



Financial Issues. Concessions for seniors

A Pensioner Concession Card

This card is issued annually to Centrelink and Department of Veterans' Affairs (DVA) pensioners and normally entitles them to the following concessions (conditions may apply):

Energy (to cover both electricity and gas payments, including LPG bottled gas) up to \$215/year, **water and sewerage rates, residential parks scheme and emergency services levy** - contact the **SA Government Concessions Hotline** for application forms or for further details, tel. 1800 307 758, sa.gov.au/concessions.

Cost of living concession (replacing council rate concession) - Homeowner-occupiers may receive up to \$200/year and tenants up to \$100/year. Contact the **SA Government Concessions Hotline**, for application forms and details tel. 1800 307 758. Applications for this concession must be lodged between 1st July - October 31st in the relevant year.

Prescription medicines - reduced cost medicines under the Pharmaceutical Benefits Scheme (PBS). Present your card when purchasing medicines at a pharmacy.

Prescription lenses and frames through the South Australian Spectacles Subsidy Scheme, tel. 1300 762 577. Apply through a participating optometrist.

Public transport fares - 50% reduction when purchasing a ticket (present Card). See also 'State Seniors Card' overleaf.

Pension Supplement and Energy Supplement - automatically paid to pensioners and other eligible income support recipients with their regular fortnightly payment to assist with the cost of daily household and living expenses.

Dental treatment - available at various community dental service clinics and (for emergencies) the **Adelaide Dental Hospital**, tel. 8222 8222 - co-payments apply.

Medicare Safety Net - once a person/couple's out-of-pocket medical expenses for out-of-hospital services reach a set figure (\$638.40 in 2015) in a calendar year, the Australian Government will pay 80% of any additional costs or the Extended Safety Net cap for the remainder of the year.

Contact **Medicare**, tel. 13 2011. If you are an Aboriginal or a Torres Strait Islander, you can get better access to Medicare services to help with your health.

The program provides Medicare Liaison Officers for Indigenous Access and the Aboriginal and Torres Strait Islander Access Line (1800 556 955).

Hearing tests, aids and subsidised batteries - Office of Hearing Services, tel. 1800 500 726, typewriter (TTY) 1800 500 496

Ambulance cover - pensioner discount. **SA Ambulance Service**, tel. 1300 136 272

Driver's licence, registration fees, etc. - apply at your local **Service SA** office, tel. 13 10 84

Rail and bus tickets - Most intercity and interstate bus and rail operators (including Great Southern Rail) give discounts to Pensioner Concession Card holders. Percentage varies.

Dog registration - contact your local council

Mail redirection and stamps - Redirection concession rate varies according to period and location. Domestic stamps are available at a concession rate, with a MyPost Concession Account. Apply at your local post office.

Commonwealth Seniors Health Card

Available to non-pensioners of pension age with an annual adjusted taxable income of less than \$52,796 (single), \$84,472 (couple combined) or \$105,592 (couple combined but separated by illness). Add \$639.60 for each dependent child. These income threshold rates are indexed annually in line with the Consumer Price Index.

This card entitles holders to the **Energy Supplement** (not indexed, not taxable). Card holders wishing to receive this supplement will need to supply their bank details.

Other concessions include bulk-billed doctor appointments (at the discretion of the doctor) and cheaper out-of-hospital medical expenses through the Medicare Safety Net.

For rail travel concessions on Great Southern Rail services, tel. 1800 703 357 or check www.greatsouthernrail.com.au.

Catalyst Foundation is supported by the Australian Government Department of Health. Visit the website <https://agedcare.health.gov.au/> for more information. Although funding for this publication has been provided by the Australian Government, the material contained herein does not necessarily represent the views or policies of the Australian Government.



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For general information about concessions, contact Centrelink tel. 13 2300 or for veterans Department of Veterans' Affairs (DVA), tel. 13 3254 (metro callers), 1800 555 254 (regional /country callers).

In South Australia Commonwealth Seniors Health Card holders may also be entitled to Emergency Service Levy remission, cost of living and energy concessions (conditions apply). Tel. Concessions Hotline on 1800 307 758 for application forms and information, or visit sa.gov.au/concessions.

Veterans' entitlement cards

The Department of Veterans' Affairs (DVA) provides eligible veterans with one of a number of health cards (Gold, White or Orange) entitling them to a range of free health services and concessions for accepted disabilities and other medical conditions. Related travel expenses may also be included. DVA Gold Card holders are eligible to the same state concessions as an age pensioner (see the relevant section). Contact DVA, tel. 13 32 54 (metro callers), 1800 555 254 (country/regional callers).

Other Centrelink or DVA payments

Rent assistance – May be paid to Centrelink clients who rent privately and pay rent above an amount based on their individual family circumstances. Not paid to people in public housing as their rent is already subsidised.

Carer Payment – For carers who are unable to support themselves in the workforce because they provide full-time care for a person with a disability in that person's home. The carer does not need to live with the person for whom they care. It is subject to an income and assets test; not paid in conjunction with Age Pension or Disability Support Pension.

Carer Allowance – Available to parents or carers who provide personal daily care for adults or children with a disability or severe medical condition. No asset or income test; it can be paid in addition to other payments such as the Carer Payment or Age Pension.

Bereavement Payments – When one member of a pensioner couple dies, the surviving partner may receive a bereavement payment. The Carer Payment may continue to be paid for up to 14 weeks after the death of the person in care. Seven instalments of the Carer Allowance may be paid as a lump sum.

Bereavement Allowance – Assists the surviving member of a couple who was not receiving income support (e.g. pension, carer payment) before bereavement. The payment is subject to an income and assets test and generally payable from the date of the death of the partner for a maximum of 14 weeks.

State Seniors Card

For permanent residents of South Australia aged 60 years and over who are not working more than 20 hours per week in paid employment.

Card holders are entitled to:

- a range of discounts provided by commercial and retail businesses
- 50% concession on public transport with free travel on weekdays 9.01am – 3pm, 7.01 pm – 7 am, all day on weekends and public holidays.

Cards are recognised by all interstate urban public transport services and possibly by other participating businesses interstate.

Contact the Seniors Card Unit, tel. 1800 819 961 or apply online: www.sa.gov.au/topics/seniors/seniors-card/apply-for-a-seniors-card

Personal Alert Systems Rebate Scheme

This South Australian government program provides financial assistance for frail older South Australians to obtain a personal alert system.

The rebate is available to people who are 75 or older (65 for indigenous people) and meet all the specific clinical, social and functional eligibility criteria for the rebate.

Contact Catalyst Foundation (formerly Seniors Information Service) on 8168 8776 (SA country callers 1800 63 63 68) or the Department for Communities and Social Inclusion on 1300 700 169, for further details.

BreastScreen SA

BreastScreen SA offers free mammograms to eligible women aged 50 to 74 years without breast symptoms
Tel. 13 20 50, www.sahealth.gov.au

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Other concessions

State Government concessions – information regarding both seniors and non-seniors concessions is available from the Concessions Hotline, tel. 1800 307 758; www.sa.gov.au/concessions

Passports – For Australians aged 75 and over, a five-year passport is available at 50% of the cost of a normal passport. Contact any Australia Post office.

Funeral Assistance Program – Assists immediate adult relatives of a deceased person who are genuinely unable to pay for a basic funeral if the person's estate will not cover the cost. Payment is made directly to the funeral director. Contact the Program, tel. 1300 762 577, email DCSIFunerals@dcsi.sa.gov.au.

Further information

Catalyst Foundation (formerly Seniors Information Service) can assist with information on the various concessions available, with sourcing application forms and may be able to assist with completing applications. Tel. 8168 8776 (SA country callers 1800 63 63 68); email information@catalystfoundation.com.au; www.catalystfoundation.com.au

The information contained here is general in nature and is not intended as financial advice.