About to retire or in retirement?

a guide to your options and our services

July 2011

www.centrelink.gov.au
Help in other languages

If you need an interpreter or translation of documents for Centrelink business, we can arrange this for you free of charge.

To speak to Centrelink in languages other than English, call **13 1202** or visit a Centrelink Customer Service Centre and ask for an interpreter. For information in languages other than English visit [www.centrelink.gov.au](http://www.centrelink.gov.au) and select ‘We speak your language’.

Centrelink information in other formats

Some Centrelink information is available in alternative formats. These formats include audio CD/DVD, large print, Braille and E-text. You can also select the ‘listen to this page’ icon to hear the contents of selected web pages from our website. We can also arrange to provide information products in other formats upon request.

If you are interested in this service call **13 2717** or ask at a Centrelink Customer Service Centre.

Sign language interpreters

An Auslan Interpreter can be arranged if you need to attend an appointment with us. If you have a TTY phone, call [Freecall™ 1800 810 586](tel:1800810586) to request an interpreter, or ask at a Centrelink Customer Service Centre before your appointment.

TTY Service

If you are deaf or have a hearing or speech impairment, you can contact us through our TTY service on [Freecall™ 1800 810 586](tel:1800810586). To provide compliments, suggestions or complaints, please call our TTY Customer Relations Line on [Freecall™ 1800 000 567](tel:1800000567). A TTY phone is required to use this service.

National Relay Service

If you are deaf or have a speech or hearing impairment, you can also contact us through the National Relay Service. Call **13 3677** and request any of our ‘13’ or ‘1800’ numbers at the back of this booklet. For more information visit [www.relayservice.com.au](http://www.relayservice.com.au)

Centrelink claim forms and information products

To speak to Centrelink in languages other than English, call 13 2102. For information in languages other than English visit www.centrelink.gov.au and select ‘We speak your language’.

Charges for calls from your home phone to Centrelink “13” numbers vary depending on your telephone service provider. Calls to “1800” numbers from your home phone are free. Calls from public and mobile phones are charged at a higher rate.

Karen

To speak to Centrelink in languages other than English, call 13 2102. For information in languages other than English visit www.centrelink.gov.au and select ‘We speak your language’.

Spanish

Para hablar con Centrelink en un idioma distinto al inglés, llame al 13 2102. Se puede obtener información en un idioma distinto al inglés seleccionando ‘We speak your language’ en el sitio www.centrelink.gov.au

Vietnamese

Dể nói chuyện với Centrelink bằng tiếng Việt và những ngôn ngữ khác không phải là tiếng Anh, hãy gọi 13 2102. Để thông báo bằng tiếng Việt và ngôn ngữ khác không phải là tiếng Anh hãy vao trang mạng www.centrelink.gov.au và chọn đọ khác ‘We speak your language’.

A guide to your options and our services—July 2011
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Introduction

Centrelink is an Australian Government agency within the Human Services Portfolio. We deliver payments and services for a number of government departments including: the Department of Education, Employment and Workplace Relations; the Department of Families, Housing, Community Services and Indigenous Affairs; and the Department of Agriculture, Fisheries and Forestry.

We advise customers about relevant payment and service options including referrals to our specialists and other departments and agencies.

About this booklet

This booklet is a guide to the payments and services we offer to support you if you are a senior needing assistance. It includes details about:

- payments, services and opportunities
- how to claim payments and use our services
- your rights and responsibilities, and
- how to find out more.

The information complements and should be read in conjunction with Centrelink—the basics. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre. To see the full range of our customer booklets, turn to the back cover.
Income support to help you plan for your future

Planning for your retirement can begin at any age. Generally, the sooner you start planning, the better. Some people choose to continue to work into their retirement. Work can be paid or voluntary and keeps you connected with the community by sharing your skills. Others choose to enhance their skills by undertaking study, sometimes for the first time. It is important to plan ahead to fund the lifestyle that you wish to have when you retire.

Thinking about your financial future

When you are thinking about your financial future, you need to consider your individual circumstances carefully. The following questions may come to mind.

- Can I put aside extra money for my retirement?
- Where can I get good financial information?
- How much money do I need to save to give myself a comfortable retirement?
- How can I invest my savings to get the best return?

Many people find it hard to save money or to find information about financial matters that they can understand. Our Financial Information Service can help you. For more information, see ‘Financial Information Service’ on page 15.

Age Pension

If you have reached age pension age, Age Pension ensures you have an adequate income in your senior years.

Am I eligible?

To be eligible, you have to lodge a claim for the Age Pension. To lodge a claim, you have to be in Australia at the time of claiming and an Australian resident, unless you are covered by the provisions of an international social security agreement.

You may receive Age Pension if you currently:

- are 65 years of age or over for males, or
- are above certain qualifying ages for females, and
- meet residence and income and assets requirements, and
- are an Australian resident*.

To qualify for Age Pension, you must also have lived in Australia as an Australian resident for:

- 10 years continuously, or
- at least five years continuously at any time and more than 10 years in total, or
- two years immediately before claiming, if you are a female whose partner died while both you and your partner were Australian residents.

Some people do not need the 10 or two years qualifying residence. These are people living in Australia who:

- hold a permanent refugee visa or were a refugee on arrival in Australia, or
- were in receipt of Widow Allowance, Partner Allowance or Widow B pension when they turned age pension age.

Australia has international social security agreements with a number of countries. These may help you claim Age Pension even if you are not an Australian resident or do not have a long enough period of residence. For more information visit www.centrelink.gov.au call 13 2300 or ask at a Centrelink Customer Service Centre.

Age Pension qualifying ages for women

Women born before 1 July 1947 have reached the qualifying age for Age Pension. The ages that will apply in the future are set out in the following table.

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Qualification age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 July 1947 to 31 December 1948</td>
<td>64 ½</td>
</tr>
<tr>
<td>1 January 1949 to 30 June 1952</td>
<td>65</td>
</tr>
</tbody>
</table>

Increase in Age Pension qualification age

From 1 July 2017, the qualifying age for Age Pension for men and women will increase from 65 to 65 ½ years. The qualifying age for Age Pension will then increase by six months every two years, reaching 67 by 1 July 2023.

*For more information on residence requirements see Centrelink—the basics.
The ages that will apply in the future are set out in the following table.

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Qualification age</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 July 1952 to 31 December 1953</td>
<td>65 ½ years</td>
</tr>
<tr>
<td>1 January 1954 to 30 June 1955</td>
<td>66 years</td>
</tr>
<tr>
<td>1 July 1955 to 31 December 1956</td>
<td>66 ½ years</td>
</tr>
<tr>
<td>1 January 1957 and later</td>
<td>67 years</td>
</tr>
</tbody>
</table>

You will need to show us original documents that verify your age and residence status.

We may verify the information provided by you and/or use information previously supplied to the Department of Immigration and Citizenship to help us to assess your residence status.

**How does it work?**

You may receive:

- a fortnightly Age Pension
- a fortnightly Pension Supplement
- payments under the Pension Loans Scheme
- a Pensioner Concession Card.

For more information about concession cards, see ‘Extra assistance’ in Centrelink—the basics.

**What else should I know?**

**Income and assets**

Your Age Pension rate depends on whether you are single or have a partner, and on your income and assets.

We work out the maximum amount that may be paid to you (and your partner if applicable). The amount can include supplementary benefits and payments such as Rent Assistance.

We first calculate your total income. If you have a partner, your own and your partner’s income are combined. We then calculate your total combined assets. You need to provide documents such as bank statements, tax returns and financial statements so we can work out how much Age Pension to pay you. The amount of pension payable under the income test and the assets test are compared. You will be paid the lower of the two rates.

For more information see the Seniors Payment Rates factsheet. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre.

There is no income and assets test for Age Pension if you are permanently blind, but your pension may be reduced if you receive certain other payments. You will need to provide income and assets details if you claim Rent Assistance and/or have a partner who is claiming or receiving an income and assets tested payment from us.

**Income**

Income includes money from employment, pensions/annuities and money ‘deemed’ to be earned from investments. It also includes money received from outside Australia. If you have income above certain limits, the amount of pension you are paid may be reduced. It is important that you tell us about any changes to your income.

Your income may include:

- deemed income from financial assets
- gross income from earnings, including fringe benefits and salary sacrifice
- net income from a business, including farms
- private trust distributions or dividends from private companies
- net income from real estate, including rental of holiday homes and timeshares
- income from boarders and lodgers
- superannuation and pensions paid by other countries
- income from income stream products, such as annuities and account-based pensions
- money from sources outside Australia
- your attributed share of net profits, if you control or partly control a private trust or private company
- income from a life interest.
**Work Bonus**

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

It reduces your assessable employment income by $250 each fortnight. If the Work Bonus is not used because you are not working or you earn under $250 in a fortnight, the unused amount will be added to your Work Bonus balance up to a maximum of $6500. The Work Bonus balance can be used to offset any future employment income you have. This means you can work for short periods with little or no affect on your pension.

All pensioners over age pension age who have employment income are eligible for the Work Bonus except recipients of Parenting Payment (single) and customers receiving a transitional rate of pension.

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

For more information if you are planning to retire or in retirement, call 13 1202 to speak to Centrelink in a language other than English.

**Pensions paid by other countries**

If you (and/or your partner if applicable) have lived or worked in any country other than Australia, and you are claiming or receiving Age Pension, you (and/or your partner) may be asked to take steps to get a pension from the other country and advise us of the outcome. We can help you (and/or your partner) to claim a pension from another country.

The Australian dollar value of the gross amount of any foreign income you (and/or your partner) get, for example from a pension paid by another country, is used to work out how your foreign income affects your Age Pension. Any pension received from New Zealand will reduce your Age Pension dollar for dollar. For the current exchange rates we use, call Freecall™ 1800 050 041.

For information about pensions from other countries, leaving Australia temporarily or permanently and international social security agreements, visit www.centrelink.gov.au call 13 1673 or ask at a Centrelink Customer Service Centre.

**Compensation payments**

Compensation payments may affect the amount of Age Pension you are paid. For more information, see Centrelink—the basics.

**Deeming**

Income from any of your financial assets is assessed under the deeming rules.

‘Deeming’ means your financial assets are assumed to be earning a certain amount of income, regardless of actual income. Examples of financial assets include cash, bank accounts, bonds, managed investments, deferred annuities, shares and gifts. There are a few exemptions from deeming where the actual interest is used instead of the deemed income.

To assess the amount of your deemed income, the value of your financial assets is combined and the deeming rates applied. This deemed income is added to any other income you have to work out your Age Pension rate.

For more information see the Deeming factsheet. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre.

**Assets**

Most things you own have a dollar value and can be counted as assets. To work out how much Age Pension you may receive, the value of your assets, if you were to sell them, is taken into account. The value of any assets you have in other countries will be converted to the equivalent Australian dollar amount. Your family home, if you live in it, is not usually included. Where your home and adjacent land is larger than two hectares or if there is more than one title, then the market value of the extra land or other titles may be counted as assessable assets.

You may have your whole home title exempted from the assets test provided you (or your partner):

- are of age pension age and receive, or qualify to receive, Age Pension, Carer Payment, or Service Pension paid by the Department of Veterans’ Affairs (DVA),
- have continuously lived on the property for the past 20 years, and
- satisfy the extended land use test by making effective use of productive land to generate an income, given your capacity to do so.
Your assets may include:

- home contents, excluding fixtures such as wall-to-wall carpet or wall heaters
- cars
- boats
- rental properties, farms, second homes, holiday houses, timeshares or other real estate
- capital value of investments
- capital value of some pensions and annuities
- any cash, money in bank, building society or credit union accounts, term deposits, managed investments and shares
- gifts of money and other assets of more than $10 000 in any year and more than $30 000 in a five year period
- outstanding loans you have made
- value of your business
- antiques or other collectibles
- your attributed share of net assets, if you control or partly control a private trust or private company
- the value of a life interest, if it was created by you, and your partner, or upon the death of your partner
- assets held outside Australia.

It is important that you tell us about any changes to your assets, including any property you own.

Assets not taken into account include:

- your home where you live and any permanent fixtures such as wall-to-wall carpet and wall heaters
- assets test-exempt income streams
- burial plots
- prepaid funeral expenses
- accommodation bonds paid to residential aged care facilities
- funeral bonds (limits apply).

**Gifts**

Making gifts of money or assets over $10 000 in any financial year or more than $30 000 over five consecutive financial years may affect the amount of pension you receive. Income is deemed on the amount for five years after the date you made the gift.

These limits apply whether you are single or a member of a couple. Gifts made in the five years before you claim your pension may be taken into account. Special gifting provisions may apply if you have transferred ownership of a farm. For more information call **13 2316**.

Gifting concessions may apply if you have gifted to a Special Disability Trust. For more information call Freecall™ **1800 734 750**.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) call **13 2300** or ask at a Centrelink Customer Service Centre.

**Asset Hardship Provisions**

Generally, if you have significant assets you are expected to use those assets to support yourself before claiming a payment from us. However, where you cannot use your assets to help yourself in times of severe financial hardship, you can apply to be paid under the Asset Hardship Provisions.

**Am I eligible?**

You may be eligible for payments assessed under the Asset Hardship Provisions if:

- your payment is calculated under the assets test
- you own an asset which you cannot sell or be reasonably expected to sell
- you cannot borrow against the asset
- gifting provisions do not apply or can be disregarded, and
- you are in severe financial hardship.

For more information about severe financial hardship see [Centrelink—the basics](http://www.centrelink.gov.au).

**How does it work?**

The amount you receive under the Asset Hardship Provisions depends on each individual case. Payment starts from the date you lodge your hardship claim. In some cases, payment can be backdated for up to six months. You may also be eligible for a concession card.

For more information see the *Hardship Information* factsheet. This is available by visiting [www.centrelink.gov.au](http://www.centrelink.gov.au) calling **13 2300** or asking at a Centrelink Customer Service Centre.
Pension Loans Scheme

If you or your partner are of age pension age and only receive a part pension, or cannot get a pension because either your income or your assets are over the limits, you may be able to access capital tied up in your assets under the Pension Loans Scheme.

Am I eligible?

You may be eligible for payment under the Pension Loans Scheme if:

- you are a male 65 years of age or over, a female at the current age pension age or over, or the partner of someone who is (see the chart on page 6 for qualifying ages for women)
- you and your partner are receiving or may receive some pension under the income or assets tests, and
- you own real estate assets in Australia that can be offered as security for the loan.

Only real estate that you own in Australia can be used as security for the loan. Your home, if you own it, would usually be considered enough security.

How does it work?

You may get an amount up to the maximum amount of Age Pension, plus other supplementary payments each fortnight, which can be paid as a Pension Loan. You will be charged compound interest on the loan. The loan payments you receive are not taxable.

For more information on payments that are additional to Age Pension, see Centrelink—the basics.

Pension Bonus Scheme

The Pension Bonus Scheme rewards you if you defer claiming Age Pension or Service Pension and continue in paid work. The scheme is voluntary, but is closed to you if you were not eligible for Age Pension before 20 September 2009.

Am I eligible?

You may get a bonus if you:

- qualified for Age Pension before 20 September 2009
- were born before 20 September 1944 (men) or born before 1 January 1946 (women)
- continue to work past the date you meet age and residence requirements for Age Pension
- have registered as a member of the scheme
- meet the flexible work test requirements for at least one year after your registration date, and
- are eligible for payment of Age Pension when you claim.

You cannot be paid a bonus if you:

- received any income support (excluding Carer Payment) since reaching age pension age. Income support payments include Age Pension, Disability Support Pension, Wife Pension, Special Benefit, Austudy, Bereavement Allowance, Widow Allowance, Veterans’ Affairs service pensions and income support supplements
- received a bonus already
- use an international social security agreement to meet the residence requirements when you claim Age Pension, or
- are not eligible for Age Pension when you finally claim.

If you met the qualifications for Age Pension before 20 September 2009 you can still register for the Pension Bonus Scheme. You should register as soon as possible. If you have a partner who is also eligible for the scheme, only one of you must meet the work requirements but you must both register. You claim your Pension Bonus payment when you apply for and receive Age Pension or a Veterans’ Affairs Service Pension. You need to make these claims within 13 weeks of ceasing to meet the work test requirements.

If you cease working you can no longer continue to defer claiming your Pension Bonus because you have a working partner who is not in the Pension Bonus Scheme. If you have a working partner who is not in the Pension Bonus Scheme, you may wish to talk to a Centrelink Financial Information Service Officer or financial adviser about your situation.

For more information visit www.centrelink.gov.au call 13 2300 or ask at a Centrelink Customer Service Centre.
How does it work?

You may receive a one-off non-taxable lump sum Pension Bonus payment when you claim Age Pension.

The amount you receive depends on:

- how long you delayed claiming Age Pension and met the work test requirements
- how much Age Pension you receive when it is granted, and
- whether you are partnered or single during the period you defer claiming Age Pension.

Your Pension Bonus is calculated on a minimum of one year and a maximum of five years of meeting the work test requirements.

If your Age Pension payment rate increases within 13 weeks of it being granted, you may get a Pension Bonus top-up payment.

For more information see the Pension Bonus Scheme brochure. This is available at www.centrelink.gov.au by calling 13 2300 or asking at a Centrelink Customer Service Centre.

Pension Bonus Bereavement Payment

If your partner was registered for the Pension Bonus Scheme with us or the Department of Veterans’ Affairs and died before making a successful claim for Age Pension and Pension Bonus, you may be eligible for a Pension Bonus Bereavement Payment.

The Pension Bonus Scheme was closed to new entrants from 20 September 2009, but if your partner was a member of the scheme, you may still be able to claim and be paid a Pension Bonus Bereavement Payment.

For more information see the Pension Bonus Scheme brochure. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre.

Carer Payment

Carer Payment can provide you with income support if, because of the demands of your caring role, you are unable to support yourself through substantial paid employment. You can receive Carer Payment for caring for a person or child (under 16 years of age).

You may receive:

- a fortnightly Carer Payment—see the Disability and Carer Payment Rates factsheet for the amount and details of how the income and assets tests may affect your payment
- a Pensioner Concession Card.

For more information on Carer Payment see Caring for someone?

Carer Allowance

Carer Allowance is a supplementary payment that may be available to you if you are a parent or carer who provides additional daily care and attention for an adult or child with a disability or medical condition, or for an adult who is frail aged. Carer Allowance is not income and assets tested, is not taxable and can be paid in addition to wages, Carer payment or any other Centrelink payments.

If you are caring for a child under 16 years of age you may receive a:

- fortnightly Carer Allowance payment plus a Health Care Card, or
- a Health Care Card only—for more information about other concessions that are available to card holders see Centrelink—the basics.

You may receive Carer Allowance for more than one child.

If you have two children with disabilities and the children are not individually eligible for Carer Allowance, but together create a substantial caring responsibility, you may still be entitled to a single rate of Carer Allowance.

If you are caring for an adult 16 years of age or over you may receive a fortnightly Carer Allowance payment.

You may receive Carer Allowance for up to two adults.

For more information on Carer Allowance see Caring for someone?
Grandparents and carers who raise and care for children

Grandparents sometimes find themselves taking on daily care and responsibility for their grandchildren. This presents a number of challenges and grandparents may find that their lives change significantly.

How does it work?

If you are a grandparent or legal guardian raising or caring for a child in an extended family care or foster care arrangement, you may be paid Family Tax Benefit and Child Care Benefit. You may also be eligible for a Health Care Card for that child.

As a grandparent carer you can apply for a child support assessment if you care for a child 128 nights or more a year (35 per cent or more care) and you are not the child’s adopted parent.

Child support for grandparents who have care of their grandchildren is usually worked out using a formula based on both parents’ incomes – similar to how it is worked out for parents. This helps to make sure both parents contribute to the ongoing costs of raising their children.

However, your income is not taken into account. The amount of care each parent provides will also be taken into account, as well as the amount of care that you provide (this is referred to as the percentage of care). Your percentage of care is usually based on the number of nights you have care of the child.

Usually an application for child support must be made for both parents to be assessed for child support. If there are special circumstances that mean that you can only apply for child support from one parent, a slightly different formula is used, based on that parent’s income.

A non-parent carer can apply for a child support assessment if all of the following apply:

• you care for a child 128 nights or more a year (35 per cent or more care)
• you are not the child’s natural or adopted parent
• you are not in a domestic relationship with either of the child’s parents.

If you apply for a child support assessment, you must apply against both parents except:

• where one parent is not a resident of Australia or a reciprocating jurisdiction
• where one parent is deceased, or
• when we are satisfied there are special circumstances—for example the other parent is unknown.

For more information see Are you a parent or guardian? This is available by visiting www.centrelink.gov.au calling 13 6150 or asking at a Centrelink Customer Service Centre.

For more information on Health Care Cards see ‘Extra assistance’ in Centrelink—the basics. You can also contact the Family Assistance Office at www.familyassist.gov.au or call 13 6150.

For more information about child support and the Child Support Agency visit www.csa.gov.au or call 13 1272.

You may also claim Medicare benefits for medical expenses you incurred on a child’s behalf, even if the child does not appear on your Medicare card.

You will need to:

• ask the practice to get the child’s Medicare card number so that the claim can be processed—only bulk billing doctors
• ask for the receipt to be made out in your name and present your account/receipt to Medicare Australia to collect a benefit—only if you paid for the service.

You may request to have your grandchildren copied on to your Medicare card only if you have primary care of the child. It will be necessary for you to provide documentation to support this request (for example, documents from the Court and relevant State Department of Community Services).

For more information go to www.medicareaustralia.gov.au call 13 2011 or ask at your local Medicare office.
Extra assistance

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is available to self-funded retirees within certain income limits.

Am I eligible?

You may get a Commonwealth Seniors Health Card if you:

• are of age pension age
• are not receiving an income support payment such as Age Pension from Centrelink or the Department of Veterans’ Affairs
• are an Australian resident or you arrived in Australia on a New Zealand passport and you live permanently in Australia*
• provide your tax file number
• have been in Australia as an Australian resident or a New Zealand citizen living in Australia for at least 104 weeks (there are some exceptions)
• are in Australia when you claim, and
• meet an annual adjusted taxable income test. There is no assets test. For more information see the Seniors Payment Rates factsheet, available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre.

*For more information on residence requirements see Centrelink—the basics.

How does it work?

This card provides you with access to the following Australian Government concessions:

• prescription and other medicines listed on the Pharmaceutical Benefits Scheme (at the concessional rates)*
• bulk-billed General Practitioner (GP) appointments, at the discretion of the doctor (the Australian Government provides financial incentives for GPs to bulk-bill concession cardholders)*
• a reduction in the cost of out-of-hospital medical expenses above certain thresholds through the Medicare Safety Net*.

*Not available to dependants of the cardholder.

Commonwealth Seniors Health Card holders are eligible for Seniors Supplement and discounted travel on Great Southern Railway services. There may also be other concessions provided by state, territory or local authorities, or business services.

For more information see the A guide to Centrelink concession cards brochure. This is available at www.centrelink.gov.au by calling 13 2300 or asking at a Centrelink Customer Service Centre.

Medicare cards

If you pay for a Medicare service for someone else—such as a grandchild or someone you are caring for—you are able to receive the Medicare benefit for the service even if this person is not enrolled on your Medicare card.

If you have paid for a Medicare service for a person in your care, you will need to:

• advise a service officer in a Medicare office that you paid for the Medicare service
• provide the patient’s Medicare card or their full name and date of birth, and
• present the doctor’s account or account and receipt for the Medicare service you wish to claim a benefit for.

If you are unable to make it to a Medicare office, you can also make a claim by calling 13 2011 or by posting your account together with a claim form to Medicare, GPO Box 9822 in your capital city. If the person you are claiming for is enrolled on your Medicare card and you are registered for Medicare Australia Online Services, some claims can also be lodged online.

For more information go to www.medicareaustralia.gov.au call 13 2011 or visit your local Medicare office.

Mobility Allowance

Mobility Allowance assists you if you have a disability and cannot use public transport permanently or for an extended period without substantial assistance and you are engaged in certain activities. These activities include looking for work, participating in a Disability Employment Services program, or any combination of paid employment, voluntary work, vocational training and independent living/life skills training.
**Am I eligible?**

You may receive Mobility Allowance if you:

- are an Australian resident
- are in Australia when you claim
- have been in Australia as an Australian resident for at least 104 weeks (there are some exceptions)
- are 16 years of age or over
- cannot use public transport without substantial help for the next 12 months or longer because you have a disability (you do not need to have local access to public transport)
- need to travel as part of your work, training or job seeking.

There are two rates of Mobility Allowance, a standard rate and a higher rate. The rate you receive will depend on your situation.

Mobility Allowance is not subject to an income or assets test and is not taxable.

You do not need to be getting any other payments from Centrelink to be eligible for the standard rate of Mobility Allowance.

For more information see [Are you ill, injured or do you have a disability?](www.centrelink.gov.au) booklet. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre.

**How does it work?**

Pension Supplement is paid automatically each fortnight with your income support payment. You can choose to receive the minimum amount of Pension Supplement quarterly instead of every fortnight.

For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) call 13 2300 or ask at a Centrelink Customer Service Centre.

**Rent Assistance**

If you are paying rent and receiving a payment from Centrelink or the Family Assistance Office, you may be eligible for Rent Assistance. Rent can include private rent, lodging, board and lodging, site fees, fees to moor a vessel or service and maintenance fees in a retirement village. If you share the care of a child, you may also be eligible for Rent Assistance.

**Am I eligible?**

You may be eligible for Rent Assistance if you are:

- paying rent, and
- receiving a payment from Centrelink or the Family Assistance Office or sharing the care of a child.

You cannot receive Rent Assistance if you:

- have a tenancy agreement with a state or territory housing authority and pay rent to a state or territory government. There can be special cases when you pay rent to a Community Housing Authority where you may be able to get Rent Assistance. If you are paying rent to a Community Housing Authority you will need to contact Centrelink to check whether or not you can get Rent Assistance, or
- only get Exceptional Circumstances Relief Payment, Interim Income Support Payment, or
- are in a residential aged care home occupying an Australian Government funded bed.

For more information see the Rent Assistance—Helping you pay your rent brochure, available by visiting [www.centrelink.gov.au](http://www.centrelink.gov.au) calling the ‘13’ or ‘1800’ number at the back of this booklet most relevant to your situation or asking at a Centrelink Customer Service Centre.
How does it work?

The rate of Rent Assistance depends on:
• the type and amount of rent you pay for the home you usually live in, and
• your living arrangements—whether you are single or have a partner, whether you have dependent children living with you or whether you share your accommodation with others.

To receive Rent Assistance, you will need to provide details of your rental circumstances.

If you have a written tenancy agreement (lease) with your name on it, you need to provide Centrelink or the Family Assistance Office with a copy of your lease and a completed Rent Certificate. The Rent Certificate does not need to be signed by your landlord, authorised agent or the person you pay rent to.

If you do not have a written tenancy agreement (lease) with your name on it, you need to provide Centrelink or the Family Assistance Office with a completed Rent Certificate. This must be signed by your landlord, authorised agent or the person you pay rent to. If you have problems getting a tenancy agreement (lease) or Rent Certificate signed, let us know straight away.

You can get a copy of a Rent Certificate from a Customer Service Centre or the Family Assistance Office or call the ‘13’ or ‘1800’ number listed at the back of this booklet most relevant to your situation.

If you live in community housing, your Community Housing Organisation may be able to send your rent information directly to Centrelink. Talk to your Community Housing Organisation to find out more information.

Seniors Supplement

If you hold a Commonwealth Seniors Health Care Card you are eligible for a Seniors Supplement. Once you have provided your bank account details the Seniors Supplement will be paid automatically each quarter.

For more information visit www.centrelink.gov.au call 13 2300 or ask at a Centrelink Customer Service Centre.

Help for seniors

Help for veterans

If you were a member of the Australian Defence Force, or in some cases the Australian Government or Allied Defence Forces, you may be able to claim a Service Pension through the Department of Veterans’ Affairs. The qualifying age for this pension is lower than age pension age.

The Department of Veterans’ Affairs provides a range of services, including health care, housing and counselling services to eligible veterans and their dependants.

For more information call the Department of Veterans’ Affairs on 13 3254. If you live in regional Australia call Freecall™ 1800 555 254.

Residential aged care

Residential aged care services, such as hostels and nursing homes, provide nursing and personal care for older people who can no longer live independently. The Australian Government funds most residential aged care services.

New residents entering an aged care home may be asked to pay daily fees including an income-tested fee and an accommodation payment (either an accommodation bond or accommodation charge). Most pensioners in residential aged care services cannot get Rent Assistance.

If you live separately from your partner, because they are in residential aged care, you are paid a higher rate of Age Pension.

For more information call the Department of Health and Ageing on Freecall™ 1800 500 853 or ask us for a copy of the Accommodation Choices for Older Australians and their Families booklet.

Financial Information Service

Anyone of any age can receive the confidential, free, independent and expert information provided by our Financial Information Service. It can help you make informed decisions about investment and financial issues for your current and future needs.

Financial Information Service Officers can:
• provide you with expert financial information to help you maintain and improve your standard of living
• increase your confidence to deal with financial issues
• assist you to understand your financial affairs and the options available to you
• alert you to the levels of risk associated with different financial products
• explain the roles of the different experts in financial and associated industries.

Financial Information Service Officers cannot:
• provide financial advice or financial counselling
• recommend any particular type of investment or financial planners
• tell you how to invest your money
• tell you the exact amount of a payment that you may get from Centrelink or the Department of Veterans’ Affairs (but they can give you an estimate).

For more information see the Financial Information Service factsheet. This is available by visiting www.centrelink.gov.au calling 13 2300 or asking at a Centrelink Customer Service Centre. Financial Information Service Officers also conduct regular information seminars on a range of topics. For more information about a seminar near you or to make a booking call 13 6357.

Social workers

Social workers can assist you during difficult times by providing personal counselling, support and information. You can talk to a social worker about a range of things including domestic and family violence, homelessness, relationship issues, loss and bereavement, and other personal concerns.

Social Workers can also refer you to other services and programs such as housing, health, emergency relief and legal support.

To speak with a Centrelink Social Worker, contact your local Customer Service Centre or call 13 1794.

Making a claim

The first step in claiming most payments is to register an Intent to Claim. This lets us know you will be applying for a payment soon. You or someone on your behalf may register your Intent to Claim online, in person or by phone.

When you are making a claim you need to provide us with accurate information about your circumstances. The information you need to provide is listed in the relevant claim form and the claim information booklet. If the information you provide is not correct or your circumstances change and you do not tell us, you may be overpaid and will have to repay the money. You can lodge some claims using self service by visiting www.centrelink.gov.au calling 13 6240 or at a Centrelink Customer Service Centre.

See Centrelink—the basics for information on how to make a claim, what you need to prove your identity, residence requirements, the definition of a partner, how soon a payment can be made and how to arrange an Advance Payment.

Your rights and responsibilities

It is your responsibility to decide if you wish to apply for a payment and to make the application, taking into consideration your particular circumstances.

You must tell us if things change

When you are granted a payment or service from Centrelink or the Family Assistance Office, we will send you a letter listing events and changes to your situation you must tell us about.

To tell us if things change, you can:
• update your details at www.centrelink.gov.au
• call the ‘13’ or ‘1800’ number most relevant to your circumstances
• visit a Centrelink Customer Service Centre.

If you have changed your contact details remember to let Medicare know as well.

Note: we match information with the Australian Taxation Office, Australia’s immigration authorities, government
departments and other organisations and verify income with employers. We also act on public information. If you are overpaid benefits, you will probably have to repay the money. If you have deliberately given us incorrect information, you may face consequences ranging from recovery fees to criminal prosecution.

Dealing with third parties

You may deal with a third party who is not a member of our staff. If you do, please remember that we have not authorised any third parties to provide information or advice to you about payments and cannot be responsible for the information these parties provide.

Getting someone to deal with Centrelink for you

Some of our customers have difficulty managing their business with us, often because of a disability or illness or because of problems reading, writing, understanding instructions or handling money. We offer customers who are receiving a payment and/or service from us and/or the Family Assistance Office several ways for someone to deal with us on their behalf.

Person Permitted to Enquire

You can arrange with us to authorise a person or organisation to make enquiries to Centrelink on your behalf. This is referred to as a Person Permitted to Enquire. This is not a nominee arrangement.

Nominee arrangements

There are two types of nominee arrangements:

**Correspondence nominee** arrangements enable you to authorise a person or organisation to act on your behalf when dealing with us. Correspondence nominees can:
- make enquiries on your behalf
- receive copies of your mail
- notify of changes to your circumstances
- complete Centrelink forms and statements on your behalf
- provide us with documents relating to your circumstances
- attend appointments with you or on your behalf.

**Payment nominee** arrangements enable you to authorise a person or organisation to receive your payments into an account maintained by the nominee. A payment nominee can be:
- given only minimal information regarding issues affecting your payments
- asked to supply records of how the money received was used for your behalf. The nominee must maintain relevant financial records (monetary penalties may apply if they fail to do so).

You may choose to either have one nominee for both correspondence and payment arrangements or have different nominees for each type of nominee arrangement. If you are interested in this kind of arrangement, ask for the *Authorising a person or organisation to enquire or act on your behalf* form.

A nominee is required to advise us of anything that might affect their ability to act as a nominee. Nominee arrangements are subject to review. We are not obliged to accept a nominee arrangement unless it is in the customer’s best interests. Individual nominees can register for self service to view or update information on your behalf.

If you have a nominee appointed to manage your affairs, you cannot be appointed as a nominee for someone else. For more information visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call 13 2300 or ask at a Centrelink Customer Service Centre.

Our service commitments

We are committed to Our Service Commitments. It is a public statement about the standards of service that you can expect from us. It also contains information about your rights and what you can do if you are unhappy with the services that you have received and how to provide other feedback, both positive and negative.

For a copy of Our Service Commitments and related information, visit [www.centrelink.gov.au](http://www.centrelink.gov.au) or call the ‘13’ or ‘1800’ number most relevant to your circumstances or ask at a Centrelink Customer Service Centre.

Reviews and appeals

If you are not happy with a decision made by Centrelink there are several things you can do. You can discuss your case with the person who made the original decision. You do not have to do this but it gives you a chance to correct misunderstandings and present new information.
You have the right to ask for a review by an Authorised Review Officer if you think a decision is wrong. You may do this without first talking to the person who made the decision, but that person may still look at your review unless you have asked for this not to happen.

You should contact us as soon as possible because time limits apply in some cases and back payments may not be paid if the decision is changed. For more information see Centrelink—the basics, visit www.centrelink.gov.au or ask at a Centrelink Customer Service Centre.

If you believe the Authorised Review Officer’s decision is incorrect, you can then apply for review by the Social Security Appeals Tribunal. For more information, visit www.ssat.gov.au or call Freecall™ 1800 011 140 or write to GPO Box 9943 in your nearest capital city.

Both you and Centrelink may apply to the Administrative Appeals Tribunal for a review of the Social Security Appeals Tribunal decision.

Both you and Centrelink may appeal a decision of the Administrative Appeals Tribunal to the courts, but only on a question of law.

You can, but do not have to, be legally represented at any stage of the review and appeals process. Many people have been successful at all stages without representation.

Free advice and assistance may be obtained from welfare rights centres and legal aid services.

How to provide feedback

If you have feedback about our services you have the right to contact us. Feedback can include compliments, suggestions for improvements and complaints about our service, a decision we have made, the way that a policy is interpreted, staff behaviour and attitude or any other aspects of our operations.

Feedback can be provided by:

- completing an online comment card at www.centrelink.gov.au
- talking to any Customer Service Adviser
- completing a comment card at a Centrelink Customer Service Centre, or
- calling the Customer Relations Line on Freecall™ 1800 050 004.

If you have a hearing or speech impairment, you can contact Customer Relations staff using a TTY phone on Freecall™ 1800 000 567.

We will not discriminate against or otherwise disadvantage anyone who lodges a complaint or provides other feedback.

If you have contacted our Customer Relations staff with a concern and it has not been resolved to your satisfaction, you can take the matter further by contacting the Commonwealth Ombudsman on 1300 362 072.

Keeping your personal information private

You have a right to have the personal information that we collect about you kept private. We are bound by legislation that contains strict confidentiality provisions that limit who can look at information about you and when and to whom it can be given. We are also bound by the Privacy Act 1988.

Specific details of how your information will be used and who it may be given to can be found in the privacy notices we provide when you give us personal information. The Your right to privacy factsheet is also available online by visiting www.centrelink.gov.au or asking at a Centrelink Customer Service Centre or calling the ‘13’ or ‘1800’ number most relevant to your circumstances.

Limited information about you may be used as part of market research undertaken by the Department of Human Services, Centrelink and its policy departments, or by research organisations on behalf of Centrelink or policy departments. Your privacy is protected throughout this process. For more information visit www.centrelink.gov.au and see the Market research and you factsheet.

If you have a question about privacy, confidentiality or access to information, ask to speak with the Centrelink Privacy Officer in your area.
More information

Income Management

Income Management is a way to help you manage your money. It means that part of your Centrelink payments will be set aside by Centrelink to help you pay for things you and your family need. It applies only in selected locations.

Income Management will not reduce the total amount of your payments from Centrelink. It will only change the way you receive your payments. The rest of your regular fortnightly payments will be paid to you in the usual way.

Your income managed money can be used for priority items such as food, rent, utilities and clothing.

You can spend your income managed money by using a BasicsCard, or by organising direct payments to organisations such as stores, landlords or utility providers.

For more information about Income Management visit www.centrelink.gov.au or call the Income Management Line on 13 2594.

Voluntary Income Management

If you are on a relevant Centrelink payment and live in a selected location, you can choose to participate in Voluntary Income Management. This means that Centrelink can help you manage your payments.

You will need to talk to Centrelink to see if your payments can be income managed. Once you sign up you will have to stay on it for at least 13 weeks. After that you can stop whenever you like.

For more information about Voluntary Income Management visit www.centrelink.gov.au or call the Income Management Line on 13 2594.

Centrepay

Centrepay can help you pay regular bills and expenses like:
- rent
- telephone
- electricity, gas, water
- medical services and equipment
- food
- child care
- council rates
- ambulance costs
- home care services
- Indigenous Business Australia loan repayments
- rental of household goods
- no-interest loans
- court fines or infringements, and
- school fees.

Centrepay has thousands of participating organisations. To find out if an organisation is registered with Centrepay contact Centrelink or speak to the organisation you would like to pay.

For more information about Centrepay see the Manage your bills for free—Centrepay brochure. This is available by visiting www.centrelink.gov.au or asking at a Centrelink Customer Service Centre.

Rent Deduction Scheme

If you pay rent to a state or territory housing authority you can choose to have your rent paid automatically from your Centrelink payment directly to your housing authority.

The Rent Deduction Scheme is a service provided by Centrelink in partnership with state and territory housing authorities.

This service is free of charge and you can apply to join or withdraw from the service at any time. To join the Rent Deduction Scheme you need to contact your local housing authority and ask for a deduction form. To withdraw from the Scheme you need to contact your local housing authority or Centrelink.

For more information visit www.centrelink.gov.au or ask at a Centrelink Customer Service Centre.

Specialist staff

We have specialist staff to assist you in difficult times. For a comprehensive list see Centrelink—the basics.
For more information ask at a Centrelink Customer Service Centre or contact the relevant ‘13’ or ‘1800’ number listed below.

How to contact us

Visit www.centrelink.gov.au for more information about Centrelink payments and services or contact us in any of the following ways.

By phone

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>About to retire or in retirement</td>
<td>13 2300</td>
</tr>
<tr>
<td>Seniors</td>
<td></td>
</tr>
<tr>
<td>Needing help after someone has died</td>
<td></td>
</tr>
<tr>
<td>Are you ill, injured or do you have a disability</td>
<td>13 2717</td>
</tr>
<tr>
<td>Caring for someone</td>
<td></td>
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<tr>
<td>Needing help in a crisis</td>
<td>13 2850</td>
</tr>
<tr>
<td>Looking for work (21 years of age and over)</td>
<td></td>
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<tr>
<td>Are you a farmer, self-employed or rural Australian</td>
<td></td>
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<tr>
<td>Recently moved to Australia</td>
<td></td>
</tr>
<tr>
<td>Parent or guardian</td>
<td>13 6150</td>
</tr>
<tr>
<td>Family Assistance Office</td>
<td></td>
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<tr>
<td>Youth and Student Services</td>
<td>13 2490</td>
</tr>
<tr>
<td>Looking for work (under 21 years of age)</td>
<td></td>
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<tr>
<td>Youth Allowance</td>
<td></td>
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<tr>
<td>Austudy</td>
<td></td>
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<tr>
<td>Pensioner Education Supplement</td>
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<tr>
<td>ABSTUDY</td>
<td>13 2317</td>
</tr>
<tr>
<td>Assistance for Isolated Children</td>
<td>13 2318</td>
</tr>
<tr>
<td>Australian Government Services</td>
<td></td>
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<tr>
<td>Fraud Tip-off Line</td>
<td>13 1524</td>
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<tr>
<td>BasicsCard Balance Check Freecall™ 1800 057 111</td>
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<tr>
<td>Centrelink Business Hotline</td>
<td>13 1158</td>
</tr>
<tr>
<td>Centrelink International Services</td>
<td>13 1673</td>
</tr>
</tbody>
</table>

Calling from outside Australia

<table>
<thead>
<tr>
<th>Country calling from</th>
<th>Free call phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>0800 295 165</td>
</tr>
<tr>
<td>Canada</td>
<td>1888 2557 493</td>
</tr>
<tr>
<td>China – North*</td>
<td>10 800 6100 427</td>
</tr>
<tr>
<td>China – South</td>
<td>10 800 2611 309</td>
</tr>
<tr>
<td>Denmark</td>
<td>8088 3556</td>
</tr>
<tr>
<td>Germany</td>
<td>0800 1802 482</td>
</tr>
<tr>
<td>Greece</td>
<td>0080 0611 26209</td>
</tr>
<tr>
<td>India</td>
<td>000 800 61 01098</td>
</tr>
<tr>
<td>Indonesia</td>
<td>001 803 61 035</td>
</tr>
<tr>
<td>Italy</td>
<td>800 781 977</td>
</tr>
<tr>
<td>Republic of Korea</td>
<td>003 081 32326</td>
</tr>
<tr>
<td>The Netherlands</td>
<td>0800 0224 364</td>
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<tr>
<td>New Zealand</td>
<td>0800 441 248</td>
</tr>
<tr>
<td>Philippines</td>
<td>1800 1611 0046</td>
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<tr>
<td>Poland</td>
<td>00 800 6111 220</td>
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<tr>
<td>Portugal</td>
<td>800 861 122</td>
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<tr>
<td>Singapore</td>
<td>800 6167 015</td>
</tr>
<tr>
<td>Spain</td>
<td>900 951 547</td>
</tr>
<tr>
<td>Thailand</td>
<td>001 800 611 4136</td>
</tr>
<tr>
<td>Turkey</td>
<td>00 800 6190 5703</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>800 061 04319</td>
</tr>
<tr>
<td>The United Kingdom</td>
<td>0800 1695 865</td>
</tr>
<tr>
<td>The United States of America</td>
<td>1866 3433 086</td>
</tr>
</tbody>
</table>

*China (North) includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan. All other provinces are considered to be China (South) for this purpose. This free call may not be available from every location within the country, and may not be free from mobile phones or public phones.

If free call numbers are not available, you can reverse charges to +61 3 6222 3455 by requesting this through your local operator in your country of location, if this service is provided by your local telephone provider.

Customer Relations Freecall™ 1800 050 004
Suggestions, complaints or compliments

Drought Assistance 13 2316
Financial Information Service 13 2300
Financial Information Service seminar bookings 13 6357
Foreign Income Exchange Line  Freecall™ 1800 050 041
If you get income from a country other than Australia and want to know the exchange rate that has been applied to that income by Centrelink

Income Management Line  13 2594
Indigenous Call Centre  13 6380
Payments for Australian Apprentices  13 3633
To speak to Centrelink in languages other than English  13 1202
TTY* Customer Relations  Freecall™ 1800 000 567
TTY* Enquiries  Freecall™ 1800 810 586

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

Note: calls from your home phone to Centrelink ‘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.

Some tips when calling
• Stay on the line—try not to hang up and redial, you may wait longer
• Have your details ready—it helps if you have your reference number and any letter you want to talk about with you when you call
• Have a pen and paper ready to take notes
• We will not give you details about other people, even family members, unless we have written permission or they are with you when you call.

In writing
Our contact address is on every letter we send you, or refer to the White Pages for the address of your nearest office.

Centrelink self service
Centrelink self service is a quick and convenient way to report, update or view your personal details without having to speak to a Centrelink Customer Service Adviser or visit a Centrelink Customer Service Centre.

Online Services—are secure, convenient and protect your privacy. Some of the options that make it easier for you to do business with us:
• report income, Activity Test/participation requirements and changes to your circumstances
• view your Centrelink payment history and check when and how much your next Centrelink payment will be
• apply for an Advance Payment
• print an Income Statement, Rent Certificate or Reporting Statement
• update contact details, bank account details and study details
• view a summary of your current income and assets
• View, add, change or cancel deductions
• check appointment details and reporting dates, and
• claim for Age Pension, student payments and family assistance payments.

Phone Self Service—provides you with a convenient way to do some of your Centrelink business:
• call 13 6240—to access a range of phone services
• call 13 3276—(13 EARN)—to report income, Activity Test/participation requirements and changes to your circumstances.

For more information about reporting requirements visit www.centrelink.gov.au
Medicare Australia Online Services

Medicare Australia’s Online Services provide you with an extra way to view, update and request information and services from Medicare Australia.

You can register for Online Services at www.medicareaustralia.gov.au or at your local Medicare office.

Online Services is useful if you can’t get to a Medicare office or just prefer to do your business online.

Once registered for Online Services, you can:
• lodge some Medicare claims online
• request a replacement or duplicate Medicare card—only two replacement Medicare cards can be requested online per year
• register and update your bank account details—claim at your doctor’s and get your Medicare benefit paid into your bank account
• update your personal details—such as contact details, preferred language, Indigenous status and Medicare card address
• view, print and save your Medicare claims history statement—for up to 12 months from the date of the request
• view your Medicare Safety Net balance
• view, print and save your Medicare benefit tax statement—previous and current financial years available
• view your Individual Healthcare Identifier number history
• view and update your Individual Healthcare Identifier number alternate names
• view your Care Plan access history
• view your organ donor registration details
• view your child’s immunisation history statement—a statement of your child’s first seven years is available to parents of children aged up to 14 years.

Other organisations and useful information

Please check your phone book for details of these organisations in your state or territory.

Australian Government Seniors website—a single point of access to government and non-government information and services for seniors. Visit www.seniors.gov.au

Australian Hearing—dedicated to helping people manage their hearing impairment to deliver a better quality of life. Australian Hearing provides services to eligible pensioners and most veterans. Visit www.hearing.com.au or call 13 1797.

Australian Securities and Investments Commission—information on investing, superannuation, insurance and deposits. Visit www.asic.gov.au or call 1300 300 630.

Australian Taxation Office—visit www.ato.gov.au or call the Personal Tax Info Line on 13 2861.

Carers Australia—the national peak body for carers, representing the needs and interests of carers at the national level. The members of Carers Australia comprise the eight state and territory Carers Associations. Visit www.carersaustralia.com.au or call Freecall™ 1800 242 636.

Commonwealth Respite and Carelink Centres—assists carers to access respite or to take a break and provide information about community and other aged care services. They can provide information and advice about respite options and help with organising planned or emergency respite. Visit www.commcarelink.health.gov.au or call Freecall™ 1800 052 222. For after hours emergency respite call Freecall™ 1800 059 059.

Department of Education, Employment and Workplace Relations—providing national leadership in education and workplace training, transition to work and conditions and values in the workplace. Visit www.deewr.gov.au

Department of Families, Housing, Community Services and Indigenous Affairs—looks after a broad range of issues affecting the living standards of Australian families, communities and individuals. Visit www.fahcsia.gov.au

**Department of Human Services**—the department brings together six agencies that collectively aim to improve the delivery of relevant health and welfare services to all Australians. Visit [www.humanservices.gov.au](http://www.humanservices.gov.au)

**Department of Veterans’ Affairs**—provides information about claiming a Service Pension and other services for veterans and their dependants. Visit [www.dva.gov.au](http://www.dva.gov.au) or call 13 3254 or Freecall™ 1800 555 254 for regional Australia.

**Family Relationships Centres**—provides information, advice and dispute resolution to help parents/carers focus on the needs of children and develop workable arrangements for children without going to court. Visit [www.familyrelationships.gov.au](http://www.familyrelationships.gov.au) or call 1800 050 321.


**HOME Hospice Community Mentoring**—offers confidential non-judgemental listening, practical non-medical information, and links to local services for carers who are caring for someone with a terminal illness, as well as enabling them to find the support they need from within their personal community. Visit [www.homehospice.com.au](http://www.homehospice.com.au) or call 1800 13 2229.

**Medicare Australia**—delivers health payments, services and information.
- Medicare Australia: call 13 2011.
- Pharmaceutical Benefits Scheme: call Freecall™ 1800 020 613.
- Australian Organ Donor Register: call Freecall™ 1800 777 203.
- Australian Childhood Immunisation Register: call Freecall™ 1800 653 809.

**National Information Centre on Retirement Investments**—a free service that aims to improve the quality of investment information given to people with modest savings who are investing for retirement or facing redundancy. Visit [www.nicri.org.au](http://www.nicri.org.au) or call Freecall™ 1800 020 110.


**Pharmaceutical Benefits Scheme Infoline**—call Freecall™ 1800 020 613.

**The Public Trustee** in your state or territory—see the White Pages.

### Other useful publications

**Australian Pension News**—has the latest information on payments, services, and news for Australians living outside Australia, and is published twice a year in English and 13 other languages. It is sent to pension recipients living outside Australia.

**News for Seniors**—is sent to you if you are on an Age Pension, a Service Pension or War Widow/Widower Pension from Veterans’ Affairs, if you hold a Commonwealth Seniors Health Card or you are a member of the Pension Bonus Scheme. It has the latest information on payments, services, health and financial matters, and is published every three months in English, 16 other languages and is produced on an audio CD.


**Securing your future**—a booklet about Centrelink’s Financial Information Service.

For copies of our publications (some available in other languages), visit [www.centrelink.gov.au](http://www.centrelink.gov.au) call 13 2300 or ask at a Centrelink Customer Service Centre.

### Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application, with regard to your particular circumstances.

This information is accurate as at July 2011. If you use this publication after that date, please check with us that the details are current.
Giving you options

Centrelink is an Australian Government agency within the Human Services Portfolio, delivering payments and services on behalf of a number of government departments, including:

- the Department of Agriculture, Fisheries and Forestry
- the Department of Education, Employment and Workplace Relations, and
- the Department of Families, Housing, Community Services and Indigenous Affairs.

Information for all the times in your life

[Images of flyers with various topics such as Centrelink—the basics, Caring for someone?, Needing help in a crisis?, Needing help after someone has died?, Are you ill, injured or do you have a disability?, Are you an Aboriginal or Torres Strait Islander?, Looking for work?, Are you a parent or guardian?, Information in your language, About to retire or in retirement?, Are you a farmer, self-employed or rural Australian?, Studying or training?]