

# News FOR Seniors

A publication offering information, guidance and inspiration to Australian senior citizens



Read about  
renowned  
author  
Jackie French

- Budget 2015-16
- Family and domestic violence
- Choosing a financial adviser
- Change to the Seniors Supplement
- Staying connected with technology



**Australian Government**  
**Department of Human Services**

## Cover image

Jackie French,  
2015 Senior Australian of the Year

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# Keep up-to-date with news for older Australians

You can read the latest news from the department and important changes to relevant payments and services on our website.

You can also subscribe to receive monthly news highlights, which means you'll regularly be notified when there is something new and important you should read on news for older Australians.

For the latest news go to  
**[humanservices.gov.au/olderaustraliansnews](http://humanservices.gov.au/olderaustraliansnews)**



## News for Seniors subscription

If you would like to receive a copy of *News for Seniors*, call **132 300**. You can also change your address by writing to: Seniors Hub, PO Box 7808, Canberra BC, ACT 2610.

Department of Veterans' Affairs customers should call **133 254** or **Freecall™ 1800 555 254**.

If you would like to receive *News for Seniors* in a language other than English, call **131 202**. If you have a vision impairment and would prefer to receive an audio version, call **132 300**.

To view English and non-English versions, go to  
**[humanservices.gov.au/newsforseniors](http://humanservices.gov.au/newsforseniors)**

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# A message from the Minister

It is my honour to welcome you to the January 2016 edition of *News for Seniors* as the new Minister for Human Services.

As an Australian, a father and a businessman, I am committed to building safer communities and protecting our future. In 2007, I was elected Federal Member for the electorate of Fadden on the Gold Coast and previously served as the Assistant Minister for Defence. I have served in the military, run a small business and also host the annual *Fadden Seniors Expo and Forum* in my electorate on the Gold Coast. Now in its sixth year the Expo hosts over 150 exhibitors, from community groups to government departments, all of whom provide free advice and services to the 2500 seniors who attend every year.

I feel privileged to lead a department that makes such a difference to the lives of Australians through the payments and services we deliver. This is evident in the measures my department will deliver from the 2015–16 Budget. In particular for seniors there is an expected increase to the pension assets test free areas and allowance assets test free

limits. Other measures that may interest you from this Budget include an increase in short-term restorative care places and future flexibility and choice for people who receive a Home Care Package. There is more information about these measures on pages 8 and 9.

My department also provides the Financial Information Service, a free and confidential service, educating and providing Australians with information on financial issues. Managing your money can be a daunting task and getting the right help can make a big difference to your financial situation. If you are thinking of hiring a financial adviser or would like to find out more about the Financial Information Service, please read page 16.

If you are thinking about returning to work, there is information about the Work Bonus, which could help you keep more of your pension when you earn money from work. I encourage all age pensioners who would like to have a little more financial freedom to think about returning to work and take advantage of the Work Bonus. You can find out more about it on page 22.



Stuart Robert  
Minister for Human Services

Lastly, I am pleased to welcome Nan Bosler as a regular contributor to the magazine. Technology is quickly becoming a new way of life for us all. For those who are able, it is important to be comfortable with using computers and the internet to stay informed, entertained and connected to friends, family and the community. Nan is the president of the Australian Seniors Computer Clubs Association. Nan describes herself as a 'people person' and is looking forward to helping you by answering your questions on computers and technology. Read Nan's article on pages 14 and 15.

Through the delivery of my department's payments and services, I look forward to serving you. I hope you find this edition of *News for Seniors* enjoyable and enlightening.



# Children's author named Senior Australian of the Year

When Jackie French was named 2015 Senior Australian of the Year, she said she was gobsmacked.

'I had never considered the possibility,' says Jackie. 'With my workload, the books I am trying to write, and the environmental issues I actively campaign for, I haven't had the time to let this honour sink in. I do know that this year is an important year for me.'

Jackie is a prize-winning children's author, who has written more than 170 books during her 25 year career.

Jackie, who was a devoted reader at age three, became a passionate writer of stories at age six. She released her first children's story in 1991, titled *Rain Stones*, which was shortlisted in the NSW Premier's Literary Awards. Jackie recalls that the editor at HarperCollins described her debut story as the messiest, worst spelt manuscript they had ever received. This was because Jackie is dyslexic and Smudge, the wombat she shared her shed with at the time, left his droppings on her typewriter every night.

*Hitler's Daughter*, one of her more acclaimed novels, was published in 1999 and was voted book of the year by the Children's Book Council of Australia.

In 2002, Jackie published her best-known children's story, *Diary of a Wombat*. The talented author is one of few writers to win both literary and children's choice awards.

'Books were a refuge in an often difficult childhood,' says Jackie. 'When I was six, my mother told me not to worry about my handwriting or spelling. Ideas mattered more than spelling. She was correct in a way, as we now have computers to write for us and sometimes even spell for us, but they cannot daydream, tell stories or have ideas like we can.'

The 62 year old is currently the Australian Children's Laureate, ACT Children's Week Ambassador, 2011 Federal Literacy Ambassador, and a joint patron of Monkey Baa Theatre Company with Susanne Gervay and Morris Gleitzman. She also has a regular gardening column in *The Australian Women's Weekly*.

Jackie can now add Senior Australian of the Year to her long list of achievements as she was awarded the honour in January last year.

'Helping others makes me happy. I think we should all find what we love and work at it, find who we love and work with them, and help save the world we love.'

While Jackie is obviously passionate about writing, she is also devoted to conserving the environment and wombats. As a director of The Wombat Foundation, Jackie is involved in raising funds for research into the preservation of the endangered northern hairy-nosed wombat.



Diary of a Wombat  
INTERNATIONAL BESTSELLER

JACKIE FRENCH & BRUCE WHATLEY



**FEATURE STORY | JACKIE FRENCH (CONTINUED)**

'You can't watch a wombat walk without smiling,' Jackie explains when asked about the furry animals. 'Their front goes one way and their rear end the other. They're so totally the centre of their own universe. *Diary of a Wombat* is the true story of a real wombat, who died in 2012. Her daughter, granddaughter and great-grand baby still live under our bedroom.'

Jackie is currently travelling the country to promote literacy and share the transformational power of reading, creativity and storytelling in the lives of young Australians.

When asked what her plans for the future are, Jackie's response is simple: 'More. Just more. More books, more wombats, more laughter,

more mooching about the bush and more teaching. Teaching children that yes, bad things happen but we cannot let them define who we are, and most importantly, teaching them that humans are good at challenges.

'Find your own challenges and don't give up, even if you fail a hundred times. Failure is not an option, failure is the way we learn how to succeed.'

State and territory finalists for the Australian of the Year Awards were announced in October 2015.

Visit [australianoftheyear.org.au](http://australianoftheyear.org.au) for information about the Awards and to nominate someone you would like to see recognised.



## Need to complete an Income Stream Review?

The quickest and easiest way to do this is online using your Centrelink online account through myGov, or by using the One Time Access Code provided in the Income Stream Review letter we send.

If you don't have a myGov account, you can create one at [my.gov.au](http://my.gov.au)

Visit [humanservices.gov.au](http://humanservices.gov.au) for more information and search for 'income stream reviews'.

## Beware of scammers

The Department of Human Services actively works to make sure our customers know about the growing threat of scams.

We have been alerted to a scam where the scammers have been knocking on people's doors claiming they're from the Department of Human Services. These scammers have been asking people to sign up for special training offers, taking photos of their personal information—such as passports, Customer Reference Numbers, birth certificates or driver's licences—and using this information to steal their money and identity.

If someone comes to your door claiming to be from the Department of Human Services, Centrelink or Medicare, ask to check their identification. It's important to know we won't ask you to provide your personal information such as your passport, birth certificate or driver's licence.

We would give you notice if we were intending to visit you. If you're concerned, write down the person's details from their identification—don't provide them with any information—and phone the department on one of our advertised phone numbers.

Protect yourself from scammers by doing the following:

- If someone comes to your door, ask to see their identification. You don't have to let them in.
- If you're unsure, contact the department on one of our advertised phone numbers.
- If you feel threatened, contact your local police.
- Warn your friends, family, colleagues and neighbours about the scam.
- Support those in the community who may be vulnerable.

Read more about scams at [humanservices.gov.au/customer/information/scams](http://humanservices.gov.au/customer/information/scams)

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# Budget 2015–16

On 12 May 2015, the government announced the 2015–16 Budget. This is a summary of the Budget measures that could affect you\*.

## Aged Care—increasing short-term restorative care

Starts from 1 July 2016

**Who it affects:** aged care service providers that are allocated places under this measure and consumers who occupy the allocated places.

The number of short-term restorative care places will progressively increase to support older Australians to remain living at home longer and delay entry into permanent residential care.

## Aged Care—Home Care Programme—increasing consumer choice

Starts from 1 February 2017

**Who it affects:** approved Home Care providers and eligible Home Care consumers.

From 1 February 2017, older Australians receiving care at home will have more choice and flexibility when accessing Home Care Packages.

This will be implemented in two stages. The first stage will change the way consumers access Home Care. They will be able to choose from any approved aged care service provider and the funding for the package will be paid to the chosen provider.

Beginning in July 2018, the second stage aims to consolidate the Home Care arrangements and the Commonwealth Home Support Programme into a single home-based care program.

## Aged Care—alignment of aged care means testing arrangements

Commenced 1 January 2016

**Who it affects:** all new Residential Aged Care consumers from 1 January 2016. Customers who enter aged care before this date will not be affected.

From 1 January 2016, the current exemption from the aged care means test of rental income from an aged care resident's former home (where that resident pays at least part of their accommodation costs by periodic payments) will be removed.

New entrants to residential aged care will have their net rental income from their former home assessed under the aged care means test. For more information about the aged care means test, visit [humanservices.gov.au](http://humanservices.gov.au)

## Social Security Income Test—improve integrity of social security income test arrangements

Commenced 1 January 2016

**Who it affects:** customers on an income support payment, or customers who hold a Low Income Health Care Card, may be affected if they have defined benefit income streams. Veterans' Affairs pensioners will not be affected and military defined benefit income streams will be exempt from the measure.



From 1 January 2016, the income test deductible amount for defined benefit income streams will be capped at a maximum of 10 per cent of gross payments.

## **Social Security Agreement with Estonia**

**Starts in 2017**

**Who it affects:** the new social security agreement between Australia and Estonia may help people who have lived in Australia or Estonia and/or worked in both countries to claim a pension from both countries. The agreement will also exempt people temporarily working in either country from having to pay into both countries' superannuation and pension schemes.

## **Social Security Assets Test—rebalance assets test thresholds and taper rate**

**Starts from 1 January 2017**

**Who it affects:** all pensioners who are assets tested will be affected by the changes from 1 January 2017. Some pensioners who are income tested, allowance claimants and aged care recipients requiring means test assessments may be affected.

The pension assets test free areas and the allowance assets test free limits will increase, and the pension taper rate for pensioners will increase to \$3 per fortnight for every \$1000 above the new assets test free areas.

Income support recipients who lose their payment entitlement on 1 January 2017 as a result of the changes will automatically be issued with a Commonwealth Seniors Health Card, or a Health Care Card for those under age pension age.

They will be exempt from the usual income test requirements for these cards indefinitely.

## **Australian Working Life Residence—tightening proportionality requirements**

**Starts from 1 January 2017**

**Who it affects:** age pensioners who travel overseas on or after 1 January 2017 will be paid their full basic means-tested rate of pension for up to six weeks instead of 26 weeks. After six weeks absence from Australia, pensioners who have lived in Australia for less than 35 years will be paid at a reduced rate proportional to their period of Australian Working Life Residence (AWLR). AWLR is the period a person has lived in Australia, as a permanent resident, between the age of 16 years and age pension age. Pensioners granted unlimited portability and who are receiving Disability Support Pension, Wife Pension or Widow B Pension may also be affected.

## **Low Income Supplement—cessation**

**Starts from 1 July 2017**

**Who it affects:** people in low income households who don't receive assistance through tax reforms or other Household Assistance Package payments will no longer be able to claim the \$300 tax exempt Low Income Supplement.

**\* Some of these measures are subject to the passage of legislation.**

Visit [humanservices.gov.au/budget](http://humanservices.gov.au/budget) for more information.

# Changes to aged care from 1 July 2015

By 2050, 3.5 million people every year will need some form of aged care. It's important we invest in aged care services, which will help you live independently in your home and community for as long as you can.

On 1 July 2015, further changes were brought in to help create a fairer and more sustainable aged care system that can be enjoyed by future generations of older Australians.

## Changes to My Aged Care

My Aged Care is making it easier to access information about the types of aged care available and how to arrange an assessment for care and services, by keeping your details and service information in one place.

This means that you don't have to repeat your details every time you need new or additional services. Don't worry, we'll ask your permission when we want to share your details securely with assessors and service providers.

## Regional Assessment Service

The Regional Assessment Service was introduced on 1 July 2015 to make it easier for older Australians and their families to find suitable services in a timely manner.

For people requiring low level support at home, My Aged Care can organise for you to sit down with a regional assessor to talk about your current circumstances, needs and goals. This means that for the first time, there'll be a single point of entry into the aged care system—making it easier for older Australians and their families to identify and get the information and help they need to stay independent.

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## Consumer Directed Care

All Home Care Packages are now delivered on a Consumer Directed Care (CDC) basis, giving you more choice in the types of services you receive, and when and how you receive them. This includes who delivers the services and when.

The transition of CDC into Home Care Packages means you also have access to more information about how your package budget is spent. To improve accountability and transparency, you'll now receive regular, easy-to-understand monthly statements setting out your budget.

Your provider will work with you to produce a care plan, which will identify your needs and goals and will state how involved you want to be in directing your care. Your provider will also work with you to develop an individualised budget based on your care plan.

If you were already receiving a Home Care Package before 1 July 2015, you'll continue to receive care and services based on your existing care plan. However, you'll need to sit down with your provider and design a new care plan and budget based on CDC.

CDC is all about supporting you to find relevant information and make informed decisions about the care that is best for you.

## Commonwealth Home Support Programme

On 1 July 2015, the new Commonwealth Home Support Programme (CHSP) brought together four separate programs into one streamlined programme.

The new CHSP replaces the:

- Commonwealth Home and Community Care program
- National Respite for Carers Program
- Day Therapy Centres Program, and
- Assistance with Care and Housing for the Aged program.

The CHSP continues to offer a mix of services to help you stay living at home independently for as long as possible. The program funds a range of important community services including Meals on Wheels and respite care.

For more information, call My Aged Care on **1800 200 422** or visit [myagedcare.gov.au](http://myagedcare.gov.au)

# Are you having trouble hearing?

Australian Hearing can help you take the first step to better hearing.



eligibility criteria applies\*



We offer seniors **free** hearing checks. Come talk to us!

\*Conditions apply to clients under the Australian Government Hearing Services Program.

1300 348 952  
[www.hearing.com.au](http://www.hearing.com.au)



# Making it easier for you to transfer to Age Pension

Did you know that there's an easier way to transfer to Age Pension?

If you're within nine weeks of reaching age pension age and you currently receive an eligible Centrelink income support payment, you can now transfer to Age Pension online!

Information you have previously given us is used to pre-fill parts of the Age Pension claim online so you only need to provide new or updated information. This makes transferring to Age Pension shorter and easier.

Simply use your Centrelink online account through myGov to transfer to Age Pension. Once you're in your account, you can find the 'Transfer to Age Pension' link in your reminders.

If you don't have a Centrelink online account, you can register for one through **my.gov.au**

Visit **humanservices.gov.au** and search for 'transfer to age pension' for more information.

## Save on your travel insurance



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# Move to myGov now

Soon, myGov will be the only way you can access your Centrelink online account, so why not move to myGov now?

This will mean you can access all your online accounts with us—Medicare, Centrelink and Child Support—and other government online services in one place, with just one username and password.

Creating a myGov account and linking your Centrelink online account is easy. If you haven't done it already, or if you're new to myGov, follow these simple steps:

1. **Visit [my.gov.au](http://my.gov.au)**—select the 'Create a myGov account' button, then follow the prompts.
2. **Link your Centrelink online account to your myGov account**—select 'Services' on your myGov account homepage, then select the link icon next to Centrelink and follow the steps.



Once you have linked your Centrelink online account in myGov, you can do things like update your personal details and receive letters online.

Get the most out of myGov by linking other services you need, including:

- Medicare
- Australian Taxation Office
- Manage ABN Connections
- jobactive
- My Health Record
- My Aged Care
- Child Support
- Department of Veterans' Affairs
- National Disability Insurance Scheme.

## Our member services



# Staying connected with technology

Computers, laptops, and smart devices such as tablets or phones can get us online and make our lives easier. They allow us to do lots of different things like keep up-to-date with news, pay bills, do banking, do business with a range of organisations and government departments, and stay in regular contact with family and friends who live far away.

Although many Australians are able to take advantage of the benefits of modern technology, we know it's not always easy for older Australians—and we want to help. So in this, and future issues of *News for Seniors*, Nan Bosler OAM, President of the Australian Seniors Computer Clubs Association, will offer some useful advice, hints and tips to help you feel confident with using technology and the internet.

Nan is committed to supporting seniors to use modern technology. If you want to know more or have questions about using computers and the internet, email

**content.news.for.seniors**  
**@humanservices.gov.au**

or write to

**Attention: News for Seniors**  
**PO Box 7788, Canberra BC, ACT 2610**  
and Nan will answer your questions in the next issue of *News for Seniors*.

We're delighted to have Nan join us as a regular contributor and hope you find her advice useful and empowering.

## Nan's technology tips

Some older people are physically or socially isolated because they live alone or are separated from their family or friends. If you or someone you know can relate to this, using computers and the internet can help improve your situation by helping you connect with family and friends. This can be through emails or social networking sites like Facebook.

Being prepared to use computers, or other technological devices, and the internet can also help you keep informed and be aware of changes that may affect you. Many government departments and organisations now increasingly rely on the internet, e-bulletins and websites to provide people with information or tell them when they need to do something.

If you don't know much about computers or the internet and want to learn, there are programs that can help you. These programs allow you to progress at your own pace in a friendly non-threatening environment. Embracing technology can make our lives easier and help keep us connected to our community and our families. If you're motivated to learn then you're likely to succeed—the secret is to be motivated!



Here are a couple of ways you can learn:

### **Broadband for Seniors: Staying Connected**

Seniors have free access to computers and volunteer tutors to help them learn basic information about using a computer to stay connected with family and friends on the internet.

Broadband for Seniors kiosks are located all around Australia under the government-funded Adult Learning Australia program.

Call **1300 795 897** for the details of the kiosk closest to you or visit **bfseniors.com.au** for more information.

### **Australian Seniors Computer Clubs Association**

The Australian Seniors Computer Clubs Association has a network of clubs throughout Australia. For information about the club closest to you, call **(02) 9286 3871** or visit **ascca.org.au**



*Nan Bosler with her granddaughter, Alexandra*

### **Want to know more about Nan?**

- She was over 50 years old when she first went to university.
- She is a published author and a representative and member of numerous committees including the Stay Smart Online Week Steering Committee.
- She is a keen gardener and loves using the internet to explore family history.
- She is a descendant of a First Fleeter!
- She is a proud great-grandmother.

## **Your income and asset details online**

You need to tell us if your circumstances change, such as a change to the income you or your partner receive, or changes to your assets. Keeping us up-to-date means we can correctly assess your eligibility for payments and services.

The quickest and easiest way to view and update your income and asset details is using your Centrelink online account through myGov.

Simply log on to your myGov account, go to your Centrelink online account and select 'my profile', then 'my finances' to access your

income and asset details. You can also select one or more of the following categories to add or update:

- managed investments
- real estate details
- savings
- Australian shares
- other income, or
- other assets.

For more information about updating your income and asset details online, visit **humanservices.gov.au**

# Choosing a financial adviser

Are you thinking of seeking advice from a financial adviser?

Before you choose a financial adviser, make sure they have the right experience and qualifications to give you the level of service you need.

Most industry associations such as the Financial Planning Association of Australia and the Association of Financial Advisers require their members to follow a code of conduct, participate in ongoing training and have a mechanism for handling complaints.

You can visit these associations' websites and use their 'find an adviser' service to help you find an adviser in your area.

Once you have a short list of advisers, check their history and current employment status before you approach them about getting advice.

You can find out more about an adviser on the Australian Securities and Investments Commission's (ASIC) Financial Advisers Register. The register will tell you information such as the adviser's experience



and employment history, whether the adviser has been subject to disciplinary action by ASIC, and what product area the adviser can provide advice about.

If an adviser is not operating under a licence, don't deal with them.

For more information about choosing a financial adviser, including a list of questions to ask a financial adviser before you engage them, visit ASIC's MoneySmart website at [moneysmart.gov.au](http://moneysmart.gov.au)

The Department of Human Services also provides the Financial Information Service (FIS), which is a free, confidential service that provides education and information on financial issues to all Australians.

You can find out more about our FIS and watch our video on how to choose a financial adviser at [humanservices.gov.au/fis](http://humanservices.gov.au/fis)



# Are you eligible for FREE hearing aids?

HearingLife is an accredited hearing care provider under the Australian Government Office of Hearing Services Program and all our clinicians are qualified to prescribe and fit free or subsidised hearing solutions to eligible Australian citizens and permanent residents over 26 years of age#.

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Phone No. (to confirm your FREE hearing check) \_\_\_\_\_

Mail to: HearingLife, 3 Unley Road, Parkside SA 5063



\*Free hearing check is only available to persons aged 26 or older. #Conditions apply to clients under the Australian Government Hearing Services Program. For HearingLife's Privacy Policy please see <http://hearinglife.com.au/privacy-policy/>



# Dementia: not a normal part of ageing

As we get older, our bodies age and so do our brains. Our thinking, behaviour and the ability to do things can change. Sometimes this is part of the normal ageing process, but other times these symptoms can result in a diagnosis of dementia.

More than 340 000 Australians are currently living with dementia, with 1700 new cases of dementia diagnosed in Australia each week—approximately one person every six minutes. It can happen to anybody but it's more common in people aged 65 and over. Early detection of dementia can help make a positive difference in managing the condition.

Alzheimer's Australia Chief Executive Officer, Carol Bennett, says, 'the studies we've undertaken in the past indicate that dementia is a condition that many Australians are reluctant to accept. As a community, we need to work towards removing the stigma that too often comes with a diagnosis of dementia, and instead encourage people to live well with the condition. After all, dementia is a chronic disease, just like cancer and cardiovascular disease.'

Dementia isn't one specific condition. There are varying symptoms caused by different disorders affecting the brain and how people think and behave.

Read through the list of symptoms. If there are several that you feel are similar to what you're experiencing, you should consult your doctor or call the National Dementia Helpline on **1800 100 500**.

## Signs of dementia

- **Recent memory loss**—do you often forget significant things, like owning a car?
- **Difficulty performing familiar tasks**—do you find it hard to perform everyday tasks like driving a car or cooking a meal?
- **Problems with language**—do you forget simple words or do you substitute words with inappropriate words?
- **Disorientation of time and place**—do you get lost or find you don't know where you are, how you got there or how to get back home?
- **Poor or decreased judgement**—do you find it hard to concentrate and make good decisions?
- **Problems with abstract thinking**—do you forget what things are and what they may be used for such as numbers, credit cards or even cutlery?
- **Misplacing things**—do you repeatedly put things in inappropriate places?
- **Changes in mood or behaviour**—do you have rapid mood swings for no apparent reason?



- **Changes in personality**—have you had a big change in your personality? Maybe you're more outgoing than before or more suspicious and fearful?
- **Loss of initiative**—have you become very passive? Do you require someone to prompt you to be involved in normal everyday activities like having lunch with your friends or doing housework?

## Support services

There are support services available to help you or your family. Alzheimer's Australia has state and regional offices all across Australia that provide counselling and support to people with dementia, their families and carers. Visit [fightdementia.org.au](http://fightdementia.org.au) to find more information.

To find out about ways you can reduce your risk of dementia, visit [yourbrainmatters.org.au](http://yourbrainmatters.org.au)

If you have concerns about your future medical and financial decisions and want information about how to plan for this, visit [start2talk.org.au](http://start2talk.org.au) call the National Dementia Helpline on **1800 100 500** or talk to your doctor.

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# Help to improve the mental health of older Australians

Enjoying good mental health keeps you satisfied, optimistic and gives you a sense of purpose and belonging.

*beyondblue* is an independent not-for-profit organisation funded by the Australian, state and territory governments to increase awareness of anxiety and depression in Australia. *beyondblue* has two useful booklets, *Connections matter* and *What works to promote emotional wellbeing in older people*, which can help you achieve your best mental health.

Research shows that up to six in 10 older people experience loneliness. *Connections matter* provides advice on how you can connect with your community to ward off loneliness, offering tips on how older people can improve their social connections through joining local social groups and by using the internet and online programs such as Skype.

The second booklet, *What works to promote emotional wellbeing in older people*, has been

developed for aged care workers, but it's also helpful for anyone who has an older person in their life. This booklet identifies and rates the best activities for improving and protecting the mental health of older people.

*beyondblue* Chief Executive Officer, Georgie Harman, says, 'Proactively looking after your mental health as you grow older can reduce your risk of developing depression or anxiety and improve your quality of life.'

You, and your friends and family, can use these resources to learn how to stay mentally healthy. A good place to start is the *beyondblue* website, where you can find more information about mental health and inspiring personal stories focusing on older people.

Visit [beyondblue.org.au/resources/for-me/older-people](http://beyondblue.org.au/resources/for-me/older-people)

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# Family and domestic violence. It's time to say enough.

The Department of Human Services takes family and domestic violence seriously.

Violence is unacceptable in any form, be it physical violence, controlling or manipulative behaviour, neglect, or financial, emotional, psychological or sexual abuse. People from all walks of life can be affected no matter what age or gender.

We are committed to doing all we can to support people affected by family and domestic violence—our priority is the safety and wellbeing of our customers.

If you know someone who is at risk or affected by family and domestic violence, our staff can offer support with payments, services and third party referrals to support services such as:

- specialist family and domestic violence services
- emergency accommodation and longer term housing assistance

- financial assistance
- counselling
- health services
- legal services.

Find out more by visiting [humanservices.gov.au/enough](https://humanservices.gov.au/enough)

There are other organisations that offer help and support including:

- Family Relationship Advice Line—[familyrelationships.gov.au](https://familyrelationships.gov.au) or **1800 050 321**
- 1800RESPECT—[1800RESPECT.org.au](https://1800RESPECT.org.au) or **1800 737 732**
- MensLine Australia—[mensline.org.au](https://mensline.org.au) or **1300 789 978**
- Lifeline—**131 114**
- White Ribbon—[whiteribbon.org.au](https://whiteribbon.org.au)



Disclaimer: the people depicted are models and have been used for illustrative purposes only.

# The bonus of working

The Work Bonus helps you keep more of your pension when you earn money from work.

If you're over age pension age, your employment income has less effect on your pension than other kinds of income.

The Work Bonus is automatically applied to your income test if:

- you're over age pension age
- you receive a pension, and
- you're paid wages from an employer.

There's nothing you need to do except report your earnings.

## The Work Bonus in detail

The first \$250 of your fortnightly earnings from work won't be assessed under the pension income test. This means that you can take more money home.

If your employment income is less than \$250 every fortnight, the unused Work Bonus is 'banked' in a Work Bonus bank to a maximum of \$6500.

## What does the Work Bonus bank do?

If you've accumulated a Work Bonus bank balance and you earn more than \$250 during a fortnight, we'll subtract the balance from your fortnightly wages before the usual income test is applied.

This means that you can earn \$250 plus the amount in your Work Bonus bank before your pension rate is affected that fortnight.

This is useful for pensioners who are interested in working occasionally.

## What if you have a partner?

A pensioner's wages cannot be discounted by their partner's Work Bonus.

We'll assess employment income for each member of a couple and apply the Work Bonus to each person that is eligible. Any other income is assessed as usual and affects each member of the couple equally under the income test.

You should always advise us of your gross earnings. This way, we can automatically deduct the correct amount under the Work Bonus before applying the relevant income test to your payment.

65+

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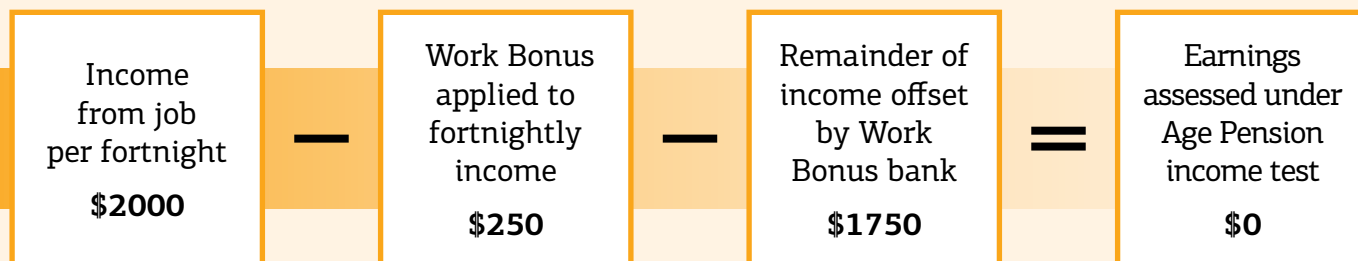
## An example of how the Work Bonus works

An example of someone who:

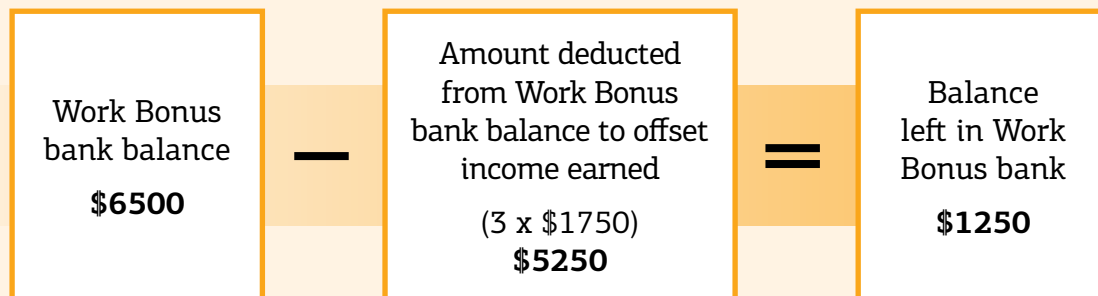
- is receiving the maximum rate of Age Pension
- has not worked for over a year so has \$6500 in their Work Bonus bank, and
- takes a temporary job for three fortnights, earning \$2000 per fortnight.



Their fortnightly earnings:



Amount left in their Work Bonus bank after three fortnights:



This means that the above person is able to earn money from employment but also keep getting the same rate of Age Pension.

The amount in their Work Bonus bank that isn't used to offset their income is kept in their Work Bonus bank to offset future earnings.

Visit [humanservices.gov.au/workbonus](http://humanservices.gov.au/workbonus) for more information.



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*Queen sheet pictured*

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## Travelling with your Age Pension

Did you know that if you're planning on leaving Australia your Age Pension could be affected?

You can generally be paid Age Pension for the whole time you're outside Australia, regardless of whether you leave temporarily or live in another country.

However, the amount you receive may change at certain points based on how long you have been away and your personal circumstances.

You should tell us you're leaving Australia if you:

- are going to live in another country
- are leaving Australia for more than six weeks
- are paid under the terms of an international social security agreement, or
- have returned to live in Australia within the last two years and you started being paid Age Pension during this period.

Otherwise you don't need to tell us you're leaving Australia.



We'll be automatically advised by Australia's immigration department when you leave Australia and when you return.

You can use your Centrelink online account through myGov to tell us about your travel plans and get tailored information on how your payments or concession cards could be affected.

If you don't have a myGov account, you can create one at [my.gov.au](http://my.gov.au)

Find out more at

[humanservices.gov.au/paymentoverseas](http://humanservices.gov.au/paymentoverseas)

## Change to the Seniors Supplement

From June 2015, the Seniors Supplement quarterly payment made to Commonwealth Seniors Health Card (CSHC) holders ended. If you are a CSHC holder and you received the Seniors Supplement each quarter, you would have received your final payment of Seniors Supplement in June 2015.

This change is part of the government's 2014-15 Budget that was announced on 13 May 2014.

Only the Seniors Supplement payment has ended and CSHC holders will continue to receive the Energy Supplement in their nominated bank account each quarter.

For more information please visit [humanservices.gov.au/seniorshcard](http://humanservices.gov.au/seniorshcard)

You can read more about other Budget changes that may affect older Australians at [humanservices.gov.au/budget](http://humanservices.gov.au/budget)

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**Seniors Funeral Insurance Plus** is the quick and easy way to ensure your family won't be left to pay for the cost of your funeral and other unexpected expenses.

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- **Guaranteed acceptance for Australian residents aged 18 to 79**
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If you are aged 18 to 79, simply complete and return this coupon to:

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First name(s)

Last name

Date of birth   /   /

Address

Suburb

State  Postcode

Phone

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If you would prefer that we don't contact you please tick this box.

H0865\_ASIA\_Centrelink\_09/15

<sup>1</sup>Benefit paid for Accidental Death only in the first 12 months.  
<sup>2</sup>From the time completed documentation is received.

This product is not a savings product and if your Policy is cancelled and cover ends no Benefit Amount is payable. If you change your cover your premium will be affected. There is no refund of premiums after the cooling off period. This is general information only. Please consider the Product Disclosure Statement to ensure the product suits your needs available from [seniors.com.au](http://seniors.com.au). This information is provided by Australian Seniors Insurance Agency Pty Ltd ABN 31 604 937 902, AR 1008593, an authorised representative of Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079. Australian Seniors Funeral Insurance Plus is issued by Hannover Life Re of Australasia Ltd, ABN 37 062 395 484. Terms and conditions apply.



# Letter from the General Manager

Dear readers,

My mother often calls about something she has read in a letter or heard in the news, to check she's doing the right thing and won't have her Age Pension cut. With the recent changes to rules for travelling overseas, I know a lot of you feel the same, as I have received many questions. I'll do my best to explain these changes for you.

If you receive Age Pension, you no longer need to tell us you're going away, unless you:

- are going to live in another country
- are leaving Australia for more than six weeks
- are paid under the terms of an international social security agreement, or
- have returned to live in Australia within the last two years and you started being paid Age Pension during this period.

If you're a self-funded retiree and hold a Commonwealth Seniors Health Card (CSHC) you can now travel up to 19 weeks before your card is cancelled. If you receive the quarterly Energy Supplement, it can be paid up to six weeks after your departure, provided your CSHC remains current.

Another common query relates to overseas cruises. In general, age pensioners don't need to tell us about their cruise plans as they can generally be paid Age Pension for the whole time they are outside Australia. Absences for longer than six weeks can however affect your pension and concession entitlement. Visit [humanservices.gov.au/paymentoverseas](http://humanservices.gov.au/paymentoverseas) or declare your travel plans using the 'Travelling outside of Australia' service by



Hank Jongen, General Manager  
Department of Human Services

logging on to myGov at [my.gov.au](http://my.gov.au) and selecting your Centrelink online account to ensure you are aware of the effect of your travel.

For those who regularly need to report earnings, make sure you do so before leaving Australia. Even if your normal reporting date is not due, it's important you report before you leave as your reporting date may actually change due to your travel. If you have concerns about your travel plans affecting your payments, please contact us.

And don't forget, if dealing with the department feels a little bit daunting, you can always appoint a nominee to deal with us on your behalf. A nominee can be anyone you wish, however, they should be someone you trust. There are a few different types of nominees, giving you choice about the level of control you wish your nominee to have over your affairs or the level of contact you wish to have with the department. You can now also give nominees access to your online services.

For more information about nominees or to find out how to appoint one, please visit [humanservices.gov.au/nominees](http://humanservices.gov.au/nominees) or call the Older Australians line on **132 300**.

Until next time.

A stylized, handwritten signature in black ink that reads "HANK".



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News for Seniors Issue 95 2015

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**RATES** | VALID FROM 20 SEPTEMBER 2015 TO 19 MARCH 2016

| <b>Pension and Rent Assistance Rates and Thresholds</b>  | <b>SINGLE</b>        | <b>COUPLE combined</b> | <b>COUPLE one eligible partner</b> | <b>COUPLE separated due to ill health</b> |
|--|----------------------|------------------------|------------------------------------|---|
| <b>How much pension</b>  | <b>Per fortnight</b> | <b>Per fortnight</b>   | <b>Per fortnight</b>               | <b>Per fortnight each</b>                 |
| Maximum basic rate <sup>1</sup>  | \$788.40             | \$1,188.60             | \$594.30                           | \$788.40                                  |
| Maximum pension supplement   | \$64.50              | \$97.20                | \$48.60                            | \$64.50                                   |
| Energy Supplement  | \$14.10              | \$21.20                | \$10.60                            | \$14.10                                   |
| <b>TOTAL</b>   | <b>\$867.00</b>      | <b>\$1,307.00</b>      | <b>\$653.50</b>                    | <b>\$867.00</b>                           |
| <b>Rent Assistance<sup>2</sup></b>   | <b>Per fortnight</b> | <b>Per fortnight</b>   | <b>Per fortnight</b>               | <b>Per fortnight each</b>                 |
| Maximum rate   | \$129.40             | \$121.80               | \$121.80                           | \$129.40                                  |
| You will be eligible for the maximum rate of rent assistance if your fortnightly rent is more than | \$287.53             | \$349.20               | \$349.20                           | \$287.53                                  |
| You will not be eligible for rent assistance if your fortnightly rent is less than                 | \$115.00             | \$186.80               | \$186.80                           | \$115.00                                  |
| <b>Allowable Income<sup>1a</sup></b>   | <b>Per fortnight</b> | <b>Combined</b>        | <b>Combined</b>                    | <b>Combined</b>                           |
| Full pension   | up to \$162.00       | up to \$288.00         | up to \$288.00                     | up to \$288.00                            |
| Part pension   | less than \$1,896.00 | less than \$2,902.00   | less than \$2,902.00               | less than \$3,756.00                      |
| <b>Allowable Assets<sup>3</sup></b>  | <b>Single</b>        | <b>Combined</b>        | <b>Combined</b>                    | <b>Combined</b>                           |
| Full pension—Home owner  | \$205,500            | \$291,500              | \$291,500                          | \$291,500                                 |
| Full pension—Non-home owner  | \$354,500            | \$440,500              | \$440,500                          | \$440,500                                 |
| Part pension—Home owner  | less than \$783,500  | less than \$1,163,000  | less than \$1,163,000              | less than \$1,447,500                     |
| Part pension—Non-home owner  | less than \$932,500  | less than \$1,312,000  | less than \$1,312,000              | less than \$1,596,500                     |
| <b>Deeming Rates and Thresholds</b>  | <b>Single</b>        | <b>Combined</b>        | <b>Combined</b>                    | <b>Combined</b>                           |
| Threshold  | \$48,600             | \$80,600               | \$80,600                           | \$80,600                                  |
| Rate below threshold   | 1.75%                | 1.75%                  | 1.75%                              | 1.75%                                     |
| Rate above threshold   | 3.25%                | 3.25%                  | 3.25%                              | 3.25%                                     |
| <b>Commonwealth Seniors Health Card (CSHC)<sup>4</sup></b>   | <b>Single</b>        | <b>Combined</b>        | <b>Combined</b>                    | <b>Combined</b>                           |
| Income limit (per annum) <sup>5</sup>  | \$52,273             | \$83,636               | \$83,636                           | \$104,546                                 |
| Energy Supplement (per annum) <sup>6</sup>   | \$366.60             | \$551.20               | \$275.60                           | \$366.60 each                             |

| <b>Pension Bonus Scheme Maximum Rates Indexed 20 March and 20 September</b> | <b>SINGLE</b> | <b>PARTNERED (each)</b> | Registration in the <b>Pension Bonus Scheme*</b> is limited to those who met the age and residence requirements for Age Pension before 20 September 2009 and lodged an application to register prior to 1 July 2014. *If you are receiving or have received Age Pension, you are not eligible for a Pension Bonus. |
|---|---------------|-------------------------|--|
| Maximum Bonus after Year 1  | \$1,981.80    | \$1,497.90              |  |
| Maximum Bonus after Year 2  | \$7,927.40    | \$5,991.70              |  |
| Maximum Bonus after Year 3  | \$17,836.60   | \$13,481.30             |  |
| Maximum Bonus after Year 4  | \$31,709.40   | \$23,966.80             |  |
| Maximum Bonus after Year 5  | \$49,546.00   | \$37,448.20             |  |

| Pension Reform Transitional Arrangements Rates and Thresholds | SINGLE               | COUPLE combined       | COUPLE one eligible partner | COUPLE separated due to ill health |
|---|----------------------|-----------------------|-----------------------------|------------------------------------|
| How much pension  | Per fortnight        | Per fortnight         | Per fortnight               | Per fortnight each                 |
| Maximum rate  | \$717.40             | \$1,158.80            | \$579.40                    | \$717.40                           |
| Energy Supplement   | \$14.10              | \$21.20               | \$10.60                     | \$14.10                            |
| <b>Total</b>  | <b>\$731.50</b>      | <b>\$1,180.00</b>     | <b>\$590.00</b>             | <b>\$731.50</b>                    |
| <b>Allowable Income</b>                                       | <b>Per fortnight</b> | <b>Combined</b>       | <b>Combined</b>             | <b>Combined</b>                    |
| Full pension  | up to \$162.00       | up to \$288.00        | up to \$288.00              | up to \$288.00                     |
| Part pension  | less than \$1,990.75 | less than \$3,238.00  | less than \$3,238.00        | less than \$3,945.50               |
| <b>Allowable Assets</b>                                       | <b>Single</b>        | <b>Combined</b>       | <b>Combined</b>             | <b>Combined</b>                    |
| Full pension—Home owner                                       | \$205,500            | \$291,500             | \$291,500                   | \$291,500                          |
| Full Pension—Non-home owner                                   | \$354,500            | \$440,500             | \$440,500                   | \$440,500                          |
| Part Pension—Home owner                                       | less than \$693,250  | less than \$1,078,500 | less than \$1,078,500       | less than \$1,267,000              |
| Part Pension—Non-home owner                                   | less than \$842,250  | less than \$1,227,500 | less than \$1,227,500       | less than \$1,416,000              |

The transitional arrangements apply to certain pensioners who were receiving part pensions as at 19 September 2009 and only applies until they would get an equal or higher rate under the new rules. Rates are indexed by Consumer Price Index only.

**These figures are a guide only. Effective 20 September 2015 unless otherwise stated.**

1. Rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) is the one that is applied. There is no income or assets test for customers who are permanently blind, unless they wish to apply for Rent Assistance. Some assets are deemed to earn income and there are special rules for other types of income.
  - a. Income over allowable amounts for full pension reduces pension by 50 cents in the dollar for singles and 25 cents in the dollar each for couples; for those paid under the transitional arrangements, the pension reduces by 40 cents in the dollar for singles and 20 cents in the dollar each for couples. These limits may be higher if Rent Assistance is paid with your pension. Contact the Department of Human Services on **132 300** for information on transitional arrangements.
  - b. Each fortnight, the Work Bonus disregards up to \$250 of employment income earned by eligible pensioners over age pension age (unless paid Parenting Payment Single). If employment income is less than \$250, the unused Work Bonus accrues up to a maximum amount of \$6500. This bank then discounts future employment income that exceeds \$250 per fortnight. If eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which has the Work Bonus). The transitional rate will continue until it no longer pays a higher rate.
2. Rent Assistance is not payable to people paying rent to a government housing authority. Special rules apply to single sharers, people who pay board and lodging or live in a retirement village. There are additional rates for those who have dependent children. Rent Assistance is generally paid with Family Tax Benefit if there are dependent children, or with the pension if there are no children. For temporarily separated rates, call **132 300**.
3. Single and combined couple rates are reduced by \$1.50 per fortnight for every \$1000 of additional assets above the allowable assets limits for full pension. Certain assets, including a person's home, are not included in the assets test. These limits may be higher if Rent Assistance is paid with your pension.
4. As part of the 2014–15 Budget, the Seniors Supplement for CSHC holders is no longer paid from 20 June 2015.
5. The income test for the Commonwealth Seniors Health Card (CSHC) includes adjusted taxable income plus deemed income from account-based income streams. The current account balance of an account-based income stream is subject to deeming where it is:
  - purchased or changed on or after 1 January 2015
  - owned by someone granted CSHC on or after 1 January 2015
  - owned by a card holder's partner who is aged 60 or more.
6. The Energy Supplement for CSHC holders is paid quarterly. To calculate the quarterly amount, obtain the daily rate of the supplement by dividing the annual amount by 364. The quarterly amount is then calculated by multiplying the daily rate by the number of days the supplement is payable in that quarter.

**Note:** Absences from Australia may affect your payments. If you are planning to travel outside Australia, you can use your Centrelink account through myGov to get tailored information about how your payments or concession cards could be affected, or go to [humanservices.gov.au/paymentoverseas](http://humanservices.gov.au/paymentoverseas)

If you prefer, you can contact the Department of Human Services on **132 300**.



# Smart Travellers

*choose Smart Traveller Insurance.*

It's your time to relax and not worry on your holiday. At Smart Traveller Insurance, we aim to provide you with comprehensive and easy to understand travel insurance policies with benefits such as:

- ✈ **One-Trip and Annual Plan Options**
- ✈ **24/7 International Emergency Assistance**
- ✈ **Comprehensive Cover & Benefits**
- ✈ **Competitive Price**

Call us on **13 76 76**  
for a quote.



Visit [www.smarttravellerinsurance.com.au](http://www.smarttravellerinsurance.com.au)

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There are several ways you can manage your business with us, including:

- **Online account**—create a myGov account at **my.gov.au** with one username and password to access your Centrelink and Medicare accounts online and do things like claim a payment or concession card, view your claims history and receive online letters.
- **Express Plus Centrelink mobile app**—if you have a Centrelink online account through myGov, you can use the Express Plus Centrelink mobile app. You can update your details, receive online letters, read *News for Seniors* and much more.
- **Phone self service**—call **136 240** to request a replacement card, Income Statement or have other documents sent to you in the mail.

If you prefer to visit us, you can use our self service computers at a service centre. Using self service, you can access your Medicare and Centrelink online accounts through myGov or view other government and community websites. You can also print your documents, look for payments and services, or search for a job.

Register or find out more about online services at **humanservices.gov.au/selfservice**



## Key Department of Human Services contacts

You can call us between 8 am and 5 pm, Monday to Friday, to talk to us about:

- **Older Australians**..... **132 300**  
Age Pension, deeming, income and assets tests, Financial Information Service, Pension Bonus Scheme and Commonwealth Seniors Health Card.
- **International Services**..... **131 673**  
Pensions paid outside Australia, claiming pensions from other countries, pensions paid under International Agreements.
- **Disabilities, Sickness and Carers**..... **132 717**
- **Feedback and complaints**..... **Freecall™ 1800 132 468**
- **TTY\* enquiries**..... **Freecall™ 1800 810 586**
- **TTY\* Customer Relations**..... **Freecall™ 1800 000 567**

### Information in other languages

Call **131 202** for Centrelink payments and services, or for Medicare and Child Support services call the Translating and Interpreting Service (TIS National) on **131 450**.

\*TTY is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service.



## Other key contacts

### Department of Veterans' Affairs

Call **133 254** or **Freecall™ 1800 555 254** from regional Australia. Go to **dva.gov.au**

### Department of Social Services

Call **1300 653 227** (call rates from landline and mobile providers may vary. Please check with your current service provider). Go to **dss.gov.au**

### My Aged Care

**Freecall™ 1800 200 422**. Go to **myagedcare.gov.au**

**Note:** calls from your home phone to our '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

### News for Seniors advertising enquiries

Contact: **dtb! Advertising**

Email: **newsforseniors@dtb.com.au**

The Department of Human Services and the Commonwealth of Australia do not endorse and are not responsible for the views, products or services offered or provided by advertisers.

### News for Seniors Editor

Email: **editornfs@humanservices.gov.au**


Write: PO Box 7788, Canberra BC, ACT 2610

# SAVE with the over 50's insurance specialist.

If undeliverable please return to:



## Home & Contents

 Buy Home and Contents Insurance online and **SAVE up to 30%<sup>†</sup>**

All the necessary cover and protection you would expect at a competitive price.

- ✓ Real people at the end of the phone, offering real service
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## Car Insurance

 Buy Car Insurance online and **SAVE up to 20%<sup>\*</sup>**

We offer a great range of benefits and savings, including:

- ✓ Lower car insurance premiums, means savings for you
- ✓ Monthly premiums at no extra charge
- ✓ No forms to fill in, ever
- ✓ Discounts when you combine with home &/ or contents insurance

## Travel Insurance

 Buy Travel Insurance online and **SAVE 10%**

Low-premium travel insurance offering world-wide protection 24/7.<sup>\*\*</sup>

- ✓ Cover available for Domestic and Overseas travel
- ✓ Automatic inclusions: such as cover for loss of luggage, cancellation charges, replacement of money and more
- ✓ One Trip and Annual Multi-Trip Policy Options

Start **SAVING** on your insurance today!  
Call **1300 017 805** or visit **www.seniors.com.au**



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