

Ready Reference Guide - June 2016

For Australian war widow/ers in NSW
Prepared by the Guild's Community Services Team

Pension/Payments

War Widow/ers Pension is a compensation payment, for your spouse or partner's death. It is **NOT** income or assets tested. It is not affected by remarriage, moving into residential care or benefiting from receiving a large amount of money (eg inheritance, lottery winnings). The amount includes the pharmaceutical payment and clean energy payment. The war widow/ers pension is not taxable.

Income and assets tests apply for these additional payments: **Income Support Supplement (ISS)**, Rent Assistance and Work Bonus. ISS includes the Pension Supplement. The **Pensioner Concession Card (PCC)** is issued if you receive full or part ISS. If you are ineligible for ISS and you are over pension qualifying age then you may be eligible for the Seniors Supplement or if under pension qualifying age for the Veterans Supplement. MRCA Supplement provides telephone and internet allowance to eligible war widow/ers.

Pensioner Loan Scheme provides fortnightly income payments at a reasonable rate of interest for those who do not receive the ISS or a reduced rate of ISS because of the income and assets test. You must also have sufficient property to offer a security for the loan.

Lump Sum Advance DVA may be able to provide an advance on payments for any purpose eg unexpected car repairs or replace a broken refrigerator. The advance is interest free.

Taxation If you are over pension age and the war widows pension and income support supplement are your only income you will not have to pay any income tax. Submitting a tax return is required if you have paid tax on income including share dividends or have franking credits. For further information contact the Australian Taxation Office. Tel **13 28 61**.

Department of Human Services (Centrelink) is responsible for all carer, family assistance and child care benefits and rebates. The **carer payment** is income and asset tested, the **carer allowance** is not. Additional eligibility criteria apply to both payments. Tel **13 27 17**.

DVA's '**MY ACCOUNT**' allows you to update your personal, contact and financial details on line as well as a range of other services.



Contact DVA for more detailed information to suit your individual circumstances.
Telephone **13 32 54** metro **1800 555 254** country.

Financial Information

Defence Service Homes Home Support Loan may provide a loan up to \$10,000 at a reduced interest rate to assist with the cost of home maintenance and modifications. Tel **1800 722 000**.

No Interest Loans Scheme (NILS) or low interest loans may be available from various community organisations to low income earners for essential household items. Tel **1800 509 994**.

General Financial education and information is provided by Centrelink's **Financial Information Service**. They provide free confidential information on financial issues. They are not financial planners and do not give advice. Tel **13 23 00**.

Financial Counsellors provide free information, support and advocacy to people in financial difficulty. Financial counselling helpline Tel **1800 007 007**.

Australian Securities and Investment Commission (ASIC) provide free financial guidance and/or financial support via the **MoneySmart** website. Tel **1300 300 630**.

When things go wrong

Support is available when issues arise. Assistance including advocacy is available from multiple sources.

Ombudsman offices ensure government departments, offices and regulated services function properly and deliver appropriate services. There are also Ombudsman for Financial, Energy and Water, Banking and Telecommunication Industries. Tel NSW Ombudsman **02 9286 1000** or **1800 451 524**.

Seniors Rights Service provides assistance with Consumer Rights and Community Legal Advice
Tel **1800 424 079**.

Types of **SCAMS** include banking and on line accounts, chain letters, dating and romance, health and medical, investment, job and employment, speeding fines, charity or emergency fundraising appeals and money transfer requests. Scams may occur door to door, by phone, mail, internet, mobile phone messages and social media. Scams may appear to come from reputable sources e.g. Tax Office, DVA, your bank, Telstra and disaster appeals. Do not disclose your personal information to people who approach you, even if it seems innocent.

Fair Trading Tel **13 32 20** and Scamwatch Tel **1300 795 995** provide advice and hints on how to protect yourself.

Identity theft is a major threat to the community. It can result in financial losses. If you think you have been a victim report the matter to the police. Organisations that provide advice and support include iDcare Tel **1300 432 273** and Scamwatch.

Do Not Call Register is a **FREE** service that allows you to opt out of receiving unsolicited telemarketing calls and faxes. However, charities are permitted to call you. To register your number call **1300 792 958**.

Law Access NSW is a free government telephone service that can help with a wide range of legal problems. They provide legal information, referrals and in some cases, advice for people who have a legal problem in NSW. Tel **1300 888 529**.

Elder Abuse Helpline Elder abuse may be physical, emotional or financial. The helpline provides practical assistance, information and advice concerning these issues. Tel **1800 628 221**.

Cards issued by DVA to war widow/ers



Gold Card

For services for all clinically necessary health care needs



Pensioner Concession Card (PCC)

Issued if you receive part or full income support supplement (ISS)



Transport Card (TC1)

Issued if you DO NOT receive ISS. This card is issued only in NSW



Commonwealth Seniors Card (CHSC)

Issued to war widow/ers, who DO NOT receive ISS, on request

Cards issued by other government authorities include Medicare and Seniors Card and OPAL card

Concessions and Rebates - which card do you need?

Card	PCC	Gold Card	CHSC	TC1	Seniors
Council Rates	✓	✗	✗	✗	✗
Water Rates	✓	✓	✗	✗	✗
Opal	✓	✓	✗	✓	✓
Public Transport	✓	✗	✗	✓	✓
Free Drivers Licence/Photo Id	✓	✓	✗	✗	✗
Free Car Registration	✓	✓	✗	✗	✗
Low Income Household Energy Rebate	✓	✓	✗	✗	✗
Pharmaceutical Benefits	✓	✓	✓	✗	✗
NSW National Parks Vehicle Pass	✓	✗	✗	✗	20%
Australia Post Concession Stamps	✓	✓	✓	✗	✗
Australia Post Mail Redirection	✓	✓	✓	✗	✗
Movie Tickets (conditions apply)	✓	✓	✗	✗	✓

OPAL Card

Issued by Transport for NSW and must be applied for prior to use. Money must be loaded on it either at an OPAL retailer or online. The pensioner concession fare will then be deducted from this amount when you travel.



To apply for the card contact OPAL **13 67 25**

Additional Rebates / Concessions

Essential Medical Equipment Payment and Rebate Annual financial assistance from DVA to assist with the cost of running essential medical equipment or medically required heating/cooling. Applications only need to be submitted once. Energy retailers provide additional rebates which must be applied for every two years.

Diabetes Medication and Equipment previously supplied by the National Diabetes Services Scheme from 1 July 2016 will be supplied through your local pharmacy. Authorisation from your local doctor is necessary for some products. Diabetes Australia will still offer advice and education. Tel **1300 136 588**.

Family Energy Rebate is provided by the NSW Department of Industries to families who receive Family Tax Benefit A and B directly into their nominated bank account. It is means tested and must be applied for annually. For further information contact Service for NSW on **13 77 88** www.resourcesandenergy.nsw.gov.au

Many businesses offer special discounts to pensioners and seniors. Always ask.

DVA Services

DVA has an extensive range of factsheets on their website with detailed information on services and information on many subjects for war widows www.dva.gov.au

Health and Wellbeing *(Gold Card holders)*

The Repatriation Health Card (Gold Card) entitles you to a broader range of health care services than Medicare provides to the general public. Access to services is based on your clinical need. Services include GP and medical specialist visits. Other services include acupuncture (the service provider must be approved by DVA to perform this task), chiropractic, community nursing, convalescent care, exercise physiology, medical specialists, occupational therapy, pathology services, pharmaceutical items prescribed by your doctor, physiotherapy and podiatry. A referral from your doctor is required to access these services.

Limitations and restrictions apply to some types of services. Services NOT funded include naturopathy, iridology and homeopathy.

Not all doctors/health providers accept the Gold Card. Ask First. It is prudent to maintain your Medicare card for these circumstances. Contact DVA if you are unsure whether a treatment will be covered by the Gold Card.

When you attend a medical appointment and present your Gold Card it usually covers the full treatment costs and there should be no gap fee. If you receive a bill from a registered provider contact DVA, do not pay it first. DVA may not reimburse you if you have paid the account or if you have used your Medicare card or private health insurance.

DVA may require that your doctor seeks prior approval for a service, and the doctor must explain why they believe the service is clinically required. For example DVA will fund an MRI ordered by a specialist but may not fund an MRI requested by a GP unless prior authorisation has been granted.

DVA will not cover you for any medical expenses incurred overseas.

Repatriation Pharmaceutical Benefits Scheme This scheme provides a wide range of prescribed pharmaceuticals and dressings at a concessional rate. Your doctor must obtain prior authorisation from DVA before prescribing a medication not usually covered by this scheme. Medications listed under this scheme are regularly reviewed.

Hospital DVA will cover the cost of all charges in a public hospital or contracted private hospital. Non medical items such as telephone or newspaper may be at your expense. Non contracted private hospital admissions require DVA approval prior to admission for charges to be paid. If admitted in an emergency to a non contracted hospital, seek DVA approval as soon as possible after admission. DVA will only pay for a private room if it is clinically necessary and available. All contracted hospitals should have a Patient Liaison Officer and a Discharge planner to assist you whilst in hospital and ensure all services are in place to support you after discharge.

Coordinated Veterans Care DVA and your GP use a team based approach to manage chronic or complex care conditions to minimize the risk of hospital admissions.

Ambulance DVA will pay for emergency ambulance transport to the nearest medical facility that can meet your clinical needs throughout Australia. If you are admitted to hospital whilst travelling, DVA will NOT cover you for ambulance travel back to your permanent residence or a clinical facility closer to your permanent residence. DVA may not cover non emergency ambulance travel.

Optical A referral is not required for an optometrist appointment. You may have one initial and one subsequent consultation every year if you are over 65, or every three years if under 65. DVA will pay for glasses once every two years. Limits apply to the type of glasses and lenses. DVA has approved a range of frames. If you choose frames outside of this range the dispenser will advise you of the additional charge. A referral is required for an ophthalmologist appointment. If there has been a significant change in your vision contact DVA to gain approval for additional eye examinations or glasses.

Dental DVA will fund most dental services necessary which involve the prevention and treatment of oral disease and include general dental services, dental hygienist, fillings, crowns and bridges. Annual limits apply. Prior to any major work your provider should explain if a copayment is required. Dentures may be replaced every six years. Conditions apply.

Aids and Appliances Your doctor may request certain equipment to be paid by DVA's Rehabilitation Appliances Program (RAP) program. RAP is a veteran specific service giving access to equipment which might aid recovery, assist in managing illness or to help you remain in your own home.

Equipment may include dressings, support stockings, continence pads, a walking stick and blood glucose monitors.

Your doctor may also refer you to an occupational therapist for an in home assessment to obtain equipment to enable you to remain at home safely and to enhance your recovery.

Remaining safe at home

Trips and falls can be minimised.

Your doctor may suggest you have a home visit by an occupational therapist



and provide you with a referral. During this visit the occupational therapist will discuss any concerns and may recommend equipment or ways of doing things that may make it easier for you to continue to live independently and safely at home. Equipment includes personal care items, rails, personal alarms and falls prevention items. The occupational therapist will submit the request to DVA for approval. Conditions apply.

Specialist equipment does not solve all issues eg inability to use the steps to your door. The occupational therapist may suggest modifications to your home which may include a ramp instead of the steps. A detailed assessment is made. DVA's Home Modifications program will assess their recommendations, various options, and home ownership to determine if they will pay for the modification.

Services/organisations supported by DVA

WVCS (Veterans and Veterans Families Counselling Services) provides free, confidential counselling and emotional support. It includes support for working through health and family matters as well as grief counselling. Eligibility criteria include Gold Card holders and children of veterans from all conflicts up to age 26, and children and grandchildren of Vietnam Veterans of all ages. If WVCS is unable to meet the person's needs they will ensure the person is referred to an appropriate service. WVCS can be contacted in business hours; after hours the **Veterans Line** provides crisis assistance and support. For both services Tel **1800 011 046**.

Office of Hearing operates the Hearing Services Program. This program coordinates all hearing services on behalf of DVA and the Department of Health. Gold Card holders are entitled to receive vouchers for free hearing tests. There is a large range of free devices you can choose from. DVA will pay the cost of the maintenance agreement for the free devices. If you choose a 'top-up' device you will have to pay any additional charge as well as any additional annual maintenance agreement cost. Tel **1800 500 726**.

RSL Day Clubs provide an outlet for members to develop and maintain social contact, promote health and well being and encourage healthy lifestyles. Clubs are located throughout NSW. The clubs are sponsored by ex-service organisations and operated by volunteers. Charges apply. Contact your local RSL Club or DVA and ask for the NSW/ACT Community Support Adviser.

Veterans Day Centre is a therapeutic program, located at Concord Repatriation and General Hospital, supporting the emotional wellbeing and physical needs of war widows and veterans. The centre operates five days per week. The program includes group and individual activities, skill development, bus trips and guest speakers. Tel **9767 5295**.

Women's Health Clinic Concord Repatriation and General Hospital provides a comprehensive health assessment for war widows. The holistic approach emphasises prevention and education. Staffed by female specialists and women's health nurses it is open Wednesday mornings. Tel **9767 6747**.



Aged Care Services **(Community and Residential)**

The past few years have seen significant changes in aged care and community services.

Veterans Home Care

Veterans Home Care has not changed and its services to veterans and war widow/ers are separate from community aged care services. This support is addition to the services listed on previous pages in this liftout.

Low level support at home is provided by **Veterans Home Care (VHC)** to Gold Card holders. Services provided include domestic assistance, personal care, unaccompanied shopping, safety related home and garden maintenance (includes cleaning gutters, window cleaning, clearing of debris after natural disasters) and in home respite care. All services are provided on assessed needs. VHC service limitations and fees vary depending on the type of service provided. Tel **1300 550 450**.



MYAGEDCARE coordinates all aged care services. The goal is to simplify the procedures and ensure you receive the most appropriate services. Depending on the information given when the contact is made with MYAGEDCARE a referral may be sent to a Commonwealth Home Support Program, Regional Assessment Service or The Aged Care Assessment Team (ACAT). Tel **1800 200 422** or www.myagedcare.gov.au

Commonwealth Home Support Program (CHSP) may provide additional low level services e.g. community transport, meals on wheels, day centres (does not include RSL Day Centres). Services provided under the CHSP programs have a different fee structure to VHC.

Regional Assessment Service (RAS) An assessor will visit you at home to develop with you a support plan that reflects your needs, goals and preferences. The assessor will then send a referral and any relevant information to the relevant service provider. They may also recommend an ACAT assessment.

If you require a higher level of support (i.e. more than VHC and CHSP can provide) to remain at home contact My Aged Care to arrange the **Aged Care Assessment Team (ACAT)** to have an in-home assessment. This may also be done in hospital. The team may recommend that you accept a Home Care Package. A **Home Care Package** provides services to meet your needs. All packages are supplied under "Consumer Directed Care" which means you have control over the type of services you receive to meet your needs, and when and by whom, they are delivered. Fees charged depend on your income.

Sometimes it is necessary to move into **residential aged care**. Again, an ACAT assessment is required. All residents are charged a basic care fee. Depending on your income and assets you may be charged additional fees and charges which include means tested care fees and accommodation payments. Independent financial advice is recommended including reviewing terms of all contracts. Many facilities offer additional services which will require you to pay extra fees.

If you have a complaint or concern regarding any aged care service or care subsidised by the Australian Government contact The Aged Care Complaints Commissioner Tel **1800 550 552**. Seniors Rights Service Tel **1800 424 079** may also be able to assist.

Respite Respite Care gives carers a break by temporarily relieving them of their caring responsibilities. Respite may be provided in your home or in residential care.

Veterans Home Care (VHC) also provides in-home respite.

To access respite in residential care as an Aged Care Assessment (ACAT) is required. Contact MYAGEDCARE to organise an assessment for residential respite.

DVA will pay for up to 196 hours of combined (in home and residential) respite per year. VHC must send a letter of authority to the residential facility if DVA is to fund any portion of the stay.

VHC also provides Emergency Short Term Home Relief (ESTHR) in an emergency for up to three days (72 hours) of continuous care. The only other alternative is that the person being cared for is to be hospitalised.

Residential Respite Care is different to Convalescent Care. Convalescent Care is organised by your doctor to help you recover from an acute illness or operation. Although both types of care may occur in the same residential facility the two types of care are classified differently.

Transport

DVA Repatriation Transport Scheme

DVA provides transport options for medical related purposes. These include reimbursing you for expenses you incur, and they may subsidise the travel costs of a medical attendant who accompanies you to the appointment if it is necessary. To receive the maximum allowable assistance, you need to attend the closest practical provider to your residence. Claims can be made by completing a form or using DVA's online service.

Other options often used in regional areas include taxi vouchers or community transport, organised by your practitioner and local council. DVA may

provide transport to medical appointments if you reside in an aged care facility. DVA may organise air or train transport in certain circumstances if required for treatment purposes.

Booked Car Scheme (BCS) Provided for eligible war widows over 80, legally blind or suffering from dementia. Appointments must be to the closest practical health provider to your home and within 50km of your residence. A medically required attendant can travel with you to your appointment. Under 79 years of age the BCS is available if you have certain severe medical conditions and you require transport to approved treatment locations such as hospitals, specialists and pathology services. To organise BCS phone DVA Transport or book using DVA's online service. Tel metro **1300 550 455** country **1800 550 455**.

Other Transport

Transport for NSW **Transport Infoline 13 15 00**.

The Taxi Transport Subsidy Scheme is administered by Transport for NSW, and is also known as 'half price' taxi vouchers. Applications must be completed by your local practitioner. Transport for NSW will determine if your medical conditions or disability is severe enough to warrant this subsidy. Tel **1800 623 724**.



Guild Transport Project The Guild provides subsidised transport for Guild members to attend Club meetings and Guild Events. Contact the Guild's Transport Coordinator for further information. Tel **9267 6577**.

Community Transport is part of the **Commonwealth Home Support Program (formerly HACC)**. Services include transport for shopping, social outings and other appointments. Fees apply. Contact **MYAGEDCARE** who will initiate the referral to a local service provider.

Mobility Parking Scheme Administered by Roads and Maritime Services. This is for people with limited mobility and a medical certificate is required. You must display **both** your NSW Mobility Parking Scheme permit (licence-style card) and your Australian Disability Parking Permit (large purple card with a plastic window for the NSW card) in order to obtain parking concessions. Conditions apply regarding their use. Permanent permits must be renewed every 5 years and a new medical certificate may be required. Tel **13 22 13**.

Community Support

War Widows' Guild of Australia NSW Ltd has qualified Community Service Workers to assist war widows with their concerns. Tel 9267 6577 or 1800 451 615.

Council on the Ageing (COTA) NSW is a peak organisation for people over 50 in NSW. It advocates on behalf of older people to ensure their voices are heard and their needs are met. Programs include Grandparents Carers and Legal Pathways which provides assistance with making wills. Tel **9286 3860**.

Seniors Rights Service (SRS) is a community legal centre that protects the rights of older people. SRS also provide support and legal advice on Retirement Villages and offers advocacy to people using in home and residential aged care services. Tel **1800 424 079**.

Fire and Rescue NSW operates the Smoke Alarm Battery Replacement for the Elderly (SABRE) program which will replace the battery in your smoke detector and offer fire safety advice. Contact your local fire station annually. Tel **1800 151 614**.

NSW Rural Fire Service operates the Assist Infirm Disabled and Elderly Residents (AIDER) which helps older people live more safely and confidently in their home if they live in a bush fire prone area. They offer a free one-off service which may include cleaning gutters, thinning vegetation and removing debris from around the house. Tel **02 8741 4955**. State Emergency Service (SES) Tel **13 25 00**.

Vision Australia is able to assist people who have vision loss with various strategies and aids to remain independent, safe at home and to continue to participate in activities that are important to

them. DVA may be able to assist with the cost of equipment. Tel **1300 847 466**.

Telecross Australian Red Cross operate this service which provides a reassuring daily phone call to people who are isolated, older or who have a disability and who live alone. Tel **1300 885 698**.

Computers Workventures provide low cost refurbished computers to people receiving an income support payment. Tel **1800 112 205**.

Computer classes to assist you to learn to use computers and other devices are run by Australian Seniors Computer Clubs Association (ASCCA), Tech Savvy Seniors, TAFE or your Council. Tel (ASCCA) **02 9286 3871**.

BreastScreen NSW provides free screening mammograms for women over the age of 50. DVA may provide assistance through the Rehabilitation Aids Program if clinically required. Tel **13 20 50**.

The NSW Dementia Behaviour Management Advisory Service (DBMAS) provides 24 hours a day support for carers who are caring for someone with dementia who displays behaviour which causes distress or harm. Tel **1800 699 799**.

Planning for the future

Regardless of age everyone should have a will. It is wise to execute additional documents including Power of Attorney (enduring), Enduring Guardianship and Advance Care Directives. COTA NSW and Legal Aid NSW have formed a partnership to provide assistance to older persons needing advice. Seniors Rights Services (SRS) will also give free legal advice but do not prepare the documents. Your doctor will assist you to complete the Advance Care Directive. Further information is available from Tel **1300 887 529** or www.planningaheadtools.com.au



Children and Grandparent Carers

Department of Human Services (Centrelink) administers Family Tax Benefit programs. You may be eligible if you care for a dependent child under 19 who is undertaking full time education or training. **Child Care Payments** help with the cost of approved child care. Conditions apply. Grandparent carers may be entitled to additional support. Centrelink has various payments which may be available for apprentices and students over the age of 16. Centrelink's online estimator will assist in reviewing all payment options. Tel **13 61 50**.

DVA financial assistance and student support services provides guidance and counselling for eligible children who are undertaking full time education or apprenticeships, up to the age of 25. Assistance includes education allowances, fares allowances, guidance and counselling regarding study options.

Australian Veteran's Children Assistance Trust (AVCAT) is an independent charity administering scholarships to help children and grandchildren of ex service men and women. Eligibility conditions for the various scholarships differ. All are means tested and support full time university study. Most also support TAFE and vocational studies. Scholarships applications for 2017 open on 18th

August 2016 and close 31st October 2016. To register your interest complete AVCAT's online form. Tel **9213 7999**.

Fair Work Ombudsman Australia offers free advice to all workers on their rights and responsibilities, including how to start difficult conversations with your manager especially in regard to pay rates, applying for holidays and changing your hours of work. In addition there are online resources giving tips aimed at young adults and students on starting a new job. Tel **13 13 94**.

Assistance for Grandparents Raising Grandchildren The issues grandparents experience can vary greatly to the issues of parents. COTA NSW provides referral to Grandparent Support Groups. Many local councils and other organisations also organise workshops, information days and events for grandparents.



Information about Department of Veterans' Affairs (DVA) benefits and services may be obtained from Department of Veterans' Affairs on 133 254 or 1800 555 254 (country) or website at www.dva.gov.au

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Membership of the Guild is open to all recognised war widows from Australia and allied countries.

Disclaimer: The information provided in this Guide is of a general nature only. Whilst every effort is made to ensure information is accurate at the time of printing (June 2016), information may change within a short time. The War Widows' Guild of Australia NSW Ltd cannot be held responsible for any changes, errors or omissions which may occur.



70 years of supporting war widows

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