

Ready Reference Guide - June 2017

For Australian war widow/ers in NSW



This Guide is prepared by the Guild's Community Services Team for war widows with a DVA Gold Card who are qualified to assist war widows with their concerns.

Pension/Payments

War Widow/ers Pension is a compensation payment for your spouse or partner's death. It is not income, assets tested or taxable. Neither is it affected by remarriage, a move into residential care or if you receive a large amount of money eg inheritance, lottery winnings. It includes the pharmaceutical and clean energy payment.

However, income and assets tests apply for the following payments: **Income Support Supplement (ISS)**, which includes the Pension Supplement, Rent Assistance and Work Bonus. Further information regarding ISS is under the cards/concession section of this Guide.

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 security for the loan.

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

Taxation If you are over pension age and the war widows pension and income support supplement (ISS) is your only income you will not have to pay 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**.

Department of Veterans' Affairs (DVA) **'MY ACCOUNT'**

MyAccount

your DVA services online

allows you to update your personal, contact and financial details on line, make a transport booking or apply for lump sum advance.

Department of Veterans Affairs (DVA) has a range of factsheets about benefits and services for war widows. If you do not have internet access you can contact the Guild or ask DVA to post the relevant factsheet/s to you. Tel **13 32 54** metro **1800 555 254** country. website **www.dva.gov.au**

DVA Services - Health and Wellbeing

The DVA Health Card (Gold Card) entitles you to a range of health care services. 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. On occasion, 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.

When you attend a medical appointment present your Gold Card and check that the doctor/health provider accepts it. Your Gold Card usually covers the full treatment costs and there should be no gap fee. If you receive a bill from a registered provider do not pay it, contact DVA. DVA may not reimburse you if you have paid the account or if you have used your Medicare card or private health insurance. It is advisable to maintain your Medicare card for any circumstances where a doctor or specialist does not accept the Gold Card.

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 when travelling away from home, upon discharge DVA will not pay for an ambulance for travel back to your usual residence. However DVA will pay for transport by the most appropriate means to your temporary residence.

Dental DVA will fund most dental services 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 co-payment is required. Dentures may be replaced every 6 years. Conditions apply.



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 3 years if under 65. DVA will pay for glasses once every 2 years. Limits apply to the type of glasses and lenses. DVA has approved a range of frames. 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.

Rehabilitation Appliances Program (RAP) program is a veteran specific service giving access to equipment such as dressings, support stockings, continence pads, a walking stick and blood glucose monitors. Your doctor can provide a referral to an appropriate allied health

professional, such as an occupational therapist, for an in home assessment to obtain equipment to enable you to remain at home safely and to enhance your recovery. Your doctor can also offer advice and make requests in writing to DVA for RAP aids and appliances to be paid by DVA.

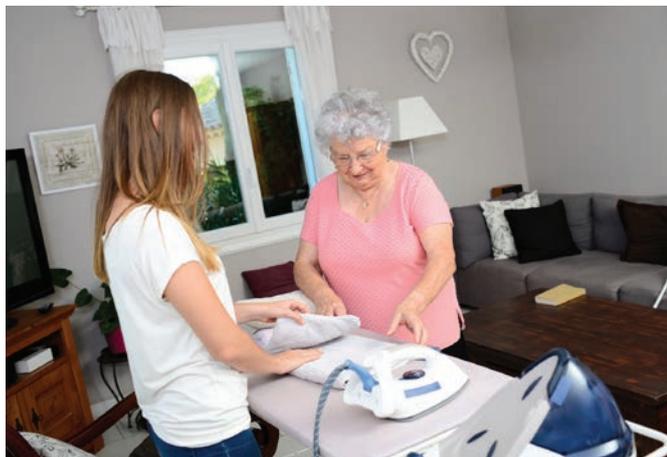
Independent living

Your doctor may suggest you have a home visit by an occupational therapist (OT) and provide you with a referral to help you remain independent. During this visit the OT will discuss any concerns and may recommend equipment or ways of doing things to make it easier for you to continue to live safely at home. Equipment includes personal care items, rails, personal alarms and falls prevention items. The OT will submit the request to DVA for approval. Conditions apply.

The OT may suggest modifications to your home eg a ramp instead of stairs. DVA's Home Modifications program will assess their recommendations, various options, and home ownership to determine if they will pay for the modification.

Veterans Home Care

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) 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. Veterans Home Care has not changed and its services to veterans and war widows/ers are separate from community aged care services. Tel **1300 550 450**.



DVA supported services

VVCS (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. If VVCS is unable to meet the person's needs they will ensure the person is referred to an appropriate service. VVCS can be contacted in business hours. After hours the **Veterans Line** provides crisis assistance and support. 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 these 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 offer a caring and sharing environment, social connection and variety of activities and transport assistance. Clubs are located throughout NSW, sponsored by ex-service organisations and operated by volunteers. Charges may apply. Contact DVA and ask for the NSW/ACT Community Support Adviser.

Veterans Day Centre is a therapeutic program at Concord Repatriation and General Hospital, supporting the wellbeing and needs of war widows and veterans. The centre is open 5 days a week. The program includes group and individual activities, 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**.



Cards issued by DVA to war widow/ers



DVA Health 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. Income & age restrictions apply.

Cards issued by other government authorities include Medicare and Seniors Card and OPAL card Concessions and Rebates - which card do you need?

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

NOTE - From January 2017 changes were made to the Income Support Supplement threshold. If you no longer receive an ISS you will no longer have a valid Pensioner Concession Card (Note – the PCC is to be restored as a result of the 2017 Budget). You need to apply through the NSW Income Support Payments team within DVA for a DVA Transport Concession card (TC1). This card will give you 4 free travel vouchers and the \$2.50 concessional fare. You are still eligible for the Energy and Gas Rebates as long as your provider has your Gold Card number on their file.

Sydney Water and Hunter Water will continue the rebate to war widows with a Gold Card. It is up to the discretion of Local Government Councils to extend any concessions to war widows who no longer receive the ISS.

OPAL CARD Issued by Transport for NSW. TC1, PCC or Seniors Card are required for a concessional OPAL card. The OPAL card must be applied for prior to use and money must be loaded on it either at an OPAL retailer or online. Tel OPAL **13 67 25**.

Medicare it is advisable to maintain your Medicare card. Tel **13 24 68**.

Seniors Card for NSW residents aged 60 and over, provides discounts and special offers at businesses across NSW. To apply or check eligibility conditions contact Service NSW on **13 77 88**.

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 2 years.

Diabetes Medication and Equipment from July 2016 is supplied through your local pharmacy. Authorisation from your local doctor is necessary for some products. Contact the National Diabetes Services Scheme helpline. 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 NSW on **13 77 88**.

NEW Gas Rebate helps eligible NSW customers to pay their gas bills for basic household needs such as cooking, heating and hot water. Different application and payment processes apply depending on gas billing and living arrangements. Apply for gas rebate using your PCC or Gold Card. Service NSW. Tel **13 77 88**.

Tips

- Special discounts are often on offer to pensioners or seniors. Just ask.
- If you change energy providers make sure you let them know if you are eligible for rebate or concessions and it is applied to your new account.
- Telstra Customers can request an easy to read, larger font sized bill. Tel **13 22 00**.

Need Help?

Ombudsman offices ensure government authorities function properly and deliver appropriate services. **Fair Work Ombudsman Australia** offers free advice to all workers on their rights and responsibilities, pay rates and holidays. Tel **13 13 94** or website www.fairwork.gov.au There are also Ombudsman offices for banking, energy and other industries. Tel NSW Ombudsman **02 9286 1000** or **1800 451 524**.

Identity theft is a threat to your security and can result in financial losses. Do not give your personal information to people who approach you even if the request appears genuine. Contact the organisation through the phone numbers listed in phone books, and type in correct web addresses, rather than relying on links supplied in unsolicited emails.

One of the ways unscrupulous people try to obtain information is by **scams**. These may occur by phone, door to door, mail, internet, mobile messages and social media, and include money transfer requests, fundraising appeals, or a type of fine, and may appear to come from reputable sources such as the Tax Office, DVA, Telstra, or your bank. If you think you have been a victim of identity theft, report the matter to the police. Organisations that provide advice and support include:

- iDcare tel **1300 432 273**
- Fair Trading tel **13 32 20**
Website www.fairtrading.nsw.gov.au and
- Scamwatch tel **1300 795 995**
Website www.scamwatch.gov.au

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 tel **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**.

Seniors Rights Service provides legal information and advice. Tel **9281 3600** or **1800 424 079**.

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**.

Fair Trading provides information and assistance for consumer issues, motor vehicles, home building, property, strata and tenancy issues. Tel **13 32 20**.

Community Support

Council on the Ageing (COTA) NSW is a peak organisation for people over 50 in NSW. It advocates on behalf of older people. Programs include Grandparents Carers and Peer Education. Tel **9286 3860** or **1800 449 102**.

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 advocacy regarding aged care services. Tel **9281 3600** or **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. Contact your local fire station. 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**.

Vision Australia is able to assist people who have vision loss with various strategies and aids to remain independent and safe at home. 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 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**.

Alzheimer's Australia provides support services and information about dementia. Tel **1800 100 500**.

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**.

Community and Residential Aged Care Services

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



myagedcare

My Aged Care coordinates all aged care services, except DVA's Veterans Home Care (VHC). Subject to your needs a referral may be sent for a Commonwealth Home Support Program service/s, Regional Assessment Service or The Aged Care Assessment Team (ACAT). If there are no services available they will talk to you about other options such as being placed on a waitlist. Tel **1800 200 422**.

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 your home to design a support plan that

reflects your needs, goals and preferences. You can work with the assessor to decide which service provider/s you wish to receive service from. The RAS can send referrals to the relevant provider/s in your local area. RAS may also recommend an Aged Care Assessment.

The **Aged Care Assessment Team (ACAT)** may recommend that you accept a **Home Care Package**. There are several different levels of home care packages and people with the highest need will be offered services first. The My Aged Care service finder has been updated to make it easier to find a suitable service provider and information regarding their fees, days and hours of service, cultural or other specialised services, and if services are currently available. An ACAT assessment may be done in hospital if required.

If you need to move into **residential aged care** an **ACAT** assessment is required. All aged care facilities charge each resident a basic daily fee, with an additional means tested care fee payable depending on your income and assets, and any extra services offered by the facility and the fees attached. Other accommodation deposits or payments depend on income and asset and the facility. It is recommended that you seek independent financial advice to review any residential care contract. My Aged Care. Tel **1800 200 422** or website **www.myagedcare.gov.au**

If you have a complaint or concern about any aged care service or care subsidised by the Australian Government contact the **Aged Care Complaints Commissioner**. They provide a free service and can support you with information and options to resolve your concern with the service provider. Tel **1800 550 552**. Seniors Rights Service tel **1800 424 079** may also be able to assist.

Respite Care

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 an Aged Care

Assessment (ACAT) is required. Contact My Aged Care 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 (if the only alternative is a hospital admission).

Respite Care is different to **Convalescent Care** which 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.

For help with home care and the aged care system you may contact the *Guild* or RDNS Veteran Community Navigator Service on **1300 617 021**.

Transport

DVA Repatriation Transport Scheme provides transport options for medical related purposes. These include reimbursement for expenses you incur, which may include travel cost for a carer who accompanies you to the appointment if 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. DVA may provide transport to medical appointments if you reside in an aged care facility or may organise air or train transport in certain circumstances if required for treatment purposes.

Booked Car Scheme (BCS) Provided to eligible war widows over 80, legally blind or suffering from dementia. Appointments must be the closest practical health provider and within 50km of your residence. Under 79 years of age this scheme 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

The Taxi Transport Subsidy Scheme is administered by Transport for NSW, often called 'half price taxis'. Applications must be completed by your doctor. Transport for NSW will assess and approve if it meets their strict guidelines. Tel **1800 623 724**.

Guild Transport Project The Guild provides subsidised transport for eligible Guild members to attend Club meetings and Guild events. Contact the Guild's Transport Coordinator. Tel **9267 6577** or country **1800 451 615**.

Community Transport provides transport for shopping, social outings and other appointments under the **Commonwealth Home Support Program**. Contact My Aged Care.

Mobility Parking Scheme Administered by Roads and Maritime Services 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) in order to obtain parking concessions. Conditions apply. Tel **13 22 13**.

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**.

Defence Service Homes Insurance for help with policy and claim enquiries, 24 hours. Tel **1300 552 662**.

No Interest Loans Scheme (NILS) makes no interest or low loans accessible to people on low incomes to purchase essential items. Tel **1800 509 994**.

Centrelink's **Financial Information Service** provides general financial education and free confidential information on financial issues. Tel **13 23 00**.

Financial Counsellors provide free information, support and advocacy to people in financial difficulty. Contact National Debt 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**.

National Seniors provides an independent, confidential service that aims to improve investment information and retirement income to older Australians. Their Financial Information Desk is available to members only. National Seniors Australia tel **1300 765 050**.

Planning Ahead

We all need a will and it is wise to also consider additional documents, such as Power of Attorney, Enduring Guardianship and Advance Care Directives. Seniors Rights Services (SRS) will give free legal advice but do not prepare these documents. The Legal Pathways for Older People project is a partnership between COTA NSW and Legal Aid NSW, which aims to help older people obtain free or reduced cost legal assistance. Tel **8268 9616** or **1800 449 102**.

Advance Care Planning is a process that helps you plan for future medical care in the event you can no longer speak for yourself. The plan reflects your values, beliefs and wishes in relation to the type of medical and health care you require. It is important to discuss your wishes with your relatives and your doctor. Your instructions can be put in writing as an Advance Care Directive. Information is available from. Tel **1300 887 529** or website **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. 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**.



Centrelink Grandparent Adviser Line is for grandparents and other non – parent carers with ongoing responsibility for children, provides assistance with child care payments and Medicare services. Tel **1800 245 965**.

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 with tertiary studies. To check eligibility conditions, application dates or register interest for scholarships see AVCAT's website **www.avcat.org.au** or tel **9213 7999**.

War Widows' Guild of Australia NSW Ltd ABN 24 083 075 914

Phone: **02 9267 6577** National Toll free: **1800 451 615**

Fax: **02 9267 6601**

Address: **Level 14, 227 Elizabeth St, Sydney NSW 2000**

Email address: **guild@warwidowsnsw.com.au**

Website: **www.warwidowsnsw.com.au**

Facebook Page: War Widows' Guild of Australia NSW



Over 70 years of supporting war widows

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 (May 2017), 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.

The War Widows' Guild of Australia NSW Ltd holds the copyright to this document. Reproductions must be in full with acknowledgement of the Guild.