: In most circumstances, yes.

Q: Should I give my bank or building society my Tax File Number?

A: There is no requirement to provide your Tax File Number (TFN) to your bank. However, if your bank does not have your TFN it will withhold tax from your interest at the highest rate of tax. You can claim a credit for the amount of tax withheld when you lodge your tax return. Further information on Investing in bank accounts, can be found on the ATO's website, www.ato.gov.au, by inserting 'QC 22809' into the website's search function.

Q: My income allows me to still receive the full pension. Do I need to complete a tax return?

A: Usually, no, if the aged pension is your only source of income and Centrelink is not withholding tax from your pension amount. You should refer to the Individual Tax Return Instructions or information provided by Centrelink which will advise you if you are required to lodge a tax return. If you have paid tax during the financial year, then you must lodge a tax return. Further information on whether you need to lodge an income tax return is available on the ATO's website, www.ato.gov.au, and insert QC 21505 into the website's search function.

If this is the first time that you have not had to lodge a tax return then you should notify the ATO that you will not be lodging a tax return in future years. Complete a "Non-Lodgement Advice" form via myGov or located in the front

of the Individual tax return instructions. Further information on lodging non-lodgement advice can be found by visiting the ATO's website, www.ato.gov.au, and inserting 'QC 63269' into the website's search function.

If you don't need to lodge a tax return and you have franking credits, you can claim a refund of franking credits online, by mail, or by phoning 13 28 65.

Q: What is Deeming?

A: "Deeming" is where your assets are assumed by Centrelink to be earning a set rate of interest. This assumed earning is the figure counted as income on financial investments for the pension income test (page 4 or 5 depending on your circumstances) even if your financial investments have not actually earned this amount or are earning more than this amount.

Q: What assets are deemed?

A: All financial investments are deemed. Financial investments include funds deposited in bank, building society and credit union accounts, as well as:

- Cash term deposits and debentures
- Friendly society bonds
- Managed investments
- Assets in superannuation and rollover funds held by anyone above Age Pension age
- Listed shares and securities
- Short term asset tested income streams
- Account-based income streams purchased on or after 1 January 2015 (and some purchased before 1 January 2015, if they are not grandfathered)
- Loans, including those to family trusts and companies
- Shares in unlisted public companies
- Gold and other bullion
- Gifts of money or assets of more than \$10,000 per financial year or greater than \$30,000 over five financial years

Q: I have investments that generate income. Do I need to declare these in my tax return?

A: If you need to lodge a tax return then you will need to declare investment income. Further information on investment income is available from the ATO's website, www.ato.gov.au, by inserting 'QC 72101' into the website's search function.

Q: What financial investments are exempt?

A: You may be able to get a deeming exemption in some cases. If this happens, how much you actually earn from the investment is the income amount that is assessed under the income test. This actual income could be \$0.

Examples of what may be exempt include:

- A failed financial investment
- Some superannuation if it is fully preserved or inaccessible
- An account that only contains money from a National Disability Insurance Scheme package

Q: What financial investments are not exempt?

A: You can't get a deeming exemption if an investment performs poorly. This includes:

- Shares with negative returns
- Companies or funds having short term problems

Q: What is the rate at which financial investments are deemed to earn?

A:

Single Pensioner	First \$64,200	0.75%
	Over \$64,200	2.75%
Pensioner Couple (one or both members of the couple are receiving a pension)	First \$106,200 of combined assets	0.75%
	Over \$106,200 of combined assets	2.75%
Member of a couple who is receiving an allowance payment	First \$53,100	0.75%
	Over \$53,100	2.75%

Q: Can I still get a part-rate pension if my investments are in excess of those mentioned?

A: Yes, you can still continue to receive a part payment until either one of the income or assets test limits are reached.

Pension Age

Q: From what age can I receive the Age Pension?

A: The current Age Pension age is 67 years or older.

Pension Bonus Scheme

Q: What is the Pension Bonus Scheme?

A: Some people may be able to claim a Pension Bonus when they claim Age Pension. The Pension Bonus Scheme allows people who work and defer claiming Age Pension to earn a one-off tax-free lump sum bonus. A Pension Bonus Bereavement Payment may be paid to the surviving partner of a registered member who did not claim their bonus before death.

The Pension Bonus Scheme is closed to new entrants, but existing members may remain in the scheme if they or their member partner continue to work 960 hours per year. For more information go to

servicesaustralia.gov.au/pensionbonusscheme or call the Older Australians line 132 300.

Rent Assistance

Q: How much assistance can I get to help pay my rent or lodgings?

A: Before Rent Assistance becomes payable, a minimum amount of rent (rent threshold) must be paid. Rent Assistance is then paid at 75 cents for every dollar of rent paid above the rent threshold, up to a maximum rate.

	Single Pensioner (\$ per fortnight)	Pensioner Couple (combined, \$ per fortnight)
Maximum Rent Assistance	\$215.40	\$203.00
Minimum rent before Rent Assistance is Paid	\$152.00	\$246.20
Maximum Rent Assistance is paid when rent is more than	\$439.20	\$516.87

Rates will vary if pensioners have dependent children. Special rules also apply to single sharers, people who pay board and lodging or who live in a retirement village. Please be sure to include complete details of your arrangement when applying so that the appropriate payment may be calculated.

Q: What if my pension is calculated under the assets test, would I be entitled to Rent Assistance?

A: Yes, provided eligibility criteria for Rent Assistance is met, which includes being

qualified for a social security payment, paying private rent above the rent threshold and not being an ineligible homeowner.

Rent Assistance is not paid to people paying rent to a State Government housing authority or to people in Australian Government funded places in nursing homes or aged care facilities.

Other Supplements, Payments and Allowances

Carer Payment

Q: What is the Carer Payment?

A: The Carer Payment is paid to someone providing constant care to a person with a physical, intellectual or psychiatric disability or to someone who is frail and aged. The person being cared for must need the care for a minimum of 6 months unless the condition is terminal. The care should be provided in the home of the person being cared for.

The Carer Payment is paid at the same rate as the Age Pension and is subject to the same income and assets tests. However, there is an income and assets test for care receivers to qualify their carer for Carer Payment.

A person cannot receive the Carer Payment at the same time as another income support payment such as the Age Pension, JobSeeker Payment or Parenting Payment. However, a Carer Payment recipient may be entitled to other payments such as Carer Allowance or Family Tax Benefit.

Carers can interrupt providing constant care for 25 hours per week to work (including travel time), train or study without losing eligibility for the Carer Payment. They may also continue to be paid during breaks from care for up to 63 days (respite) of each calendar year.

Carer Allowance

Q: What is the Carer Allowance?

A: The Carer Allowance is a payment made to someone who provides daily care and attention at home to a person with a disability or medical condition.

The Carer Allowance, currently \$159.30 per fortnight, can be paid in addition to an income support payment such as the Age Pension. From 20 September 2018, a \$250,000 family income test was introduced.

An additional annual payment of up to \$1,000 (Child Disability Assistance Payment) is paid on 1 July to a person receiving the Carer Allowance for each child under 16 years of age being cared for.

Carer Supplement

Q: What is the Carer Supplement?

A: The Carer Supplement is a payment that is made to all eligible recipients of the Carer Payment, Carer Allowance, Department of Veterans' Affairs Partner Service Pension with Carer Allowance and Department of Veterans' Affairs Carer Service pension.

A \$600 Carer Supplement will be paid to recipients of the Carer Allowance for each person being cared for.

An additional \$600 Carer Supplement may also be paid where a recipient is also in receipt of one of the above Centrelink or Service Pensions. If you're a part time carer, you'll get a part rate of the Carer Supplement. This payment is made during the month of July each year.

Q: What is a Crisis Payment?

A: A Crisis Payment is a one-off payment designed to provide immediate financial assistance to a person experiencing severe financial hardship, who has been forced to leave their home and establish a new home as a result of extreme circumstances.

Extreme circumstances may include a house fire, flood, or due to family and domestic violence. It may also be paid if you remain in your home after experiencing family and domestic violence where the accused family member has been removed.

To be eligible to receive a Crisis Payment, you must be eligible for an income support payment or ABSTUDY Living Allowance.

A Crisis Payment is equal to seven days of your maximum basic rate of a social security pension or benefit. The payment does not include extra allowances or supplements.

Care for the Elderly

Aged Care Assistance

You can apply for an aged care assessment by visiting the My Aged Care website www.myagedcare.gov.au, by calling **1800 200 422** or by booking an in-person appointment with an Aged Care Specialist Officer (where one is available in your location) at a Services Australia service centre by calling **1800 227 475**. Information on the Aged Care Specialist Officers, including their locations, can be found on the Services Australia website www.servicesaustralia.gov.au/

You can contact My Aged Care directly, or you can be referred by a doctor or another health professional, a nurse from the hospital or the community, a community worker or an aged care provider.

The National Aged Care Advocacy Program helps older people to understand and exercise their aged care rights, seek aged care services that suit their needs and find solutions to issues they may be experiencing. To find out more about the program you can contact the Older Persons Advocacy Network on their website at: www.opan.org.au or by phone on **1800 700 600**.

Q: I am getting frail and need to go into an aged care home. What should I do?

A: Before you can enter an aged care home, your needs must be assessed by My Aged Care's Single Assessment System.

Q: What will I need to pay on entrance to a residential aged care home?

A: The Australian Government pays for the bulk of aged care in Australia, however you will be asked to contribute towards your care, accommodation and daily living costs.

How much you pay will depend on your financial situation - although the Government has rules that limit how much you can be asked to pay towards these costs.

Services Australia will undertake a means test covering both income and assets to determine your contribution for your care and accommodation. The means assessment can also be completed prior to entering residential care.

Q: What will it cost me to live in an aged care home?

A: How much you pay will depend upon which home you move into, how much income you have, the value of your assets and the type of services you receive.

A Fee Estimator is available on the My Aged Care website at: www.myagedcare.gov.au/how-much-will-i-pay

Alternatively, you may wish to contact Services Australia by phone on **1800 227 475**.

Q: Is there any help to enable me to live at home for as long as possible?

A: There are many home and community-based services which can help you remain independent. The My Aged Care website, has a database (Find a Provider tool) of information about a range of Australian Government-funded aged services available in your local area, including the Commonwealth Home Support Programme (CHSP) and Home Care Packages.

The CHSP is an entry-level aged care program for older people aged 65 years and over (or 50 years and over for Aboriginal and Torres Strait Islander people) who need entry-level home support and assistance to keep living independently. The services provided under the CHSP include: domestic assistance, including help with cleaning, washing and shopping; transport; allied health services like podiatry, physiotherapy and nutritional advice; nursing and social support; assistance with food preparation in the home and the delivery of meals; support for carers including respite services; home maintenance and home modifications.

Home Care Packages are one of the other ways that older Australians can access affordable care services to get some help at home. They are designed for those with more complex care needs that go beyond what the CHSP can provide. From November 1, 2025, the Home Care Package Program will be delivered through Support at Home. The Support at Home Program will introduce higher levels of care, restorative care pathways, assistive technology funding as well as end-of-life care for up to 12 weeks.

Eligibility for CHSP and Home Care Package, due to be Support at Home, are not based solely on age but on identified needs as assessed through the Single Assessment System. An assessment for services can be

arranged by contacting My Aged Care on **1800 200 422**, going to the website **myagedcare.gov.au** and using the apply for an assessment online form or by booking an in-person appointment with an Aged Care Specialist Officer (where one is available in your location) at a Services Australia service centre by calling **1800 227 475**.

Q: Can a carer get any financial assistance to help care for me at home?

A: People who care for you may be eligible for the Carer Payment and/or the Carer Allowance. Both of these payments are made through Services Australia.

Q: What is the essential medical equipment payment?

A: This payment provides support to holders of a Commonwealth Government Concession Card for the use of essential heating or cooling and eligible medical equipment. The annual payment of \$196.00 is paid for each piece of eligible equipment to help meet the energy costs of running this equipment.

Support for People Living with Dementia

Q: What support is available for people living with Dementia?

A: There are many services available to support you if you have dementia or are caring for a person with dementia. This includes support groups and respite services. You can find out more information on My Aged Care **www.myagedcare.gov.au** or by calling **1800 200 422**.

Dementia Australia is an invaluable resource for people living with dementia, their families and carers. The website provides information about types of dementia and what help is available. It can also connect you with specialised dementia support in your local region. You can contact Dementia Australia at **www.dementia.org.au** and by calling the National Helpline on **1800 100 500**.

Carer Gateway

Q: What support is available for carers?

A: The Carer Gateway provides practical tips and support to help you in your caring role, can connect you to a new Australia-wide network of Carer Gateway service providers and can provide phone counselling. The Gateway can also help you to access the right respite services and work with carers to plan sensible approaches to respite and other

support needs. They can also assist with emergency respite care.

You can find out more by visiting **www.carergateway.gov.au** or by calling **1800 422 737**.

Support Services for the Elderly

Q: How can I obtain information to help meet my health needs and assist me to live independently?

A: The Australian Government's My Aged Care – **1800 200 422** or **www.myagedcare.gov.au** or through Services Australia Services Centres – provides a free, single contact point for information about accessing aged care services, including services to support you to remain living independently in your community.

It has a database (Find a Provider tool) of information about a range of aged care organisations providing aged care services and supports in your local area, including the Commonwealth Home Support Programme and Home Care Packages. The website also contains information about other support services such as The Carer Gateway and Dementia Australia.

Q: Is there support for senior Australians to stay connected?

A: The Aged Care Volunteer Visitors Scheme (ACVVS) arranges volunteer visits to older people to provide friendship and companionship. Visits are available to anyone receiving government-subsidised residential aged care or Home Care Packages, including those on the waiting list for a Home Care Package. You can find out more information at **www.health.gov.au/our-work/aged-care-volunteer-visitors-scheme-acvvs**

The Friend Line is a free and anonymous telephone support service for older Australians which provides an opportunity to chat with a friendly volunteer. The phone number is **1800 4 CHATS (1800 424 287)**.

Be Connected is an Australian Government initiative aimed at increasing the confidence, skills and online safety of senior Australians in using digital technology. Be Connected is designed to assist Australians 50 years and over, who have minimal or no engagement with technology. You can find out more by visiting the website: **www.beconnected.esafety.gov.au**.

Health Care and Concession Cards

Australian Government Private Health Insurance Rebate

Q: What extra help is available for older Australians to make private health care more affordable?

A: Most Australians with private health insurance currently receive a rebate from the Australian Government to help cover the cost of their premiums. The private health insurance rebate is income tested.

The rebate applies to complying health insurance policies. It does not apply to overseas visitors cover. The income thresholds and rebate levels are available from the ATO's website, www.ato.gov.au, by inserting 'QC 49965' into the website's search function.

Q: What is Lifetime Health Cover?

A: Lifetime Health Cover is a government initiative that encourages you to purchase and maintain private patient hospital cover earlier in life. Discuss with your fund the impact of these rules on the premiums you pay for private health insurance, particularly if you are considering cancelling your insurance.

The Lifetime Health Cover rules do not apply to people born before 1 July 1934.

Q: Can my family get any help when I die?

A: A Bereavement Payment may be paid to your partner to help them adjust to changed financial circumstances following your death. If your partner is not getting a pension when you die, they may be eligible for Bereavement Allowance, which is a short term income support payment for the surviving member of a couple.

If someone is getting a Carer Payment to care for you, their payment may continue for 14 weeks after your death. If you do not have a partner your carer may be paid a Bereavement Payment.

Medicare Levy Surcharge

The Medicare Levy Surcharge (MLS) is a levy paid by Australian taxpayers who do not have private patient hospital cover and who earn above a certain income.

It is in addition to the Medicare Levy of 2% of your taxable income.

The surcharge aims to encourage individuals to take out private patient hospital cover, and where possible, to use the private system to reduce the demand on the public Medicare system.

The Medicare Levy Surcharge rate of 1%, 1.25% or 1.5% is levied on:

- your taxable income
- total reportable fringe benefits, and
- any amount on which family trust distribution tax has been paid.
- The surcharge levels applicable are:

Threshold 2025/26

	Base tier	Tier 1	Tier 2	Tier 3
Singles	≤\$101,000	\$101,001-118,000	\$118,001-158,000	≥\$158,001
Families	≤\$202,000	\$202,001-236,000	\$236,001-316,000	≥\$316,001
Medicare Levy Surcharge	0.00%	1.00%	1.25%	1.50%

Further information on the Medicare Levy Surcharge can be found by visiting the ATO's website, www.ato.gov.au, and inserting 'QC 27040' into the website's search function.

Pensioner Concession Card

Q: Who can get the Pensioner Concession Card?

A: The Pensioner Concession Card is issued for a two year period to pensioners including those receiving Age Pension, Parenting Payment (single), Disability Support Pension and Bereavement Allowance.

People aged over 60 who have been continuously receiving one (or a combination) of the following payments for more than 9 months can also receive the card: JobSeeker Payment, Widow Allowance, Partner Allowance, Parenting Payment (Partnered) or Special Benefit.

The card will generally be cancelled when a recipient is temporarily absent from Australia for longer than six weeks while their primary payment is paid. The card will be cancelled if the card holder ceases to be an Australian resident.

Q: What might the Pensioner Concession Card entitle me to?

A: Holders of a Pensioner Concession Card have access to a number of benefits, including:

- Medicines listed under the Pharmaceutical Benefits Scheme (PBS) at the concessional rate
- Access to PBS prescriptions, at a lower rate or for no cost, for the remainder of the calendar year after reaching the PBS Safety Net, Bulk-billed GP appointments, at the discretion of the GP. For more information call the PBS general enquiries line on **132 290**.
- A bigger refund for medical costs when you reach the Medicare Safety Net
- Free hearing assessments and hearing rehabilitation, including the supply and fitting of free hearing aids (if necessary)
- Maintenance of hearing aids and a regular supply of batteries for an annual fee. Hearing aids are available through the Office of Hearing Services. An annual fee may apply for maintenance and batteries. For more information call **1800 500 726**.
- In some instances, additional health, household, transport, education and recreation concessions which may be offered at the discretion of state, territory or local governments and private providers. These concessions may vary by jurisdiction.

Commonwealth Seniors Health Card

Q: What is the Commonwealth Seniors Health Card?

A: The Commonwealth Seniors Health Card gives eligible Australians of Age Pension age, who do not receive a payment from either Services Australia or the Department of Veterans' Affairs access to cheaper medicine under the PBS, bulk billed doctor visits (this is up to your doctor) and a bigger refund for medical costs when you reach the Medicare Safety Net.

Your state or territory government and local council may offer additional benefits that lower your electricity and gas bills, property and water rates, health care costs, including ambulance, dental and eye care, and public transport fares.

The card will generally be cancelled after 19 weeks of a temporary absence from Australia, or immediately if the card holder ceases to be an Australian resident.

Q: What might the Commonwealth Seniors Health Card entitle me to?

A: Holders of the Commonwealth Seniors Health Card have access to a number of benefits, including:

- Cheaper medicines listed under the PBS.
- A bigger refund for medical costs when you reach the Medicare Safety Net
- Bulk-billed GP appointments (this is up to your doctor)
- A reduction in the cost of out-of-hospital medical expenses above a concessional threshold, through the Extended Medicare Safety Net
- In some instances, additional health, household, transport, education and recreation concessions which may be offered at the discretion of state, territory or local governments and private providers. These concessions may vary by jurisdiction. You can read more about what you can get based on where you live on the australia.gov.au website.

Q: How much income can I receive before I am not eligible for the Commonwealth Seniors Health Card?

A: Commonwealth Seniors Health Card holders must have an annual income of less than \$101,105 for singles; \$161,768 for couples (combined income); and \$202,210 combined for couples who are separated (for example, by illness, respite care or prison). An amount of \$639.60 per year is added for each dependent child. The income test includes adjusted taxable income plus deemed income from any account-based income streams. There is no assets test.

These figures are indexed on 20 September each year.

Q: Can I get someone to help me deal with Centrelink?

A: You can get a person or organisation to be your nominee or you can give permission for someone to make enquiries on your behalf. There are two different types of nominee appointments you can make; correspondence nominee and payment nominee.

A correspondence nominee can do most things on your behalf, including informing Services Australia of changes to your circumstances, complete and sign forms for you, making enquiries and attending appointments with you. A correspondence nominee also receives a copy of your mail. They can also complete online transactions for you including viewing and updating income and assets and reporting employment income.

A payment nominee receives and uses your Centrelink payments on your behalf. Your payment nominee can only use your payments for your benefit and has to keep records of these payments detailing how they spent them. If you prefer not to have a nominee arrangement, but still want someone to be able to make enquiries on your behalf, you can give permission to a person or an organisation to enquire about your Centrelink payments and services.

If you want to authorise another person or organisation to enquire or act on your behalf when dealing with Services Australia in relation to your Centrelink payments and services, you can complete the SS313 form "Authorising a person or organisation to enquire or act on your behalf" which is available online, or in a Centrelink shopfront.

Having a nominee or giving someone permission to enquire does not take away your right to deal with Services Australia about your Centrelink business. You can cancel or change your appointed nominee at any time, unless it is a court appointed arrangement.

Appeals

Q: What can I do if I am unhappy with a Centrelink decision?

A: If you disagree with a decision made by Centrelink regarding your entitlement to a pension or benefit, you have the right to ask for a review of the decision.

Q: What is the process for reviews and appeals?

A: There are four review and appeal procedures.

1. Original decision maker – the person who made the decision explains and discusses the decision with you.
2. Review by an Authorised Review Officer – a senior staff officer examines the disputed decision.

3. The Social Security and Child Support Division of the Administrative Review Tribunal – the first tier of the independent tribunal that can consider appeals against Centrelink decisions.
4. The General Division of the Administrative Review Tribunal – the second tier of the independent tribunal, that can review decisions made by the Social Security and Child Support Division.

Q: Can the Ombudsman assist me with my complaint?

A: The Commonwealth Ombudsman can investigate complaints about the administrative actions of Centrelink. Complaints can be made by phone on **1300 362 072**, or by email **ombudsman@ombudsman.gov.au**, or by writing to GPO Box 442, Canberra ACT 2601 or online at **www.ombudsman.gov.au**

From 1 May 2015, most tax complaints previously handled by the Commonwealth Ombudsman transferred to the Inspector-General of Taxation.

The Ombudsman will continue to receive complaints concerning Public Interest Disclosures or Freedom of Information issues about the ATO or Tax Practitioners Board.

Other Services

Australian Flags

If you have a flagpole, my office can provide an Australian Flag, to individuals or organisations every 2 years. Also available is a portrait of His Majesty the King and CD and DVD recordings of the National Anthem for presentation to community organisations, such as local schools and sporting clubs. Each eligible organisation can also request a flag. Consideration may be given to requests to replace a flag earlier, if a flag has become unusable due to weather damage or other factors.

Congratulatory Messages

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

Please write to me with details at least four weeks before the anniversary. Where a message is to be sent from the King, at least five weeks prior notice is required.

Where possible, a copy of the birth or marriage certificate should be supplied, otherwise a Statutory Declaration is to be provided.

Requests can also be made through my website www.llewobrien.com.au by using the Constituent Hub menu and selecting Request a Congratulatory Message.

Vaccinations for Seniors

Flu is caused by a virus which is passed from person to person by coughing or sneezing or direct contact. It can lead to illness more severe than that caused by other respiratory viruses, such as the common cold. Some people, especially those over 65 years and those with chronic medical conditions, can suffer complications from the flu.

The flu vaccine is available to help protect you from the influenza virus. For those who wish to protect themselves against flu, influenza vaccines are free for those people most at risk, including people aged over 65.

Translating and Interpreting Service

The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. To access this service, please call **131 450**. This service is available 24 hours, every day of the year. For more information visit:

www.tisnational.gov.au/en
or www.tisnational.gov.au/en/About-TIS-National

Centrelink provides a Multilingual Phone Service that enables you to speak with a skilled bilingual service officer. To access this service please call **131 202**. This service is available Monday – Friday from 8am – 5pm. You can also read information in your chosen language about payments and services on the Services Australia website at:
www.servicesaustralia.gov.au/information-your-language.

Contacts and Resources

Australian Taxation Office (ATO)

Website: www.ato.gov.au

Helpful ATO Codes

Type **QC 22809** into the ATO's search function for information regarding investing in bank accounts (relevant to Income Tax, Investments and Deeming)

Type **QC 21505** into the ATO's search function for information regarding whether you need to lodge a tax return (relevant to Income Tax, Investments and Deeming)

Type **QC 63269** into the ATO's search function for information regarding lodging non-lodgement advice (relevant to Income Tax, Investments and Deeming,)

Type **QC 72101** into the ATO's search function for information on investment income and tax returns (relevant to Income Tax, Investments and Deeming)

Type **QC 72187** into the ATO's search function for information regarding declaring investment income for tax purposes (relevant to Income Tax, Investments and Deeming)

Type **QC 49965** into the ATO's search function for information regarding income thresholds and rebate levels for the Australian Government Private Health Insurance Rebate

Type **QC 27040** into the ATO's search function for information regarding the Medicare Levy Surcharge

Helpful ATO Phone Numbers

Phone **13 28 65** if you do not need to lodge a tax return and would like to claim a refund for franking credits (relevant to Income Tax, Investments and Deeming)

Phone **132 300** for further information regarding the Pension Bonus Bereavement Payment (relevant to Pension Bonus Scheme)

More Contacts and Resources

Services Australia

Website: <https://www.servicesaustralia.gov.au/>

Phone: 132 300

My Aged Care

Website: www.myagedcare.gov.au

Phone: 1800 200 422

Aged Care Fee Estimator:

www.myagedcare.gov.au/how-much-will-i-pay

Older Persons Advocacy Network

Website: www.opan.org.au

Phone: 1800 700 600

Be Connected

Website: www.beconnected.esafety.gov.au

Office of Hearing Services

Phone: 1800 500 726

Commonwealth Ombudsman

Phone: 1300 362 072

Email: ombudsman@ombudsman.gov.au

Post: GPO Box 442, Canberra ACT 2601

Website: www.ombudsman.gov.au

Translating and Interpreting Service

Website: www.tisnational.gov.au/en

or www.tisnational.gov.au/en/About-TIS-National

Phone: 131 450

Services Australia Multilingual Phone Service

Website: www.servicesaustralia.gov.au/information-your-language

Phone: 131 202

Aged Care Volunteer Visitors Scheme

Website: <https://www.health.gov.au/our-work/aged-care-volunteer-visitors-scheme-acvvs>

Friend Line

Phone: 1800 4 CHATS (1800 424 287)

Be Connected

Website: www.beconnected.esafety.gov.au

Pharmaceutical Benefits Scheme

Phone: 132 290

Office of Hearing Services

Phone: 1800 500 726

Dementia Australia

Website: www.dementia.org.au

National Dementia Helpline: 1800 100 500

Carer Gateway

Website: www.carergateway.gov.au

This guide provides answers to commonly asked questions about aged pensions. It is not intended to provide complete information on government services and may be subject to change.