

# Defence Force Welfare Association

## *Entitlements for all Widows War Widows and Others*

The DFWA NSW Branch produced this document to inform widows and their families of available entitlements.

**Please note, due to the wide range of entitlements and constant variations, errors and omissions must be expected and accepted. E&OE applies. If you find an error in this list phone John Haynes on 0418 961 479, or 8335 5209 or Email:**

**[john.haynes@defence.gov.au](mailto:john.haynes@defence.gov.au).**

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### USEFUL CONTACTS

#### **Australian Taxation Office (ATO)**

Web ato.gov.au  
Personal Tax 13 28 61  
Superannuation 13 10 20

#### **Defence Force Welfare Assn (DFWA)**

Web dfwa.org.au  
Phone 02 8335 5447

#### **Dept of Human Services (DHS)**

Web humanservices.gov.au  
Older Australians 13 23 00

#### **Dept of Veterans' Affairs (DVA)**

Web dva.gov.au  
Phone 13 32 54

#### **Legacy Australia**

Web legacy.com.au  
Phone 1800 534 229

#### **Returned Services League (RSL)**

Web rsl.org.au  
Phone 02 6248 7199

**DEFENCE SUPER (DFRDB, MSBS) 1300 001 677**

### **Help Line for Families of Defence Members 24/7**

Defence families can now access a 24 hour helpline for advice, information and support. The service for defence families is staffed by psychologists and social workers 24 hours a day, seven days a week. Call the helpline on **1800 624 608**.

# Transport

**DVA Transport Card (TC1)** is issued in NSW to war widows who do not receive ISS. It entitles them to government subsidised public transport travel.

War Widow Pensioners are eligible to claim for travel costs reimbursement. DVA's

My Account online service includes the ability to claim for travelling expenses online. Entitled clients are able to claim for return trips of less than 100km. Using the online service also enables up to 10 trips to be claimed at once. D800 forms can be downloaded from [www.dva.gov.au/dvaforms](http://www.dva.gov.au/dvaforms) or obtained by contacting DVA general enquiries on **133 254** of free call on **1800 555 254**. **DVA must approve air travel, when** a duplicate of the air ticket is required, also receipts for commercial accommodation (where claimed) dinners etc are required.

**Country Taxi Voucher Scheme for War Widow Pensioners:** Country Voucher Schemes are available in NSW. The scheme includes some metropolitan areas of Sydney, Newcastle, Wollongong and Canberra. General practitioners may arrange taxi transport directly for eligible patients to travel to the nearest, suitable provider in the local area. Taxis may only be prearranged if public transport is not suitable for clinical reasons and patients are unable to drive their own cars or make other private arrangements. When taxi travel is outside the local area, DVA must be contacted so that alternative, appropriate transport arrangements can be considered. Patients should request the treating practitioners (or other authorised officers) to sign the backs of the return (blue ) voucher as proof of attendance.

**Booked Car with Driver (BCWD):** This Service may be provided for eligible war widows who are aged over 80, legally blind or suffering from dementia. Your health provider must arrange the BCWD on your behalf with DVA. If you are aged under 80 the service may be available for certain medical conditions to specific locations. For further information phone DVA transport on **9213 7755**.

**Taxi Transport Subsidy Scheme:** The scheme is administered by the NSW Department of Transport. It is known as the half price taxi voucher scheme. The scheme assists people unable to use public transport because of a severe or permanent disability. For further information contact the NSW Dept of Transport: **1800 623 724** or **8202 2200** for general enquiries.

**Transport for Carer/Attendant:** Prior approval is required from DVA when a carer is required to assist. This is only necessary when a departmental car is arranged or a travel warrant issued. The carer must be at least 14 years old and capable of assisting the patient. Call DVA on **133254**.

**Community Transport Program (CTP):** The type, cost and availability of services offered vary in different areas. For further details, even if you are already eligible for HACC services, phone your local Community Transport Service or Commonwealth Carelink on **1800 052 222**.

**Air Transport:** DVA arranges and must approve air transport. DVA must be advised as soon as possible of the necessity, be it either/or specialist/GP, to be in attendance.

**Absent from Home:** DVA will not meet travel expenses incurred if a war widow falls ill whilst away from home. Community Transport conditions vary so phone the local Council or **Carelink on 1800 052 222**.

**Motor Registration and Driver's Licence:** Pension Concession Cardholders (PCC) are entitled to free registration and licences. Concessions may also be available from insurance companies for the Compulsory Third Party Insurance component of registration. Contact RTA Customer Service Line **132 213**.

**Modified Licence:** A modified licence lets a person keep driving under certain circumstances, These circumstances are added to their licence as conditions, which are printed on the back of the driver's licence card.

**Identity Cards:** Pensioners and war widows applying for a NSW photo card will be exempt from fees and all war widows, irrespective of their age, will not have to pay for their driver's licence or vehicle registration.

**Mobility Parking Scheme** cards are issued free to war widows. Phone: **8588 4451**.

**The Gold Card Senior and Pensioner Card** has been released providing travel on all modes of public transport for no more than \$2.50 (which is the same as the Pension Excursion ticket).

**The Opal Card** is for entitled Australians for \$2.50. See: [www.opal.com.au](http://www.opal.com.au).

**Rail: For reduced fares** test your eligibility, ring: **131 500** or **132 232** NSW Train Link. See: [www.sydneytrainlink.info](http://www.sydneytrainlink.info).

**Travel Concessions: (Note all these concessions may soon become means tested)**

Four single one-way rail travel concession tickets (for travel outside the area covered by excursion tickets) are issued per year and can be obtained from any rail station. For \$2.50 eligible pensioner and Senior Card holders can receive a Pensioner Excursion Ticket to travel all day on the following services: (See Opal above)

- All CityRail services
- All STA Sydney bus services except 'Explorer' and special event buses
- All STA Newcastle bus services
- The Stockton ferry
- Most Sydney ferries

Note: For discounts on the Ghan, Indian Pacific, The Overland and Southern Spirit, phone **132 147**. For Private Bus services phone **131 500** or **132 232**.

Private transport companies may also offer a discount, but this is at their discretion. Phone **131 500** or NSW Train Link on **132 232**. See [www.transportnsw.info](http://www.transportnsw.info). Gold Card holders can now receive travel concessions in other States.

**Taxi Transport Subsidy Scheme:** If you suffer a permanent disability and are unable to use public transport you may wish to apply for a half fare taxi concession voucher. Application forms are usually available from Transport for NSW on **1800 623 724** or **8202 2200**. The maximum subsidy is \$30.

**Vision Impaired Persons' Travel Pass:** To apply phone Transport Passes and Concessions office **1300 548 828**. A form will be provided for your eye doctor to fill out. On assessment by NSW State Rail a pass will be issued.

**Isolated Patients Travel and Accommodation Assistance Scheme (IPTAAS):** This scheme offers financial help to residents of NSW who need to travel more than 200km return or an accumulated distance of 200km in a week from their home to access special medical treatment. For advice contact IPTAAS on **1800 478 227**. See [www.enable.health.nsw.gov.au](http://www.enable.health.nsw.gov.au).

If you are a War Widow experiencing difficulties accessing suitable transport please contact your local Legacy office on **1800 534 229**.

# Housing, Home Maintenance and Accommodation

**Defence Service Homes Scheme (DSH)** has been superseded by **Defence Home Ownership Assistance Scheme (DHOAS)**. **DHOAS** assists current and former ADF members and their families achieve home

**Accommodation Directory:** The Directory is available from DVA and covers the Sydney Metropolitan area and includes reasonably priced accommodation close to major health facilities.

**Veterans' Home Maintenance Helpline (VHML):** The DVA funded helpline provides property maintenance advice and referral to reliable and efficient tradespeople. The helpline advice is free and perhaps some other services, but you will need to pay for any work done. Phone **1800 801 945**. Eligibility is assessed and based on need. Assessments are made by Veterans Home Care Regional agencies appointed by DVA. Call **1300 550 450** or **1300 550 457**.

**The Rehabilitation Appliances Program (RAP)** has replaced the DVA Homefront Scheme and the Veterans Home Maintenance Line which both ceased on 5 February 2015. If you are a Gold or White Card holder and want to access falls prevention assistance, you will need to undertake a RAP assessment which will be carried out by a health professional. Ask your GP for a RAP assessment and they will arrange for one to be done. If you are identified as having a clinical need, then the health professional will work with DVA to deliver those items at no cost to you. Contact DVA on **133 254 (metro)** and **1800 555 254 (country)**.

**Home Modifications:** DVA pays for home modifications to assist you to live safely within your own home. These include such items as replacement of a bath with a hobless shower, internal/external rails, and ramp to access your home. You will need a referral from your doctor to an occupation therapist, who will assess your needs. Phone DVA on **133 254** or the Rehabilitation Appliance Program on **1300 550 458**.

**Home Emergency:** A free booklet is available to help in an emergency called 'Emergency Rediplan'. Phone the Seniors' Hotline on 1300 364 758.

**Emergency Care for Pets:** Contact the Animal Welfare League on 8899 3333 if you need to arrange emergency accommodation for your pet(s).

**Veterans' Home Care (VHC):** This program is to help eligible veterans and war widows/widowers with **low level** care needs to remain in their homes. It includes assistance with domestic cleaning; personal care; garden and home maintenance (usually limited to health and safety issues) and respite care. You must be assessed as needing assistance and a small fee is charged. Be sure to tell the assessor all the difficulties you have in doing housework including all health conditions. For inquiries phone **1300 550 450** or **1300 550 457**.

**Emergency Short Term Relief (ESTHR):** The same conditions apply as for In-Home Respite Care and will be used only as alternative until other arrangements can be made. See Aged Care Assessment Teams (ACAT) below.

**Income Support Supplement:** Widows in receipt of the Australian War Widow's Pension (WWP) may be eligible to receive Income Support Supplement (ISS), or part thereof, depending on their income and assets. If the widow receives the ISS, she will also receive the Pensioner Concession Card.

**Seniors' Concession Allowance** is paid quarterly, to assist with household bills. It is also available to War Widows not receiving the ISS, who are over 59 years of age. The allowance will be paid directly into your bank account. Phone **1300 735 464**.

**Utilities supplement:** War Widows receiving ISS are paid a supplement in two instalments, March and September, to assist with payments of household bills. The supplement will be paid automatically into your bank account.

**Coordinated Veterans' Care Program (CVC):** This is designed to increase the community-based support for Gold Card holders who have one or more chronic conditions, complex needs and are at risk of frequent hospitalisation. The program will provide ongoing and planned care for Gold Card holders living in the community, based on an individualised care plan. For further information including a list of the chronic conditions covered, phone DVA on **133 254**, or talk to your doctor.

**Home and Community Care (HACC):** This is a similar service to Veteran's Home Care offering domestic assistance and personal care. HACC offers higher levels of service, based on assessed need. Phone **1800 200 422** (Sydney Metropolitan), call **1300 881 144** or call **My Aged Care for home care packages on 1800 200 422**. See: [www.myagedcare.gov.au](http://www.myagedcare.gov.au).

**Aged Care Assessment Teams (ACAT):** This Team assesses specific care and health needs and advice on services to stay in your home or whether you should enter an aged care home and the fees structure. To enter low or high care facilities an ACAT assessment is necessary. The team will come to your home or hospital. The assessment is free and you can self refer. For more information phone Commonwealth Respite and Carelink on **1800 052 222**. For information and booklets on entry into aged care call the Aged Care Info Line **1800 500 853**.

**Community Aged Care Packages (CACPs) and Extended Aged Care at Home (EACH):** These programs are designed to be used if your care needs are more complex. Both require an ACAT assessment; contact the Commonwealth Respite and Carelink Centre on **1800 200 422** or the Aged Care Info Line on **1800 500 853**.

**Carer Allowance** is an additional payment for carers who provide daily care in a private home. It is not means or assets tested. Phone Centrelink on **13 27 17**.

**RSL Life Care.** This is a low cost scheme to assist those older Australians who are financially disadvantaged. Contact the RSL on **62487199**.

**Telecross:** Telecross is a free service providing daily contact to thousands of people across NSW every year. If you are living alone you may wish to consider contacting Telecross for more information about the service. Organised by Australian Red Cross, Telecross utilises trained volunteers who make a short and friendly telephone call to each Telecross client every day. The call is made to ensure that the client is safe and well. If the call is not answered a second call is made, after which, if there is still no answer, an emergency procedure is activated and, if necessary, assistance is arranged.

You can request Telecross service or others can make a referral for you. The service can be provided on a temporary or ongoing basis for anyone who might benefit from a daily phone call because of social isolation or for security reasons. Clients are reviewed every six months. For further information call **9229 4222** or **1300 885 698**.

**Tenant Connect:** Available to Department of Housing residents. It is a similar service to Telecross. For further information phone **1800 827 677**.

**Rent and Board Assistance Scheme:** Entitles those renting privately to assistance with bond money, first rent payment and removal expenses. Phone NSW Dept of Housing on **1300 468 746** about Restart, bond loans etc which entitles those renting privately, assistance with associated expenses. Visit: [www.housing.nsw.gov.au](http://www.housing.nsw.gov.au).

**Social Security Rent Assistance:** This is an extra payment on top of your pension or allowance to help with private rental accommodation costs. Phone Centrelink **Teleservice:** on 132 300 this is also known as Retire Services.

**Rent Assistance:** Contact Centrelink Senior Services on **132 300** to enquire about an extra payment on top of your pension or allowance to help with private rental accommodation costs.

**Tenancy Advice:** Provided through the Office of Fair Trading: Phone: **133 220**.

**Tenant Connect:** Available to Department of Housing residents. It is a similar service to Telecross. For further information phone **1800 827 677**.

**The Tenants Union of NSW:** Free advice for tenants on how to deal with unfair or illegal treatment when renting. Contact: Tenants NSW on **8117 3750** or **1800 251 101**.

**Rent Assistance for War Widows:** Rent assistance is available in addition to the ISS. To qualify, War Widows must be receiving ISS from DVA and paying rent on the private market, this includes caravan sites. Rent assistance is not available to War Widows in government funded residential care facilities or Department of Housing accommodation, Widows in retirement villages who paid less than a specified amount as entry contribution may be eligible. For information on rent assistance contact DVA on **133 254** country **1800 555 254**

**Home Care Service of NSW:** This offers general house keeping, personal care and respite care plus a handy person help for those people who are unable to live in their homes without assistance. Access to HACC services is subject to need and funds being available. Some Service Providers do offer fully chargeable services in addition to HACC funded services. Contact: **1800 200 422**. Visit: [www.myagedcare.gov.au](http://www.myagedcare.gov.au).

**Do Not Call Register:** This is a service that enables you to register your home and mobile telephone numbers in order to 'opt out' of receiving unsolicited telemarketing calls. It may take up to 30 days after application for your registration to become effective. If you have access to internet you can register on line: [www.donotcall.gov.au](http://www.donotcall.gov.au), download a website application, or call **1300 792 958**.

**Meals on Wheels:** People unable to shop for food or prepare meals for themselves may be able to use this service. Phone Department of Health and Ageing on **132 290**.

**Accommodation Choices** Free advice for older Australians and their families. from the Department of Families, Housing, Community Services and Indigenous Affairs on **1800 050 009**.

**Council Rates:** Concessions are available to those holding the Concession Card. Some Councils will also permit deferment of payment of rates which are held against the property to be paid when it is sold or ownership is transferred. (Certain conditions may apply). Contact your local Council for details.

**Energy Rebate:** The low income household energy rebate may be available to certain pensioners. It is \$235 a year for eligible long-term residents of residential communities (caravan and mobile home parks) and retirement villages. To be able to claim the rebate your name must be on the electricity bill and you must hold Centrelink Pensioner Concession Card, Centrelink

Health Care Card or a Department of Veterans' Affairs Pensioner Concession Card. You can apply in person, in writing or over the phone, Contact your electricity supplier to apply or contact Service NSW on **137 788**.

A **\$90 gas rebate** is also available in NSW for low income households.

**The Home Power Savings Program** is run by the NSW Office of Environment and Heritage and offers DVA card holders and other eligible, low income households a FREE In-Home Power Assessment by a trained energy expert who will show them how much power their appliances are using and provide tips on how to save power.

A **Power Saving Kit** will be fully installed by the energy expert at the time of the assessment that contains such things as a standby saver powerboard, energy efficient light bulbs, a thermometer, draught proofing and more.

**The Energy Accounts Payments Assistance Scheme (EAPA)** is a NSW Government program which provides help for people on low incomes and in a crisis situation, to pay their electricity account. The assistance is in the form of \$30 vouchers, issued after assessment, by one of the participating organisations. The vouchers are then taken to the electricity distributor where they are accepted as a direct payment on the electricity or gas account. Contact your supplier or phone **1300 136 888** for the NSW Government Energy Information Line or Service NSW on 137788.

**Insurance:** Some companies offer concession rates. It is worthwhile shopping around.

**Post Office:** Australia Post offers redirection of mail if you change your address., or if you wish to have your mail held, costs vary depending on the period of time. Concessions apply to card holders,. Free postage is available to blind pensioners for approved literature received or sent as surface mail and at a reduced rate by airmail.

## **Mortgage and Rental Assistance**

**Reverses Mortgages and Equity Release Products:** A new independent guide has been produced to help people find out if using the equity in their home through an equity release product is the right option for them. The guide is produced by the Australian Securities and Investments Commission (ASIC).

**Home Internet Connections Allowance.** This payment is made by DVA as part of your pension Phone DVA on 133254

**Mortgage Assistance Scheme** provides short-term assistance to people facing serious financial difficulties, repaying their home mortgages as a result of unexpected change in circumstances. Contact: Mortgage Assistance Scheme on **1800 806 653**, or NSW on **1300 468 746**.

**Rent and Board Assistance Scheme:** Entitles those renting privately to assistance with bond money, first rent payment and removal expenses. Phone NSW Dept of Housing on **1300 468 746** about Restart, bond loans etc which entitles those renting privately, assistance with associated expenses.

**Social Security Rent Assistance:** This is an extra payment on top of your pension or allowance to help with private rental accommodation costs. Phone Centrelink Teleservice: on 132 300 this is also known as Retire Services.

**Rent Assistance:** Contact Centrelink Senior Services on **132 300** to enquire about an extra payment on top of your pension or allowance to help with private rental accommodation costs.

**Rent Assistance for War Widows:** Rent assistance is available in addition to the ISS. To qualify, War Widows must be receiving ISS from DVA and paying rent on the private market, this includes caravan sites. Rent assistance is not available to War Widows in government funded residential care facilities or Department of Housing accommodation, Widows in retirement villages who paid less than a specified amount as entry contribution may be eligible. For information on rent assistance contact DVA on **133 254** country **1800 555 254**

**Lump Sum Advance:** If you are receiving a pension from Department of Veteran Affairs (DVA) and require additional funds for any purpose you might be able to get some of your pension paid in advance. A lump sum advance could be used for unplanned expenses such as car repairs, or a new washing machine or a new refrigerator. The amount of the lump sum will depend on your rate of pension. You are able to pay the advance back over 13 fortnights with no interest incurred. For further information phone DVA on 133254.

**Widows in receipt of the Australian War Widow's Pension** may also be eligible to receive an Income Support Supplement (ISS) if their income, other than the War Widow's Pension, is less than a specified amount per annum. To arrange payments contact the DVA on **133254**.

**Rent Relief.** Contact the landlord first, then the Financial Ombudsman Service on 1300 **780 808** or obtain a Sydney Morning Herald booklet at: [www.smhshop.com.au](http://www.smhshop.com.au).

**Fire:** NSW Fire Brigades operate the Smoke Alarm Battery Replacement for the Elderly (SABRE) program which will replace the battery in your smoke detector and offer fire safety advice. Contact your local fire station. NSW Rural Fire Service operate the Assist Infirm Disabled and Elderly Residents (AIDER) program which offers a one-off clean up bushfire areas. Phone: **8741 4955** for further information.

**Telephone Concessions:** Please contact Centrelink on **132 300** to determine whether you are eligible for the quarterly concession on your telephone. Telstra (contact **132200**) also offers its own concession which may be available to you upon application. See: [www.humanservices.gov.au](http://www.humanservices.gov.au).

**Water Bills:** All pensioners living in NSW receive rebates on their water bills that are provided by the NSW Government. Phone Sydney Water or Hunter Water for further information on **132 092** or **1300 657 657** respectively. For those outside the Sydney Water and Hunter Water areas, please contact your local water authority or council to determine fees and discounts for pensioners. Water authorities may also provide rebates for life support equipment that uses water.

Sydney r and Hunter Water provide emergency bill payment assistance to low income earners through the Payment Assistance Scheme (PAS). The assistance is in the form of credit vouchers issued after assessment by the participating organisations. The vouchers are then taken to Sydney or Hunter Water where they are accepted as a payment towards the water account. Contact the Energy and Water Ombudsman NSW on **1800 246 545** for the location of your nearest participating organisation.

## **Health Benefits**

DVA has recently issued an information leaflet about what benefits a holder of a Gold Card is entitled to. Refer to the fact sheets at [www.dva.gov.au](http://www.dva.gov.au) to be correctly informed of widows' entitlements.



**National Home Doctor Service:** This new service is available after 4PM week days, after 10 AM Saturdays and all day and night on Sundays and public holidays. Call: 137 425. If you would like to have a note on your frig etc email [info@homedoctor.com.au](mailto:info@homedoctor.com.au). There is also a home doctor service on 139 999.

**Commonwealth Seniors Health Card (CSHC):** This is issued to all war widows over pension age who do not receive ISS. For those with a Gold Card, it is your Health Care Card. Your Medicare card is required for basic hospital and medical treatment. When using Medicare services your Medicare card should be used in conjunction with your Pensioner Concession Card (PCC).

For a GP on line: [www.racgp.org.au](http://www.racgp.org.au). For a pharmacy on line: [www.guild.org.au](http://www.guild.org.au).

**Medical and Allied Health.** Medical and allied health care services for widows include emergency ambulance services, dental care, physiotherapy, chiropractic, podiatry, psychology, optometry, and convalescent care such as hospital and residential aged care. As for Gold or White Card holders they may receive these health care services according to assessed clinical need.

When using a new doctor or specialist always check that they will accept the DVA Gold Card. If they do not accept the Gold Card, DVA may only reimburse you for the visit if the practitioner is registered with DVA. If you receive a bill from the provider contact DVA. Do not pay it first. If you use your Medicare card or send the claim to Medicare, DVA will not pay for any services that have been paid in part or full by Medicare, private health insurance or a third party compensation benefit. If prior approval is required your doctor will contact DVA.

Some treatment services may require prior financial approval which your health provider will arrange. You must be referred for these services by your Local Medical Officer (LMO), specialist or hospital. DVA will pay costs if certain criteria are met. Phone/contact: LMO, or DVA 133 254 (Metropolitan) or (Country) 1800 555 254.

**Women's Health Clinic:** This service for War Widows at Concord Repatriation General Hospital provides a comprehensive assessment for women concerned about their health issues. It is staffed by women's health nurses and is open on Thursday mornings. To make an appointment phone 9767 7822 or 9767 7824.

**Mental Health Line:** The Mental Health Line is available and has a state-wide 24 hour mental health telephone access service with the single number. The line is for anyone with a mental health concern; they can speak with a mental health professional and be directed to the right care. The line is also available for carers, other health professionals and emergency workers where they can be provided with advice about a person's clinical symptoms. Call 1800 011 511.

**The Special Disability Trusts: Getting Things Sorted Booklet.** Information in this booklet from the Australian Government Department of Social Services is worth another mention especially if you have a **person with a disability** in your family. The booklet includes information on: Planning for the future; taking account of disability issues generally; how families can use trusts to provide for family members with disability, and availability of concessions from Social Security and Veterans' Entitlement means tests for beneficiaries and eligible family members establishing a Special Disability Trust.

The booklet is available in English and several other languages. If you would like to know more phone 1800 743 750 (local call except from mobile and pay phones) or write to Reply Paid 7819, Canberra BC, ACT 2610, or visit the Special Disability Trusts page on Centrelink's website: <http://www.humanservices.gov.au/customer/services/centrelink/special-disability-trusts>.

**Ambulance:** The Ambulance Service of NSW provides pre-hospital medical treatment and ambulance transport free of charge to holders of a Pensioner Concession Card (PCC) and Commonwealth Senior's Health Card (CSHC). In an emergency dial 000 (24 hrs per day) and for routine bookings phone **131 233** or **1300 233 500** (state wide number), see: [www.ambulance.nsw.gov.au](http://www.ambulance.nsw.gov.au). For War Widows phone DVA **133 254**.

If you have been admitted to hospital when travelling (e.g. on holidays) DVA will not pay for an ambulance to travel back to your usual residence.

**After Hours GP Helpline:** If you have an urgent health concern and don't know what to do, call the after hours GP helpline on **1800 022 222** for free health information and assistance from a registered nurse, or medical advice from a GP if you need it. Available through health direct Australia, the afterhours GP helpline is open when your GP may not be, at nights, on weekends and on public holidays – 365 days a year. If you don't know what to do, the after hours GP helpline will give you the reassurance and practical advice you need.

**Dental Care:** This is available through dental clinics at the nearest public hospital and some community health centres. For the contact number for the service closest to you, call the Seniors' Information Service on **137 788**, or see: [www.health.nsw.gov.au](http://www.health.nsw.gov.au). DVA pays for the general dental care received by Gold Card holders. High cost items including bridges and crowns have a financial limit.

**Optical Services:** You are eligible for free eye examinations with optometrists who direct bill Medicare. Approval rests with Vision Australia, call 1300 847 466. Services are provided through registered Optometrists and Optical Dispensers throughout NSW. Approval for eligibility to receive Program benefits rests with VisionCare NSW at all times. Contact **9344 4122** or **1800 806 851** (non-metropolitan Sydney) or fax **9315 5721**. Gold Card holders should check with DVA on **133 254**. Low Vision Australia on **1300 847 466** can help with advice on vision concerns such as e books, audio books etc..

**National Relay Service (NRS):** The NRS is an Australia wide service with the aim to help people with hearing or speech impairments have good phone conversations with less misunderstanding and repetition. This assists the individual to get things done such as make appointments and business calls and keep in touch with friends and family. Phone the Client Services Line on **1800 500 726**.

**Hearing Aids:** These are available to you from the Office of Hearing Services (OHS). Your GP will provide you with an application form and a referral. A voucher entitles you to a range of hearing services free of charge. Hearing tests and hearing aids are available through the Office of Hearing Services (OHS) under the Hearing Services Program. For further information phone OHS on **1800 500 726**, or see: [www.hearing services.gov.au](http://www.hearing services.gov.au). If you require additional features under the 'Top-Up' arrangements you will need to meet the additional costs. Phone: **1800 686 126** (client services line) to apply.

**Fire:** NSW Fire Brigades operate the Smoke Alarm Battery Replacement for the Elderly (SABRE) program which will replace the battery in your smoke detector and offer fire safety advice. Contact your local fire station. NSW Rural Fire Service operate the Assist Infirm Disabled and Elderly Residents (AIDER) program which offers a one-off clean up bushfire prone areas. Phone: **8741 4955** for further information.

**Stoma Therapy Supplies:** Entitled person with Stomas should obtain their Stoma supplies free of charge from the local Stoma Association. The membership fees and postal costs will be paid by the Department of Veterans' Affairs.

**Hospital Cover for Gold Card Holders under the Repatriation Private Patient Scheme:** Approvals from DVA may vary between hospitals. Check DVA on **133 254**.

**Hospital in the Home (HITH):** HITH services deliver selected types of patient-centred multidisciplinary acute care to consenting and suitable patients in their home or a clinical setting as an alternative to being an inpatient in hospital care. This type of care can reduce a person's length of stay in hospital or in some instances can avoid admission altogether.

There are a range of clinical conditions that can be effectively and safely managed without a person needing to stay in hospital. The types of conditions that can be managed by HITH are: cellulites; pneumonia; deep vein thrombosis; chronic obstructive pulmonary disease (COPD) and urinary tract infections.

The care that a person receives through a Hospital in the Home service is comparable with the care received in a hospital. Staying in your own home has benefits which include the comfort of own home and not having to adjust to the hospital's routine.

Most HITH services provide care at home; however it is also appropriate for patients to be seen in a clinic. In NSW there are a number of services delivering HITH care. These services have different names and manage different conditions so it is always best to speak with your doctor about whether this would be an option for you.

**Hospital Discharge Planning:** Gold Card widows are entitled to benefit from Hospital Discharge Planning process for which DVA pays a fee to the hospitals. Planning for discharge should commence when the LMO indicates that hospitalisation is necessary.

**Pharmaceutical Prescriptions:** The Pharmaceutical Benefits Scheme (PBS) entitles you to concessional prescriptions if you hold a Concession Card. For prescriptions not listed on the PBS the cost may be more. Please ask your chemist for a list or advice on cheaper generic medications. A record should be kept of all prescriptions and your Pharmacist can keep this for you as long as you always trade with the same one. For further information phone **1800 020 613.**, or see: [www.pbs.gov.au](http://www.pbs.gov.au). War Widows will receive full reimbursement for the cost of listed items under the Repatriation Pharmaceutical Benefits Scheme (RPBS).

A prescription Record Form available from your pharmacist will help you keep track of your scripts. A Home Medicines Review (HMR) is available annually. To arrange a review contact your doctor or pharmacist. To locate a pharmacy visit: [www.guild.org.au](http://www.guild.org.au).

**Return Unwanted Medicines:** To dispose of unwanted medicines responsibly simply take them to any pharmacy. Under a Government-funded scheme the Pharmacist will dispose of the medicines free of charge.

**Enable NSW was Permanent Aids for Disabled Program (PADP):** There is an annual charge of \$100 for Enable to assist with provision of Health appliances, aids and incontinence pads. For information on this service contact your local public hospital. For information on DVA's continence products call DVA on **1300 550 458**. Other Rehabilitation Aids and Appliances are available to War Widows, check with DVA on **9213 7975**, or call your local public hospital or Enable NSW Customer Service: **1800 362 253**. Or call **Legacy** on **1800 800 296**.

**Essential Medical Equipment Payment:** This is for the attention of persons holding a Commonwealth Concession Card, or a Department of Veterans' Affairs Gold or White Card. If you use certain essential medical equipment, or have certain medical conditions that require the use of additional heating and/or cooling in their home, you could be entitled to claim the annual \$140.00 **Essential Medical Equipment Payment**. It is not paid automatically – you must claim.

Full details are as follows: [www.dva.gov.au/householdassistance](http://www.dva.gov.au/householdassistance). Scroll down to Essential Medical Equipment Payment and click on 'Read more' for details or phone DVA on **133 254**.

## **Community Nursing, Convalescent Care, Social Aid**

**Nursing care** in the home, palliative care and personal care (more than 1.5 hours a week) can be provided under the community-nursing program to any widow. The program is also available to Gold or White Card holders who have an assessed clinical need. You must have a referral from your Local Medical Officer, hospital or Veterans' Home Care assessment agency to access the service. If DVA guidelines are met, costs are paid by DVA. Phone/contact your LMO, or DVA on **133 254** (Metropolitan), or **1800 555 254** (Country).

**In-Home Respite Care:** Only available when local services are not available and used only for the immediate problem as DVA assistance is supplementary and offered only when other emergency services do not meet a need.

**Residential Respite Care:** Available in hostels, supported care and nursing homes.

**Emergency Short Term Home Relief (ESTHR):** Available under the same conditions as In-Home Respite and will be used only as an alternative until other arrangements can be made.

**Respite Care:** All those eligible for respite care such as Residential In-Home in an Australian government funded aged care facility of Emergency short term relief can be referred by anyone as long as the widow is aware of the referral and or assessment by an Aged Care Assessment Team (ACAT).

**My Aged Care:** An Australian Government initiative to help older people navigate the aged care system more easily and provide information for individuals, their families and carers. For assistance for caring for older people either go to: [myagedcare.gov.au](http://myagedcare.gov.au) or cal: **1800.200.422**.

For free financial advice from Centrelink Financial Information Services call **13 23 00**. National Information Centre for Residential Care (NICRAC) **6280 0234** may provide free advice if you have been given a resident agreement by the aged care provider.

Direct support to carers can be provided through respite services. Respite care gives carers a break by temporarily relieving them from their caring responsibilities. Three types of respite services are available from DVA through the Veterans' Home Care (VHC) Program. In-Home Respite, Residential Respite and Emergency Short Term Home Relief. There are annual limits that apply to the amount of respite care that can be received.

DVA also provides services that may give indirect support to carers through the VHC. Entitled veterans and war widows may access VHC services that include Domestic Assistance, Personal Care and Safety Related Home and Garden Maintenance.

To arrange an assessment, call a VHC Assessment Agency on **1300 550 450**. To find out more see fact sheet HSV06 Respite Care and Carer Support at [www.dva.gov.au](http://www.dva.gov.au), or to request a copy call DVA on **133 254** or **1800 555 254** for regional callers.

**Commonwealth Respite and Carelink Centres** provide free and confidential information on local carer support, disability and community services. Centres are located throughout Australia and can be contacted by calling **1800 052 222**.

**Carers Australia** is a national body that provides valuable support and information for carers and can be contacted by calling **1800 242 636**. For more information on the organisation and National Carers Week see website: [carersaustralia.com.au](http://carersaustralia.com.au).

**DefenceCare** are always there. It is a charity helping current and ex-serving members of the Australian Defence Force and their families in times of injury, illness and crisis. DefenceCare is part of RSL Welfare and Benevolent Institution and is a Tier 1 RSL NSW recognised Charity **ABN 61 603 206 488. DGR: 752 766 491. CFN: 12317.**

If you would like to discuss how DefenceCare can assist you and your family, please contact ANZAC House, 245 Castlereagh Street, Sydney NSW 2000. Ph: **8088 0388** (Monday to Friday, 8.30am to 4.30pm) Email: [defencecare@rslnsw.org.au](mailto:defencecare@rslnsw.org.au). Website: [www.defencecare.org.au](http://www.defencecare.org.au). Facebook: **DefenceCare**. Twitter: **DefenceCare**.

**Social Support.** Social interaction is provided through local Legacy Day Clubs. Contact is through your local division office. If you don't know their number contact Sydney Legacy on **9248 9000** or **1800 800 296**.

**This Way Up Clinic:** This a non-profit initiative of St Vincent's Hospital Sydney that offers online courses to treat depression and anxiety. These courses have proven to be very successful with 60 per cent of people who complete the course no longer troubled by anxiety or depression , 20 per cent showing improvement. **ThisWayUpClinic.org**.

**Depression – Get help:** If you are suffering from depression there is lots of help and information available: Contact your doctor or local community health centre. If you require immediate help contact: Helpline **13 11 14**, Kids Helpline **1800 224 636**.

**Beyond Blue** phone: **1300 224 636**. Online: [beyondblue.org.au/get-support](http://beyondblue.org.au/get-support). Also, [blackdoginstitute.org.au](http://blackdoginstitute.org.au) and Suicide Line phone: **1300 651 251**.

Friends and family members should also access the above resources if they are concerned about a loved one.

**Women's Health Clinic:** This service for War Widows at Concord Repatriation General Hospital provides a comprehensive assessment for women concerned about their health issues. It is staffed by women's health nurses and is open on Thursday mornings. To make an appointment phone **9767 7822** or **9767 7824**.

**Attendant Care:** You can apply for attendant care services by contacting your nearest DVA office. Prior to the written claim being determined, you should seek confirmation in writing of any oral advice you receive from DVA relating to complex or important matters. You can phone DVA on **133 254** or free call **1800 555 254** if outside a major city. Email [www.dva.gov.au](http://www.dva.gov.au) or [GeneralEnquiries@dva.gov.au](mailto:GeneralEnquiries@dva.gov.au).

**Veterans' Day Centre:** A therapeutic program, located at Concord Hospital, supporting the emotional wellbeing and physical needs of war widows and veterans. Group and individual activities include socialisation, skill, development, leisure activities, bus trips and guest speakers. Phone the Coordinator on **9767 5295**.

**DVA's Coordinated Veterans' Care (CVC) Program** provides planned and coordinated health care to Gold Card holders with one or more targeted chronic condition and who are most at risk of unplanned hospitalisation. The targeted chronic conditions include congestive heart failure, chronic obstructive pulmonary disease, coronary artery disease, pneumonia and diabetes. The focus of CVC is on prevention and improved self-management of chronic conditions. Talk to

your GP if you are interested in the CVC Program. Call: **133 254**. Email: [cvcprogram@dva.gov.au](mailto:cvcprogram@dva.gov.au), or visit [www.dva.gov.au/cvc.hth](http://www.dva.gov.au/cvc.hth).

**RSL Sub Branch Membership.** Widows should consider joining their local RSL Sub Branch as an associate to assist with the Sub Branch work.

**RSL Day Clubs:** Provide a community based program offering social interaction and a range of activities for older people living in the community. Clubs are located throughout NSW and are supported by the RSL and DVA. Contact RSL on **9264 8188** or DVA **1800 555 245** ext **7225** or **9213 7225**.

**The Defence Force Welfare Association** can provide assistance to anyone with defence connections, phone **8335 5447**.

**The Vasey Housing Association** provides low cost accommodation in self contained units in the Sydney area with priority given to those with Service connections, phone 9299 3951

**What If You Want To Work Past Age Pension Age?** Some people choose to continue to work past age pension age. The ‘Work Bonus’ has been introduced as an incentive for pensioners to remain in the workforce by increasing the amount that a person can earn before their pension is reduced. A person does not need to apply for the Work Bonus. If the person receives eligible employment income, Centrelink will automatically apply the Work Bonus to the person’s income test.

For people who reached age pension age before 20 September 2009 the Pension Bonus Scheme which provides a lump sum incentive for older Australians to remain in the workforce and defer claiming Age Pension. To be eligible for this person must be a registered member of the scheme and conditions apply. Contact Centrelink for further information on **132 300**.

## **Household and Housing – Mortgage Assistance Scheme**

### **Reverses Mortgages and Equity Release Products**

A new independent guide has been produced to help people find out if using the equity in their home through an equity release product is the right option for them. The guide is produced by the Australian Securities and Investments Commission (ASIC).

#### **Lump Sum Advance:**

If you are receiving a pension from Department of Veteran Affairs (DVA) and require additional funds for any purpose you might be able to get some of your pension paid in advance. A lump sum advance could be used for unplanned expenses such as car repairs, or a new washing machine or a new refrigerator. The amount of the lump sum will depend on your rate of pension. You are able to pay the advance back over 13 fortnights with no interest incurred. For further information phone DVA on 133254.

**Home Internet Connections Allowance.** This payment is made by DVA as part of your pension Phone DVA on 133254

**Widows in receipt of the Australian War Widow's pension** may also be eligible to receive an Income Support Supplement (ISS) if their income, other than the War Widows pension, is less than a prescribed amount per annum. To arrange payments contact the DVA on 133254.

**Pensions Loan Scheme** is designed for those who cannot get the Age, Service Pension or ISS because of their income or assets. Contact Centrelink on **132 300**, or DVA for Service Pensions on **133 254**.

**Widows in receipt of the Australian War Widow's pension** may also be eligible to receive an Income Support Supplement (ISS) if their income, other than the War Widows pension, is less than a prescribed amount per annum. To arrange payments contact the DVA on 133254.

**Mortgage Assistance Scheme** Provides short term assistance to people facing serious financial difficulties, repaying their home mortgages, as a result of unexpected change in circumstances. Contact: Mortgage Assistance Scheme on **1800 806 653**, or NSW on **1300 468 746**.

**Reverses Mortgages and Equity Release Products.** A new independent guide has been produced to help people find out if using the equity in their home through an equity release product is the right option for them. The guide is produced by the Australian Securities and Investments Commission (ASIC). The guide includes easily read information, check lists and tips to help you work out where you stand and what you want. Ring ASIC on **1300 275 275** or **1800 615 676** for more information.

**Rent and Board Assistance Scheme:** Entitles those renting privately to assistance with bond money, first rent payment and removal expenses. Phone NSW Dept of Housing on **1300 468 746** about Restart, bond loans etc which entitles those renting privately, assistance with associated expenses.

**Social Security Rent Assistance:** This is an extra payment on top of your pension or allowance to help with private rental accommodation costs. Phone Centrelink Teleservice: on 132 300 this is also known as Retire Services.

**Rent Assistance:** Contact Centrelink Senior Services on **132 300** to enquire about an extra payment on top of your pension or allowance to help with private rental accommodation costs.

**Rent Assistance for War Widows:** Rent assistance is available in addition to the ISS. To qualify, War Widows must be receiving ISS from DVA and paying rent on the private market, this includes caravan sites. Rent assistance is not available to War Widows in government funded residential care facilities or Department of Housing accommodation, Widows in retirement villages who paid less than a specified amount as entry contribution may be eligible. For information on rent assistance contact DVA on **133 254** country **1800 555 254**

**Rent Relief.** Contact the landlord first, then the Financial Ombudsman Service on 1300 780 808 or obtain a Sydney Morning Herald booklet at: [www.smhshop.com.au](http://www.smhshop.com.au).

**Telephone Concessions:** Please contact Centrelink Teleservice on **132 300** to determine whether you are eligible for the quarterly concession on your telephone. Telstra (contact **132200**) also offers its own concession which may be available to you upon application

**Water Bills:** All pensioners living in NSW receive rebates on their water bills that are provided by the NSW Government. Phone Sydney Water or Hunter Water for further information on **132 092** or **1300 657 657**. For those outside the Sydney Water and Hunter Water areas, please contact your local water authority or council to determine fees and discounts for pensioners. Water authorities may also provide rebates for life support equipment that uses water.

Sydney Water and Hunter Water provide emergency bill payment assistance to low income earners through the Payment Assistance Scheme (PAS). The assistance is in the form of credit vouchers issued after assessment by the participating organisations. The vouchers are then taken

to Sydney or Hunter Water where they are accepted as a payment towards the water account. Contact the Energy and Water Ombudsman NSW on **1800 246 545** for the location of your nearest participating organisation.

## **Other Help and Concessions**

**Seniors' Cards:** This card for NSW Seniors over 60 provides discounts and special offers from government and some businesses. Present your card to participating businesses and transport services to obtain discounts. For information: **1300 364 758**.

**NSW Seniors Card App:** If you have an iPhone and Android smartphone or tablet you will be able to utilise the NSW Seniors Card app which maps out discounts and offers from more than 3,500 stores nationwide. The app can connect seniors to special deals and discounts in their area at retailers, with tradesman and other service providers.

It can also provide directions and a map to allow the user to easily find the location suggested by the app and even a street view of the store or business to make sure they're in the right place. There are a number of categories to choose from including automotive, household needs, professional services, shopping, holiday and travel and leisure and lifestyle.

To download the app search for Seniors Card NSW on iTunes or Google play: **<https://play.google.com/store/apps>**. If seniors are unable to access the app on their phone they can call **13 77 88** for a copy of the directory, or download one or search: **<http://www.seniorcard.nsw.gov.au/Memberguide/Discount-Directory.asp>**.

**My Post Concession Account:** To access the 'MyPost Concession Account a person applying for the MyPost Concession Card must have at least one of the following: Pensioner Concession Card; Health Care Card; Commonwealth Seniors Health Card, Department of Veterans' Affairs card and the Veterans' Repatriation Health Card. If you have one of these you may be eligible for a reduced rate on domestic stamps and other offers from Australia Post.

The benefits of applying for the Concession Account is that you will be able to get a free booklet of 5 concession stamps per year; discount on mail hold and mail redirection and a free 'MyPost Concession Card and digital mailbox.

**How to apply:** You can download the Application Form from the MyPost website or you can obtain an application at your post office. When you have completed the form and applied, and if you are eligible, you will receive a MyPost Concession Card in the mail. Then you will be able to get your free booklet of five stamps and be able to access the concession stamps from the Post Office.

**Concession Stamps:** You can only use concession stamps to send mail and large letters within Australia. The concession stamps are in booklets of five for \$3.00 and there is a maximum of 50 stamps per year. It is important to remember that for small letters up to 50g. one stamp is required; for large letters up to 125g. you will need two stamps, for larger letters up to 250g. you will require three stamps.

**What is a MyPost Digital Mailbox:** If you have a computer and meet the eligibility requirements which are the same as for a MyPost Concession Account, you might consider a MyPost Digital Mailbox. This allows you to receive mail and pay bills from selected providers and securely store important documents online, in one place and with one password.



**Free guide for seniors:** A handy booklet of information for seniors on topics such as shopping wisely, protecting your home, funeral information, power of attorney information and avoiding scams is available from the Office of Fair Trading. Phone **13 32 20**.

**Computers:** The Australian Senior Computer Clubs Association (ASCCA) can provide information on seniors' Computer Clubs. The role of ASCCA is to bring seniors and technology together. Local clubs are found throughout NSW and they are designed to teach adults a range of computer skills. An annual fee entitles a person to free weekly training and a monthly newsletter. For information phone **9577 333**.

**Work Ventures Connect IT:** For Centrelink benefits cardholders or Healthcare cardholders WorkVentures Connect IT can provide a recycled computer at a fee lower than the market rates. For information phone **1800 112 205**.

**Technical Aid to the Disabled (TAD):** For a small fee TAD provides a computer loan service for people with a disability. TAD may also provide a low cost internet service to older people who hold a DVA Pension Entitlement Card or an aged Pension Concession Card. Contact: **9808 2022** or for rural callers, **1300 885 886** if you do not want to have a computer there are a number of places where you can use computers which have internet access.

- ◆ There are the local libraries. You may need to book the computer to ensure that you can access it.
- ◆ The local Community Technology Centres (CTCs) are located in small country towns. The Centres provide local residents access to information about a range of non-government and government services.
- ◆ Internet cafes are generally staffed and the usual payment process is by the half hour. To use these you will need to have basic computer and internet skills.

**National Broadband Network (NBN).** If you require information for NBN email them on: [nationalbroadbandnetwork@dbcde.gov.au](mailto:nationalbroadbandnetwork@dbcde.gov.au) or call the NBN Information Centre on **1800 023 076**. The Department of Broadband, Communications and the Digital Economy's postal address is: **GPO Box 2154 Canberra ACT 2601**.

**Express Plus Mobile Apps.** If you or a member of your family have a Centrelink account you or they can use Express Plus mobile apps to access some online services. To use an Express Plus mobile app you need to be registered for Centrelink Online Services.

The Express Plus mobile app can be used to; update your contact details; subscribe to and view your online letters; view your payments and transaction history and; capture and upload documents and other things which are specifically related to your individual circumstances.

For instance if you are in receipt of Family Tax Benefit, you can use an Express Plus mobile app to view, estimate and update your family income estimate. If you, or a family member is receiving Newstart, Parenting Payment or Youth Allowance, the Express Plus mobile app can be used to report your income or update your participation or study details. So how do you download an Express Plus mobile app? You can download this app from the App Store and from Google Play.

**Service NSW Centre.** The following information is taken directly from NSW Government's website. The NSW State's first 'Service NSW Centre' opened for business in Kiama on July 5, 2013.

Initially, Service NSW will provide transactions available at Roads and Maritime Services, Fair Trading and Births, Deaths and Marriages. More transactions and services will be added in the future. New features include a concierge to greet customers and self-help kiosks.

Kiama will be a pilot centre and it will help Service NSW test the designs and systems, with the help of customer feedback. This will help Service NSW to continually improve service delivery in Kiama and all future sites. Additional service centres will be opened in: Chatswood, Dubbo, Gosford, Haymarket, Lismore, Liverpool, Newcastle, Orange, Parramatta, Penrith, Port Macquarie, Queanbeyan, Tamworth, Tweed Heads, Wagga Wagga, Wollongong and Wynyard.

The website is a link to services such as ABLE, Disability Care etc. the website is: [www.services.nsw.gov.au](http://www.services.nsw.gov.au).

**Defencecare's New Website.** This features an online donation facility, stories about the clients we have helped and information on our full range of services. The site also lists a number of organisations that can be of help. See [www.defencecare.org.au](http://www.defencecare.org.au)

**Australian Defence Force Assistance Trust (ADFAT).** Some financial assistance through the ADFAT website: [www.addfastassistancetrust.org.au](http://www.addfastassistancetrust.org.au), may be available for Dependants, or call the Executive Officer on **0499 994 025**.

**NSW National Parks:** PCC holders are entitled to free entry to all national parks and reserves managed by the NSW National Parks and Wildlife Service. To apply for a pass phone **9253 0880** or **13 72 75**.

**Welfare Rights Centre:** Provides free and independent advice on all Centrelink matters. Contact: **1800 226 028** (outside Metro Sydney) or **9211 5300**. See: [welfarerightscentre.org.au](http://welfarerightscentre.org.au)

**Cinemas:** Check with your local cinemas for concessions and movie deals for seniors throughout the year. Hoyts, Dendy and Greater Union all offer DVA Gold Card holders one free pass per day, conditions apply.

**Women's Information and Referral Service (NSW):** Provides free and confidential telephone information and referral to women on a wide range of issues. See: [www.womens.nsw.gov.au](http://www.womens.nsw.gov.au).

**Income Tax:** If you receive a pension or allowance from Centrelink or Dept of Veterans' Affairs and you have no other income, you generally do not have to lodge a return or pay income tax. If you have an income from other sources which takes your total taxable income over the threshold, you can ask the relevant department to make regular deductions to cover the estimated primary tax payable at the end of the financial year, rather than pay a lump sum. Contact: Australian Taxation Office (listed in the White pages). For personal tax inquiries personal contact: **132 861 or superannuation 131 020**.

**Seniors' Information Service Phone:** This provides free, confidential and independent information on pensions, health, housing, community services and older people's rights, phone **137 788**. See [www.ageing.nsw.gov.au](http://www.ageing.nsw.gov.au).

**Wills Register:** The NSW Registrar of Births Deaths and Marriages maintains a Wills Register. As we are all aware, it is very wise to make a will, but sometimes wills cannot be found when they are needed. The Wills Register records, in perpetuity, the location of a will, regardless of where it is stored and how it was made. A copy of your will is not needed and the Wills Register does not physically store the will. Many people lodge their wills with solicitors, banks, the Public Trustee or some other institution.

The registration of your will with the Wills Register is free and can be completed over the Registry's secure internet site or by application using the form included in the Wills Register brochure. Access to the Wills Register can be gained only by you or someone you authorise. The Registry cannot divulge any information on the contents of the will as the only information

kept at the Wills Register is where the will is held. The Wills Register brochure is available from the Registry's offices or by phoning **1300 655 236**.

**NSW Trustee and Guardian:** NSW Trustee and Guardian prepares wills free of charge when appointed as an executor but they charge fees when the estate is administered. They also prepare powers of attorney when they are appointed attorney free. They will charge fees if they are required to act as the person's attorney. Their phone numbers is: **1300 364 103**.

**New Aged Care Information Service:** The Department of Health and Ageing has a new aged care website. It offers comprehensive, impartial information about aged care and services available. The address is: [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au). If you do not have computer access your family may be able to assist, or contact **9267 6577** country **1800 451 615**.

**Elder Abuse Helpline:** This is a service to provide practical assistance to older people, family members, frontline service and support staff, and provide them with ways to respond and reduce abuse of this vulnerable group. The NSW Elder Abuse Helpline is a statewide service to the community and is a free call to **1800 628 221**.

**Counselling:** The Veteran and Veterans' Families Counselling Service (VVCS) is a specialised, free and confidential service for all Australian veterans, war widows and their families. VVCS operates during office hours. The Veterans' Line is an after hours telephone counselling service which operates outside office hours. For both services phone **1800 011 046**.

**Aged Care Complaints Investigation Scheme (CIS)** is available for anyone who wishes to provide information or make a complaint about any Australian Government-subsidised aged care service. The CIS can investigate allegations or complaints that an approved provider is not meeting the responsibilities required under the Act. A complaint can be made about any aspect of Australian Government-subsidised aged care service such as catering, care, hygiene, financial matters, choice, activities, comfort and safety.

The CIS can provide access to a free and confidential advocacy service. Contact on free-call **1800 550 552** or in writing to: **Aged Care Complaints Investigation Scheme, Department of Health and Ageing, GPO Box 9848, Sydney 2001**.

**Financial Advice:** The Australian Government supports community and local government organisations to provide services to assist you if you are experiencing personal financial difficulties. Phone the Commonwealth Financial Counselling (CFC) on **1300 653 227** or [www.fahesia.gov.au/cfcp.Wesley](http://www.fahesia.gov.au/cfcp.Wesley). Not for profit organisations, for example Wesley Mission, St Vincent de Paul and Anglicare Mission offer a similar service.

National Information Centre for Retirement Investments (NICRI) is an independent organisation funded by the Government to provide financial information, not financial advice. For information phone NICRI on **180 020 110**, [www.nicri.org.au](http://www.nicri.org.au).

Financial Literacy Foundation established to increase awareness of financial literacy and understanding money. **1300 300 630** [www.understandingmoney.com.au](http://www.understandingmoney.com.au).

**Proof of Age Card:** This NSW Photo Card is issued free to widows who do not have a driver's licence or other forms of photo identification. Contact the R&MS on **132 213**.

**Credit Line Financial Counselling Service:** A free service which provides full financial counselling, including budgeting, negotiation with creditors and legal and consumer education. Contact: **1800 007 007**. The Salvation Army provides a similar service. Phone **9266 9587**.

**Moneycare:** This is another **FREE** financial counselling service provided by the Salvation Army. Contact **137 238**. See: [www.salvos.org.au](http://www.salvos.org.au).

**Centrelink Financial Information Services:** Financial Information Service Officers are not financial planners and do not make decisions for you. However, they can provide information on investment options, taxation, superannuation, annuities, and accommodation choices for older people. To make an appointment call the Centrelink retirement services line **132 300**.

Centrelink Financial Information Service holds seminars throughout the year, which cover many areas of information on retirement, including financial planning, choosing a financial planner, estate planning, salary sacrifice, investing for retirement, understanding shares, managed investments, property investments, working beyond age-pension age and home equity loans for older people. The seminars are held across NSW and anyone interested should contact the nearest Centrelink office for dates and locations. For further information phone **136 357**, [www.centrelink.gov.au](http://www.centrelink.gov.au).

**Dependent children/grandchildren:** To ascertain eligibility for Family Tax Benefit or Child Benefit phone Centrelink: **13 61 50**.

**Education:** Veterans' children may be eligible for payments under Veterans' Children Education Scheme (VCES), for children up to the age of 24. Contact DVA for further information. Scholarships for tertiary education are offered to children/grandchildren of veterans (some are available specifically for children of Vietnam Veterans). For further information phone Australian Veterans' Children Assistance Trust on **9213 7999** or **1800 620 361**. Legacy and many other Ex Service Organisations, may also assist with education expenses.

**Dependants with disabilities:** To discuss eligibility for financial support for a person, phone Centrelink on **132 717**. Support may also be available from Legacy.

**Assistance with Legal Matters:** You should get independent legal advice before you enter into any financial arrangement, especially when your home is your only asset. This means seeing a separate and independent lawyer who has not advised your family members and you should see the lawyer without that family member being present. The cost may save you money in the long term if things don't turn out as planned.

Legal documents such those related to loans, mortgages and guarantees can be complex and difficult to understand. Don't rely on family members or a bank representative to explain to you what it will mean if you sign any document.

If you lend money to anyone you should put it in writing whether you intend to give the money as a gift or whether you expect it to be repaid. The agreement should be signed by both of you. Without this it can be hard to prove that the money was a loan not a gift.

Obtain as much information as you can about the financial situation of the person you want to help, the agreement you are entering into and the risks involved.

**Where can I get more information?** Being well informed is the key to preventing problems from occurring in the future. There are things that you can do to find out about your rights and to obtain legal assistance.

**Legal Aid NSW** has produced six brochures on the topics mentioned here. These brochures are available free of charge at: [www.legalaid.nsw.gov.au/pubsonline](http://www.legalaid.nsw.gov.au/pubsonline) or by calling **(02) 9219 5028**. The brochures are also available as audio CDs for people who have reading difficulties or who prefer information in that format.

**Need a witness:** The Registrar of the Local Court can witness enduring powers of attorney and enduring guardianship appointments. However, they can't help with completion of forms or give legal advice. The location of Local Courts can be found in the White Pages under Department of Attorney General under "L".

**Trustee Corporations Association of Australia (TCA):** TCA is the peak representative body for Australia's trustee corporations' industry. If you have any questions the contact details for the TCA are: **9221 1983** or 1800 819 427.

#### **If you need legal help you can:**

- ◆ Call LawAccess NSW on **1300 888 529** for free telephone legal information and referral to a legal service that can best help you.
- ◆ Call the Aged-care Rights Service on **9281 3672, 9281 3600** or **1800 424 079**. A specialist Community Legal Centre that provides free telephone legal advice to older people on a range of legal issues.
- ◆ Make an appointment to see a lawyer for free legal advice at one of the 21 metropolitan and regional Legal Aid NSW offices. Call **1300 888 529** for your closest office.
- ◆ Call the Legal Pathways for Older Persons Project on **9286 3860** or **1800 449 102**. It is a partnership between Legal Aid NSW, Council on the Ageing (COTA NSW), The Aged-care Rights Service (TARS) and the Law Society of NSW, which aims to help older people obtain free or reduced cost legal assistance.

Areas for assistance include grandparent issues, loans or gifts to family, housing and accommodation. A charge may apply for the preparation of documents including wills, Enduring Power of Attorney or Enduring Guardianship. For further information phone **9286 3860** or **1800 449 102**.

- ◆ Call the Aged-Care Rights Service on **9281 3672** or **1800 424 079**.
- ◆ Contact the Salvation Army for free legal advice on **(02) 9213 3902** or visit: [www.salvoslegal.org.au](http://www.salvoslegal.org.au) for further information during business hours.

**Reverses Mortgages and Equity Release Products.** A new independent guide has been produced to help people find out if using the equity in their home through an equity release product is the right option for them. The guide is produced by the Australian Securities and Investments Commission (ASIC). The guide includes easily read information, check lists and tips to help you work out where you stand and what you want. Ring ASIC on **1300 275 275** or **1800 615 676** for more information.

**Pensions Loan Scheme** is designed for those who cannot get the Age, Service Pension or ISS because of their income or assets. Contact Centrelink on **132 300**, or DVA for Service Pensions on **133 254**.

## **Other Help and Concessions**

**Seniors' Cards:** This card for NSW Seniors over 60 provides discounts and special offers from government and some businesses. Present your card to participating businesses and transport services to obtain discounts. For information: **1300 364 758**.

**NSW Seniors Card App:** If you have an iPhone and Android smartphone or tablet you will be able to utilise the NSW Seniors Card app which maps out discounts and offers from more than 3,500 stores nationwide. The app can connect seniors to special deals and discounts in their area at retailers, with tradesman and other service providers.

It can also provide directions and a map to allow the user to easily find the location suggested by the app and even a street view of the store or business to make sure they're in the right place. There are a number of categories to choose from including automotive, household needs, professional services, shopping, holiday and travel and leisure and lifestyle.

To download the app search for Seniors Card NSW on iTunes or Google play: <https://play.google.com/store/apps>. If seniors are unable to access the app on their phone they can call **13 77 88** for a copy of the directory, or download one or search:

<http://www.seniorcard.nsw.gov.au/Memberguide/Discount-Directory.asp>.

**My Post Concession Account:** You may have already heard the following information but if not it may be of interest to some. To access the 'MyPost Concession Account a person applying for the MyPost Concession Card must have at least one of the following: Pensioner Concession Card; Health Care Card; Commonwealth Seniors Health Card, Department of Veterans' Affairs card and the Veterans' Repatriation Health Card. If you have one of these you may be eligible for a reduced rate on domestic stamps and other offers from Australia Post.

The benefits of applying for the Concession Account is that you will be able to get a free booklet of 5 concession stamps per year; discount on mail hold and mail redirection and a free 'MyPost Concession Card and digital mailbox.

**How to apply:** You can download the Application Form from the MyPost website or you can obtain an application at your post office. When you have completed the form and applied, and if you are eligible, you will receive a MyPost Concession Card in the mail. Then you will be able to get your free booklet of five stamps and be able to access the concession stamps from the Post Office.

**Concession Stamps:** You can only use concession stamps to send mail and large letters within Australia. The concession stamps are in booklets of five for \$3.00 and there is a maximum of 50 stamps per year. It is important to remember that for small letters up to 50g. one stamp is required; for large letters up to 125g. you will need two stamps, for larger letters up to 250g. you will require three stamps.

**What is a MyPost Digital Mailbox:** If you have a computer and meet the eligibility requirements which are the same as for a MyPost Concession Account, you might consider a MyPost Digital Mailbox. This allows you to receive mail and pay bills from selected providers and securely store important documents online, in one place and with one password.

**Free guide for seniors:** A handy booklet of information for seniors on topics such as shopping wisely, protecting your home, funeral information, power of attorney information and avoiding scams. Contact the Office of Fair Trading. Phone **13 32 20**.

**Computers:** The Australian Senior Computer Clubs Association (ASCCA) can provide information on seniors' Computer Clubs. The role of ASCCA is to bring seniors and technology together. Local clubs are found throughout NSW and they are designed to teach adults a range of computer skills. An annual fee entitles a person to free weekly training and a monthly newsletter. For information phone **9577 333**.

**Work Ventures Connect IT:** For Centrelink benefits cardholders or Healthcare cardholders WorkVentures Connect IT can provide a recycled computer at a fee lower than the market rates. For information phone **1800 112 205**.

**Technical Aid to the Disabled (TAD):** For a small fee TAD provides a computer loan service for people with a disability. TAD may also provide a low cost internet service to older people who hold a DVA Pension Entitlement Card or an aged Pension Concession Card. Contact: **9808 2022** or for rural callers, **1300 885 886** if you do not want to have a computer there are a number of places where you can use computers which have internet access.

- ◆ There are the local libraries. You may need to book the computer to ensure that you can access it.
- ◆ The local Community Technology Centres (CTCs) are located in small country towns. The Centres provide local residents access to information about a range of non-government and government services.
- ◆ Internet cafes are generally staffed and the usual payment process is by the half hour. To use these you will need to have basic computer and internet skills.

**National Broadband Network (NBN).** If you require information for NBN email them on: [nationalbroadbandnetwork@dbcde.gov.au](mailto:nationalbroadbandnetwork@dbcde.gov.au) or call the NBN Information Centre on **1800 023 076**. The Department of Broadband, Communications and the Digital Economy's postal address is: **GPO Box 2154 Canberra ACT 2601**.

**Express Plus Mobile Apps.** If you or a member of your family have a Centrelink account you or they can use Express Plus mobile apps to access some online services. To use an Express Plus mobile app you need to be registered for Centrelink Online Services.

The Express Plus mobile app can be used to; update your contact details; subscribe to and view your online letters; view your payments and transaction history and; capture and upload documents and other things which are specifically related to your individual circumstances.

For instance if you are in receipt of Family Tax Benefit, you can use an Express Plus mobile app to view, estimate and update your family income estimate. If you, or a family member is receiving Newstart, Parenting Payment or Youth Allowance, the Express Plus mobile app can be used to report your income or update your participation or study details. So how do you download an Express Plus mobile app? You can download this app from the App Store and from Google Play.

**Service NSW Centre.** The following information is taken directly from NSW Government's website. The NSW State's first 'Service NSW Centre' opened for business in Kiama on July 5, 2013.

Initially, Service NSW will provide transactions available at Roads and Maritime Services, Fair Trading and Births, Deaths and Marriages. More transactions and services will be added in the future. New features include a concierge to greet customers and self-help kiosks.

Kiama will be a pilot centre and it will help Service NSW test the designs and systems, with the help of customer feedback. This will help Service NSW to continually improve service delivery in Kiama and all future sites. Additional service centres will be opened in: Chatswood, Dubbo, Gosford, Haymarket, Lismore, Liverpool, Newcastle, Orange, Parramatta, Penrith, Port Macquarie, Queanbeyan, Tamworth, Tweed Heads, Wagga Wagga, Wollongong and Wynyard. The website is a link to services such as ABLE, Disability Care etc. the website is: [www.services.nsw.gov.au](http://www.services.nsw.gov.au).

**Defencecare's New Website.** This features an online donation facility, stories about the clients we have helped and information on our full range of services. The site also lists a number of organisations that can be of help. See [www.defencecare.org.au](http://www.defencecare.org.au)

**Australian Defence Force Assistance Trust (ADFAT).** Some financial assistance through the ADFAT website: [www.addfastassistancetrust.org.au](http://www.addfastassistancetrust.org.au), may be available for Dependants, or call the Executive Officer on **0499 994 025**.

**NSW National Parks:** PCC holders are entitled to free entry to all national parks and reserves managed by the NSW National Parks and Wildlife Service. To apply for a pass phone **9253 0880** or **13 72 75**.

**Welfare Rights Centre:** Provides free and independent advice on all Centrelink matters. Contact: **1800 226 028** (outside Metro Sydney) or **9211 5300**.

**Cinemas:** Check with your local cinemas for concessions and movie deals for seniors throughout the year. Hoyts, Dendy and Greater Union all offer DVA Gold Card holders one free pass per day, conditions apply.

**Women's Information and Referral Service (NSW):** Provides free and confidential telephone information and referral to women on a wide range of issues. Contact: **1800 817 227** free calls.

**Income Tax:** If you receive a pension or allowance from Centrelink or Dept of Veterans' Affairs and you have no other income, you generally do not have to lodge a return or pay income tax. If you have an income from other sources which takes your total taxable income over the threshold, you can ask the relevant department to make regular deductions to cover the estimated primary tax payable at the end of the financial year, rather than pay a lump sum. Contact: Australian Taxation Office (listed in the White pages). For personal tax inquiries personal contact: **132 861 or superannuation 131020**.

**Seniors' Information Service Phone:** This provides free, confidential and independent information on pensions, health, housing, community services and older people's rights, phone 137788

**Wills Register:** The NSW Registrar of Births Deaths and Marriages maintains a Wills Register. As we are all aware, it is very wise to make a will, but sometimes wills cannot be found when they are needed. The Wills Register records, in perpetuity, the location of a will, regardless of where it is stored and how it was made. A copy of your will is not needed and the Wills Register does not physically store the will. Many people lodge their wills with solicitors, banks, the Public Trustee or some other institution.

**NSW Trustee and Guardian:** NSW Trustee and Guardian prepares wills free of charge when appointed as an executor but they charge fees when the estate is administered. They also prepare powers of attorney when they are appointed attorney free. They will charge fees if they are required to act as the person's attorney. Their phone numbers is: **1300 364 103**.

**New Aged Care Information Service:** The Department of Health and Ageing has a new aged care website. It offers comprehensive, impartial information about aged care and services available. The address is: [www.agedcareaustralia.gov.au](http://www.agedcareaustralia.gov.au). If you do not have computer access your family may be able to assist, or contact **9267 6577** country **1800 451 615**.

**Elder Abuse Helpline.** This is a service to provide practical assistance to older people, family members, frontline service and support staff, and provide them with ways to respond and reduce



abuse of this vulnerable group. The NSW Elder Abuse Helpline is a state wide service to the community and is a free call to **1800 628 221**.

**Counselling:** The Veteran and Veterans' Families Counselling Service (VVCS) is a specialised, free and confidential service for all Australian veterans, war widows and their families. VVCS operates during office hours. The Veterans' Line is an after hours telephone counselling service which operates outside office hours. For both services phone **1800 011 046**.

**Aged Care Complaints Investigation Scheme (CIS)** is available for anyone who wishes to provide information or make a complaint about any Australian Government-subsidised aged care service. The CIS can investigate allegations or complaints that an approved provider is not meeting the responsibilities required under the Act. A complaint can be made about any aspect of Australian Government-subsidised aged care service such as catering, care, hygiene, financial matters, choice, activities, comfort and safety.

The CIS can provide access to a free and confidential advocacy service. Contact on free-call **1800 550 552** or in writing to: **Aged Care Complaints Investigation Scheme, Department of Health and Ageing, GPO Box 9848, Sydney 2001**.

**Financial Advice:** The Australian Government supports community and local government organisations to provide services to assist you if you are experiencing personal financial difficulties. Phone the Commonwealth Financial Counselling (CFC) on **1300 653 227** or [www.fahesia.gov.au/cfcp.Wesley](http://www.fahesia.gov.au/cfcp.Wesley), not for profit organisations for example Wesley Mission, St Vincent de Paul and Anglicare Mission offer a similar service.

National Information Centre for Retirement Investments (NICRI) is an independent organisation funded by the Government to provide financial information, not financial advice. For information phone NICRI on **180 020 110**, [www.nicri.org.au](http://www.nicri.org.au).

Financial Literacy Foundation established to increase awareness of financial literacy and understanding money. Phone: **1300 300 630** [www.understandingmoney.com.au](http://www.understandingmoney.com.au).

**Proof of Age Card:** This NSW Photo Card is issued free to widows who do not have a driver's licence or other forms of photo identification. Contact the R&MS on **132 213**.

**Credit Line Financial Counselling Service:** A free service which provides full financial counselling, including budgeting, negotiation with creditors and legal and consumer education. Contact: **1800 007 007**. The Salvation Army provides a similar service. Phone **9266 9587**.

**Moneycare: This is another FREE** financial counselling service provided by the Salvation Army. Contact **137 258**. See [www.salvos.org.au](http://www.salvos.org.au).

**Centrelink Financial Information Services:** Financial Information Service Officers are not financial planners and do not make decisions for you. However, they can provide information on investment options, taxation, superannuation, annuities, and accommodation choices for older people. To make an appointment call the Centrelink retirement services line **132 300**.

Centrelink Financial Information Service holds seminars throughout the year, which cover many areas of information on retirement, including financial planning, choosing a financial planner, estate planning, salary sacrifice, investing for retirement, understanding shares, managed investments, property investments, working beyond age-pension age and home equity loans for older people. The seminars are held across NSW and anyone interested should contact the nearest Centrelink office for dates and locations. For further information phone **136 357**, [www.centrelink.gov.au](http://www.centrelink.gov.au).

**Dependent children/grandchildren:** To ascertain eligibility for Family Tax Benefit or Child Benefit phone Centrelink: **13 61 50**.

**Education:** Veterans' children may be eligible for payments under Veterans' Children Education Scheme (VCES), for children up to the age of 24. Contact DVA for further information. Scholarships for tertiary education are offered to children/grandchildren of veterans (some are available specifically for children of Vietnam Veterans). For further information phone Australian Veterans' Children Assistance Trust on **9213 7999** or **1800 620 361**. Legacy and many other Ex Service Organisations, may also assist with education expenses.

**Dependants with disabilities:** To discuss eligibility for financial support for a person, phone Centrelink on **132 717**. Support may also be available from Legacy.

## **Assistance with Legal Matters**

You should get independent legal advice before you enter into any financial arrangement, especially when your home is your only asset. This means seeing a separate and independent lawyer who has not advised your family members and you should see the lawyer without that family member being present. The cost may save you money in the long term if things don't turn out as planned.

Legal documents such those related to loans, mortgages and guarantees can be complex and difficult to understand. Don't rely on family members or a bank representative to explain to you what it will mean if you sign any document.

If you lend money to anyone you should put it in writing whether you intend to give the money as a gift or whether you expect it to be repaid. The agreement should be signed by both of you. Without this it can be hard to prove that the money was a loan not a gift.

Obtain as much information as you can about the financial situation of the person you want to help, the agreement you are entering into and the risks involved.

**Where can I get more information?** Being well informed is the key to preventing problems occurring in the future. There are things that you can do to find out about your rights and to obtain legal assistance.

Legal Aid NSW has produced six brochures on the topics mentioned here. These brochures are available free of charge at: [www.legalaid.nsw.gov.au/pubsonline](http://www.legalaid.nsw.gov.au/pubsonline) or by calling **(02) 9219 5028**. The brochures are also available as audio CDs for people who have reading difficulties or who prefer information in that format.

**Need a witness:** The Registrar of the Local Court can witness enduring powers of attorney and enduring guardianship appointments. However, they can't help with completion of forms or give legal advice. The location of Local Courts can be found in the White Pages under Department of Attorney General under "L".

**Trustee Corporations Association of Australia (TCA):** TCA is the peak representative body for Australia's trustee corporations' industry. If you have any questions the contact details for the TCA are: **9221 1983** or 1800 819 427.

## If you need legal help you can:

- ◆ **Call LawAccess NSW on 1300 888 529** for free telephone legal information and referral to a legal service that can best help you.
- ◆ **Call the Aged-care Rights Service on 9281 3672, 9281 3600 or 1800 424 079.** A specialist Community Legal Centre that provides free telephone legal advice to older people on a range of legal issues.
- ◆ **Make an appointment** to see a lawyer for free legal advice at one of the 21 metropolitan and regional Legal Aid NSW offices. Call **1300 888 529** for your closest office.
- ◆ **Call the Legal Pathways for Older Persons Project on 9286 3860 or 1800 449 102.** It is a partnership between Legal Aid NSW, Council on the Ageing (COTA NSW), The Aged-care Rights Service (TARS) and the Law Society of NSW, which aims to help older people obtain free or reduced cost legal assistance. Areas for assistance include grandparent issues, loans or gifts to family, housing and accommodation. A charge may apply for the preparation of documents including wills, Enduring Power of Attorney or Enduring Guardianship. For further information phone **9286 3860 or 1800 449 102.**
- ◆ **Call the Aged-Care Rights Service on 9281 3672 or 1800 424 079.**
- ◆ **Contact the Salvation Army** for free legal advice on **(02) 9213 3902** or visit: [www.salvoslegal.org.au](http://www.salvoslegal.org.au) for further information during business hours.

**Reverses Mortgages and Equity Release Products.** A new independent guide has been produced to help people find out if using the equity in their home through an equity release product is the right option for them. The guide is produced by the Australian Securities and Investments Commission (ASIC). The guide includes easily read information, check lists and tips to help you work out where you stand and what you want. Ring ASIC on **1300 275 275** or **1800 615 676** for more information.

**Pensions Loan Scheme** is designed for those who cannot get the Age, Service Pension or ISS because of their income or assets. Contact Centrelink on **132 300**, or DVA for Service Pensions on **133 254**.

## INFORMATION FOR YOUNGER WIDOWS, GUARDIANS AND JUNIOR LEGATEES

### PARENT LINE

The Parent Line is a telephone support line where you can get support tailored to meet your situation via telephone counselling, online counselling information and referral services. Phone: **1300 130 052**, the web address is: [www.parentline.org.au](http://www.parentline.org.au) or email them at: [info@parentline.org.au](mailto:info@parentline.org.au)

### PAYMENTS TO HELP FAMILIES

Centrelink is a one-stop shop for Australian families eligible for Commonwealth Government Child Care Benefits and family assistance payments. The hotline number is: **136 150** and the web address is: [www.humanservices.gov.au/customer/subjects/payments-for-families](http://www.humanservices.gov.au/customer/subjects/payments-for-families)

## **PURCHASING THINGS ONLINE**

When purchasing things online, only use secure websites which have web addresses beginning with HTTPS:// (instead of HTTP://).

## **RE-ENTERING THE WORKFORCE**

If you are considering re-entering the workforce and you are in receipt of the parenting payment and studying, you may be entitled to the Child Care Benefit, the Child Care Tax Rebate, the Jobs Education and Training Child Care Fee Assistance (for up to 104 weeks for full time study). For more information: [www.humanservices.gov.au/customer/subjects/assistance-with-child-care-fees](http://www.humanservices.gov.au/customer/subjects/assistance-with-child-care-fees)

## **RETIREMENT (EARLY PLANNING)**

The Association of Superannuation Funds of Australia (ASFA) has calculated that a single person will need \$430,000 in retirement savings to have a comfortable retirement on \$42,569 a year. A modest retirement requires about \$23,438 per year, while living on the Aged Pension is \$20,393 per year (which is the base rate of the Age Pension before the payment of supplements). For more information, please visit the ASFA website at [www.superannuation.asn.au/resources](http://www.superannuation.asn.au/resources)

ASIC's MoneySmart website has a Women's money tool kit which has financial tips and tools for women. Visit: [www.moneysmart.gov.au/life-events-and-you/women/womens-money-toolkit](http://www.moneysmart.gov.au/life-events-and-you/women/womens-money-toolkit)

Centrelinks Financial Information Service (FIS) (**13 23 00**) is a free and confidential service that provides education and information on financial and life style issues to all Australians. Visit: [www.humanservices.gov.au/customer/services/centrelink/financial-information-service](http://www.humanservices.gov.au/customer/services/centrelink/financial-information-service)

The Sydney Morning Herald website has the latest stories, tools and guides to help you save money. Visit: [www.smh.com.au/money](http://www.smh.com.au/money)

If you are having difficulty with a financial services provider contact the Financial Ombudsman Service on **1800 367 287** (free call) or visit: [www.fos.org.au](http://www.fos.org.au). They provide free, fair and accessible information to consumers who are unable to resolve a dispute with a financial services provider.

## **SCHOOL KIDS BONUS**

The Schoolkids Bonus is being phased out; with the final instalment in July 2016. For Primary School students it is \$215 for each child or \$428 for each Secondary School child. To check your eligibility visit: [www.humanservices.gov.au/customer/news/up-coming-schoolkids-bonus-instalment](http://www.humanservices.gov.au/customer/news/up-coming-schoolkids-bonus-instalment). Phone Centrelink on **13 24 86**.

## **SMART CARDS & CONTACTLESS CREDIT CARDS**

This technology provides a fast, convenient and secure way of conducting financial transactions. Visit:

<http://info.westpac.com.au/contactless/>

<http://www.commbank.com.au/personal/credit-cards-making/payments/paypass.html>

<http://www.anz.com/contactless/>

<http://www.nab.com.au/personal/banking/credit-cards/manage-your-credit-card/using-contactless-technology-at-the-checkout>

## **CONTACT NUMBERS AND EMAIL ADDRESSES**

### **Australian Government Online Service**

'My Gov' is a fast and simple way to access Government online services. 'My Gov' at: [www.my.gov.au](http://www.my.gov.au), lets you access Medicare, Centrelink, Child Support, Personally Controlled eHealth Record, DVA, NDIS, Australian Job Search, ATO, My Aged Care etc. online. My

Health Record is a secure online summary of your health information. Call **1800 723 471** or visit: [www.myhealthrecord.gov.au](http://www.myhealthrecord.gov.au)

Australian Veterans' Children Assistance Trust (AVCAT) is a national independent charity that helps the children & grandchildren of ex-servicemen & women. Ring **02 9213 7999** or visit [www.avcat.org.au](http://www.avcat.org.au)

#### Child & Family Info Line

The Child & Family Info Line is a free referral service funded by the Dept of Education that provides callers with information about services relating to children and families. Visit: [www.gowriensw.com.au](http://www.gowriensw.com.au), Phone: **8571 9783** or **1800 803 820** (toll free)

#### Child Protection Helpline

Call **13.21 11** to report suspected child abuse or neglect 24 hours /7 days.

#### Debt Relief

The Financial Ombudsman Service fairly and independently resolves disputes between consumers and financial service providers. Visit: [www.fos.org.au](http://www.fos.org.au) or phone **1800 367 287** (free call) Financial Counselling Hotline, ring: **1800 007 007** (free call)

#### Department of Human Services

Use the 'Payment Finder' tool to help you find possible Centrelink and Medicare payments and services online. Go to [www.humanservices.gov.au/customer/payment-finder](http://www.humanservices.gov.au/customer/payment-finder): [www.humanservices.gov.au/customer/themes/families](http://www.humanservices.gov.au/customer/themes/families), gives you information about payments and services for families. Online Estimator lets you estimate or compare Centrelink payments by going to: [www.humanservices.gov.au/customer/enablers/online-estimators](http://www.humanservices.gov.au/customer/enablers/online-estimators).

#### Department Veterans Affairs (DVA)

Ring **13 32 54** or **1800'335'254** (for regional callers) or visit [www.dva.gov.au](http://www.dva.gov.au). To access any DVA services online: <https://myaccount.dva.gov.au>. You can follow DVA on Face book by visiting: <https://www.facebook.com/DVAAus>, or via Twitter on <https://twitter.com/dvaaus>

#### Dial an Angel

Specialises in Aged Care, cleaning, housekeeping, nanny services, nursing, child care and babysitting. phone: **0072 111 111** or visit: <http://www.dialanangel.com>, for a free no obligation quote.

#### Disability Website

"Ramp Up" is the ABC's disability website which contains archived articles about disability in Australia. Visit: [www.abc.net.au/rampup](http://www.abc.net.au/rampup)

#### Financial Assistance for Families

For information contact Centrelink via: [www.humanservices.gov.au/customer/themes/families](http://www.humanservices.gov.au/customer/themes/families). Or phone Centrelink on **13 24 86** (Mon-Fri 8:00am - 8:00pm)

#### Get Healthy

A free NSW Health service which provides the expertise and motivation you need to help reach your goals including a telephone coaching program. Phone: **1300 806 258** (Mon-Fri 8:00am - 8:00pm) or visit: [www.gethealthynsw.com.au](http://www.gethealthynsw.com.au).

#### Health - Physical and Mental

Health Direct: Call **1800 022 222** for 24hour health advice and from a registered nurse. Calls from landlines are free, mobile charges may apply. Visit: [www.healthdirect.gov.au](http://www.healthdirect.gov.au)

The Veterans and Veterans Families Counselling Service (VVCS):

The VVCS provides free counselling and confidential support Australia wide to Australian veterans, peacekeepers and their families. Veterans Line can be reached 24 hours a day across Australia for crisis support and counselling. Phone **1800 011 046** is a free local call. Calls from mobile or pay phones may incur charges. Visit: [www.vvcs.gov.au](http://www.vvcs.gov.au)

Karitane Careline

Karitane provides parenting support and advice to parents with children aged from birth to 5 years. Call Karitane 7 days a week on **1300 227 464** or visit: [www.karitane.org.au](http://www.karitane.org.au)

Kids Helpline

Kids Helpline counsellors are available 24 hours a day, 7 days a week, to talk to you. No problem is too big or too small to call Kids Helpline about. Calling is the quickest way to talk to a Kids Helpline counsellor, so if you need help, or want to chat, phone **1800 55 1800**. Visit: [www.kidshelpline.com.au](http://www.kidshelpline.com.au)

Legal Advice

Legal Aid provides free legal advice to socially and economically disadvantaged people. Visit [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au) or ring Law Access NSW on **1300 888 529**.

The Find Legal Answers tool kit is a collection of up to 20 plain language books to answer everyday questions about the law. The tool kit is updated twice a year. Titles are selected by specialist law librarians as being the most useful and relevant practical guides to the law in NSW. Subjects include: renting, wills and estates, family law, drink driving, facing a criminal charge in court, neighbours and the law, bankruptcy, debt and credit problems and consumer law. The Find Legal Answers tool kit is in all NSW public libraries. On line: [www.legalanswers.sl.nsw.gov.au](http://www.legalanswers.sl.nsw.gov.au).

Veterans Advocacy service provides free legal advice, assistance & representation to veterans and their dependents'. To contact them ring **9219 5148**.

Law Access

Law Access NSW is a free government telephone service that provides legal assistance for people who have a legal problem in NSW. Ring **1300 888 529** or visit: [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au)

Mychild.gov.au website

The [www.mychild.gov.au](http://www.mychild.gov.au) website is Australia's online child care portal. On this website you will find information on different types of child care and how to get assistance with the cost of child care. You can also search a database to find child care centres in your local area. In many cases you will be able to find the services' vacancy and fee information. This site also has information and links to other useful websites about children's health and wellbeing, parenting and family support services. Phone: **1800 670 305** between 8.00am and 6.00pm nationally Monday to Friday (charges apply on calls from public pay phones or mobile phones) or by ringing the mychild hotline on **133 684**. It is a free call unless you are calling from a mobile phone. For more information, visit: [www.mychild.gov.au](http://www.mychild.gov.au)

National Disability Insurance Scheme (NDIS)

Ring them on **1800 800 110** or visit: [www.ndis.gov.au](http://www.ndis.gov.au)

National Youth Week

National Youth Week (NYW) 08-17th April 2016 is the largest celebration of young people in Australia. Thousands of young people aged 12-25 from across Australia get involved in NYW

each year. Visit: [www.youthweek.nsw.gov.au](http://www.youthweek.nsw.gov.au) or [www.youth.nsw.gov.au/youth-week-in-nsw](http://www.youth.nsw.gov.au/youth-week-in-nsw) or ring the youth week co-ordinator on **8753 8206**

#### NSW Advocate for Children and Young People

The advocate works to improve the safety, welfare and wellbeing of children and young people. For information phone: **9286 7231** Fax: **02 9286 7267**

Visit [www.acyp.nsw.gov.au](http://www.acyp.nsw.gov.au) or email them at [acyp@acyp.nsw.gov.au](mailto:acyp@acyp.nsw.gov.au)

#### NSW Health

NSW Health also comprises a number of statewide or specialist health services. Phone: within Australia **9391 9000** or visit [www.health.nsw.gov.au](http://www.health.nsw.gov.au)

#### Parenting Assistance

The Family and Community Services 'Parenting' website provides tips, advice and information for parents and carers. Visit: [www.community.nsw.gov.au/parents-carers-and-families/parentingor](http://www.community.nsw.gov.au/parents-carers-and-families/parentingor) ring their Parent Line on **1300 130 052**

#### Parent Line

Free confidential and professional help for parents and carers of children 0 - 18 in NSW. Call to speak to a professional counsellor for toll free 24hr personalized advice. Call **1300 130 052** or visit [www.parentline.org.au](http://www.parentline.org.au)

#### Retirement Income

ASICs MoneySmart website has calculators and apps including an online budget Planner. Visit: [\\_apps/budget-planner](#).

#### Apps for your phone

TrackMySpend - is a free app to help you track your expenses on the go Mobile calculator - five of our most popular financial calculators in one app: savings calculator, loan calculator, mortgage calculator, superannuation calculator and interest-free deal calculator.

Money health check - assess your financial health and get personalized tips for improving it.

#### **TAFENSW**

The NSW Technical and Further Education Commission, known as TAFE NSW, is Australia's leading vocational education and training provider. There are four metropolitan and six regional Institutes with a total of over 130 campuses across NSW. For more information, contact TAFE NSW: **1300 360** or **131 601** or visit [www.tafe.nsw.edu.au](http://www.tafe.nsw.edu.au) TAFE NSW - Sydney Institute.

Call TAFENSW Information Centre on **1300 360 601** or **131 601** (within Australia) Fax: **02 9217 4040**. Email: [sydney.info@tafensw.edu.au](mailto:sydney.info@tafensw.edu.au). Visit [www.sydneystafe.edu.au](http://www.sydneystafe.edu.au)

Youth NSW This website is a portal to connect to information for and about young people and the issues they face. Visit: [www.youth.nsw.gov.au](http://www.youth.nsw.gov.au) or ring **8753 8413**.

#### **ASSISTANCE FOR YOUNG MOTHERS**

Karitane works with children (from birth to 5 years of age) and their parents to provide parenting support and advice, antenatal support and education, services, to alleviate depression and anxiety, managing toddler behaviour and other issues. For parenting help, visit: [www.karitane.com.au/mybabyandme](http://www.karitane.com.au/mybabyandme). As Post Natal Depression, is increasingly common for new mothers, for assistance phone the Karitane care on: **1300 277 464** or: [www.karitane.com.au](http://www.karitane.com.au).

## Tresillian Parent Helpline

Speak to one of Tresillian's qualified Child and Family Health nurses on any aspect of parenting children aged up to five years. Life with a baby or young child can be unpredictable. Sometimes you just need to talk to someone, that's why our Tresillian Parent's Help Line is popular.

Tresillian also run various courses for parents who are finding it difficult to cope. Contact them 7 days a week on **1300 272 736** or via its online advice service 5 days a week: on: [www.tresillian.net](http://www.tresillian.net).

Mothers' groups are an important support network for a new mother and her child. For information on mother's groups in your area contact your local Council office.

DVAs 'At Ease' website helps veterans, ADF personnel & family members who experience sadness, distress or anger after deployment and identifies symptoms of not coping. For information visit: [www.at-ease.dva.gov.au](http://www.at-ease.dva.gov.au) or <http://www.youtube.com/user/DVAAus>, for a series of videos on Mental Health topics.

## CAMPS AND HOLIDAYS

For Legacy Junior Legatee Camp and Family Holidays information: [www.legacyportal.org.au](http://www.legacyportal.org.au), or contact your Legatee and or division/contact group: **9248 9063**.

## CHILDREN'S ADVENTURE ACTIVITIES

Outward Bound Australia conducts education and adventure courses at the Australian Capital Territory (ACT) and Australian Alps. The type of courses is the Navigator Course for 12 days for young people aged between 15 and 17 years, Family Alps 7 day courses for 13 to 16 years accompanied by an adult (preferably the parent) and 14 days and 26 days' adventure courses for adults.

Young Endeavour Youth Scheme: A voyage on the tall ship Young Endeavour is a life-changing experience; empowering young Australians aged 16 - 23. Voyages offer much more than simply learning to sail. Young people take away with them skills for life including communication, leadership, teamwork, self-esteem and a greater understanding of themselves and each other.

Duke of Edinburgh Award in NSW is an enriching program inviting young people aged 14-25 to participate in a number of activities over a set time. For more information, on these activities and other activities contact your Legatee and or division/contact/group or ring **9248 9063**.

## CHILD CARE BENEFIT (CCB)

There are eligibility requirements for the Child Care Rebate which includes a work, training and study test, however, there is no income test. If you are eligible for the Child Care Benefit, but the benefit is zero due to income level, you may still be eligible for the Child Care Rebate. If you meet the eligibility criteria, you can get 50 per cent out-of-pocket expenses for approved care, up to a maximum of \$7,500 per child per year. Contact Centrelink: **13 61 50** or: [www.humanservices.gov.au/customer/services/centrelink/child-care-rebate](http://www.humanservices.gov.au/customer/services/centrelink/child-care-rebate)

If your child is 6 or over and not at school, tell Centrelink as this may affect your Child Care Benefits.

## CHILDREN'S GUARDIAN

The office of the Children's Guardian promotes the best interests and rights of children and young people in out-of-home care. The NSW Children's Guardian is a New South Wales



initiative established under the Children and Young Persons (Care and Protection) Act 1998. Telephone **8219 3600** for enquiries or visit [www.kidsguardian.nsw.gov.au](http://www.kidsguardian.nsw.gov.au)

## **DENTAL HEALTH**

Mothers/guardians are encouraged to ensure that Junior Legatees have regular dental health examinations. If you or your son or daughter are entitled to DVA health benefit treatment a Dentist in private practice can be accessed. It is extremely important to ask the Dentist if they accept fees based on the DVA scale of fees. DVA will generally not refund any amounts higher than DVA published scale of fees. DVA have a capped amount they will pay for Crown and Bridgework.

For more information, contact DVA on **133 254** or visit: [www.dva.gov.au](http://www.dva.gov.au) If you or your children do not have an entitlement for DVA assistance, Sydney Legacy may be able to assist please contact us by ringing your division/contact group or ring **1800 800 296** to discuss the need for dental care of you and or your children.

## **EDUCATION**

Sydney Legacy currently provides education support to eligible Primary and Secondary school students and those undertaking Tertiary Studies. Many categories are not means tested, although Legacy will, for all other categories, seek to maximize family and government resources prior to considering any supplemental Legacy support. For Primary and Secondary school students financial support includes fees, textbooks, pocket money, clothing and equipment required for education and selected activities.

Junior Legatees, including those who have been either part or full time students at the commencement of their employment may receive a one-off grant to cover fares and other incidental expenditure incurred before they receive their first pay. Contact your Legatee or division/contact group for assistance.

If you or your children are proceeding to or continuing a study course (e.g University, TAFE or College), under certain conditions Legacy, through the Education Committee, may be able to offer financial assistance. Should a tertiary or post-secondary course be decided on, it will be necessary to make an appointment for an interview with a member of the Education Committee. This can be done through your Legatee or by ringing **9248 9063**.

It is recommended that mature aged students, who decide on a tertiary or post-secondary course, should consider the "Money Smart": website [www.moneysmart.gov.au](http://www.moneysmart.gov.au), to access information on budgeting when considering returning to education.

## **EDUCATION TAFE OPPORTUNITIES**

If you have not been in paid employment for some time, TAFE NSW can give you the confidence and skills to re-enter the workforce. It can give you help with your career direction, new vocational skills and the latest computer know-how. TAFE NSW can offer short courses that focus on specific skills to increase your employability and chances of promotion, e.g. training on how to use new software packages, new equipment or new technology.

In addition, TAFE NSW may give recognition for 'Previous Learning and Experience' for your existing experience and skills. You already have a wealth of life, work and study

experiences. TAFE recognises this, so you don't have to re-learn what you already know and you may even finish your course in less time. Contact TAFE NSW on [www.tafensw.edu.au](http://www.tafensw.edu.au) for more information.

## **EDUCATION AWARDS AND SCHOLARSHIPS**

Sydney Legacy has available 10 education awards and scholarships that may be available to assist with educational study. The Education Committee encourages applications for these awards from Junior Legatees as well as eligible Widows or People with a Disability. Awards are based on merit and or on financial need.

The awards include the Sydney Legacy Education Scholarship Fund, Beryl Mcfadyen Memorial Scholarship, Catherine Broughton Turner Scholarship, Dennison Awards, Dick Hooke Scholarship, Edwin Penfold Memorial Scholarship, Margaret Ellen Bennett Bequest, Municipality of Willoughby Repatriation Committee Fund, Sir Frederick Galleghan Memorial Fund, Spit Memorial Swimming Club Fund and Tasman Swinney Memorial Trust.

Enquiries should be made through the Legatee or division/contact group. Application forms and further information may also be found on [www.legacyportal.org.au](http://www.legacyportal.org.au) website.

## **EDUCATION - OTHER POSSIBLE SOURCES OF SUPPORT**

Veterans' Children Education Scheme (VCES) and the Military Rehabilitation & Compensation Act Education & Training Schemes (MRCAETS) provides eligible children financial assistance, student support services, guidance and counselling. Note: children between 16 yrs and 25 yrs and undertaking full-time education (including an Australian Apprenticeship, Traineeship or Cadetship) will need to reapply. DVA phone **133 254** (Metropolitan) or **1800 555 254** (if you are outside a major city) or for a fact sheet visit their website <http://factsheets.dva.gov.au/factsheets/plain-facts-pdf.htm> and select factsheet MRC47 or visit: [www.dva.gov.au/health-and-wellbeing/home-and-care/education-schemes](http://www.dva.gov.au/health-and-wellbeing/home-and-care/education-schemes)

Other possible sources of support include:

ADF (Australian Defence Force) Assistance Trust. For more information, [www.adfassistancetrust.org.au](http://www.adfassistancetrust.org.au)

Commando Welfare Trust. For more information: [www.commandotrust.com.au](http://www.commandotrust.com.au)

SAS (Special Air Service) Resources Trust. For more information, [www.sasresourcesfund.org.au](http://www.sasresourcesfund.org.au)

The Australian Veterans' Children Assistance Trust (AVCAT). For more information: [www.avcat.org.au](http://www.avcat.org.au)

## **ENERGY SAVINGS**

The Your Energy Savings Website at [www.yourenergysavings.gov.au](http://www.yourenergysavings.gov.au) provides information about saving energy, saving money and available government assistance.

## **FAMILY TAX BENEFIT PART A AND PART B**

### **Part A**

Family Tax Benefit Part A helps families with the cost of raising children. It is a payment for dependent children 19 years or under. For more information, contact Centrelink on **136 150**.

## **Part B**

The amount of Family Tax Benefit Part B you can receive depends on your circumstances. Payment is determined on the basis of your family income and the age of your youngest dependant. You may also be eligible to receive the Family Tax Benefit Part B paid per family at the end of each financial year, after you have lodged an income tax return, if required to do so. If you are not required to lodge an income tax return, you must notify Centrelink in order to receive the supplement. For more information, regarding Family Tax Benefit Part A and Part B, visit: [www.humanservices.gov.au/customer/services/centrelink/family-tax-benefit-part-a-part-b](http://www.humanservices.gov.au/customer/services/centrelink/family-tax-benefit-part-a-part-b).

## **HEALTH AND WELL BEING**

The Veterans and Veterans Families Counselling Service (VVCS) provides free and confidential nationwide counselling and support for war and service related mental health conditions such as PTSD, anxiety, depression, sleep disturbance and anger. The following people can use VVCS:

Australian veterans of all conflicts, deployed peacekeepers, and F-111 fuel tank maintenance workers;; Partners and ex-partners (within 5 years of separation) of members who have had an eligible deployment; Sons and daughters of Vietnam veterans and F-111 fuel tank maintenance workers of any age, with issues relating to their parents' service; dependent children of all other veterans and deployed peacekeepers up to the age of 26, with issues relating to their parents' service; War widows/ers; Ex serving members with a OVA-accepted mental health disability, along with their partners and dependent children up to the age of 26, and: Current serving ADF members on referral from the ADF under an Agreement for Services.

DVA entitlement is not required to access VVCS but eligibility to use the service will be verified. If you have any questions about eligibility to access VVCS, please contact your nearest VVCS centre on **1800 011 046** or visit: [www.vvcs.gov.au](http://www.vvcs.gov.au), VVCS holds workshops each year these are free for veterans, their families and is available for those with DVA Gold Cards.

## **JOBS, EDUCATION AND TRAINING (JET) CHILD CARE FEE ASSISTANCE**

If you are in receipt of an income support payment, you may be eligible for JET Child Care fee assistance. This is a payment made available for approved childcare and will pay some of the gap fees not covered by Child Care Benefit while you are working, training or studying to assist your re-entry into the workforce. Contact Centrelink on **136 150** or visit: [www.humanservices.gov.au/customer/services/centrelink/jobs-education-and-training-child-care-assistance](http://www.humanservices.gov.au/customer/services/centrelink/jobs-education-and-training-child-care-assistance)

## **HEARING FOR YOUNG PEOPLE**

There are a variety of tests that can be used to find out about hearing. Hearing is tested differently in children and adults. Children and young adults up to the age of 26 who are Australian citizens or permanent residents are eligible for government-funded hearing services from Australian Hearing. They don't need a Voucher.

Today, many babies will have their hearing tested before leaving the hospital. Some mild hearing losses or losses that affect only some pitches may not be picked up by the screening test. Some infants have hearing loss that is not present at birth. These babies are born with normal hearing, but develop a hearing loss later in their childhood which may happen because of illness or because of some genetic condition.

If your baby or child has risk factors for a later-occurring hearing loss or if you have concerns about your child's responses to sound or his or her speech development, you should discuss this with your baby's doctor who will assist by referring you to appropriate services and testing. For information on how to access hearing tests and eligibility for hearing tests visit: [www.hearingservices.gov.au](http://www.hearingservices.gov.au) or call the Hearing Services Program on **1800 500 726**.

## **MEDICAL ADVICE OR CARE**

If you require medical advice or health care for your child you can contact one of the following:  
Your GP or Specialist Doctor.

Health Direct **1800 022 222** for telephone advice from a registered nurse on medical concerns for you and your children, 24 hours a day, seven days a week.

Your local hospital - **Call 000 in an emergency.**

## **MEDICARE ONLINE SERVICE**

You can access Medicare online services by registering at [www.medicareaustralia.gov.au/online](http://www.medicareaustralia.gov.au/online) (you will receive a password by post) or by requesting registration at a Medicare Office (you will be issued with a password immediately) or by creating a myGov account online and linking it to Medicare. Recording your bank details will ensure direct payment to your account. For information about claiming options visit [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or phone **13 20 11** or visit: [www.humanservices.gov.au/customer/services/medicare/medicare-online-accounts](http://www.humanservices.gov.au/customer/services/medicare/medicare-online-accounts) or [www.humanservices.gov.au/customer/subjects/medicare-services](http://www.humanservices.gov.au/customer/subjects/medicare-services)

## **MONEYSMART**

ASIC's MoneySmart website offers tools and tips to help you make better financial decisions.

For more information, visit: [www.moneySMART.gov.au](http://www.moneySMART.gov.au)

## **Notice**

*Note: Errors and omissions to be expected due to continual data changes*

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