



PENSION INFORMATION GUIDE

20th September 2011 to 31st December 2011

SERVICE PENSION & ALLOWANCES

Service and Age Pension — maximum rates

Singles rate	\$ 748.80
Couples rate (each)	\$ 564.50

Income limit before Service Pension reduces

Singles	\$ 150.00
Couples (combined)	\$ 264.00
Illness separated couples (combined)	\$ 264.00
For each child, increase by:	\$ 24.60

Service Pension Income cut-off limit

Singles	\$1,647.60
Couples (combined)	\$2,522.00
Illness separated couples (combined)	\$3,259.20

Assets limit before Service Pension reduces

Homeowners

Singles	\$186,750
Couples (combined)	\$265,000
Illness separated couples (combined)	\$265,000

Non-homeowners

Singles	\$321,750
Couples (combined)	\$400,000
Illness separated couples (combined)	\$400,000

Service Pension assets cut-off limit

Homeowner

Singles	\$686,000
Couples (combined)	\$1,018,000
Illness separated couples (combined)	\$1,263,500

Non-homeowner

Singles	\$821,000
Couples (combined)	\$1,153,000
Illness separated couples (combined)	\$1,398,500

Income and assets cut-off limit for the Gold Card for

Service Pensioners

Income per fortnight

Singles	\$ 364.20
Couples (combined)	\$ 650.00

Assets

Homeowners

Singles	\$261,500
Couples (combined)	\$394,000

Non-homeowners

Singles	\$396,500
Couples (combined)	\$529,000

Commonwealth Seniors Health Card income limit

Singles	\$50,000 per year
Couples (combined)	\$ 80,000 per year
Illness Separated Couples (combined)	\$100,000 per year

Deeming

	Singles	Couples
Low	3% interest up to the threshold of \$44,600	3% interest up to the threshold of \$74,400
High	4.5% interest for the remaining balance	4.5% interest for the remaining balance

DISABILITY & WAR WIDOWS PENSIONS & ALLOWANCES

Disability pension rates

Special rate (T&PI, blinded or TTI)	\$ 1143.80
Intermediate rate	\$ 776.30
Extreme disablement adjustment (EDA)	\$ 631.50

General rate

100%	\$ 406.40	50%	\$ 203.20
95%	\$ 386.08	45%	\$ 182.88
90%	\$ 365.76	40%	\$ 162.56
85%	\$ 345.44	35%	\$ 142.24
80%	\$ 325.12	30%	\$ 121.92
75%	\$ 304.80	25%	\$ 101.60
70%	\$ 284.48	20%	\$ 81.28
65%	\$ 264.16	15%	\$ 60.96
60%	\$ 243.84	10%	\$ 40.64
55%	\$ 223.52		

War widows and widower's pension

Total	\$ 758.70
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Income support supplement (ISS)

Ceiling rate	\$ 220.80
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Orphan's pension

Single orphan	\$ 88.40
Double orphan	\$ 176.60

Veterans Supplement

Low rate	\$ 6.00
High rate	\$ 12.00

Recreation transport allowance

High rate	\$ 80.00
Low rate	\$ 39.90

Vehicle Assistance Scheme

per year

Maintenance and running costs	\$2,080.00
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Attendant allowance

High rate	\$ 299.60
Low rate	\$ 149.60

Clothing allowance

High rate	\$ 12.50
Mid rate	\$ 8.50
Low rate	\$ 5.80

Funeral benefits

Assistance of up to \$2,000 is payable towards funeral expenses of certain veterans including TPI and EDA veterans, those whose death is accepted as being war or service caused, and those who died in an institution or in needy circumstances.



ELIGIBILITY

“Qualifying Service” is the basic qualification for a service pension. The Age Service Pension can be granted to ex-servicemen on reaching 60 years and to ex-servicewomen between 58½ and 60 years, depending on date of birth. An Invalidity Service Pension can be granted on the grounds of permanent incapacity for work.

Qualifying service is service as a member of a Defence Force during a period of hostilities in an area and at a time when danger from hostile forces of the enemy was incurred. World War 2 service outside Australia before 6 May 1945 (Europe/N.Africa) or 15 August 1945 (S.W.Pacific) counts. Bomb disposal/ mine clearing after those dates counts. Post-World War 2 there must be allotment to an Operational Area e.g. Korea, Malaya, Vietnam, Namibia, Gulf, Cambodia, Somalia, East Timor, Afghanistan.

Areas within Australia are areas of qualifying service, e.g. service in the Darwin area for three consecutive months between 19 February 1942 and 12 November 1943. Service in the Torres Strait Islands between 3 September 1939 and 16 September 1943 is considered to be qualifying service if enlisted elsewhere.

Australian Mariners are eligible under the Veterans’ Entitlements Act from 1st July 1994.

If in doubt about qualifying service, veterans and mariners should obtain DVA form D2673 “Application to Determine Qualifying Service”, complete the relevant information to your best knowledge and then lodge it with the department.

1. VETERANS and MARINERS of COMMONWEALTH & ALLIED COUNTRIES:

These veterans must have at least 10 years residence in Australia. Commonwealth veterans must have either qualifying service outside the country to whose forces they belonged or service within that country which incurs actual danger from the enemy. The war must be one in which Australian Armed Forces were engaged. There is no entitlement to free Repatriation medical and hospital treatment. A refugee allied veteran must have permanent residency but the 10 years requirement is now waived.

Commonwealth and Allied veterans and mariners qualify for an Invalidity Service Pension if permanently incapacitated for work while in Australia or during a temporary absence from Australia provided they fulfil the residential requirements.

2. APPLICATIONS – DECISIONS:

Service pension application (form D503 and relevant supplementary forms) are investigated and decided by the Department of Veterans’ Affairs. Approved applications are usually granted from the date of lodgement of application. Applications should be lodged a month or so before retirement date. It is important that qualifying service is determined before contemplating retirement.

3. SERVICE PENSION RATES:

The single or standard rate of pension is payable to an eligible veteran who is single, widowed, divorced or separated. The married rate is payable to a veteran who is a member of a couple and the spouse’s pension is payable to the wife or partner of the opposite sex, who is 60 years of age or over or who has dependent children. A single rate pension is payable to each member of a couple if they are unable to live together in a matrimonial home as a result of illness or infirmity of either or both of them and that inability is likely to continue indefinitely.

4. MEANS TEST:

The service pension will be payable under either the income or assets test (see other side), whichever produces the lower pension rate.

5. INCOME SUPPORT SUPPLEMENT (ISS):

This is paid by DVA and is subject to an Income and Assets Test.

7. FRINGE BENEFITS:

All service pensioners and war widows receiving Income Support are eligible for a Pension Concession Card (PCC) entitling them to Fringe Benefits. The Commonwealth Seniors Health Card is granted to eligible veterans who pass the income test but fail the asset test. It gives pharmaceutical and telephone benefits. A normal service pension claim must be made.

8. PHARMACEUTICAL BENEFITS:

Pharmaceuticals prescribed under the Repatriation Pharmaceutical Benefits Scheme (RPBS) or PBS is paid for at the concession rate of \$5.60 per item up to a Safety Net of 60 items or \$336 annually then will be free. The Pharmaceutical Allowance of \$6 is paid fortnightly. DVA treatment card must be presented to chemists to obtain concession rate. Ensure your Prescription Record Form is filled out. This is required to obtain a Safety Net from a Health Insurance Commission Office or a community or public hospital pharmacy.

9. MEDICAL:

Medical costs will only be accepted by DVA by the production of a DVA treatment card.

10. TREATMENT CARD ELIGIBILITY:

White Card: Accepted war caused disabilities, cancers, TB, PTSD, Depression

Gold Card: 1. 100% disability pension, TPI, EDA, War Widow/er, or
2. 50% DP or more, and any amount of service pension, or
3. Service pension within treatment level.
4. Aust veterans over 70 yrs with Qualifying Service.

Orange Card: British and Allied – Qualifying Service
Pharmaceutical only – RPBS List

Allied veterans and mariners, and service pensioner spouses or widows do not have eligibility for the Gold Card.

11. BEREAVEMENT PAYMENT:

Following death, one further Service Pension Payment will be made. The surviving partner of a couple will receive Special Temporary Allowance for 14 weeks.

A Veteran’s Disability Pension will continue to be paid for 12 weeks following death to the widow or dependent. The payment rate is the accepted rate at death.

CONTACTS

ANZAC HOUSE (02) 9264 8188

Personal and phone advice and assistance is available to all veterans, mariners, dependents and serving members.

Qualifying Service
Service Pensions

Disability Pensions
VRB and AAT appeals

RSL OFFICE (02) 9213 7479

Department of Veterans’ Affairs

1st Floor

280 Elizabeth Street, Surry Hills (opposite Central Station)

Weekdays 10am – 3pm

RSL OFFICE (02) 9743 1220

Repatriation General Hospital Concord

7th Floor

Medical Centre

Hospital Road, Concord

Weekdays 8am – 4pm

No Fees or Charges for Services Provided