



HOTLINE

July 2014 Edition

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Branch President's Report

With the Fair indexation Bill now through Parliament, those on DFRDB and DFRB over 55 will have their Milsuper pensions indexed at CPI, 27.7% of MTAW or PBLCI whichever is the greater. The budget is proposing indexation of age pensions be changed to CPI only but this won't affect DFRB/DFRDB indexation unless there is a further change to the Act. The Government has indicated that this won't happen.

As part of my ongoing crusade to get information on veterans support services to the wider veteran community this edition of Hotline has an article on Veterans and Veterans Families Support Services (VVCS). Please have a read. You will see that anyone who has served can access VVCS support but the level of assistance will be dependent on the type of service completed. Notwithstanding, it is a free service available to all veterans and their families.

Hopefully, you will have seen a copy of ADSO Update #3 which has a good summary of Veterans/Defence issues that were raised at budget time. If you missed it, you'll find a brief summary in this edition of Hotline. ADSO Update #3 can be read at www.standto.org Alternatively, call or email our office and we will send you a copy. You will note some of the more controversial issues will not be implemented until sometime in the future so there will be no immediate effect.

One announcement that will create more work for DFWA and the ADSO partners is the news of a new ADF superannuation scheme called ADF Super, to be started Mid 2016. This was sprung on us despite the Government promising to consult on veterans matters. At this stage, we understand that the new scheme will be a pure accumulation fund (unlike existing milsuper funds), ADF personnel contributions will be voluntary, and there will be full portability when the member leaves the ADF. The Government contribution to member accounts will be the same as the politicians and public service schemes, but increasing when members are deployed in war like conditions. MSBS death and disability benefits will also be incorporated.

...continued Page 2

From the DFWA perspective, there is a need to ensure that ADF Super recognises the unique nature of military service, and we currently have some concerns in that regard. There is still a long way to go, and we will be kept busy advocating for the best possible outcome for the new super scheme as well as continuing to fight for the removal of inequities in DFRDB and MSBS schemes.

I continue to represent DFWA Qld branch on the QFE, QCF and I attended the inaugural meeting of the State Government initiated Queensland Veteran's Advisory Council (QVAC).

Rob Shortridge

President

DFWA Qld Branch



**WE NEED
YOUR HELP!**

Many ESOs are facing uncertain futures because of their aging members and subsequent decline in financial resources to fund their activities. DFWA is no different. The harsh reality is that the loss of our older members is not being replaced with the same number of new members. Our National Council has decided to call on all members to help arrest the decline with a *Mates Recruiting Campaign*. If you value the work DFWA does on your behalf and you want it to continue, please read on to see how you can make a difference.

How You Can Help

- Make a list of ex-service and serving colleagues and friends who are not members of DFWA.
- Contact every person on the list (social meeting, email, telephone call, etc) and suggest they might like to join (using some of the discussion points below).
- Give or send them a copy of our recruiting brochure (enclosed) and/or a copy of *Camaraderie*. Extra copies are available from our office. Just call us or send an email request.
- Follow up a few weeks later to remind them and get their feedback for or against joining DFWA.

Discussion Points (See enclosed brochure for more detail)

- ◆ Purpose and roles of DFWA
- ◆ DFWA comprises all ranks and leadership positions are open to all ranks
- ◆ DFWA is a principal partner in the Alliance of Defence Organisations (ADSO)
- ◆ Current issues being addressed by DFWA include: MSBS shortcomings, including indexation for current serving and retired members; DVA disability pension indexation issues; Service to Civilian Transition Processes; Veteran health care; and promoting the concept of a Military Charter to underpin the relationship between Government and the ADF.

Please do what you can to help us rebuild our membership.

The Budget—How it may affect you!

A number of our members contacted DFWA to express their concerns about reports of the impact of budget decisions on their cost of living. Some of these concerns are based on misreporting in the news media whilst others resulted from inadequate explanation from the Government. Here are the facts as we understand them:



Fuel prices to rise. From 1 August 2014 the fuel levy will be subject to indexation twice a year.



Medicare Co-payments. From 1 July 2015, patients can expect to pay \$7 GP consultations, as well as out-of-hospital pathology and imaging services. But DVA card holders will not be affected and concessional patients, for example those who hold a Pension Concession Card, will only pay the \$7 for the first 10 combined services they use in each calendar year. The 10 services can consist of any combination of standard GP visits, pathology or imaging.



Changes to pensions - Pension indexation. Age, Service and DVA Disability Pensions will return to CPI indexation from July 2017, if the Coalition is re-elected and it remains their policy in three years time. The change would also affect adjustment of War Widow(er) Pensions and equivalent MRCA payments.

Asset and income test thresholds. From 1 July 2017 for a period of three years, the indexation of asset and income thresholds will be fixed. This means that increases in income and assets of an individual or couple over these three years could result in a reduction of their Pension, if they pass the thresholds. The family home, if a principal place of residence, will not be included in the pension asset test.

Deeming thresholds. From September 2017, the deeming thresholds will be reset from \$46,600 to \$30,000 for singles and from \$77,400 to \$50,000 for couples.



Increased Pharmaceutical Benefits Scheme (PBS) co-payments. From 1 January 2015 the Government will increase the co-payments up to \$6.90 for concessional patients and \$42.70 for standard patients.

The PBS Safety Net protects patients who need to purchase a high number of prescriptions each year. Once patients reach the threshold, standard patients pay the reduced concessional rate, and concessional patients receive their prescriptions for free. The Government plans to increase the threshold to \$1597.80 and will continue to increase the threshold by 10 per cent above inflation each year for a further three years.

Veterans eligible for the Veterans' Pharmaceutical Benefits Scheme will be reimbursed the additional costs.



Commonwealth Seniors Health Cards. From September 2014, the Commonwealth Seniors Health Cards (CSHC) will be indexed. While this may assist more self-funded retirees to become eligible for a CSHC, the payment of the annual Seniors Supplement will cease after this year's payment in June. The Seniors Supplement is currently \$876.20 for singles and \$1320.80 for couples combined, per annum.

Note: The Seniors' Supplement is paid only to CSH card holders and is NOT the same as the Pension Supplement which is paid to those who are eligible for a pension. Untaxed superannuation income (i.e. DFRB/DFRDB, MSBS) will be included in the eligibility assessment.

Wally's Words...

Words of wisdom from our esteemed Treasurer/Senior Advocate

Wearing my Treasurer's hat:

Once again we are due for our annual raffle.

All the details are listed on the back of the address sheet that covers "Camaraderie". The prizes are quite substantial and the proceeds will help the State Branches finances enormously.

I am aware that a few of our members are not interested in "gambling" and have requested not to be sent raffle books. This is easier said than done. Although it is quite easy to isolate those members not wishing to receive raffle tickets, during the mail merge, when it comes to preparing and the packing of the magazine ready for mailing, things get out of hand and the tickets will find their way in the plastic bags.

Please bear with us! If you don't want the tickets, simply throw them away! We would gladly accept a donation in lieu, but even that is not compulsory.

Wearing my advocacy hat:

DVA has notified the following:

The Extreme Disablement Adjustment rate of Clean Energy Supplement has been corrected.

The rate was originally calculated to be \$11.80 per fortnight but the correct rate is \$11.70 per fortnight. The new rate will be applied from payday 15 May 2014. Amounts already paid will not be recovered or deducted from future payments.

The 2014-15 Federal Budget provides more than \$12 billion in overall funding for Australia's veteran community including \$6.5 billion in pensions and income support and \$5.4 billion in health services.

If and when the Medicare surcharge is introduced, Veterans holders of the health card either gold or white, will not be required to pay the surcharge.

Nineteen projects enriching the quality of lives of veterans across the country have received funding worth \$236,294 as part of the *Veteran and Community Grants* program.

The Government has launched the \$5 million Transition and Wellbeing Research Programme which is a significant new programme of research into the mental health and wellbeing of contemporary service personnel and veterans. Defence will contribute \$1.2 million and Veterans' Affairs will contribute \$3.8 million to this Research Programme.

You can find all the above and more if you go to www.dva.gov.au.

And lastly, just a reminder that if you are a retired serviceman or woman, in receipt of a disability pension from DVA, but not entitled to a Service Pension, when you reach the age of 65 and get the old age pension, have it paid through DVA. Centrelink deems your disability pension as income and will deduct \$0.50 for every dollar. If you get it paid through DVA you will get the fifty cents back.

The application form to have your old age pension paid by DVA is D0664 and D0554. You will find both these forms if you go to www.dva.gov.au and click on forms.

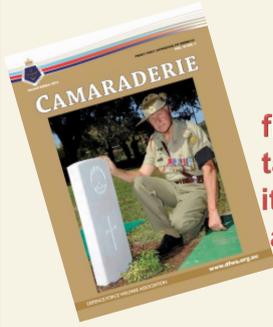
Until next time, take care.



DFWA POCKET BADGES



DFWA Pocket badges are now available. The cloth badge is attached to a coat or blazer pocket by three pins and retaining clips for easy removal when not required. If members would like to have one of these attractive badges, please send us an email or phone the office. Cost is \$10.00 including postage.



Put Your Cam to Work!

What do you do with your copy of Camaraderie when you have finished reading it? Before tossing it in the bin, please consider taking it along to your next doctor or dentist appointment and leave it in the waiting room with the other magazines. We have found it is an effective way of promoting awareness of DFWA.

Help us spread the word!



MILITARY FAMILIES GIVE THEIR COUNTRY EXTRAORDINARY SERVICE. SO WE GIVE THEM EXTRAORDINARY SERVICE TOO.

The highs and lows of family life are different when there's someone in the military. No one knows that better than the people who arrange their funerals.

Australia's largest and oldest network of funeral providers to the Australian armed services is InvoCare. We bring special care – and, as you'll read, special savings.

You'll know our local brands you see below very well. Our experience means we have learnt the sensitivities, the deep traditions and the subtle protocols that defence families rightly expect.

Whether it's the formality of a funeral with full military honours, or an intimate and private family service, our network of Australian funeral homes understands the needs of defence force families.

But InvoCare doesn't stop there, we have found many ways to honour Australia's armed services. Firstly, we are proud to sponsor the Defence Force Welfare Association. We proudly support other ex Service organisations around the country, including Legacy with whom we are official partners. Naturally, we're always there at ANZAC Day, VP Day, Remembrance Day and during Legacy Week.

\$500 WAIVER FOR THOSE ORGANISING A FUNERAL NOW

Simply contact one of our providers below and quote DFWA when making your enquiry.

Proud Members of InvoCare

**DRYSDALE
FUNERALS**
drysdalefunerals.com.au
Sunshine Coast 5449 9383

**GEORGE HARTNETT
FUNERALS**
georgehartnettfunerals.com.au
Brisbane 3849 8411

**GUARDIAN
FUNERALS**
guardianfunerals.com.au
Northern Rivers 1300 682 172

**SOMERVILLE
FUNERALS**
somervillefunerals.com.au
Gold Coast 1800 621 234

For details of funeral service providers in other regional areas of Queensland please send us an email or call the DFWA office.

STRENGTHENED ACCESS TO VVCS

Mental health services for veterans, members and their families will be strengthened in July this year with an expansion of Veterans and Veterans Families Counselling Service (VVCS) eligibility arrangements.



From 1 July 2014, VVCS support services will be available to current and former serving members who have border protection service, served in a disaster zone either in Australia or overseas, served as a submariner, were involved in a serious training accident or have been medically discharged.

This expanded access will also extend to include the partners and dependent children of the newly eligible service men and women, with issues arising from the member's military service. In addition, the partners, dependent children and parents of members killed in service-related incidents will be eligible for VVCS support.

Since 1982, VVCS has been supporting Australian veterans, along with their partners and dependant children with issues arising from the member's military service. In addition, other members of the veteran and ex-service community, as well as current serving members, who are referred to VVCS by the Australian Defence Force, have had long standing access to VVCS services and support.

The mental health of veterans is a key priority for the Government and strengthened VVCS accessibility is an important step in progressing this priority.

VVCS provides free, confidential counselling and group program services to support the mental health and wellbeing of the Australian veteran and ex-service community and their families.

VVCS counsellors and staff have an understanding of veteran and military culture that assists them to deliver specialised support and care to members of this community and their families.

They can provide a wide range of therapeutic options and programs for war and service-related mental health conditions such as posttraumatic stress disorder (PTSD), anxiety, depression, sleep disturbance and anger. VVCS also provides relationship and family counselling to address issues that can arise due to the unique nature of the military lifestyle.

For help, to learn more, or to check eligibility, call VVCS on 1800 011 046* or visit www.vvcs.gov.au

* Connects to the nearest VVCS Centre during business hours and is also VVCS's after hours crisis line – *Veterans Line*.

Committee Member Bio: Harry Mee

I was born in 1939 in a small town called Athlone in the Republic of Ireland. By age 15 I had finished my formal schooling because in those days, there was no further education to be had.

My father was serving in the National Army in the military police, and he enlisted me and my two brothers as boy soldiers when we reached the age of 15. Contrary to public opinion, this was not the IRA! The Republic of Ireland has its own Army, Navy and Air Force and is the longest serving member of the UN Security Force. My first 2 years of Army life was spent patrolling the border between Northern Ireland and the Republic in conjunction with the British Army in pursuit of the IRA. I later completed deployments to the Belgian Congo as part of a UN force. During the first tour of duty there we lost 9 members of my unit in an ambush by BULABA tribesmen. Some of my adventures are recorded in the national museum with a film showing me as a boy soldier.

Another UN deployment to Cyprus followed, and as a result of my UN service, I received the UN medals. I eventually left the Irish Army after 8 years' service, and after a brief time working in England, I migrated with my family to Australia.

We arrived in 1965 and after trying a couple of jobs, I decided to join the Australian Army (with my wife's blessing). I showed my Irish Army discharge papers to the recruiting officer and I was immediately accepted. After recruit training, I was posted to the Infantry Training Centre at Ingleburn NSW and then posted as a Rifleman to HQ 1ATF D-E Platoon. This infantry platoon was responsible for the defence of the Task Force HQ. I served in Vietnam 1966-1967 and when I finished my tour of duty, I was posted to 5RAR as a weapons instructor. While serving with 5RAR, I was sent with several other NCOs to help train 19 Battalion CMF in Holsworthy. After returning to 5RAR, I was then posted to Kapooka Recruit Training Battalion as a CPL Instructor. But 19 Battalion had not had enough of me and sometime later, I was asked to return which I did with the rank of SGT. I eventually retired from the Army in 1977.

After discharge, I joined the Vietnam Veterans Association and the RSL. My main ESO duty was visiting veterans in hospital, nursing homes, and private homes. When any digger passed away I attended their funeral and carried out the Poppy Service. Six years later, my health began to fail and I decided to step down from both positions but continue with my welfare activity which I do today through my work with the DFWA QLD Committee.



NEW DVA CARDS ISSUED

New DVA cards are in the process of being issued to eligible DVA clients. The following changes have been made:

- the title on all of the cards is now, 'DVA Health Card';
- the front of the card has the 100 years centenary of the ANZAC logo on a background of a field of poppies;
- the DVA security hologram has moved to the front of the card providing greater visibility of this security feature;
- the signature stripe on the back of the card is longer, allowing more room for a signature;
- the magnetic stripe for a Gold Card is now gold, on the White Card this is now blue, while the Orange Card retains a black stripe; and the cards are valid for six years now, instead of the previous four years.



DFWA SHOP

Our Contact Details:

DFWA QLD INC Victoria
Barracks Brisbane
ENOGGERA QLD 4051

Phone: 07 3233 4480
Email: qldbranch@dfwa.org.au

Your Order Details:

Title.....Initials.....Surname.....
Address:
.....
Phone No.....Email:

Item	Size Code	Quantity	Postage	Unit Price	Total
Bisley Blue Shirt - Men's 	XL, L M, S		xxxxxxx	\$39.95	
Bisley Blue Shirt —Women's	XL, L, M, S		xxxxxxx	\$39.95	
DFWA Cap with embroidered badge 	xxxxx		(See Notes)	\$15.00	
DFWA Lapel Badge 	xxxxx		(See Notes)	\$5.00	
DFWA Polo Shirt (JB's Wear) 	XXL XL, L M ,S		(See Notes)	\$30.00	
DFWA Satchel 	xxxxx		xxxxxxx	\$5.00	

Notes:

- Shirt Size Code: Extra Extra Large XXL; Extra Large XL; Large L; Medium M; Small S.
- Please note that Bisley shirts are generally one size larger than most other brands.
- Postage: Bisley shirt prices include posting and handling. If ordering other items with shirts, no additional postage is required. If ordering a cap together with a badge, cap postage only is required.
- With increases in postages charges, we now calculate postage (when applicable) based on the mailing address. Please check with your post office or contact us in advance for postage costs for your location.

Subtotal: \$.....
Postage: \$.....
Balance Due: \$.....

Payment: Internet Banking/Direct Debit: Bank of QLD BSB 124 076 Account: 10 480 398
OR Enclose Cheque/Money Order: \$.....Signature:.....Date:/...../.....