



REFERENCE GUIDE 2019

*Prepared for Australian war widows residing in NSW and holding a DVA Gold Card,
by the Guild's Community Services Team, which is qualified to assist war widows with their concerns.*

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Finance

Australian Securities and Investment Commission (ASIC) provide free financial guidance and financial support via www.moneysmart.gov.au or tel **1300 300 630**.

Australian Veterans' Children Assistance Trust (AVCAT) offers scholarships to help children and grandchildren of veterans with tertiary studies. Check eligibility requirements, application dates or register interest for scholarships via www.avcat.org.au or tel **9213 7999**.

Defence Service Home Loans may provide loans to assist with the cost of home building, maintenance and modifications, tel **1800 722 000**.

Defence Service Homes - Insurance Scheme for help with policy and claim enquiries, tel **1300 552 662**.

Department of Human Services (Centrelink)

is responsible for all carer, family assistance and child care payments. Centrelink's online estimator will assist in reviewing all payment options, benefits and rebates via www.humanservices.gov.au or tel **132 300**.



DVA student financial assistance and support services provides guidance and counselling for eligible children who are undertaking full time education or apprenticeships, up to the age of 25. Assistance includes education allowances, fares allowances, guidance and counselling regarding study options, tel **1800 555 254**.

Energy

Service NSW offers a number of energy rebates which might be relevant. Contact Service NSW via www.service.nsw.gov.au or tel **13 77 88**.

- **Essential Medical Equipment Payment and Rebate** Annual financial assistance from DVA to assist with the cost of running essential medical equipment or medically required heating/cooling. Applications only need to be submitted once. Energy retailers may provide additional rebates.
- **Family Energy Rebate** is provided to families with dependent children who receive Family Tax Benefits. Conditions apply. It is means tested and must be applied for annually.
- **Low Income Household Rebate** assists with payment of electricity bills. Conditions apply.
- **Gas Rebate** helps eligible NSW customers to pay their gas bills for basic household needs such as cooking, heating and hot water. Different application and payment processes apply for LPG and Natural Gas. Natural Gas customers, contact your



provider. LPG customers contact Service NSW.

- **Appliance Replacement Offer** provides discounts on replacing old for new fridges and TV's. Approval must be obtained prior to purchasing item.
- Assistance is available for households facing energy bill stress.

Financial Information Service (Centrelink)

provides general financial education and free confidential information on financial issues, tel **13 23 00**.

Grandparent Adviser Line (Centrelink)

is for grandparents and other non-parent carers with ongoing responsibility for children. It provides assistance with child care payments and Medicare services, tel **1800 245 965**.



Lump Sum Advance DVA may be able to provide an interest free advance for any purpose, for example, unexpected car repairs or to replace a broken refrigerator, tel **1800 555 254**.

National Debt Helpline Financial Counsellors provide free information, support and advocacy to people in financial difficulty, tel **1800 007 007**.

National Seniors Australia provides an independent, confidential service that aims to improve investment and retirement information to seniors. Their Financial Information Desk is available to members only, tel **1300 765 050**.

No Interest Loans Scheme (NILS) makes low interest loans accessible to people on low incomes to purchase essential items, tel **1800 509 994**.

Pension The War Widows Pension is a compensation payment following your spouse or partner's death. It is not income or asset tested, or taxable. It is not affected by remarriage, a move into residential care or if you receive a large amount of money, for example, inheritance or lottery winnings. It includes the pharmaceutical and energy payment. **Widows in receipt of a war widows' pension may also be eligible to receive an Income Support Supplement (ISS) if they pass an income and assets test.** Contact DVA to determine your eligibility, tel **1800 555 254**.

Pensioner Loan Scheme provides fortnightly income payments at a reasonable rate of interest for those who do not receive the ISS or receive a reduced rate of ISS. You must have sufficient property to offer security for the loan. Contact DVA to determine your eligibility, tel **1800 555 254**.

Taxation If you are over pension age and the war widows' pension and Income Support Supplement (ISS) is your only income, you will not have to pay income tax. Submitting a tax return is required if you have paid tax

on income such as share dividends or have franking credits. For further information contact the Australian Taxation Office, tel **13 28 61**.



Department of Veterans' Affairs (DVA) 'MY ACCOUNT' allows you to update your personal, contact and financial details online, make a transport booking or apply for a lump sum advance. DVA also has an extensive range of factsheets on their website about benefits and services for war widows. If you do not have internet access you can contact the Guild or ask DVA to post the relevant factsheet/s to you. Contact DVA via www.dva.gov.au or tel **1800 555 254**.

TIPS

- Special discounts are often available to pensioners or seniors. Just ask.
- If you change energy providers make sure you let them know if you are eligible for a rebate or concession and check if it has been applied to your new account.
- Telstra Customers can request an easy to read, larger font sized bill, tel **13 22 00**.

Cards Issued by DVA to War Widows

DVA Health Card



For all clinically necessary health care needs.

Pensioner Concession Card (PCC)



Issued if you receive part or full Income Support Supplement (ISS).

Transport Concession Card (TC1)



Issued if you DO NOT receive ISS. This card is issued only in NSW.

Commonwealth Seniors Health Card (CSHC)



Issued to war widows who DO NOT receive ISS. Income and age restrictions apply.

Concessions and rebates – which card do you need?

| Card | Gold Card | PCC | CSHC | TC1 |
|--|-----------|-----|------|-----|
| Council Rates | ✗ | ✓ | ✗ | ✗ |
| Water Rates (check with local suppliers) | ✓ | ✓ | ✗ | ✗ |
| Public Transport | ✗ | ✓ | ✗ | ✓ |
| Free Drivers Licence/Photo ID | ✓ | ✓ | ✗ | ✗ |
| Free Car Registration | ✓ | ✓ | ✗ | ✗ |
| Low Income Household Energy Rebate | ✓ | ✓ | ✗ | ✗ |
| Pharmaceutical Benefits | ✓ | ✓ | ✓ | ✗ |
| NSW National Parks Vehicle Pass | ✗ | ✓ | ✗ | ✗ |
| Australia Post Concession Stamps | ✓ | ✓ | ✓ | ✗ |
| Australia Post Mail Redirection | ✓ | ✓ | ✓ | ✗ |
| Movie Tickets (conditions apply) | ✓ | ✓ | ✗ | ✗ |

The Transport Concession Card (TC1) and Pensioner Concession Card (PCC) will allow four free travel vouchers (within NSW) and the \$2.50 concessional fare. Interstate transport concessions vary.

Cards issued by other government authorities include Medicare, Seniors Card and OPAL card.

OPAL Card is issued by Transport for NSW and must be applied for prior to use. TC1, PCC or Seniors Card required. Money must

be loaded on to it at an OPAL retailer or online. The pensioner concession fare will then be deducted from this amount when you travel, tel **136 725**.

Medicare It is advisable to maintain your Medicare card, tel **132 011**.

Seniors Card for NSW residents aged 60 and over, provides discounts and special offers at businesses across NSW. To apply or check eligibility conditions contact Service NSW, tel **137 788**.

Health

The **DVA Health Card (Gold Card)** entitles you to a range of health care services. Access to services is based on your clinical need. Services include GP and medical specialist visits. Other services include acupuncture, chiropractic, community nursing, convalescent care, exercise physiology, medical specialists, occupational therapy, pathology services, pharmaceutical items prescribed by your doctor, physiotherapy and podiatry. A referral from your doctor may be required to access some services. The service provider must be approved by DVA.

Limitations and restrictions

Services *not* funded include naturopathy, iridology and homeopathy. When making a medical appointment, check the doctor/health provider will accept your Gold Card. Your Gold Card usually covers the full treatment cost and there should be no gap fee. If you receive a bill from a registered provider, do not pay it and contact DVA. DVA may not reimburse you if you have paid the account or if you have used your Medicare card or private health insurance. It is advisable to maintain your Medicare card for any circumstance where a doctor or specialist does not accept the Gold Card.

On occasion, DVA may require that your doctor seeks prior approval for a service, and the doctor must explain why they believe the service is clinically required. For example, DVA will fund an MRI ordered by a specialist but may not fund an MRI requested by a GP unless prior authorisation has been granted. DVA

will not cover you for any medical expenses incurred overseas. Contact DVA via www.dva.gov.au or tel **1800 555 254**.

Ambulance DVA will pay for emergency ambulance transport to the nearest medical facility that can meet your clinical needs throughout Australia. If you are admitted to hospital when travelling away from home, upon discharge DVA will not pay for transport back to your usual residence. However, DVA will pay for transport by the most appropriate means to your temporary residence.

BreastScreen NSW provides free screening mammograms for women over the age of 50. DVA may provide assistance through the Rehabilitation Aids Program if clinically required, for example, wigs or mastectomy bras, tel **13 20 50**.

Coordinated Veterans Care DVA and your GP use a team-based approach to manage chronic or complex care conditions to minimise the risk of hospital admissions.

Dementia Australia provides support services and information about dementia, via www.dementia.org.au or tel **1800 100 500**.

Dementia Support Australia provides 24 hours a day support for carers who are caring for someone with dementia who displays behaviour which causes distress or harm, via www.dementia.com.au or tel **1800 699 799**.

Dental DVA will fund most necessary dental services for the prevention and treatment of oral disease, including general dental services, dental hygienist, fillings, crowns and bridges.

Annual limits apply. Prior to any major work, your provider should explain if a co-payment is required. Dentures may be replaced every six years. Conditions apply.

Diabetes medication and equipment

is supplied through your local pharmacy. Authorisation from your local doctor is necessary for some products. Contact the National Diabetes Services Scheme, tel **1300 136 588**.



Hearing The Hearing Services Program is operated by the **Office of Hearing** and coordinates all hearing services on behalf of DVA. Gold Card holders are entitled to receive a free hearing assessment. There is a range of free devices you can choose from. DVA will pay the cost of the maintenance agreement for these devices. If you choose a 'top-up' device you will have to pay additional charges unless prior approval is obtained from DVA, tel **1800 500 726**.

Hospital DVA will cover the cost of all charges in a public hospital or contracted private hospital. Non-medical items may be at your expense. Non-contracted private hospital admissions require DVA approval prior to

admission. If admitted in an emergency to a non-contracted hospital, seek DVA approval as soon as possible after admission. DVA will only pay for a private room if it is clinically necessary and available. All contracted hospitals should have a Patient Liaison Officer and a Discharge Planner to assist you whilst in hospital and ensure all services are in place to support you after discharge.

Optical A referral is not required for an optometrist appointment. You may have one initial and one subsequent consultation every year if you are over 65, or every three years if under 65. DVA will pay for glasses once every two years. Limits apply to the type of glasses and lenses. DVA has an approved range of frames. A referral is required for an ophthalmologist appointment. If there has been a significant change in your vision, contact DVA to gain approval for additional eye examinations or glasses. **Vision Australia** is able to assist people who have vision loss with various strategies and aids to remain independent and safe at home. DVA may be able to assist with the cost of equipment. Contact Vision Australia via www.visionaustralia.org or tel **1300 847 466**.

Rehabilitation Appliances Program (RAP) is a veteran community specific service giving access to equipment such as dressings, support stockings, continence pads, walkers, showering or toileting aids. Your doctor can provide the necessary referral to an appropriate allied health professional. An in-home assessment can assist to obtain equipment to enable you to safely remain at home and to enhance your recovery.

Your doctor can also offer advice and make requests in writing to DVA for RAP aids and appliances, tel **1800 555 254**.

Repatriation Pharmaceutical Benefits

Scheme provides a wide range of prescribed pharmaceuticals and dressings at a concessional rate. Your doctor must obtain prior authorisation from DVA before prescribing a medication not usually covered by this scheme. Medications listed under this scheme are regularly reviewed.

Independent Living

Your doctor may suggest you have a home visit by an Occupational Therapist (OT) and provide you with a referral to help you remain independent. During this visit the OT will discuss any concerns and may recommend equipment or ways of doing things to make it easier for you to continue to live safely at



home. Equipment includes personal care items, rails, personal alarms and fall prevention items. The OT will submit the request to DVA for approval. Conditions apply.

The OT may suggest modifications to your home, for example a ramp instead of stairs.

DVA's Home Modifications program will assess their recommendations, consider various options, and review home ownership to determine if they will pay for the modification.



Veterans Home Care (VHC) Low level support at home is provided by VHC to Gold Card holders. Services provided include domestic assistance, personal care, unaccompanied shopping, safety related home and garden maintenance (includes cleaning gutters, window cleaning) and in-home respite care. All services are provided on assessed needs. VHC service limitations and fees vary depending on the type of service provided. VHC is separate to the community aged care services provided under My Aged Care. For a VHC assessment, tel **1300 550 450**.

NSW Rural Fire Service operates the Assistance for Infirm, Disabled and Elderly Residents (AIDER) which helps older people live more safely and confidently in their home if they live in a bushfire prone area. They offer a free, one-off service which may include cleaning gutters, thinning vegetation and removing debris from around the house, tel **02 8741 4955**.



State Emergency Service (SES) is a volunteer-based emergency assistance and rescue service. They can provide continual up-to-date information on dangerous situations when they arise. In case of emergency, first contact the police, ambulance or fire brigade who may call on SES to assist, tel **13 25 00**.

Community and Residential Aged Care Services

My Aged Care coordinates all aged care services, except Veterans Home Care (VHC). Depending on your needs, a referral may be sent to the Commonwealth Home Support Program, Regional Assessment Service or the Aged Care Assessment Team (ACAT). If the

appropriate level of service is not available, you may be placed on a waitlist. A lower level of service may be offered as a short term option.

Aged Care Assessment Team (ACAT)

ACAT may recommend that you accept a Home Care Package. There are several different levels of home care packages and people with the highest need will be offered services first. ACAT can help you locate a suitable service provider and provide information regarding their fees, days and hours of service, cultural or other specialised services, and if services are currently available. An ACAT assessment may be done in hospital, if required.

If you need to move into residential aged care, an ACAT assessment is required. All aged care facilities charge each resident a basic daily fee, with an additional means-tested care fee payable depending on your income and assets and any extra services offered. It is recommended that you seek independent financial advice to review any residential care contract. To organise an ACAT assessment contact My Aged Care via

www.myagedcare.gov.au or tel **1800 200 422**.

Commonwealth Home Support Program (CHSP) provides additional low-level services, for example, community transport, meals on wheels and social activities. Services provided under the CHSP program have a different fee structure to VHC.

Regional Assessment Service (RAS) An assessor will visit your home to design a support plan that reflects your needs, goals

and preferences. The assessor works with you to decide which service provider/s you prefer. RAS may also recommend an Aged Care Assessment.

If you have a complaint or concern about any aged care service or care subsidised by the Australian Government, contact the **Aged Care Complaints Commissioner**. They provide a free service and can support you with information and options to resolve your concern with the service provider, tel **1800 550 552**. Seniors Rights Service, tel **1800 424 079** can also assist.

Respite Care

Respite Care gives carers a break by temporarily relieving them of their caring responsibilities. Respite may be provided in your home or in residential care. Veterans Home Care (VHC) also provides in-home respite.

To access respite in residential care contact My Aged Care to organise an ACAT assessment.

DVA will pay for up to 196 hours of combined (in-home and residential) respite per year. VHC must send a letter of authority to the residential facility if DVA is to fund any portion of the stay.

VHC also provides Emergency Short Term Home Relief (ESTHR) in an emergency for up to three days (72 hours) of continuous care (if the only alternative is hospital admission).

Residential Respite Care is different to Convalescent Care which is organised by

your doctor to help you recover from an acute illness or operation.

For help with home care and the aged care system contact the Guild or My Aged Care, tel **1800 200 422**.

Transport

Community Transport provides transport for shopping, social outings and other appointments under the Commonwealth Home Support Program. Contact My Aged Care, tel **1800 200 422**.

DVA Booked Car with Driver (BCWD)

Services are provided to eligible war widows over 80, legally blind or suffering from dementia. Appointments must be to the closest practical health provider and within 50km of your residence. For those under 79 years of age, this scheme is available if you have certain severe medical conditions and require transport to approved treatment locations such as hospitals, specialists and pathology services. BCWD services can be booked online via www.connect.dva.gov.au or tel **1800 550 455**.

DVA Repatriation Transport Scheme

provides alternative transport options for medical purposes. These include reimbursement for expenses you incur, which may include travel cost for a carer who accompanies you to the appointment if necessary. To receive the maximum allowable assistance, you need to attend the closest practical provider to your residence.

Claims can be made by completing a form or using DVA's online service.

Other options often used in regional areas include taxi vouchers or community transport, organised by your practitioner. DVA may provide transport to medical appointments if you reside in an aged care facility or may organise air or train transport in certain circumstances, if required for treatment purposes.

Guild Transport Service The Guild provides subsidised transport for eligible Guild members to attend Club meetings and Guild Events. Tel **9267 6577** or **1800 451 615** (regional).

Mobility Parking Scheme is administered by Roads and Maritime Services and is for people with limited mobility. A medical certificate is required. You must display *both* your NSW Mobility Parking Scheme permit (licence-style card) *and* your Australian Disability Parking Permit (large purple card) in order to obtain parking concessions. Conditions apply, tel **13 22 13**.

NSW Taxi Infoline tel **13 15 00**.



Taxi Transport Subsidy Scheme is administered by Transport for NSW and is often called 'half price taxis'. Applications must be completed by your doctor. Transport for NSW will assess and approve if the application meets their strict guidelines, tel **1800 623 724**.

Community Support

Computer classes to assist you with computers and other devices are run by Australian Seniors Computer Clubs Association (ASCCA), Tech Savvy Seniors, TAFE or your Council, tel ASCCA **9286 3871**. **Workventures** provide low cost refurbished computers to people receiving an income support payment, tel **1800 112 205**.

Council on the Ageing (COTA) NSW offers a range of programs and advocates on behalf of seniors in NSW, tel **1800 449 102** (country) or **02 9286 3860**.

Day Clubs (DVA) provide opportunities for the aged, the isolated, people with disabilities, carers and volunteers to develop and maintain social contact outside the home, through a variety of activities. Clubs are located throughout NSW and charges may apply, tel **1800 555 254** and ask for the NSW/ACT Community Support Adviser.

Do Not Call Register is a free service that allows you to opt out of receiving unsolicited telemarketing calls. Charities are still permitted to call. To register your number tel **1300 792 958**.

Elder Abuse Helpline Elder abuse may be physical, emotional or financial. The helpline provides practical assistance, information and advice concerning these issues, tel **1800 628 221**.

Fair Trading provides information and assistance for consumer issues, motor vehicles, home building, property, strata and tenancy issues, tel **13 32 20**.

Fire and Rescue NSW operates the Smoke Alarm Battery Replacement for the Elderly (SABRE) program which will replace the battery in your smoke detector. Contact your local fire station, tel **1800 151 614**.

Identity theft is a threat to your security and can result in financial losses. Do not give your personal information to people who approach you even if the request appears genuine.

Contact organisations through the phone numbers listed in phone books and type in correct web addresses, rather than relying on links supplied in unsolicited emails.

One of the ways unscrupulous people try to obtain information is by **scams**. These may occur by phone, door to door, mail, internet, mobile messages and social media, and include money transfer requests, fundraising appeals, or a type of fine, and may appear to come from reputable sources such as the Tax Office, DVA, Telstra or your bank.

If you think you have been a victim of identity theft, report the matter to the police.

Organisations that provide advice and support include:

- iDcare, tel **1300 432 273**
- Fair Trading, tel **13 32 20**
www.fairtrading.nsw.gov.au
- Scamwatch, tel **1300 795 995**
www.scamwatch.gov.au

Law Access NSW is a free government telephone service that can help with a wide range of legal problems. They provide legal information, referrals and, in some cases, advice with legal problems, tel **1300 888 529**.

Ombudsman offices ensure government authorities function properly and deliver appropriate services. Fair Work Ombudsman Australia offers free advice to workers on their rights and responsibilities, pay rates and holidays, via www.fairwork.gov.au or tel **13 13 94**.

There are also Ombudsman offices for banking, energy and other industries, tel **1800 451 524**.

Planning Ahead We all need a will and it is wise to also consider additional documents, such as Power of Attorney, Enduring Guardianship and Advance Care Directives. The Legal Pathways for Older People project is a partnership between COTA NSW and Legal Aid NSW, which aims to help older people obtain free or reduced cost legal assistance, tel **9286 3860** (metro) or **1800 449 102** (regional). Seniors Rights Service (SRS) will also give free legal advice but will not prepare these documents.

Advance Care Planning is a process that helps you plan for future medical care in the event you can no longer speak for yourself. The plan reflects your values, beliefs and wishes in relation to the type of medical and health care you require. It is important to discuss your wishes with your relatives and your doctor. Your instructions can be put in writing as an Advance Care Directive, tel **1300 887 529** or via www.planningaheadtools.com.au

Seniors Rights Service (SRS) is a community legal centre that protects the rights of older people. SRS also provides support and legal advice on retirement villages and advocacy regarding aged care services, tel **1800 424 079**.

Telecross Australian Red Cross operates this service which provides a reassuring daily phone call to people who are isolated and who live alone, tel **1300 885 698**.

Veterans and Veterans Families

Counselling Services (VVCS) provides free, confidential counselling and emotional support. It includes support for working through health and family matters as well as grief counselling. The service is available to all current and former members of the Australian Defence services, their partners, children and other family members for service related issues. If VVCS is unable to meet the person's needs they will ensure the person is referred to an appropriate service. VVCS is available 24 hours, tel **1800 011 046**.

Veterans Day Centre is a therapeutic program at Concord Repatriation and General Hospital, supporting the wellbeing and needs of war widows and veterans. The centre is open five days a week from 7.30am to 5pm. The program includes group and individual activities, bus trips and guest speakers, tel **9767 5295**.

War Widows' Guild of Australia NSW Ltd

Telephone (02) 9267 6577

National Toll Free Number 1800 451 615

Address Level 14, 227 Elizabeth Street
Sydney NSW 2000

Email Address .. guild@warwidowsnsw.com.au

Website www.warwidowsnsw.com.au

Facebook page War Widows' Guild
of Australia NSW

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