



Australian Government



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# News *for* Seniors

WINTER 2009 ISSUE 78



## Tackling diabetes— John Schuh's success story

2009–10 Budget information • Recognising same-sex relationships • Do I need to lodge a tax return? • Commonwealth Seniors Health Card • In times of bereavement • Fall-related injuries can be prevented • Centenary of the first payments of Age Pension

## Key phone contacts



**Retirement Line 13 2300**

Age Pension, deeming, income and assets tests, Financial Information Service, Pension Bonus Scheme, Pension Loans Scheme, Seniors Concession Allowance and Utilities Allowance.

**International Services 13 1673**

Pensions paid outside Australia, claiming pensions from other countries, pensions paid under International Agreements.

**Centrelink Multilingual Call 13 1202**

For information in languages other than English.

**Disability, Illness or Injury and Carers 13 2717**

**TTY (teletypewriter) Services:  
Customer Relations TTY Freecall™1800 000 567  
Payment Enquiries TTY Freecall™1800 810 586**

TTY Services are only for people who are deaf or have a hearing or speech impairment. A TTY (teletypewriter) telephone is required to access this service.

*Calls from your home phone to Centrelink "13" numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to "1800" numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.*

**Customer Relations Line Freecall™1800 050 004**  
Comment, complain or provide compliments about our customer service.



Australian Government  
Department of Veterans' Affairs

**Department of Veterans' Affairs (DVA) readers** should call **13 3254**, or from regional Australia call **Freecall™1800 555 254**.

## Key websites

- Centrelink:** [www.centrelink.gov.au](http://www.centrelink.gov.au)
- Department of Families, Housing, Community Services and Indigenous Affairs:** [www.fahcsia.gov.au](http://www.fahcsia.gov.au)
- Department of Veterans' Affairs:** [www.dva.gov.au](http://www.dva.gov.au)
- Department of Health and Ageing:** [www.health.gov.au](http://www.health.gov.au)
- Medicare Australia:** [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)

## Receiving News for Seniors

If you would like to:

- receive a copy of *News for Seniors*
- change your address
- cancel your copy of *News for Seniors*, or
- discuss distribution problems

call the **Retirement Line** on **13 2300**.

**Department of Veterans' Affairs (DVA)** customers who wish to make the above changes please call **13 3254** or from regional Australia call **Freecall™1800 555 254**.

For other reader enquiries write to: The Editor, *News for Seniors*, PO Box 7788, Canberra BC, ACT 2610 or email [editornfs@centrelink.gov.au](mailto:editornfs@centrelink.gov.au)

## Other versions available

*News for Seniors* is published in 16 different community languages.

If you would like to receive *News for Seniors* in a language other than English, call the **Centrelink Multilingual Call** on **13 1202**.

To view English and non-English versions of *News for Seniors* visit [www.centrelink.gov.au](http://www.centrelink.gov.au) and search under 'publications'.

If you have a vision impairment and would prefer to receive an audio version of *News for Seniors* please call **13 2300**.

**When contacting any Centrelink telephone number please have your Customer Reference Number (CRN) and/or your concession cards handy for easy reference.**

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# From the Editor



Welcome to the Winter 2009 issue of *News for Seniors*. This issue contains important information on the 2009–10 Federal Budget that I urge you to read.

This is the time of year when you need to start thinking about lodging your tax return. The article on page 20 will help you determine if you need to lodge a tax return.

This issue includes information about Centrelink now recognising same-sex relationships, changes to the Commonwealth Seniors Health Card and information which may be helpful in times of bereavement.

Our cover features John Schuh, a 55 year old who overcame Type 2 diabetes by adopting a healthier lifestyle through diet and incorporating regular exercise. Not all of us will end up like John—owning and running two fitness studios—but as John has proved, it would do us the world of good to adopt a sensible and healthy lifestyle.

The article on page 14 talks about how visual impairment can double the risk of falls. I was surprised to learn that 75 per cent of older people who fell over because of poor vision had a visual impairment that could be easily corrected. The Optometrists Association Australia gives some important tips on how to prevent falls. If you notice even the slightest change or reduction in your eyesight, it would be worthwhile booking an appointment with your optometrist.

Until next time.

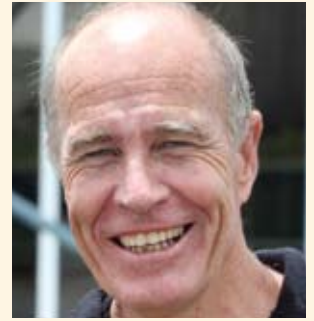
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# Message from the Minister



Hello, I'm Chris Bowen. I was sworn in as the Minister for Human Services on 9 June 2009. I'd like to take this opportunity to thank and congratulate the previous Minister, Senator Joe Ludwig, for the contribution he's made to this portfolio and look forward to building on his good work.

These are outlined in a special Budget section on pages 6–7.

More detailed information on these measures and what they mean for you can be found by visiting [www.centrelink.gov.au](http://www.centrelink.gov.au) calling the Centrelink Retirement Line on **13 2300** or asking at a Centrelink Customer Service Centre.

I hope you find this issue of *News for Seniors* informative and useful.

Yours faithfully,

A handwritten signature in black ink that reads "Chris Bowen". The signature is written in a cursive, flowing style.

**Chris Bowen**  
Minister for Financial Services,  
Superannuation and Corporate Law  
Minister for Human Services

The Rudd Government places a high priority on recognising the contribution of older Australians to our community and we are committed to supporting them in the future. I intend to hit the ground running and focus on the important task of the delivery of payment services to millions of Australian pensioners.

This issue of *News for Seniors* outlines a number of Rudd Government initiatives that will affect you.

## Letter to the Editor

### Dear Editor

Is it correct that refugees in Australia receive more money than someone who is receiving Age Pension?

T.H.

### Hello T.H.

There has been a recent email misinformation campaign which is targeting refugees and age pensioners. The baseless claims suggest that refugees in Australia receive significantly more financial support than age pensioners. Nothing could be further from the truth.

Refugees in Australia do not receive higher rates of payment than age pensioners. In fact, there are no separate rates of payment for refugees and they are not eligible for more assistance from Centrelink than any other customer.

As with any Centrelink customer, the rate of payments available to a refugee depends on individual circumstances. A refugee who qualifies for Age Pension would receive exactly the same rate as an Australian citizen whose income, assets and relationship circumstances were the same.

Regards—Ed

# Tackling diabetes— John Schuh's success story

**Brisbane resident, John Schuh, is a living, breathing diabetes success story. The 55 year old from Capalaba has literally turned his life around since being diagnosed with Type 2 diabetes in 2001.**

“I was having a tough time a few years ago—I lost some family members as well as my job and I was feeling really down. I had really low self-esteem and ate my way to morbid obesity”, John said. The overweight father of three then received another shock from his local GP.

“The blood test results confirmed I had Type 2 diabetes and my blood-sugar levels were through the roof! My doctor told me to either clean up my life or risk a lifetime of ill health.”

“I knew I had to have set goals if I wanted to beat this disease. I entered Men’s Health Magazine’s Fitness Challenge for over 40 year olds in 2001.”

Twelve weeks later John had lost 26 kilograms, reduced his body fat by 24 per cent and trimmed 32 centimetres off his waist. He also won the Best Body Transformation category for his age group.

“I then went back to my doctor and he could not believe it. My blood-sugar levels were normal and I looked and felt amazing!”

Since then, John has qualified as a personal trainer and now owns and runs two fitness studios on Brisbane’s Southside. He now offers training packages specifically designed for people with Type 2 diabetes.



Hailed by his clients as ‘the Steve Irwin of the fitness industry’ for his passion, determination and never-ending enthusiasm, John is now embarking on yet another fat blaster challenge. But this time the shoe is on the other foot.

“I have six clients with Type 2 diabetes who are keen to turn their lives around with a strict diet and exercise regime. They want to lose 20 kilograms in 12 weeks. And I feel so humbled that they have chosen me to help them achieve their fitness goals!”

The Australian Government and Diabetes Australia understand that living with diabetes can be expensive—especially for seniors. Diabetes supplies are something that people cannot live without.

To make living with diabetes more affordable, the Australian Government created the National Diabetes Services Scheme (NDSS). This scheme subsidises diabetes products to Australian residents living with diabetes.

People who have a Health Care Card or Department of Veterans’ Affairs Card receive additional discounts. The NDSS is an initiative of the Australian Government administered by Diabetes Australia.

Registering on the NDSS is free and open to anyone who has been diagnosed with diabetes by either their GP or a Credentialed Diabetes Educator. Registration forms are available on the NDSS website [www.ndss.com.au](http://www.ndss.com.au) by going into your local Diabetes Australia branch or by calling the Diabetes Australia Information Line on **1300 136 588**.

# Secure and Sustainable Pension Reform

A Budget message from the Hon Jenny Macklin MP, Minister for Families, Housing, Community Services and Indigenous Affairs

In the 2009 Budget, the government announced its *Secure and Sustainable Pension Reform* package. These are some of the most significant reforms in the 100 year history of the pension system.

Under the package, all 3.3 million age pensioners, disability pensioners, carers, wife and widow B pensioners and veteran income support recipients will benefit from increases in their pension payments. No one will have a pension reduction as a result of these changes.

From 20 September 2009, the increase will be:

- \$32.49 per week for singles on the full rate and at least \$10.14 per week for any single pensioner, and
- \$10.14 per week combined for all couples.

This increase brings the single rate of pension up to two thirds of the combined couple rate.

The total increase will comprise a rise in the base rate for single pensioners and a new Pension Supplement for all pensioners, representing a total annual increase in permanent payments of \$1689 for singles and \$527 for couples combined.

Centrelink will write to all pensioners in September to advise them what their new payments will be.

## Keeping pace with pensioners' costs

The government recognises that it is important that these pension increases keep pace with the price of the goods and services that pensioners purchase.

The government will develop a new measure of price changes, to apply from 20 September 2009. This new index will be designed specifically for households who rely on the pension.

The government will use this new measure of price changes, the Pensioner and Beneficiary Living Cost Index, for the base pension. The base pension will be increased by whichever is higher, the new index or the Consumer Price Index (CPI).

Pension rates will also continue to be tied to community living standards. Currently, the single rate of pension is benchmarked to 25 per cent of Male Total Average Weekly Earnings.

Under the new arrangements, the pension will be increased by the higher of the CPI or the new Pensioner and Beneficiary Living Cost Index, but from 20 March 2010, the effective benchmark for the single pension will also be increased from 25 per cent to the equivalent of 27.7 per cent of Male Total Average Weekly Earnings. This will be enshrined in legislation.

## Simplifying the pension system

The government is also simplifying the existing pension allowances by creating a new fortnightly Pension Supplement that will begin from 20 September 2009.

The new Pension Supplement will incorporate the value of the following four existing payments:

- GST Pension Supplement
- Pharmaceutical Allowance
- Utilities Allowance, and
- Telephone/Internet Allowance (at the higher rate).

The new Pension Supplement will include increases of \$2.49 per week for singles and \$10.14 for couples combined. The increase for singles is on top of the \$30 a week increase in the base pension. The new Pension Supplement will be automatically paid each fortnight—there is no need to apply.

From 1 July 2010, pensioners will be able to choose to take around half of the supplement as quarterly payments.

Pensioners will also have greater access to advance pension payments through an increase in the maximum allowable advance and an increase in the number of times they can access advances in a year.

## Better targeting of the pension

To provide a strong safety net for those who rely heavily on the pension, the government will ensure these reforms are affordable and sustainable in the face of an ageing population.

To help keep the pension sustainable, the government will tighten the income test rules to target the largest pension increases to those with the lowest income. From 20 September 2009, the income test withdrawal rate will increase to 50 cents, from 40 cents.

Existing pensioners will be protected by special transitional rules. Existing pensioners who would otherwise have their payments reduced by the new income test will be protected and will receive a transitional payment based on existing payment rates and current income test rules, plus an increase of \$10.14 per week for singles and couples combined.

New pensioners after 20 September 2009 will receive the new increased pension rates and the new income test withdrawal rates.

### Supporting employment

The government is also encouraging workforce participation by introducing a Work Bonus for pensioners of age pension age. This will allow pensioners over age pension age to keep more of their employment income.

From 20 September 2009, only half of the first \$500 of employment income earned per fortnight will be assessed under the income test. This means pensioners who do some part-time work could get an extra benefit of up to \$125 per fortnight, on top of pension increases. There is no need to apply for the Work Bonus, but pensioners will need to inform Centrelink of their earnings.

The Pension Bonus Scheme will be closed to new entrants from 20 September 2009. This will not affect those already in the scheme and their entitlements will not change. The Pension Review found the scheme to be overly complex and failing in its objective of encouraging workforce participation.

### Increasing the qualifying age for Age Pension

Australia, like most developed countries, is facing the challenges of an ageing population. To respond to the long term cost of demographic change and to reflect improvements in life expectancy, the government has announced the age at which people can qualify for Age Pension will increase to 67.

The increase will occur gradually between 2017 and 2023. It will not affect current age pensioners—only people born from 1 July 1952 will be affected.

The Service Pension qualifying age will remain at the current level of 60 years of age for men. For women service pensioners it is already progressively increasing to 60 by 1 July 2013.

### Support for carers

Carer Payment recipients will receive the pension increases announced in the pension reform package. In addition, in recognition of the special role carers play and the costs they bear, the government will introduce a permanent Carer Supplement of \$600 per annum for Carer Payment recipients and an additional \$600 per annum for Carer Allowance recipients for each eligible person in their care.

The Carer Supplement will replace the previous Budget one-off bonuses and will ensure security and certainty in assistance for carers. The first payment will be made on or before 30 June 2009 to people eligible on Budget night, 12 May 2009. Subsequent annual payments will be made for those eligible at 1 July each year.

This payment is a permanent increase in assistance paid to carers and in addition to the existing Child Disability Assistance Payment of \$1000 a year for carers who receive Carer Allowance (child).

### Assistance for self-funded retirees

A new Seniors Supplement will incorporate two existing payments (Seniors Concession Allowance and the higher internet rate of Telephone Allowance) available to self-funded retirees who are eligible for the Commonwealth Seniors Health Card or the Department of Veterans' Affairs Gold Card holders over pension age. Eligible self-funded retirees will automatically be paid the Seniors Supplement quarterly.

For singles, the new supplement will increase payments by \$129 a year, bringing their rate of payment to two thirds of that received by couples combined.



**The Hon Jenny Macklin MP,**  
Minister for Families, Housing,  
Community Services and  
Indigenous Affairs

## TADAust Connect

If you are a pensioner, a person with a disability or a veteran, you may be eligible for the TADAust Connect internet service.

Four years ago the TADAust Connect low-cost internet service was launched. The response has been great with some 30 000 pensioners, veterans and people with a disability now using the service. From the early days when only a dial-up service was offered, we now offer Broadband and Mobile Broadband. Many of our clients are finding it convenient to convert to broadband for faster access. All these services are designed for pensioners who do not have a lot of spare money, but really need to access the internet to pay bills,

email friends and relations, read news from around the world and view pictures.

The dedicated TADAust Connect staff who take your call make sure you are comfortable with the technology and know how to use it, walking you through the process at a comfortable pace.

Located in Canberra, TADAust Connect is managed and operated by Technical Aid to the Disabled (ACT), or TADACT as it is known. As a not-for-profit organisation it ensures that any funds left over after meeting expenses go to support TADACT Disability Services activities. To find out more, visit [www.tadaustconnect.org.au](http://www.tadaustconnect.org.au) fax your enquiry to **(02) 6287 4288**, or call **1300 735 439** for the cost of a local call. Calls from public telephones will cost extra.

## Are you planning on travelling?

Are you a pensioner about to hitch up the caravan and go travelling for an extended period? In last year's Winter issue of *News for Seniors* we told you about Rent Assistance for travellers, but what about all those changes of address and your Pensioner Concession Card?

If you want to claim Rent Assistance as you travel around Australia then you must inform us of your new accommodation details on the day you change address and/or start to pay a different amount of rent. This must be done every time your accommodation details change to make sure you receive your full Rent Assistance entitlement.

Each time you provide Centrelink with a new address you may be issued with a new Pensioner Concession Card for that address. Depending on how frequently you move this may not be desirable. Your new Pensioner Concession Card may not arrive by the time you leave for your next destination.

Each time you give us a new address, you can also tell us whether or not we should issue you with a new Pensioner Concession Card for that new address.

You have other choices regarding your Pensioner Concession Card. Your card normally displays your home address and is sent to your home or postal address. You can also give us a temporary address if you temporarily leave your usual home for any reason. You can specify which address you would like displayed on your card—home, postal or temporary—or no address at all.

Care should be taken with the 'no address' option because this may present a problem with some concession providers, for example, many concession providers will expect to see a local address.

A reminder about travelling and Rent Assistance—you may be able to receive Rent Assistance if you pay for accommodation while you are travelling. This will depend on whether you have been travelling away from your 'principal home' for at least 12 months and how much rent you pay.

For more information about travelling and Rent Assistance and Pensioner Concession Cards, go to [www.centrelink.gov.au](http://www.centrelink.gov.au) call the Centrelink Retirement Line on **13 2300** or visit your nearest Centrelink Customer Service Centre.



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Your handiwork will make a real difference to struggling Australian families. Working with our new partner, the Salvos, Guardian Angel distributes your knitted treasures to those who need them. Pick up a pattern book from a Guardian Pharmacy today.

Call 1300 888 666 or visit [guardianpharmacies.com.au](http://guardianpharmacies.com.au)



The Guardian Angel campaign was a joint campaign between Guardian Pharmacies and World Vision Australia for many years. World Vision is no longer engaged in the campaign with Guardian Pharmacies.

# Recognising same-sex relationships

In 2008, the Australian Government passed reforms that recognise all couples, regardless of sexual orientation or gender of a partner.

From 1 July 2009, changes to legislation mean customers living in a same-sex registered or de facto relationship are recognised as partnered for Centrelink purposes and must tell Centrelink to ensure they receive the correct entitlement and avoid being overpaid.

If you are living in a same-sex registered or de facto relationship and receive any income and asset tested pension or entitlement, including Age Pension and Veterans' Affairs Pension, your payment will change from the single to the partnered rate. You will be assessed on your and your partner's combined income and assets. You may receive a different rate of payment or your payment might stop. In some cases payments may increase or your partner may become eligible for payment.

If you have a Commonwealth Seniors Health Card, your entitlement will also be assessed based on your and your partner's combined income.

Couples living in a same-sex registered or de facto relationship who are registered members of the Pension Bonus Scheme should contact Centrelink for information about how the changes may affect them.

If you are living in a same-sex registered or de facto relationship call Centrelink's dedicated enquiry line on **13 6280** to advise and reduce the risk of being overpaid.

For help and advice about savings, investments and related arrangements, call **13 2300** and ask to speak to a Financial Information Service officer.

A Centrelink Social Worker can provide counselling and support and refer you to other appropriate support services. You can speak to a social worker by calling **13 1794**.

Centrelink understands it can be difficult to disclose a relationship, particularly if you are concerned about discrimination. Customer privacy is taken extremely seriously and Centrelink will ensure customer information is protected.

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

## Same-sex couples entering permanent residential aged care

From 1 July 2009, the income and assets test will be applied in the same way for same-sex and opposite-sex couples entering permanent residential aged care.

Previously, a member of a same-sex couple was treated as a single person under the aged care income and assets tests.

From 1 July 2009, a member of a same-sex couple will be deemed to have 50 per cent of the total value of the couple's income and assets when aged care fees are determined. There are two circumstances in which the value of the couple's home will be excluded in the assets assessment:

- if the person's partner or dependent child is still living in the home, or
- a child of the couple, who is eligible to receive an income support payment, has lived in the home for the past five years.

There are provisions in the *Aged Care Act 1997* for residents who face genuine financial hardship in paying their care and accommodation costs due to their special circumstances.

For more information, please call the Department of Health and Ageing's Aged Care Information Line on **1800 500 853**.



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# Commonwealth Seniors Health Card

Changes to eligibility for the Commonwealth Seniors Health Card (CSHC) were announced in the 2008–09 Federal Budget. Individuals claiming a CSHC must now provide their Tax File Number to Centrelink or provide an acceptable reason if they are unable to do so.

Other changes took effect on 1 July 2009. These changes were to the income test for the CSHC which is based on adjusted taxable income.

- Adjusted taxable income now includes net losses from investments, including rental property and financial investments.

- A further proposed change is to include reportable superannuation contributions—for example, income that is voluntarily salary sacrificed into superannuation. This change is subject to the passage of legislation.

If you receive any of these types of income, your eligibility for the CSHC may be affected.

If you are a CSHC holder, Centrelink will have recently sent you a form asking if you receive any of these types of income. If you do, you must provide an estimate of your income for 2009–10 to determine whether you will still be entitled to a card. It is important to return this form by the due date—which is printed on the form—otherwise your card may be cancelled.

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

## Funerals can be expensive. Who will pay for yours?

Australian Seniors Funeral Plan is an easy and convenient way to help relieve the financial burden of your funeral from your family.

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\* In the first 12 months the benefit is paid only in the event of accidental death.

\* Based on age-based premium for a single plan providing \$5,000 benefit (or \$15,000 Accidental Death benefit) for a person aged 50.

This is general advice only. Please consider the PDS to ensure the product suits your needs, available by calling 1800 004 005 or visiting [www.seniors.com.au](http://www.seniors.com.au). This information is provided by Cardell Insurance Agencies Pty Ltd (AR 270983), trading as Australian Seniors Insurance Agency, an authorised representative of The Hollard Insurance Company Pty Ltd AFSL 241436. The Australian Seniors Funeral Plan is issued by Hannover Life Re of Australasia Ltd ABN 37 062 395 484.

### Request a FREE Seniors Funeral Plan information pack

Simply complete and return this coupon to: Seniors Funeral Plan, Reply Paid 9042, Castle Hill NSW 1765. **No stamp required.**

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Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Post code: \_\_\_\_\_ Telephone: ( ) \_\_\_\_\_

WS117 03/09



# Have you ever lived or worked in Finland?

**A social security agreement between Australia and Finland commenced on 1 July 2009.**

The Agreement enables people to combine periods of insurance and residence in Finland with Australian residence to meet the residence qualifications for Australian Age Pension.

The Agreement enables Australian citizens or Finnish nationals living in Australia to receive Old Age Pension under the Finnish National Pensions

Act and to count periods worked in Australia as Finnish insurance periods to meet certain requirements for pensions under the Finnish Earnings-Related Pension Scheme.

## Claims

Centrelink will send Finnish claim forms to customers whose records indicate they may have an entitlement. Those claim forms can be returned to Centrelink by posting them to Centrelink International Services in Hobart or to your local Customer Service Centre.

## More information

For more information about the Agreement visit **[www.centrelink.gov.au](http://www.centrelink.gov.au)** for the *Social Security Agreement between Australia and Finland* factsheet or call Centrelink International Services on **13 1673**.

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# Fall-related injuries can be prevented

Visual impairment could double the risk of falls—a leading cause for hospital admissions among the older population—according to two Australian studies conducted in 2007. However, Optometrists Association Australia’s professional services manager, Shirley Loh, says fall-related injuries can be avoided by regular eye examinations and early detection of eye disease.

According to a study by the United Kingdom College of Optometrists, 75 per cent of older people who fell over because of poor vision had a visual impairment that was easily correctable.

“Regular eye examinations are a key step in maintaining your well-being and independence longer”, said Ms Loh.

“Many older Australians are suffering because they do not wear glasses, or use glasses with prescriptions that are out of date. Changes to eye health can be gradual and serious conditions can progress without any obvious symptoms. With early detection, many eye diseases are treatable or preventable.”

Even the slightest change in vision can seriously affect people’s quality of life and their safety. Increased rates of eye diseases among older Australians can cause vision problems that may contribute to falls, injuries and fractures. Problems include reduced visual clarity, narrower visual field, and poor depth perception which can affect our ability to spot hazards in our path or to judge the position of steps.

Older Australians should not accept poor vision as a way of life. Eye examinations attract a Medicare rebate and government-subsidised spectacles are sometimes available.

For more information or to find your local optometrist, visit [www.optometrists.asn.au](http://www.optometrists.asn.au)

## Tips to prevent falls

- Have regular eye examinations with an optometrist to detect or monitor any eye problems and make sure your spectacle or lens prescription is up-to-date.
- Avoid clutter on the floors in your home. Do not rush and always ensure there is adequate lighting.
- Maintain an active and healthy lifestyle with regular exercise, good nutrition and regular physical check-ups.
- Talk to your friends, family and local optometrist about any concerns you have with your vision or mobility.
- If you notice any changes or reduction in your vision, consult your optometrist immediately.

**Optometrists Association Australia is the professional body for optometry in Australia.**

**Shirley Loh, Optometrists Association Australia’s professional services manager, is a qualified, registered optometrist.**

## News for Seniors advertising enquiries

Contact: CouchCreative  
 Email: [sales@couchcreative.com.au](mailto:sales@couchcreative.com.au)  
 Australian Government organisations should contact:  
 Fax: (02) 6155 0185  
 Email: [editornfs@centrelink.gov.au](mailto:editornfs@centrelink.gov.au)  
 Mail: Editor, News for Seniors, PO Box 7788, Canberra BC, ACT 2610

Published by Hermes Precisa Pty Ltd ABN 48-002-816-766 for Centrelink. News for Seniors also incorporates information for service pensioners, war widows and widowers.



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Email<sup>†</sup>

ACL0315

\*Conditions apply to clients under the Commonwealth Hearing Services Voucher System.

†By providing your number & email, you agree to be contacted by AudioClinic on hearing health for an indefinite period.

PA0249



# Hearing aids—which is better, size or power?

When it comes to hearing devices, bigger is not necessarily better. In fact, hearing aid technology is getting smaller, smarter and more powerful than ever before.

Australian Hearing offers its clients a multitude of hearing device choices which feature a wide array of advanced technology features. The best hearing aid for you will depend on your lifestyle, hearing needs and budget.

Top-of-the-range hearing devices include features such as:

- *SoundLearning*—the hearing device ‘learns’ your preferred volume setting in various listening conditions
- *TruE*—this enables you to localise sound
- *e2e*—the hearing devices use wireless technology to talk to each other
- *Bluetooth*—to connect the hearing device to mobile phones, telephones, MP3 players, a television or stereo.

So which technology is right for you? The choices are endless. Australian Hearing will help you choose from a range of hearing devices that

are suited to your needs. These include fully subsidised aids—such as the Intuis, which offers four channels, directional microphone and autophone to automatically switch the hearing device to a special listening mode with compatible phones; or devices that provide additional technology features and benefits.

Devices with additional features are known as top up aids because clients make a co-payment to access additional features that may be more suited to their lifestyles.

According to Janette Thorburn, Principal Audiologist at Australian Hearing, there is a hearing device to suit every individual’s needs. “Your Australian Hearing clinician will discuss your lifestyle and the options available and make recommendations based on your clinical assessment and your needs”, said Ms Thorburn.

Australian Hearing’s qualified clinicians will thoroughly assess your hearing and assist you to choose from the extensive range of digital hearing devices tailored to your lifestyle and hearing requirements. Call **13 1797** to arrange an appointment and be on the way to better hearing. You can also check your hearing over the telephone using Telscreen on freecall **1800 826 500**.

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# In times of bereavement

The trauma of losing a loved one can sometimes be compounded for a survivor by uncertainty about their immediate financial future.

Prompt notification about the death of a member of a couple enables Centrelink staff to assess people's entitlement to bereavement assistance and to adjust their current payment.

When one member of a couple dies, the survivor's financial position can be complicated by an inheritance. This is often the case when the survivor inherits assets that affect their total asset position.

Although most people do not feel inclined to deal with financial matters at this time, many problems can be avoided with careful planning.

It is important to remember that survivors usually inherit assets previously held in joint names when a member of a couple dies. You should consider carefully the implications of passing on assets to children and bypassing yourself. This can significantly affect your asset position and may result in changed payment rates.

This is especially relevant if you inherit a valuable asset such as a house, share portfolio or antiques. You may need to review your position and decide how to manage your new asset position.

Of course this is a sensitive and traumatic time for all concerned and everyone handles trauma differently. Centrelink has social workers available to assist with counselling, support and advice. The Financial Information Service also assists by providing information about investments and financial issues for current and future needs. To speak to, or make an appointment with, a social worker or Financial Information Service officer, call **13 1021**.

Further information on bereavement can be found in the Centrelink booklet *Needing help after someone has died*, by visiting [www.centrelink.gov.au](http://www.centrelink.gov.au) by calling the Centrelink Retirement Line on **13 2300** or ask at a Centrelink Customer Service Centre.

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# Do I need to lodge a tax return?

Tax time is here and it is time to start thinking about preparing and lodging your tax return.

There are many reasons why you may have to lodge a tax return. These include:

- you paid tax during 2008–09
- you were eligible for the senior Australians' tax offset and your taxable income exceeded the relevant lodgement threshold
- you received an Australian Government pension, allowance or payment and your taxable income exceeded the relevant lodgement threshold applicable to recipients of these payments, **or**
- your taxable income exceeded the \$6000 tax-free threshold and the other lodgement thresholds did not apply to you.

The *Do I need to lodge a tax return?* tool on the Tax Office website can help you decide whether you need to lodge a 2008–09 tax return. Visit [www.ato.gov.au/individuals](http://www.ato.gov.au/individuals) for more information or call **13 28 61**.

One of the best ways to lodge is online using e-tax. It is easy to use, safe and secure, and help is available online and over the phone.



e-tax is available from [www.ato.gov.au](http://www.ato.gov.au) from 1 July 2009 and most people receive any refund within 14 days.

Retirees TaxPack will not be available in 2009. However, you can still lodge using *TaxPack 2009* or the *Short tax return for individuals 2009* which can be ordered online from the Tax Office website at [www.ato.gov.au](http://www.ato.gov.au) or by calling **1300 720 092** or from newsagencies and Tax Office shopfronts.



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# Australia commemorates the centenary of the first payments of the Commonwealth Age Pension

On 6 July 2009, the Minister for Families, Housing, Community Services and Indigenous Affairs, the Honourable Jenny Macklin MP, unveiled a plaque commemorating the centenary of the first payments of the Age Pension. It is located near the Department of the Treasury building in the Parliamentary Triangle in Canberra—on the corner of King Edward Terrace and Langton Crescent in Parkes.

On 10 June 1908, the *Invalid and Old Age Pensions Act 1908* received Royal Assent. The Act provided for a means-tested Age Pension of up to £26 a year. It placed Australia at the forefront of social legislation. The Commonwealth Age Pension replaced old age pension schemes that were already operating in New South Wales, Victoria and Queensland.

From 1 July 1909, the Department of the Treasury paid senior Australians the first of a fortnightly payment of a maximum of one pound or twenty shillings. At the end of its first year of operation, there were around 65 500 age pensioners.

The new Age Pension comprised many features that would be familiar to people today. It was paid to everyone entitled to receive it—regardless of past earnings; it was non-contributory and funded from Commonwealth revenue; and it was targeted to those who most needed it.

Australia's Age Pension has endured through 100 years of profound social and economic change, two world wars, a depression, economic booms and recessions. Today it continues its vital role in providing income support to older Australians; older Australians who have made, and continue to make, an extraordinary contribution to the Australian community.



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# RATES

<b>Pension and Rent Assistance Rates and Thresholds</b>	<b>SINGLE</b>	<b>COUPLE both eligible</b>	<b>COUPLE one eligible partner</b>	<b>COUPLE separated due to ill health</b>
<b>How much pension<sup>1, 2</sup></b>	<b>Per Fortnight</b>	<b>Per Fortnight</b>	<b>Per Fortnight</b>	<b>Per Fortnight each</b>
Maximum rate pension <sup>3</sup> (includes supplement)	\$569.80	\$951.80	\$475.90	\$569.80
Pharmaceutical Allowance	\$6.00	\$6.00	\$3.00	\$6.00
<b>TOTAL</b>	<b>\$575.80</b>	<b>\$957.80</b>	<b>\$478.90</b>	<b>\$575.80</b>
<b>Rent Assistance<sup>4</sup></b>	<b>Per Fortnight</b>	<b>Per Fortnight</b>	<b>Per Fortnight</b>	<b>Per Fortnight each</b>
Maximum rate Rent Assistance	\$111.20	\$104.80	\$104.80	\$111.20
Maximum payment if rent above	\$247.07	\$300.73	\$300.73	\$247.07
No payment if rent below	\$98.80	\$161.00	\$161.00	\$98.80
<b>Allowable Income</b>	<b>Per Fortnight</b>	<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension <sup>5</sup> (no dependent children)	\$142	\$248	\$248	\$248
Part pension <sup>6</sup> (no dependent children)	\$1581.50	\$2642.50	\$2642.50	\$3127
Extra allowable income per dependent child	\$24.60	\$24.60	\$24.60	\$24.60
<b>Allowable Assets</b>		<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension <sup>7</sup> – Home owner	\$178 000	\$252 500	\$252 500	\$252 500
Full pension <sup>7</sup> – Non-home owner	\$307 000	\$381 500	\$381 500	\$381 500
Part pension <sup>8</sup> – Home owner	\$562 000	\$891 500	\$891 500	\$1 020 500
Part pension <sup>8</sup> – Non-home owner	\$691 000	\$1 020 500	\$1 020 500	\$1 149 500
<b>Deeming Rates and Thresholds</b>	<b>Rates effective 20 March 2009/ Thresholds from 1 July 2009</b>			
		<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Threshold	\$42 000	\$70 000	\$70 000	\$70 000
Rate below threshold	2%	2%	2%	2%
Rate above threshold	3%	3%	3%	3%
Utilities Allowance <sup>9</sup> June 2009 Instalment	\$129.70 p/q	\$129.70 p/q	\$64.85 p/q	\$129.70 p/q each
Telephone Allowance <sup>10</sup>	\$23 p/q	\$23 p/q	\$11.50 p/q	\$23 p/q each
Higher Rate Telephone Allowance <sup>10</sup>	\$34.60 p/q	\$34.60 p/q	\$17.30 p/q	\$34.60 p/q each

<b>Commonwealth Seniors Health Card Holders<sup>2</sup></b>	<b>SINGLE</b>	<b>COUPLE both eligible</b>	<b>COUPLE one eligible partner</b>	<b>COUPLE separated due to ill health</b>
<b>Commonwealth Seniors Health Card (CSHC)</b>				
Income limit <sup>11</sup>	\$50 000 p/a	\$80 000 p/a	\$80 000 p/a	\$100 000 p/a
Dependent child additional amount	\$639.60 p/a	\$639.60 p/a	\$639.60 p/a	\$639.60 p/a
Seniors Concession Allowance <sup>12</sup> June 2009 Instalment	\$129.70 p/q	\$129.70 p/q each	\$129.70 p/q	\$129.70 p/q each

<b>Pension Bonus Scheme Maximum Rates Effective 1 July 2009</b>	<b>SINGLE</b>	<b>PARTNERED (each)</b>	<p><b>The Pension Bonus Scheme</b> is a voluntary scheme that rewards people who continue to do paid work and defer claiming Age or Service Pension. Conditions apply.</p> <p>For more information phone the Centrelink Retirement Line on <b>13 2300</b>.</p>
Maximum Bonus after Year 1	\$1392.60	\$1163.10	
Maximum Bonus after Year 2	\$5570.40	\$4652.40	
Maximum Bonus after Year 3	\$12 533.30	\$10 467.90	
Maximum Bonus after Year 4	\$22 281.50	\$18 609.60	
Maximum Bonus after Year 5	\$34 814.80	\$29 077.50	

**These figures are a guide only. Effective 1 July 2009 unless otherwise stated.**

**For more information call 13 2300. p/a = per annum. p/q = per quarter.**

- Rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) is the one that applies. There is no income or assets test on the basic rate for age and disability support pensioners who are permanently blind. Some assets are deemed to earn income, and there are special rules for other types of income.
- In addition to the assistance specified, seniors raising children may be entitled to a range of payments to assist with those costs.
- Since July 2000, the rate has included a pension supplement. It is currently: single \$19.50, couples \$32.60 combined, couples separated due to ill-health \$19.50 each.
- Not payable to people paying rent to a government housing authority. Special rules apply to single sharers, people who pay board and lodging or live in a retirement village. There are additional rates for those who have dependent children. Rent Assistance is generally paid with Family Tax Benefit if there are dependent children, or with the pension if there are no children. For temporarily separated rates, call **13 2300**.
- Income over these amounts reduces the rate of pension payable by 40 cents in the dollar for single pensioners and 20 cents in the dollar each for couples.
- These figures may be higher if Rent Assistance is paid with your pension. Pharmaceutical Allowance is included.
- Single and combined couple rates are reduced by \$1.50 per fortnight for every \$1000 of additional assets above the allowable assets limit. Certain assets are not included in the assets test.
- These figures may be higher if Rent Assistance is paid with your pension. For details call Centrelink on **13 2300**.
- Utilities Allowance is payable to income support customers of age (or Veteran) pension age and to customers receiving Mature Age Allowance, Partner Allowance, Widow Allowance, Disability Support Pension, Carer Payment, Bereavement Allowance, Widow B Pension and Wife Pension. This allowance is paid quarterly.
- Telephone Allowance is paid quarterly to eligible pensioners, allowees and CSHC holders who are telephone subscribers. A higher rate is payable to income support recipients of age pension age, CSHC holders and recipients of Disability Support Pension and Carer Payment if they or their partner has a home internet connection.
- Income test for the CSHC is adjusted taxable income. For further details call Centrelink on **13 2300**.
- Seniors Concession Allowance is payable to CSHC holders. This allowance is paid quarterly.  
**Note:** absences from Australia may affect your payments. If you are planning on travelling overseas please contact Centrelink for more information on **13 2300**.

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