

The Seniors' Guide

With the compliments of



The Hon. Keith Pitt MP
Federal Member for Hinkler

September 2018

Printed and Authorised by Keith Pitt MP, Liberal National Party of Queensland, 41 Woongarra Street, Bundaberg Qld 4670

Dear Resident,

I hope you find the information in this guide useful, and please be assured that I will continue to stand up for the needs of Senior Australians in the Hinkler electorate.

*Yours sincerely
Keith Pitt*

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This guide is an overview only and all information is subject to change.

AGE PENSION RATES

QUESTION: What is the maximum rate of pension?

	Per week	Per Fortnight	Per Year
Single Pensioner	\$417.20	\$834.40	\$21,694.40
Pensioner Couple (each person)	\$314.50	\$629.00	\$16,354.00

These amounts exclude the Pension Supplement which pensioners may receive as an additional payment to the base pension.

The next pension rate review will occur in March 2019

QUESTION: What is the Pension Supplement?

ANSWER: A pension supplement is added to the regular fortnightly payment made to the recipients of Age Pension, Carer Payment, Wife Pension, Widow B Pension, Bereavement Allowance, Disability Support Pension (except if aged under 21 without children) and to certain other income support payment recipients if the person has reached Age Pension age. The maximum Supplement combines the value of Telephone Allowance, Utilities Allowance, the GST Supplement and Pharmaceutical Allowance. It is currently \$67.80 per fortnight for singles and \$102.20 per fortnight for couples combined.

QUESTION: When will my pension be paid?

ANSWER: Pensioners can choose which weekday they are paid. Members of a couple are paid on the same day, unless special circumstances apply.

QUESTION: Is my pension affected if I travel overseas?

ANSWER: Depending on the payments or concessions you are receiving, there are different rules covering how travelling outside of Australia will affect you. If you are leaving Australia to live or travel overseas, you should always find out how your payments could be affected. Please contact Centrelink to discuss your individual circumstances.

PENSION AGE

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

ANSWER: See Table Below

Men and Women Born Between	QUALIFYING AGE
1 July 1952 and 31 December 1953	65.5
1 January 1954 and 30 June 1955	66
1 July 1955 and 31 December 1956	66.5
1 January 1957 and later	67

Depending on your birthdate, from July 1 2017 age pension age will be 65 years and six months.

RENT ASSISTANCE

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

ANSWER: Before rent assistance becomes payable, a minimum amount of rent must be paid. See table below

	Single Pensioner (per fortnight)	Pensioner Couple (per fortnight)
Maximum Rent Assistance	\$135.80	\$128.00
Minimum rent paid to be eligible	\$121.20	\$196.20
Maximum Rent Assistance paid when your rent is more than...	\$302.27	\$366.87

Note: Rent Assistance is not paid to people paying rent to a State Government Housing Authority. Special rules apply to single sharers, people paying board or those living in a retirement village.

CENTREPAY

QUESTION: What is Centrepay?

ANSWER: Centrepay can assist pensioners with paying bills by setting up an automatic deduction from your pension each fortnight for bills such as rent, electricity, gas and rates. Centrepay is entirely voluntary and free for pensioners. Contact: 132 300 for further information.

INCOME TEST

QUESTION: **How much extra income, as well as my pension, can I receive before I start losing my pension?**

		Per Fortnight	Per Year
Pension starts reducing when income is more than..	Single Pensioner	\$172.00	\$4,472.00
	Pension Couple (combined income)	\$304.00	\$7,904.00
Pension cuts out completely when income is more than..	Single Pensioner	\$2004.60	\$51,119.60
	Pension Couple (combined income)	\$3066.80	\$79,736.80

• *Figures may be higher for couples separated by illness or receiving rent assistance*

QUESTION: **What happens if my income is greater than \$172 allowable income (\$304 Pensioner couple) in any fortnight?**

ANSWER: 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.

QUESTION: **What happens if I also receive an overseas pension?**

ANSWER: A pension from another country is included as income and must be converted to Australian dollars for the income test. The exchange rates are updated at the start of each month. The 24 hour Information Service can be contacted on 1800 050 041.

If you receive an overseas pension, the way this income is assessed may be modified depending on whether the country paying your pension has an international social security agreement with Australia. To find out more about how your overseas pension is assessed, you can call Centrelink International Services on 131 673.

ASSETS TEST

QUESTION: Which assets are included in the Assets Test?

ANSWER: Property and items you or your partner own or have interest in, including assets held outside Australia, can affect your payments. Assets that are exempt from this rule are:

- your principal home and generally up to 2 hectares of privately used, surrounding land on the same title as your home. In some cases, [rural customers and primary producers](#) with larger properties on the same title may be exempt
- some income streams depending on their purchase date
- all Australian superannuation and rollover investments not in the drawn down phase in an approved fund until you reach age pension age
- any property or monies left to you in an estate which you are not yet able to receive, generally for a period up to 12 months
- a cemetery plot and either a prepaid funerals or up to 2 [funeral bonds](#) that cost no more than the allowable limit
- aids for people with disability
- monies received from the National Disability Insurance Scheme to provide for the needs of people with disability
- proceeds from the sale of your principal home you intend to use to purchase another within 12 months. The funds will be used in the calculation of your financial assets to determine the [deemed](#) income under the deeming provisions
- most compensation or insurance payments for loss or damage to buildings or personal effects
- accommodation bonds paid on entry to residential aged care
- first home saver accounts
- your former principal home if you entered aged care and are paying or liable for an accommodation charge and your former home is rented out
- any life interest, reversionary interest, remainder interest or contingent interest unless it was created by you, your partner or at the time of death of your partner
- a [Special Disability Trust](#) if it meets certain requirements and does not have assets over the concessional asset limit
- your principal home if you temporarily vacate it, for up to 12 months, and [granny flat rights](#) where the amount transferred for the right was more than the extra allowable amount

QUESTION: If I own the home in which I live, what value of assets can

I have before my pension is affected?

	Singles	Couples
Pension starts reducing at..	\$258,500	\$387,500
Pension cuts out completely at..	\$564,000	\$848,000

- *Figures may be higher for couples separated by illness or receiving rent assistance*

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

	Singles	Couples
Pension starts reducing at..	\$465,500	\$594,500
Pension cuts out completely at..	\$771,000	\$1,055,000

- *Figures may be higher for couples separated by illness or receiving rent assistance*

QUESTION: How much does my pension reduce when my assets are more than the minimum limit?

ANSWER: Your pension will reduce by \$3 per fortnight for every \$1,000 of assets you own over the asset free area.

QUESTION: I have some assets and some income. Which test will be used?

ANSWER: Your pension will be calculated under both the Assets Test and the Income Test.

QUESTION: Can I give some of my assets away?

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

If you gift assets of more than \$10,000 in a single financial year, or more than \$30,000 in a five (financial) year rolling period, the amount gifted is added to the total value of your financial investments for five years. You must tell Centrelink about any gifts or transfers within 14 days of when they have occurred.

QUESTION: What can I do if I'm in a situation where I do not have any income, and would suffer considerable loss if I sold my assets?

ANSWER: Ask Centrelink about hardship provisions, or whether you can obtain the pension as a loan under the pension loan scheme.

MONEY INVESTED

QUESTION: What is “deeming”?

ANSWER: Deeming is used by Centrelink as a way of assessing income from your financial investments. Centrelink’s deeming rules assume that your investments are earning a certain amount of income, regardless of the income they actually earn.

QUESTION: What is regarded as a financial investment?

ANSWER:

- Bank, building society and credit union accounts
- Term deposits and debentures
- Friendly society bonds
- Managed investments
- Listed shares and securities
- Shares in unlisted public companies
- Gold and other bullion
- Certain income streams, eg short-term asset tested income
- Approved deposit funds, deferred annuities and superannuation fund investments held by people over 65+
- Loans, including those to family trust and companies
- Gifts of money or other assets of more than \$10,000 per financial year, or more than \$30,000 over 5 financial years.

QUESTION: If my only source of income is from financial investments, how much can I have invested before I start losing some of my pension under the income test or ‘deeming’ provisions?

Single Pensioner	\$161,231
Pensioner Couple (combined income)	\$282,431
<i>Note: These figures are based on deeming rates mentioned previously and apply only if you have no other income. Rates will also change if you have dependant children</i>	

QUESTION: What if my investments earn more than the deemed rates?

ANSWER: The deeming rules create incentives for you to earn more income from your savings. If you respond to the deeming rules by investing to get higher returns, your total income will increase. If your financial investments earn more than the deeming rates, the extra income is not counted when assessed.

QUESTION: **What are the current deeming rates?**

ANSWER: The current deeming rate for Single Pensioners is 1.75 percent on investments up to \$51,200 and 3.25 percent over that. For a Pensioner Couple, it is 1.75 percent on \$85,000 and 3.25 percent over that.

INCOME TAX

QUESTION: **Do I have to pay income tax or complete a tax return if I receive the full pension?**

ANSWER: Usually no - even though the Age Pension is a taxable payment. You generally do not have to pay income tax or complete a tax return if you only receive the pension. However, if you paid tax during the last financial year, then you should lodge a tax return. If this is the first time that you have not had to lodge a tax return then you should notify the Australian Tax Office that you will not be lodging a tax return in future years.

QUESTION: **Can I get help with my tax return if I am on the pension?**

ANSWER: Tax Help is a group of volunteers who are trained to help people on low incomes prepare their tax returns. This is a free service and available to anyone. For further information about Tax Help or tax offsets, phone the Australian Tax Office on 132 861.

QUESTION: **What is the low income tax offset?**

ANSWER: The low income tax offset (LITO) is a tax offset available to all taxpayers on lower incomes. The maximum value of the LITO is \$445. You will get the full offset if your taxable income is below \$37,000. It is reduced by 1.5 cents on every dollar over that amount until your taxable income reaches \$66,667, when it cuts out completely. Any unused portions cannot be refunded.

WORK BONUS

QUESTION: **What is the Work Bonus?**

ANSWER: The Work Bonus is an incentive for pensioners over age pension age to participate in the workforce.

Under the Work Bonus, the first \$250 of fortnightly employment income will be disregarded from the income test for pensioners over Age Pension age.

QUESTION: **Who is eligible for the Work Bonus?**

ANSWER: All pensioners over Age Pension age (other than recipients of Parenting Payment Single) are eligible for the Work Bonus if they have employment income.

QUESTION: **How do I get the Work Bonus?**

ANSWER: You do not need to apply for the Work Bonus but you will need to keep Centrelink up to date with your earnings. If you receive eligible employment income, Centrelink will automatically recognise this and include it in your assessment.

Seniors Enquiry Line

The Seniors Enquiry Line can give you information on a range of topics that may be of interest to you, such as: concessions, social activities, household assistance, retirement accommodation, financial and legal matters, health, education, transport and many other issues. They also have a monthly newsletter and a website with information on upcoming activities around Queensland. Contact: 1300 135 500.

Senior Shopper Service

The Senior Shopper Service is an independent telephone shopping service that is free for people with a Seniors Card or Seniors Business Discount Card. The service aims to get the best price on various goods and services for cardholders. Contact: 1300 366 265.

Taxi Subsidy Scheme

Queensland Transport runs the Taxi Subsidy Scheme which offers a 50% concession on taxi travel for people with disabilities. To be eligible for the scheme, a person must have a severe disability and live in Queensland. There is a maximum subsidy of \$25 for each trip, and only one voucher can be used. Contact: 1300 134 755

HEALTH CARE

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

ANSWER: The Federal Government provides a rebate off the premium cost for private health insurance.

The rebates are as follows effective 1 April 2018 to 31 March 2019:

Singles	\$90,000 or less	\$90,000- \$105,000	\$105,001- \$140,000	\$140,000 or more
Families	\$180,000 or less	\$180,001 - \$210,000	\$210,001 - \$280,000	\$280,000 or more
Age 65 or under	25.415%	16.943%	8.471%	0%
Age 65-69	29.651%	21.180%	12.707%	0%
Age 70 or over	33.887%	25.415%	16.943%	0%

QUESTION: What is lifetime health cover?

ANSWER: Lifetime health cover rules provide lower private health insurance premiums for people with long term membership of their health funds, compared with those who join later in life. Discuss with your Fund the impact of these rules on the premiums you pay for private health insurance, particularly if you are considering cancelling your insurance.

The Lifetime health cover rules do not apply to people born before 1 July 1934.

QUESTION: **What is the medical expenses tax offset?**

ANSWER: The net medical expenses tax offset is being phased out. From 2015–16 until 2018–19, claims for this offset are restricted to net eligible expenses for disability aids, attendant care or aged care. Check your eligibility with the ATO before claiming the offset in your tax return.

QUESTION: **Can my family get any other help when I die?**

ANSWER: A bereavement payment may be paid to your partner to provide short term assistance to help your partner adjust to changed financial circumstances.

CONCESSION CARDS

QUESTION: **Who can get the Pensioner Concession Card?**

ANSWER: The Pensioner Concession Card is issued annually to all pensioners – concessions are valid in Queensland and may vary in other States

QUESTION: **What might this card entitle me to?**

- Prescription medicines charged at a concession rate of \$6.40 per medicine (PBS), and free after 60 scripts
- Increased benefits for out-of-pocket, out-of-hospital medical expenses above a certain threshold of the Medicare Safety Net
- Australia Post – Concession Stamps. Free application available at Post Office.
- Free hearing aids from any contracted provider.
Contact 1800 500 726
- Four single or two return economy rail trips within Queensland Rail Contact: 132 232 (Admin Fees Apply)
- Free eye examinations. Talk to your optometrist or call Queensland Health on 3250 8695.

- Free dental treatment from Public Dental Hospitals and Clinics including the supply of free dentures (clinics in white pages)
- Discounted mail redirection fees
- Reduction in land leasing and rental fees under certain conditions (contact Department of Natural Resources and Mines)
- Discounted vehicle registration. Contact: Queensland Transport 13 23 80
- Discounted Queensland Rail travel. Contact: 132 232
- Discounted Council General Rates
- Electricity rebate. Apply through your electricity supplier.

QUESTION: **What is the Commonwealth Seniors Health Card (CSHC)?**

ANSWER: The Commonwealth Seniors Health Card gives some concessions and rebates to Australians of age pension age who do not get a pension. The income limits are \$54,929 (single) and \$87,884 (couple) per annum (higher for couples separated by illness or with dependant children).

QUESTION: **Who can get the Queensland Seniors Card?**

ANSWER: The Seniors Card is for retired Queenslanders over 65 and for those retired residents over 60 who already receive a specified Centrelink payment or concession card. Seniors Card holders receive concessions on ambulance, public transport, car and boat registration, electricity and health services. Contact 13 74 68. A Seniors Business Discount Card is available to all permanent Queensland residents who are 60 years of age or over, regardless of their income or assets who do not qualify for a Seniors Card. This card can provide discounts on a range of goods and services.

SUPPORT SERVICES FOR THE ELDERLY

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

ANSWER: Before you can enter a nursing home or aged care home, your needs must be assessed by an Aged Care Assessment Team. Your local doctor will tell you how to contact the closest team. Referral can be through community nurses, your doctor, from hospitals, or yourself. Contact: 1800 200 422

QUESTION: **What will I need to pay on entrance to an aged care facility?**

ANSWER: How much you pay will depend on your financial circumstances. Contact My Aged Care on 1800 200 422 for further information. It may also be helpful to get professional financial advice in advance so that you can get the best outcome.

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

ANSWER: There are many home and community-based services for older Australians who are finding it difficult to live at home without help, for example, home nursing services, Meals on Wheels, home help. You can contact My Aged Care to find out about these services on 1800 200 422.

QUESTION: **How can I obtain Respite Care?**

ANSWER: My Aged Care can give you advice about respite services and find the one closest to you. For further information, call 1800 200 422.

CARER PAYMENT

QUESTION: **What is the Carer Payment?**

ANSWER: Carer Payment may be paid to someone providing constant care to a person with a severe disability, medical condition or the frail aged. The person being cared for must need the care permanently or for an extended period. The care should be provided in the person's home, but it is not necessary for the carer and the person being cared for to live in the same home.

Carer Payment is subject to the same income and assets tests. A person cannot receive Carer Payment at the same time as another income support payment such as age pension, but in such cases may be eligible for other payments such as Carer Allowance.

Contact Centrelink on 132 717 for information on Carer Payment.

CARER ALLOWANCE

QUESTION: What is Carer Allowance?

ANSWER: Carer Allowance is a payment made to someone who cares for a person who is frail aged, or who has a disability, or is chronically ill, and who requires a lot of additional care because of their disability. The person being cared for must need care permanently or for an extended period, but the carer and the person being cared do not have to live in the same home.

Carer Allowance, currently \$127.10 per fortnight, is not subject to an income or assets test. Carer Allowance can be paid in addition to an income support payment such as age pension. Contact Centrelink on 132 717 for information on Carer Allowance.

BEREAVEMENT PAYMENT

QUESTION: What is the Bereavement Payment?

ANSWER: If your partner passes away, you may qualify for a lump sum Bereavement Payment, usually equal to the amount you would have received jointly less your single rate for up to 14 weeks. The amount paid depends on your individual circumstances.

BEREAVEMENT ALLOWANCE

QUESTION: What is the Bereavement Allowance

ANSWER: If you are recently widowed, have no dependent children and **DO NOT** receive a Centrelink payment, the Bereavement Allowance will give you an adequate level of income while you make funeral arrangements, and settle financial affairs.

LOANS

QUESTION **What if I need some cash for an urgent expense?**

ANSWER You may be eligible for a pension advance payment. This advance will then be recovered, interest free, from your pension payments over the next 6 months. The amount available is limited by a minimum and maximum.

	Single Pensioner	Member of Couple
Minimum	\$432.95	\$326.35
Maximum	\$1298.85	\$979.05

QUESTION: **How many advance Payments can I have under the new rules?**

The amounts that can be taken over six months are:

- One advance payment of maximum amount
- One or two advance payments greater than the minimum amount, or
- Three advance payments equal to the minimum amount.

QUESTION: **What is the Pension Loan Scheme?**

ANSWER: The Pension Loans Scheme may be able to help if your capital is tied up in your assets. You may be eligible for the loan if you are of Age Pension age, receive a Centrelink payment and own real estate in Australia that could be offered as security for the loan.

To register an intent to claim for the Pension Loans Scheme, you can call Centrelink on 132 300.

APPEALS

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

ANSWER: If you do not agree with a decision made by Centrelink regarding your entitlement to a pension or benefit, there are a number of avenues of appeal.

These standard avenues of appeal are usually required before other avenues can be taken up. At each point of the appeal, it is an opportunity for you to provide new information that may assist your appeal.

1) *Internal Review:*

The decision will be reviewed by an independent officer;

2) *Administrative Appeals Tribunal: (2 levels of appeal)*

The AAT is an independent tribunal. It has the power to change decisions but only according to the law and only after a review officer has reviewed the case. You should make an application to the AAT within **13 weeks** of being notified of the decision. If you apply more than **13 weeks** after being notified of the review officer's decision and the decision is changed, you may only receive your entitlement from the date you applied for a review.

There are two levels of review by the AAT. If you disagree with the outcome of the AAT first review, you may be able to apply for an AAT second review. You should make an application for an AAT second review within 28 days of receiving the AAT first review decision.

If you are unsuccessful after all levels of appeal

Commonwealth Ombudsman:

The Commonwealth Ombudsman can investigate complaints about the administrative actions of Centrelink. Complaints can be made by phone on 1300 362 072, in writing or online at www.ombudsman.gov.au.

Basic Rights Queensland

Basic Rights Queensland provide free advice, advocacy and legal services on Centrelink, Employment Services and Disability Discrimination Matters. They can be contacted on 1800 358 511 or www.brq.org.au

OTHER MATTERS

FLAGS

I am able to provide Australian, Aboriginal & Torres Strait Islander flags to approved organisations and individuals. Our office has a limited quota available for supply to individuals per financial year.

CONGRATULATORY MESSAGES

On request, I can arrange for messages of congratulations for couples celebrating their 50th and subsequent wedding anniversaries. Birthday messages from 90 years of age can also be arranged. Where possible, a copy of the birth or marriage certificate should be supplied, otherwise a Statutory Declaration is to be provided.

CERTIFICATES OF APPRECIATION

I am able to issue Certificates of Appreciation for those who served in the defence forces in the following conflicts and events; World War II (for service in the Australian armed forces or on the home front), British Commonwealth Occupation Force (BCOF) Japan, Korean War, Malayan Emergency, Indonesian Confrontation, Vietnam War, Gulf War, Iraq War and Peace Operations. Family members of deceased veterans can also apply for a certificate. Please contact my office on 4152 0744 for further information.

CONTACTS FOR CENTRELINK

www.humanservices.gov.au

BUNDABERG
26 Woongarra Street
BUNDABERG 4670

HERVEY BAY
6 Hunter Street
HERVEY BAY 4655

MARYBOROUGH
Cnr Richmond & Ellena St
MARYBOROUGH 4650

13 2300 Retirement Services

13 2717 Disability, Sickness and Carers

13 2850 Newstart

13 2490 Low Income Health Care Card

13 6150 Family Assistance Office

13 1673 For information about claiming a payment from a country
other than Australia and about claiming an Australian
payment while outside Australia

13 1202 To speak to Centrelink in languages other than English

13 1524 Fraud Tip-off line or online at www.centrelink.gov.au

+61 3 6222 3455 Calling from outside Australia (you can reverse the charge)

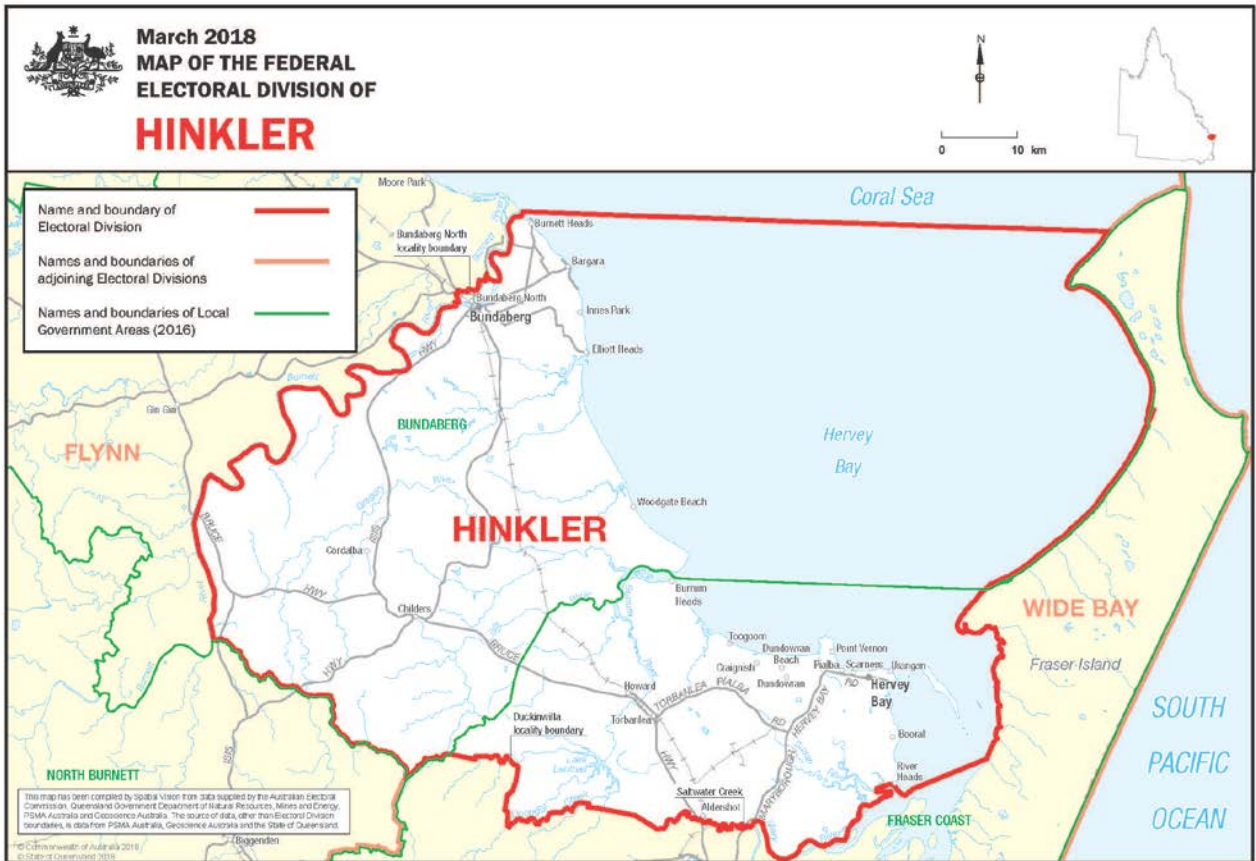
1800 132 468 Customer relations for complaints, compliments or feedback

1800 810 586 TTY enquiries for people who have a hearing or speech
impairment. A TTY phone is required to use this service.

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USEFUL NUMBER DIRECTORY

Life Threatening Emergency	000
Crimestoppers	1800 333 000
Bundaberg Police Station - Policelink	131 444
Hervey Bay Police Station - Policelink	131 444
Childers Police Station - Policelink	131 444
Howard Police Station - Policelink	131 444
Bargara Police Station - Policelink	131 444
SES	132 500
Bundaberg Regional Council	1300 883 699
Fraser Coast Regional Council	1300 794 929
State Member for Burnett – Stephen Bennett	4111 5100
State Member for Hervey Bay – Ted Sorensen	4183 8100
State Member for Bundaberg – David Batt	4111 3100
State Member for Maryborough – Bruce Saunders	4114 1100
Bundaberg Base Hospital	4150 2222
Hervey Bay Hospital	4325 6666
Friendly Society Private Hospital	4331 1000
Mater Hospital Bundaberg	4153 9539
St Stephen’s Private Hospital	4123 8555
Childers Hospital	4192 1133
My Aged Care	1800 200 422
Do Not Call Register	1300 792 958
Scamwatch	1300 795 995
Lifeline	131 114
Seniors enquiry Line	1300 135 500



The Hon. Keith Pitt MP
Federal Member for Hinkler

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Website: www.keithpitt.com.au
Facebook: /KeithPittMP

IF I CAN HELP YOU

*I hold regular “Pitt Stops” throughout the Hinkler electorate
Please contact my office if I can be of assistance with any Federal Government issues.*