



Parliament of Australia

Veterans' Affairs Information Kit



Photos courtesy Department of Defence



Rates current 20 March to June 30, 2010

This kit is printed, authorised and distributed with the compliments of:

The Hon. Alan Griffin MP

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MINISTER FOR DEFENCE PERSONNEL

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A Message from the Minister and Federal Member for Bruce

Dear Reader,

I am pleased to provide you with an updated Veterans' Information Kit. While the Kit will not answer all your questions, it will give you a comprehensive guide to payments and services available to veterans and their families.

This issue contains the current rates of pensions and allowances from 20 March to 30 June 2010.

If you would like to know more about Labor's policy and activities in the Veterans' Affairs portfolio, or for copies of recent speeches and media releases, please contact my Ministerial Office on (02) 6277 7820 or email me at Alan.Griffin.MP@aph.gov.au. Information is available either electronically or by post.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Alan Griffin', with a stylized flourish at the end.

Alan Griffin MP

Minister for Veterans' Affairs
Minister for Defence Personnel
Federal Member for Bruce

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Introduction

This booklet is a guide for payments and services provided by the Department of Veterans' Affairs (DVA), drawn from DVA Facts Sheets.

DVA Facts Sheets are available on request from any DVA office, or on the DVA website at factsheets.dva.gov.au/factsheets/.

If you have an interest in a particular subject addressed in this information kit it is strongly advised you regularly check with your nearest DVA office, or on the website for the latest information. Remember, DVA Facts Sheets are

updated on a regular basis.

Wherever possible, reference is made to the relevant DVA Facts Sheet throughout this Information Kit. The reference numbers quoted relate to individual DVA Facts Sheets. While every care is taken to ensure the information in this kit is up to date and accurate it is recommended that if you have any queries about your entitlements, please contact DVA.

Veterans' Affairs Network

The Veterans' Affairs Network (VAN) is a service set up by DVA to promote independence and quality of life to members of the veteran community.

VAN Offices:

- Work with veterans and the local community to develop programs and services to meet veterans' needs;
- Answer queries about DVA's services and veterans' entitlements;
- Inform clients of the services available in their community;
- Educate service providers about the Department and veterans;
- Work with local service providers to make sure veterans and war widow(er)s have access to appropriate services; and
- Represent and work with other Departmental services to ensure veterans and war widow(er)s receive effective and efficient services.

In capital cities VAN operates from existing DVA State Offices, with other offices located in areas where there are large veteran communities.

In those larger regional centres where the veteran population is considerable, but not large enough to sustain a VAN office, DVA has contracted a range of agency sites that provide information and support services to the veteran community on behalf of the Department. These agency sites are located in NSW (Bega, Coffs Harbour, Dubbo, Orange, Port Macquarie, Tamworth, Taree and Wagga Wagga), VIC (Bendigo and Mildura), QLD (Cairns, Gladstone, Mackay, Rockhampton, Roma, Thursday Island), and SA (Mt Gambier).

Addresses and telephone numbers are at the end of this booklet.

DVA Pensions

The DVA pays two main types of pensions:

- **Compensation Pensions**, which include:
 - DISABILITY PENSIONS: indexed twice yearly in March & September with reference to Consumer Price Index (CPI) or Pensioner & Beneficiary Living Cost Index (PBLCI), whichever is greater. The result is then effectively benchmarked to a proportion of Male Total Average Weekly Earnings (MTAWE), and the pensioner receives the higher of the two rates (*Source: DVA FACTS DP28*).
 - WAR WIDOW(ER)S PENSIONS: indexed twice yearly in March & September with reference to Consumer Price Index (CPI) or Pensioner & Beneficiary Living Cost Index (PBLCI), whichever is greater. The result is then effectively benchmarked to a proportion of Male Total Average Weekly Earnings (MTAWE), and the pensioner receives the higher of the two rates. (*Source: DVA FACTS IS159*)
- **Income Support Pensions**, which include:
 - SERVICE PENSIONS: means-tested; indexed twice yearly in March & September with reference to Consumer Price Index (CPI) or Pensioner & Beneficiary Living Cost Index (PBLCI), whichever is greater. The result is then effectively benchmarked to a proportion of Male Total Average Weekly Earnings (MTAWE), and the pensioner receives the higher of the two rates. (*Source: DVA FACTS IS159*)
 - INCOME SUPPORT SUPPLEMENTS: means-tested; indexed twice yearly in March & September with reference to Consumer Price Index (CPI) or Pensioner & Beneficiary Living Cost Index (PBLCI), whichever is greater. The result is then benchmarked to a proportion of Male Total Average Weekly Earnings (MTAWE), and the pensioner receives the higher of the two rates. (*Source: DVA FACTS IS159*)

These pensions are paid fortnightly.

Pensioners may also be eligible for certain additional allowances.

Information on eligibility and how to claim pensions and allowances is available from the nearest DVA Office or VAN Office.

Addresses and telephone contact numbers for DVA Offices are at the end of this booklet. (*Source: DVA FACTS IS01 and DP01*)

Pension Boost

From 20 September 2009, single service pensioners and war widows received a boost to their pension of up to \$65 a fortnight. War widows received a boost of \$60 a fortnight and an additional \$5 if they are also paid the Income Support Supplement. Service pensioners paid the couples rate received an extra \$20.30 combined a fortnight. These increases were in addition to the normal indexation that occurred on 20 September.

Due to indexation, from 20 March 2010, pensions for veterans, and war widow(er)s will further rise. This is in addition to the September 2009 increases and indexation. Single service pensioners will receive an extra \$29.20 per fortnight and couples an extra \$44 a fortnight. TPI pensions will also go up \$47.20 a fortnight

Increased Taper Rate

From 20 September 2009 the taper rate for income in excess of the free area increased from \$0.40 in the dollar to \$0.50 in the dollar.

Transitional Arrangements

A range of transitional provisions are in place to ensure the entitlements of pre-20 September 2009 pensioners who would otherwise be affected by the income test changes and whose pension would be reduced, are maintained. The transition rules will ensure that they stay on the pre-20 September 2009 rules until such time as the new arrangements provide a higher rate of pension.

Compensation Pensions

All amounts of pensions given are current from 20 March 2010.

Disability Pension

The Disability Pension may be paid to a veteran or an eligible person who has an injury or disease related to their service. It is not taxable and is not subject to an income or assets test.

It may be paid in addition to a Service Pension (and Defence Incapacity payments) where it is not included in the means test, and in addition to Centrelink benefits.

Where Centrelink includes disability pensions in the means test for social security benefits such as age pensions and disability support pensions, the deduction made is refunded by the DVA on a fortnightly basis. This payment is known as the Defence Force Income Support Allowance (DFISA).

A veteran may be eligible for a disability pension under the *Veterans' Entitlements Act 1986* if they suffer from an injury or disease that is a result of service:

- In the Australian Defence Force (ADF) during a time of conflict before 1 July 2004;
- In the Australian Merchant Navy during World War 2;
- As a United Nations Peacekeeper representing Australia overseas before 1 July 2004;
- In the ADF whilst undertaking hazardous service overseas before 1 July 2004;
- As one of certain civilians who assisted the ADF in wartime before 1 July 2004;
- In the ADF (after completion of a 3 year qualifying period, unless medically discharged) from 7 December 1972 to 6 April 1994. (If the veteran enlisted before 22 May 1986 they can also claim for injuries or diseases resulting from service up to 1 July 2004).

The veteran may also be entitled to a disability pension if they served with a Commonwealth or allied country and they lived in Australia before they enlisted (domicile test applied).

For ADF personnel ineligible for veterans' benefits, compensation for service caused

injuries may be available from the Military Compensation Group (MCG) also located in DVA.

For those with service between 1972 and 1994, compensation may be available under both schemes for peacetime service – but one is offset against the other. If offsetting may affect the veteran they should get advice from DVA that is specific to their circumstances. They may also wish to obtain financial advice as compensation offsetting in most cases affects a disability pension for life.

For ADF personnel injured after 1 July 2004, compensation is only available under the Military Rehabilitation and Compensation Act (MRCA). This Act is administered by DVA.

Further information is available on pages 45 to 49 of this kit. However, as all this entails a very complex interaction of three compensation schemes, advice on making claims should be obtained from DVA, or any ex service organisation with trained advocates. A list of DVA contacts appears at the end of this kit.

As well as the disability pension, allowances are payable for specific purposes relating to war-caused or defence-caused injuries and diseases. (See the Health Care and Services Section).

There are four different types of disability pensions under the Veterans' Entitlements Act:

GENERAL RATE

The General Rate is paid in increments at the following rates:

100%	\$379.90	50%	\$189.95
90%	\$341.91	40%	\$151.96
80%	\$303.92	30%	\$113.97
70%	\$265.93	20%	\$75.98
60%	\$227.94	10%	\$37.99

(Source: DVA FACTS IS30 and DP43)

SPECIAL (T&PI) RATE AND INTERMEDIATE RATE

Special (T&PI) Rate and Intermediate Rate pensions may be paid to veterans whose capacity to earn a living has been seriously affected by war-caused or defence-caused injury or disease.

The fortnightly T&PI rate is \$1,069.30, and the Intermediate Rate is \$725.50.

(Source: DVA FACTS IS30 and DP43)

To receive T&PI rate you must be incapable of working more than 8 hours per week, and for a Intermediate Rate person the limit is 20 hours per week and the loss of earnings must be due to service related incapacity alone.

EXTREME DISABLEMENT ADJUSTMENT (EDA)

EDA may be paid to severely incapacitated veterans aged over 65 years who do not receive the Special or Intermediate Rate.

The current rate is \$590.20 per fortnight.

(Source: DVA FACTS IS30 and DP44)

ADDITIONAL DISABILITY PENSION FOR SPECIFIC DISABILITIES

This pension is paid to veterans with war-caused or defence-caused amputation or blindness, depending on their circumstances.

The adjustment is added to the veteran's disability pension but the maximum is equal to the Special Rate (T&PI).

Refer to DVA FACTS DP43 for full details.

Allowances and Other Benefits

If the veteran receives a disability pension they may also be entitled to other allowances. If they have any queries about their eligibility for any of these allowances, contact a local DVA office.

LOSS OF EARNINGS ALLOWANCE

This allowance may be paid if a veteran loses earnings because of being treated for a war-caused or defence-caused injury or disease, or attending appointments to claim a disability pension. The allowance may also be paid to a person who loses earnings because they are helping a veteran to claim for disability pension.

(Source: DVA FACTS DP43)

TEMPORARY INCAPACITY ALLOWANCE

This allowance may be paid to a veteran who is unable to work due to being admitted to a hospital or other institution for treatment for a war-caused or defence-caused injury or disease, and that treatment extends for 28 days or more.

(Source: DVA FACTS DP43)

VICTORIA CROSS ALLOWANCE

An allowance of \$3,732.00 per annum is payable

to holders of the Victoria Cross.

(Source: DVA FACTS IS30 and DP43)

DECORATION ALLOWANCE

This allowance is paid automatically at the rate of \$2.10 per fortnight to Disability Pensioners who were awarded certain decorations for gallantry.

(Source: DVA FACTS IS30 and DP43)

ATTENDANT ALLOWANCE

An attendant allowance may be paid if a veteran meets specific criteria. It is paid at two levels, according to the type of injury or disease.

The fortnightly amount is currently \$140.10 at the low rate and \$280.50 at the high rate.

(Source: DVA FACTS IS30 and DP43)

CLOTHING ALLOWANCE

A clothing allowance may be paid if a veteran's war-caused or defence caused injury or disease causes exceptional wear and tear or damage to clothing.

The rate payable depends on the extent of injury or disease. The fortnightly amount is currently \$5.40 at the Low Rate, \$8.00 at the Mid Rate and \$11.70 at the High Rate.

(Source: DVA FACTS IS30 and DP43)

RECREATION TRANSPORT ALLOWANCE

This allowance may be paid to help with the costs of transport for recreation purposes where a war-caused injury seriously affects a veteran's mobility.

The current rates of Recreation Transport Allowance are \$74.90 per fortnight (high rate) or \$37.30 per fortnight (low rate).

(Source: DVA FACTS IS30 and DP43)

VEHICLE ASSISTANCE SCHEME

This scheme may assist a veteran to purchase and modify a motor vehicle where service or war caused amputation, injury or disease severely affects the ability to move around.

A running and maintenance allowance is also payable to help defray the cost of registering and insuring the vehicle.

The rate per year for maintenance and running costs is \$1,947.40.

(Source: DVA FACTS IS30 and DP43)

GST EXEMPTION

An exemption from payment of GST on the purchase of a new motor vehicle, or spare parts,

may be available to a veteran on the Special (T&PI) Rate or in the case of serious injury to a leg or both arms.

To claim the exemption a certificate must be obtained from DVA for lodgement with the Australian Taxation Office.

(Source: DVA FACTS DP79)

The equivalent is also available for purchase of a motorcycle by way of a grant from DVA.

(Source: DVA FACTS DP42)

War Widow(er)s Pension (WWP)

This pension is currently \$709.60 per fortnight, is not taxable nor subject to an income or assets test. (Source: DVA FACTS IS30 and DP43)

The pensioner may also be eligible for the Income Support Supplement from DVA. Rent

assistance may also be payable in addition to a means-tested pension from either DVA.

To be eligible for a war widow's pension, the person's partner, a veteran, must have died as the result of a service caused injury or disability. Where the veteran is on T&PI, EDA, Intermediate Rate of disability pension, or is an ex Prisoner of War, WWP is granted automatically to the surviving spouse.

Orphan's Pension

The rate payable is \$85.70 per fortnight where the veteran parent is deceased, and \$171.30 where both parents are deceased.

(Source: DVA FACTS IS30 and DP43)

Income Support Pensions

Service Pension

The Service Pension is similar to the Age Pension paid by Centrelink but is only available to those veterans who have Qualifying Service. It is available 5 years earlier than the Age Pension (contact your local DVA office for further information), or may be payable earlier on grounds of invalidity where the veteran is permanently unable to work or is permanently blind (see DVA Facts Sheet IS02). Income and assets test apply.

A service pension granted on the grounds of invalidity is tax free until the recipient reaches Centrelink Age Pension age. Contact Centrelink on 13 23 00 or see DVA Facts Sheet IS02 for further details.

THE CURRENT MAXIMUM SERVICE PENSION RATES PER FORTNIGHT ARE:

Single pensioner	\$701.10
Pensioner couple (each)	\$528.50

(Source: DVA FACTS IS30)

Partner Service Pension

The partner of a Service Pensioner may also be entitled to receive a Partner Service Pension.

To check eligibility for:

- current partners, or
- former partners, or
- widow(er)s, and

- age and other eligibility requirements

Please contact your local DVA office or see DVA Facts Sheet IS45.

Income Support Supplement (ISS)

ISS provides a regular income in addition to the war widow(er)s pension for Australian war widow(er)s with limited means. This includes wholly dependent partners under the Military Rehabilitation and Compensation Act 2004 (MRCA) with limited means. The payment is subject to income and assets tests.

There is no age requirement on the eligibility for ISS. However, your age may be relevant for some income and assets rules, taxation and your eligibility to participate in particular schemes. ISS may be granted on the basis of invalidity where the war widow(er) is permanently unable to work or is permanently blind. ISS granted on the grounds of invalidity is tax free until the recipient reaches Centrelink Age Pension age. Please contact your local DVA office or see DVA Facts Sheet IS03.

Income and Assets Tests for Income Support Pensions

The amount of Income Support Pension an eligible person is able to receive is subject to two separate tests, an Income Test and an Assets Test.

The test paying the lower rate of pension is the one that is applied.

Pensioners considered blind are not subject to the income and assets tests.

The Income Test and Assets Test ready reckoners on the following pages provide a rough guide as to how much pension may be payable. Always check your eligibility with DVA or Centrelink.

To use the tables correctly you will need to determine the following:

- Whether you will be paid the single rate or the couples rate of pension;
- Whether you are considered a homeowner or a non-homeowner;
- Your total assets; and
- Your gross fortnightly income (including deemed income from financial assets and for ISS, including your war widow(er)'s pension).

Illness separated couples may be paid the higher single rate of pension but their pension is calculated based on their combined income and assets. Please contact your local DVA office or see DVA Facts Sheet IS166.

All amounts shown in the accompanying tables are fortnightly payments and include the pension supplement (where applicable).

The Tables are taken from Ready Reckoner information prepared by DVA.
(Source: DVA FACTS IS164 to IS168)

A separate series of Ready Reckoner is available for pension calculated under the pre-20 September 2009 (transitional rules). Please contact your local DVA office or see DVA Facts Sheet IS184-188.

Facts Sheets to assist in calculating the amount of income support you may be eligible for are available from DVA.

Read the Facts Sheets carefully before doing the calculations. If you have any questions contact DVA. (Source: DVA FACTS IS34, IS35 and IS36)

INCOME TEST & INCOME TEST TAPER RATE

The income test assesses the amount of other income you receive. You can receive up to a certain amount of income per fortnight (the "income free area") before your pension is reduced by 50 cents for every dollar of income (the "income test taper rate") earned over the income free area.

Special rules apply to pensioners who would be worse off under the 50 cent taper as at 20 September 2009: they are paid a transitional rate, with a 40 cent taper, until they are better off under the new rules, when they switch to the 50 cent taper rate.

This "income free area" is currently \$142 per fortnight for single people and \$248 per fortnight combined for couples. (Source: DVA FACTS IS34, IS35 and IS36)

For more information please contact your local DVA Office.

ASSETS TEST

The assets test assesses the value of a pensioner or couple's assets, such as investments, real estate, vehicles, boats and caravans. The family home is not counted as an asset, but holiday homes and investment properties are counted. (Source: DVA FACTS IS34, IS35 and IS36)

A single pensioner or pensioner couple may have assets of up to a certain amount before the amount of pension payable is reduced. This is known as the "assets value limit". These limits are set out in the tables below.

Pension Bonus Scheme

The Pension Bonus Scheme was designed to encourage people to stay in the workforce longer by offering a once only, tax free, lump sum bonus to those veterans, partners of veterans, war widow(er)s, who wish to keep working instead of claiming an income support pension. (Source: DVA FACTS IS07)

The Harmer Pension Review found that the Scheme is complex and not meeting its objective of encouraging workforce participation. The Pension Bonus Scheme has therefore been closed to new entrants from 20 September 2009. Existing members of the scheme will continue to accrue entitlements under the existing rules.

Work Bonus

To replace the Pension Bonus Scheme the Government has created a Work Bonus, which allows those working and over veteran pension age a discount of half the first \$500 of their wages income when it is assessed under the new income test for pensions.

For further information contact your local DVA office.

Payment Ready Reckoners

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Service & Social Security Age Pension Ready Reckoner Income Test Table (Couples)

Look for the closest figure to you total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. These figures include your pension supplement (\$42.90).

Combined Income	Pension Rate (each) per Fort-night	Combined Income	Pension Rate (each) per Fort-night	Combined Income	Pension Rate (each) per Fort-night
\$248.00	\$528.50	\$936.20	\$356.40	\$1,624.40	\$184.30
\$270.20	\$522.90	\$958.40	\$350.90	\$1,646.60	\$178.80
\$292.40	\$517.40	\$980.60	\$345.30	\$1,668.80	\$173.20
\$314.60	\$511.80	\$1,002.80	\$339.80	\$1,691.00	\$167.70
\$336.80	\$506.30	\$1,025.00	\$334.20	\$1,713.20	\$162.10
\$359.00	\$500.70	\$1,047.20	\$328.70	\$1,735.40	\$156.60
\$381.20	\$495.20	\$1,069.40	\$323.10	\$1,757.60	\$151.00
\$403.40	\$489.60	\$1,091.60	\$317.60	\$1,779.80	\$145.50
\$425.60	\$484.10	\$1,113.80	\$312.00	\$1,802.00	\$139.90
\$447.80	\$478.50	\$1,136.00	\$306.50	\$1,824.20	\$134.40
\$470.00	\$473.00	\$1,158.20	\$300.90	\$1,846.40	\$128.80
\$492.20	\$467.40	\$1,180.40	\$295.40	\$1,868.60	\$123.30
\$514.40	\$461.90	\$1,202.60	\$289.80	\$1,890.80	\$117.70
\$536.60	\$456.30	\$1,224.80	\$284.30	\$1,913.00	\$112.20
\$558.80	\$450.80	\$1,247.00	\$278.70	\$1,935.20	\$106.60
\$581.00	\$445.20	\$1,269.20	\$273.20	\$1,957.40	\$101.10
\$603.20	\$439.70	\$1,291.40	\$267.60	\$1,979.60	\$95.50
\$625.40	\$434.10	\$1,313.60	\$262.10	\$2,001.80	\$90.00
\$647.60	\$428.60	\$1,335.80	\$256.50	\$2,024.00	\$84.40
\$669.80	\$423.00	\$1,358.00	\$251.00	\$2,046.20	\$78.90
\$692.00	\$417.50	\$1,380.20	\$245.40	\$2,068.40	\$73.30
\$714.20	\$411.90	\$1,402.40	\$239.90	\$2,090.60	\$67.80
\$736.40	\$406.40	\$1,424.60	\$234.30	\$2,112.80	\$62.20
\$758.60	\$400.80	\$1,446.80	\$228.80	\$2,135.00	\$56.70
\$780.80	\$395.30	\$1,469.00	\$223.20	\$2,157.20	\$51.10
\$803.00	\$389.70	\$1,491.20	\$217.70	\$2,179.40	\$45.60
\$825.20	\$384.20	\$1,513.40	\$212.10	\$2,201.60	\$40.00
\$847.40	\$378.60	\$1,535.60	\$206.60	\$2,223.80	\$34.50
\$869.60	\$373.10	\$1,557.80	\$201.00	\$2,246.00	\$28.90
\$891.80	\$367.50	\$1,580.00	\$195.40	\$2,269.00	\$23.10
\$914.00	\$362.00	\$1,602.20	\$189.90	\$2,362.00	\$0.00

Source: DVA FACTS IS165

Service & Social Security Age Pension Ready Reckoner Income Test Table (Singles)

Look for the closest figure to your total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. This pension rate includes your pension supplement (\$56.90).

Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight
\$142.00	\$701.10	\$597.70	\$473.20	\$1,053.40	\$245.30
\$156.70	\$693.70	\$612.40	\$465.90	\$1,068.10	\$238.00
\$171.40	\$686.40	\$627.10	\$458.50	\$1,082.80	\$230.60
\$186.10	\$679.00	\$641.80	\$451.20	\$1,097.50	\$223.30
\$200.80	\$671.70	\$656.50	\$443.80	\$1,112.20	\$215.90
\$215.50	\$664.30	\$671.20	\$436.50	\$1,126.90	\$208.60
\$230.20	\$657.00	\$685.90	\$429.10	\$1,141.60	\$201.20
\$244.90	\$649.60	\$700.60	\$421.80	\$1,156.30	\$193.90
\$259.60	\$642.30	\$715.30	\$414.40	\$1,171.00	\$186.50
\$274.30	\$634.90	\$730.00	\$407.10	\$1,185.70	\$179.20
\$289.00	\$627.60	\$744.70	\$399.70	\$1,200.40	\$171.80
\$303.70	\$620.20	\$759.40	\$392.40	\$1,215.10	\$164.50
\$318.40	\$612.90	\$774.10	\$385.00	\$1,229.80	\$157.10
\$333.10	\$605.50	\$788.80	\$377.70	\$1,244.50	\$149.80
\$347.80	\$598.20	\$803.50	\$370.30	\$1,259.20	\$142.40
\$362.50	\$590.80	\$818.20	\$363.00	\$1,273.90	\$135.10
\$377.20	\$583.50	\$832.90	\$355.60	\$1,288.60	\$127.70
\$391.90	\$576.10	\$847.60	\$348.30	\$1,303.30	\$120.40
\$406.60	\$568.80	\$862.30	\$340.90	\$1,318.00	\$113.00
\$421.30	\$561.40	\$877.00	\$333.60	\$1,332.70	\$105.70
\$436.00	\$554.10	\$891.70	\$326.20	\$1,347.40	\$98.30
\$450.70	\$546.70	\$906.40	\$318.90	\$1,362.10	\$91.00
\$465.40	\$539.40	\$921.10	\$311.50	\$1,376.80	\$83.60
\$480.10	\$532.00	\$935.80	\$304.20	\$1,391.50	\$76.30
\$494.80	\$524.70	\$950.50	\$296.80	\$1,406.20	\$68.90
\$509.50	\$517.30	\$965.20	\$289.40	\$1,420.90	\$61.60
\$524.20	\$510.00	\$979.90	\$282.10	\$1,435.60	\$54.20
\$538.90	\$502.60	\$994.60	\$274.70	\$1,450.30	\$46.90
\$553.60	\$495.30	\$1,009.30	\$267.40	\$1,465.00	\$39.50
\$568.30	\$487.90	\$1,024.00	\$260.00	\$1,483.00	\$30.60
\$583.00	\$480.60	\$1,038.70	\$252.70	\$1,544.20	\$0.00

Source: DVA FACTS IS164

Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$42.90).

Combined Assets	Pension Rate (each) per Fort-night	Combined Assets	Pension Rate (each) per Fort-night	Combined Assets	Pension Rate (each) per Fort-night
\$252,500	\$528.50	\$482,117	\$356.30	\$711,734	\$184.20
\$259,907	\$523.20	\$489,524	\$350.70	\$719,141	\$178.60
\$267,314	\$517.60	\$496,931	\$345.50	\$726,548	\$173.00
\$274,721	\$512.00	\$504,338	\$339.80	\$733,955	\$167.70
\$282,128	\$506.30	\$511,745	\$334.20	\$741,362	\$162.10
\$289,535	\$500.70	\$519,152	\$328.60	\$748,769	\$156.50
\$296,942	\$495.50	\$526,559	\$323.00	\$756,176	\$150.80
\$304,349	\$489.80	\$533,966	\$317.70	\$763,583	\$145.20
\$311,756	\$484.20	\$541,373	\$312.10	\$770,990	\$140.00
\$319,163	\$478.60	\$548,780	\$306.50	\$778,397	\$134.30
\$326,570	\$473.00	\$556,187	\$300.80	\$785,804	\$128.70
\$333,977	\$467.70	\$563,594	\$295.20	\$793,211	\$123.10
\$341,384	\$462.10	\$571,001	\$289.60	\$800,618	\$117.50
\$348,791	\$456.50	\$578,408	\$284.30	\$808,025	\$111.80
\$356,198	\$450.80	\$585,815	\$278.70	\$815,432	\$106.60
\$363,605	\$445.20	\$593,222	\$273.10	\$822,839	\$101.00
\$371,012	\$439.60	\$600,629	\$267.50	\$830,246	\$95.30
\$378,419	\$434.30	\$608,036	\$261.80	\$837,653	\$89.70
\$385,826	\$428.70	\$615,443	\$256.60	\$845,060	\$84.10
\$393,233	\$423.10	\$622,850	\$251.00	\$852,467	\$78.80
\$400,640	\$417.50	\$630,257	\$245.30	\$859,874	\$73.20
\$408,047	\$411.80	\$637,664	\$239.70	\$867,281	\$67.60
\$415,454	\$406.60	\$645,071	\$234.10	\$874,688	\$62.00
\$422,861	\$401.00	\$652,478	\$228.80	\$882,095	\$56.30
\$430,268	\$395.30	\$659,885	\$223.20	\$889,502	\$50.70
\$437,675	\$389.70	\$667,292	\$217.60	\$896,909	\$45.50
\$445,082	\$384.10	\$674,699	\$212.00	\$904,316	\$39.80
\$452,489	\$378.80	\$682,106	\$206.30	\$911,723	\$34.20
\$459,896	\$373.20	\$689,513	\$200.70	\$919,130	\$28.60
\$467,303	\$367.60	\$696,920	\$195.50	\$926,500	\$23.10
\$474,710	\$362.00	\$704,327	\$189.80	\$957,500	\$0.00

Source: DVA FACTS IS165

Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$42.90).

Combined Assets	Pension Rate (each) per Fort-night	Combined Assets	Pension Rate (each)	Combined Assets	Pension Rate (each)
\$381,500	\$528.50	\$611,117	\$356.30	\$840,734	\$184.20
\$388,907	\$523.20	\$618,524	\$350.70	\$848,141	\$178.60
\$396,314	\$517.60	\$625,931	\$345.50	\$855,548	\$173.00
\$403,721	\$512.00	\$633,338	\$339.80	\$862,955	\$167.70
\$411,128	\$506.30	\$640,745	\$334.20	\$870,362	\$162.10
\$418,535	\$500.70	\$648,152	\$328.60	\$877,769	\$156.50
\$425,942	\$495.50	\$655,559	\$323.00	\$885,176	\$150.80
\$433,349	\$489.80	\$662,966	\$317.70	\$892,583	\$145.20
\$440,756	\$484.20	\$670,373	\$312.10	\$899,990	\$140.00
\$448,163	\$478.60	\$677,780	\$306.50	\$907,397	\$134.30
\$455,570	\$473.00	\$685,187	\$300.80	\$914,804	\$128.70
\$462,977	\$467.70	\$692,594	\$295.20	\$922,211	\$123.10
\$470,384	\$462.10	\$700,001	\$289.60	\$929,618	\$117.50
\$477,791	\$456.50	\$707,408	\$284.30	\$937,025	\$111.80
\$485,198	\$450.80	\$714,815	\$278.70	\$944,432	\$106.60
\$492,605	\$445.20	\$722,222	\$273.10	\$951,839	\$101.00
\$500,012	\$439.60	\$729,629	\$267.50	\$959,246	\$95.30
\$507,419	\$434.30	\$737,036	\$261.80	\$966,653	\$89.70
\$514,826	\$428.70	\$744,443	\$256.60	\$974,060	\$84.10
\$522,233	\$423.10	\$751,850	\$251.00	\$981,467	\$78.80
\$529,640	\$417.50	\$759,257	\$245.30	\$988,874	\$73.20
\$537,047	\$411.80	\$766,664	\$239.70	\$996,281	\$67.60
\$544,454	\$406.60	\$774,071	\$234.10	\$1,003,688	\$62.00
\$551,861	\$401.00	\$781,478	\$228.80	\$1,011,095	\$56.30
\$559,268	\$395.30	\$788,885	\$223.20	\$1,018,502	\$50.70
\$566,675	\$389.70	\$796,292	\$217.60	\$1,025,909	\$45.50
\$574,082	\$384.10	\$803,699	\$212.00	\$1,033,316	\$39.80
\$581,489	\$378.80	\$811,106	\$206.30	\$1,040,723	\$34.20
\$588,896	\$373.20	\$818,513	\$200.70	\$1,048,130	\$28.60
\$596,303	\$367.60	\$825,920	\$195.50	\$1,055,500	\$23.10
\$603,710	\$362.00	\$833,327	\$189.80	\$1,086,500	\$0.00

Source: DVA FACTS IS165

Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$56.90).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$178,000	\$701.10	\$330,272	\$472.70	\$482,544	\$244.30
\$182,912	\$693.90	\$335,184	\$465.60	\$487,456	\$237.20
\$187,824	\$686.40	\$340,096	\$458.10	\$492,368	\$229.70
\$192,736	\$679.30	\$345,008	\$450.60	\$497,280	\$222.20
\$197,648	\$671.80	\$349,920	\$443.40	\$502,192	\$215.10
\$202,560	\$664.30	\$354,832	\$435.90	\$507,104	\$207.60
\$207,472	\$657.20	\$359,744	\$428.80	\$512,016	\$200.10
\$212,384	\$649.70	\$364,656	\$421.30	\$516,928	\$192.90
\$217,296	\$642.20	\$369,568	\$413.80	\$521,840	\$185.40
\$222,208	\$635.10	\$374,480	\$406.70	\$526,752	\$177.90
\$227,120	\$627.60	\$379,392	\$399.20	\$531,664	\$170.80
\$232,032	\$620.10	\$384,304	\$391.70	\$536,576	\$163.30
\$236,944	\$612.90	\$389,216	\$384.60	\$541,488	\$156.20
\$241,856	\$605.40	\$394,128	\$377.10	\$546,400	\$148.70
\$246,768	\$597.90	\$399,040	\$369.60	\$551,312	\$141.20
\$251,680	\$590.80	\$403,952	\$362.40	\$556,224	\$134.10
\$256,592	\$583.30	\$408,864	\$354.90	\$561,136	\$126.60
\$261,504	\$575.80	\$413,776	\$347.40	\$566,048	\$119.10
\$266,416	\$568.70	\$418,688	\$340.30	\$570,960	\$111.90
\$271,328	\$561.20	\$423,600	\$332.80	\$575,872	\$104.40
\$276,240	\$554.10	\$428,512	\$325.30	\$580,784	\$96.90
\$281,152	\$546.60	\$433,424	\$318.20	\$585,696	\$89.80
\$286,064	\$539.10	\$438,336	\$310.70	\$590,608	\$82.30
\$290,976	\$531.90	\$443,248	\$303.60	\$595,520	\$74.80
\$295,888	\$524.40	\$448,160	\$296.10	\$600,432	\$67.70
\$300,800	\$516.90	\$453,072	\$288.60	\$605,344	\$60.20
\$305,712	\$509.80	\$457,984	\$281.40	\$610,256	\$52.70
\$310,624	\$502.30	\$462,896	\$273.90	\$615,168	\$45.60
\$315,536	\$494.80	\$467,808	\$266.40	\$620,080	\$38.10
\$320,448	\$487.70	\$472,720	\$259.30	\$625,000	\$30.60
\$325,360	\$480.20	\$477,632	\$251.80	\$645,500	\$0.00

Source: DVA FACTS IS164

Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$56.90).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$307,000	\$701.10	\$459,272	\$472.70	\$611,544	\$244.30
\$311,912	\$693.90	\$464,184	\$465.60	\$616,456	\$237.20
\$316,824	\$686.40	\$469,096	\$458.10	\$621,368	\$229.70
\$321,736	\$679.30	\$474,008	\$450.60	\$626,280	\$222.20
\$326,648	\$671.80	\$478,920	\$443.40	\$631,192	\$215.10
\$331,560	\$664.30	\$483,832	\$435.90	\$636,104	\$207.60
\$336,472	\$657.20	\$488,744	\$428.80	\$641,016	\$200.10
\$341,384	\$649.70	\$493,656	\$421.30	\$645,928	\$192.90
\$346,296	\$642.20	\$498,568	\$413.80	\$650,840	\$185.40
\$351,208	\$635.10	\$503,480	\$406.70	\$655,752	\$177.90
\$356,120	\$627.60	\$508,392	\$399.20	\$660,664	\$170.80
\$361,032	\$620.10	\$513,304	\$391.70	\$665,576	\$163.30
\$365,944	\$612.90	\$518,216	\$384.60	\$670,488	\$156.20
\$370,856	\$605.40	\$523,128	\$377.10	\$675,400	\$148.70
\$375,768	\$597.90	\$528,040	\$369.60	\$680,312	\$141.20
\$380,680	\$590.80	\$532,952	\$362.40	\$685,224	\$134.10
\$385,592	\$583.30	\$537,864	\$354.90	\$690,136	\$126.60
\$390,504	\$575.80	\$542,776	\$347.40	\$695,048	\$119.10
\$395,416	\$568.70	\$547,688	\$340.30	\$699,960	\$111.90
\$400,328	\$561.20	\$552,600	\$332.80	\$704,872	\$104.40
\$405,240	\$554.10	\$557,512	\$325.30	\$709,784	\$96.90
\$410,152	\$546.60	\$562,424	\$318.20	\$714,696	\$89.80
\$415,064	\$539.10	\$567,336	\$310.70	\$719,608	\$82.30
\$419,976	\$531.90	\$572,248	\$303.60	\$724,520	\$74.80
\$424,888	\$524.40	\$577,160	\$296.10	\$729,432	\$67.70
\$429,800	\$516.90	\$582,072	\$288.60	\$734,344	\$60.20
\$434,712	\$509.80	\$586,984	\$281.40	\$739,256	\$52.70
\$439,624	\$502.30	\$591,896	\$273.90	\$744,168	\$45.60
\$444,536	\$494.80	\$596,808	\$266.40	\$749,080	\$38.10
\$449,448	\$487.70	\$601,720	\$259.30	\$754,000	\$30.60
\$454,360	\$480.20	\$606,632	\$251.80	\$774,500	\$0.00

Source: DVA FACTS IS164

Income Support Supplement Ready Reckoner Income Test Table (Couples)

Look for the closest figure to your total gross fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. The income figures below include your war widow's or war widower's pension.

Combined Income	Pension Rate per Fortnight	Combined Income	Pension Rate per Fortnight	Combined Income	Pension Rate per Fortnight
\$1,514.40	\$211.90	\$1,771.70	\$147.50	\$2,029.00	\$83.20
\$1,522.70	\$209.80	\$1,780.00	\$145.50	\$2,037.30	\$81.10
\$1,531.00	\$207.70	\$1,788.30	\$143.40	\$2,045.60	\$79.10
\$1,539.30	\$205.60	\$1,796.60	\$141.30	\$2,053.90	\$77.00
\$1,547.60	\$203.60	\$1,804.90	\$139.20	\$2,062.20	\$74.90
\$1,555.90	\$201.50	\$1,813.20	\$137.20	\$2,070.50	\$72.80
\$1,564.20	\$199.40	\$1,821.50	\$135.10	\$2,078.80	\$70.80
\$1,572.50	\$197.30	\$1,829.80	\$133.00	\$2,087.10	\$68.70
\$1,580.80	\$195.30	\$1,838.10	\$130.90	\$2,095.40	\$66.60
\$1,589.10	\$193.20	\$1,846.40	\$128.90	\$2,103.70	\$64.50
\$1,597.40	\$191.10	\$1,854.70	\$126.80	\$2,112.00	\$62.50
\$1,605.70	\$189.00	\$1,863.00	\$124.70	\$2,120.30	\$60.40
\$1,614.00	\$187.00	\$1,871.30	\$122.60	\$2,128.60	\$58.30
\$1,622.30	\$184.90	\$1,879.60	\$120.60	\$2,136.90	\$56.20
\$1,630.60	\$182.80	\$1,887.90	\$118.50	\$2,145.20	\$54.20
\$1,638.90	\$180.70	\$1,896.20	\$116.40	\$2,153.50	\$52.10
\$1,647.20	\$178.70	\$1,904.50	\$114.30	\$2,161.80	\$50.00
\$1,655.50	\$176.60	\$1,912.80	\$112.30	\$2,170.10	\$47.90
\$1,663.80	\$174.50	\$1,921.10	\$110.20	\$2,178.40	\$45.90
\$1,672.10	\$172.40	\$1,929.40	\$108.10	\$2,186.70	\$43.80
\$1,680.40	\$170.40	\$1,937.70	\$106.00	\$2,195.00	\$41.70
\$1,688.70	\$168.30	\$1,946.00	\$104.00	\$2,203.30	\$39.60
\$1,697.00	\$166.20	\$1,954.30	\$101.90	\$2,211.60	\$37.50
\$1,705.30	\$164.10	\$1,962.60	\$99.80	\$2,219.90	\$35.50
\$1,713.60	\$162.10	\$1,970.90	\$97.70	\$2,228.20	\$33.40
\$1,721.90	\$160.00	\$1,979.20	\$95.70	\$2,236.50	\$31.30
\$1,730.20	\$157.90	\$1,987.50	\$93.60	\$2,244.80	\$29.20
\$1,738.50	\$155.80	\$1,995.80	\$91.50	\$2,253.10	\$27.20
\$1,746.80	\$153.80	\$2,004.10	\$89.40	\$2,261.40	\$25.10
\$1,755.10	\$151.70	\$2,012.40	\$87.40	\$2,269.60	\$23.10
\$1,763.40	\$149.60	\$2,020.70	\$85.30	\$2,362.00	\$0.00

Source: DVA FACTS IS168

Income Support Supplement Ready Reckoner Income Test Table (Singles)

Look for the closest figure to you total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. The income figures below include your war widow's or widower's pension.

Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight
\$1,120.40	\$211.90	\$1,244.40	\$149.90	\$1,368.40	\$87.90
\$1,124.40	\$209.90	\$1,248.40	\$147.90	\$1,372.40	\$85.90
\$1,128.40	\$207.90	\$1,252.40	\$145.90	\$1,376.40	\$83.90
\$1,132.40	\$205.90	\$1,256.40	\$143.90	\$1,380.40	\$81.90
\$1,136.40	\$203.90	\$1,260.40	\$141.90	\$1,384.40	\$79.90
\$1,140.40	\$201.90	\$1,264.40	\$139.90	\$1,388.40	\$77.90
\$1,144.40	\$199.90	\$1,268.40	\$137.90	\$1,392.40	\$75.90
\$1,148.40	\$197.90	\$1,272.40	\$135.90	\$1,396.40	\$73.90
\$1,152.40	\$195.90	\$1,276.40	\$133.90	\$1,400.40	\$71.90
\$1,156.40	\$193.90	\$1,280.40	\$131.90	\$1,404.40	\$69.90
\$1,160.40	\$191.90	\$1,284.40	\$129.90	\$1,408.40	\$67.90
\$1,164.40	\$189.90	\$1,288.40	\$127.90	\$1,412.40	\$65.90
\$1,168.40	\$187.90	\$1,292.40	\$125.90	\$1,416.40	\$63.90
\$1,172.40	\$185.90	\$1,296.40	\$123.90	\$1,420.40	\$61.90
\$1,176.40	\$183.90	\$1,300.40	\$121.90	\$1,424.40	\$59.90
\$1,180.40	\$181.90	\$1,304.40	\$119.90	\$1,428.40	\$57.90
\$1,184.40	\$179.90	\$1,308.40	\$117.90	\$1,432.40	\$55.90
\$1,188.40	\$177.90	\$1,312.40	\$115.90	\$1,436.40	\$53.90
\$1,192.40	\$175.90	\$1,316.40	\$113.90	\$1,440.40	\$51.90
\$1,196.40	\$173.90	\$1,320.40	\$111.90	\$1,444.40	\$49.90
\$1,200.40	\$171.90	\$1,324.40	\$109.90	\$1,448.40	\$47.90
\$1,204.40	\$169.90	\$1,328.40	\$107.90	\$1,452.40	\$45.90
\$1,208.40	\$167.90	\$1,332.40	\$105.90	\$1,456.40	\$43.90
\$1,212.40	\$165.90	\$1,336.40	\$103.90	\$1,460.40	\$41.90
\$1,216.40	\$163.90	\$1,340.40	\$101.90	\$1,464.40	\$39.90
\$1,220.40	\$161.90	\$1,344.40	\$99.90	\$1,468.40	\$37.90
\$1,224.40	\$159.90	\$1,348.40	\$97.90	\$1,472.40	\$35.90
\$1,228.40	\$157.90	\$1,352.40	\$95.90	\$1,476.40	\$33.90
\$1,232.40	\$155.90	\$1,356.40	\$93.90	\$1,480.40	\$31.90
\$1,236.40	\$153.90	\$1,360.40	\$91.90	\$1,483.00	\$30.60
\$1,240.40	\$151.90	\$1,364.40	\$89.90	\$1,544.20	\$0.00

Source: DVA FACTS IS167

Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Combined As-sets	Pension Rate per Fortnight	Combined As-sets	Pension Rate per Fortnight	Combined As-sets	Pension Rate per Fortnight
\$675,000	\$211.90	\$760,746	\$147.70	\$846,492	\$83.60
\$677,766	\$210.00	\$763,512	\$145.50	\$849,258	\$81.40
\$680,532	\$207.70	\$766,278	\$143.60	\$852,024	\$79.10
\$683,298	\$205.90	\$769,044	\$141.40	\$854,790	\$77.20
\$686,064	\$203.60	\$771,810	\$139.50	\$857,556	\$75.00
\$688,830	\$201.70	\$774,576	\$137.20	\$860,322	\$73.10
\$691,596	\$199.50	\$777,342	\$135.40	\$863,088	\$70.90
\$694,362	\$197.60	\$780,108	\$133.10	\$865,854	\$69.00
\$697,128	\$195.40	\$782,874	\$131.20	\$868,620	\$66.70
\$699,894	\$193.50	\$785,640	\$129.00	\$871,386	\$64.90
\$702,660	\$191.20	\$788,406	\$127.10	\$874,152	\$62.60
\$705,426	\$189.40	\$791,172	\$124.90	\$876,918	\$60.70
\$708,192	\$187.10	\$793,938	\$123.00	\$879,684	\$58.50
\$710,958	\$185.20	\$796,704	\$120.70	\$882,450	\$56.60
\$713,724	\$183.00	\$799,470	\$118.90	\$885,216	\$54.40
\$716,490	\$181.10	\$802,236	\$116.60	\$887,982	\$52.50
\$719,256	\$178.90	\$805,002	\$114.40	\$890,748	\$50.20
\$722,022	\$176.60	\$807,768	\$112.50	\$893,514	\$48.00
\$724,788	\$174.70	\$810,534	\$110.20	\$896,280	\$46.10
\$727,554	\$172.50	\$813,300	\$108.40	\$899,046	\$43.90
\$730,320	\$170.60	\$816,066	\$106.10	\$901,812	\$42.00
\$733,086	\$168.40	\$818,832	\$104.20	\$904,578	\$39.70
\$735,852	\$166.50	\$821,598	\$102.00	\$907,344	\$37.90
\$738,618	\$164.20	\$824,364	\$100.10	\$910,110	\$35.60
\$741,384	\$162.40	\$827,130	\$97.90	\$912,876	\$33.70
\$744,150	\$160.10	\$829,896	\$96.00	\$915,642	\$31.50
\$746,916	\$158.20	\$832,662	\$93.70	\$918,408	\$29.60
\$749,682	\$156.00	\$835,428	\$91.90	\$921,174	\$27.40
\$752,448	\$154.10	\$838,194	\$89.60	\$923,940	\$25.50
\$755,214	\$151.90	\$840,960	\$87.70	\$926,706	\$23.10
\$757,980	\$150.00	\$843,726	\$85.50	\$929,472	\$20.70

Source: DVA FACTS IS168

Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Combined As-sets	Pension Rate per Fortnight	Combined As-sets	Pension Rate per Fortnight	Combined As-sets	Pension Rate per Fortnight
\$804,000	\$211.90	\$889,684	\$147.70	\$975,368	\$83.60
\$806,764	\$210.00	\$892,448	\$145.90	\$978,132	\$81.40
\$809,528	\$207.70	\$895,212	\$143.60	\$980,896	\$79.50
\$812,292	\$205.90	\$897,976	\$141.70	\$983,660	\$77.20
\$815,056	\$203.60	\$900,740	\$139.50	\$986,424	\$75.40
\$817,820	\$201.70	\$903,504	\$137.20	\$989,188	\$73.10
\$820,584	\$199.50	\$906,268	\$135.40	\$991,952	\$71.20
\$823,348	\$197.60	\$909,032	\$133.10	\$994,716	\$69.00
\$826,112	\$195.40	\$911,796	\$131.20	\$997,480	\$67.10
\$828,876	\$193.50	\$914,560	\$129.00	\$1,000,244	\$64.90
\$831,640	\$191.20	\$917,324	\$127.10	\$1,003,008	\$62.60
\$834,404	\$189.40	\$920,088	\$124.90	\$1,005,772	\$60.70
\$837,168	\$187.10	\$922,852	\$123.00	\$1,008,536	\$58.50
\$839,932	\$185.20	\$925,616	\$120.70	\$1,011,300	\$56.60
\$842,696	\$183.00	\$928,380	\$118.90	\$1,014,064	\$54.40
\$845,460	\$181.10	\$931,144	\$116.60	\$1,016,828	\$52.50
\$848,224	\$178.90	\$933,908	\$114.70	\$1,019,592	\$50.20
\$850,988	\$177.00	\$936,672	\$112.50	\$1,022,356	\$48.40
\$853,752	\$174.70	\$939,436	\$110.60	\$1,025,120	\$46.10
\$856,516	\$172.50	\$942,200	\$108.40	\$1,027,884	\$44.20
\$859,280	\$170.60	\$944,964	\$106.50	\$1,030,648	\$42.00
\$862,044	\$168.40	\$947,728	\$104.20	\$1,033,412	\$40.10
\$864,808	\$166.50	\$950,492	\$102.40	\$1,036,176	\$37.90
\$867,572	\$164.20	\$953,256	\$100.10	\$1,038,940	\$36.00
\$870,336	\$162.40	\$956,020	\$97.90	\$1,041,704	\$33.70
\$873,100	\$160.10	\$958,784	\$96.00	\$1,044,468	\$31.90
\$875,864	\$158.20	\$961,548	\$93.70	\$1,047,232	\$29.60
\$878,628	\$156.00	\$964,312	\$91.90	\$1,049,996	\$27.70
\$881,392	\$154.10	\$967,076	\$89.60	\$1,052,760	\$25.50
\$884,156	\$151.90	\$969,840	\$87.70	\$1,055,500	\$23.10
\$886,920	\$150.00	\$972,604	\$85.50	\$1,086,500	\$0.00

Source: DVA FACTS IS168

Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$504,250	\$211.90	\$545,387	\$150.40	\$586,524	\$88.50
\$505,577	\$210.00	\$546,714	\$148.50	\$587,851	\$86.60
\$506,904	\$208.10	\$548,041	\$146.20	\$589,178	\$84.70
\$508,231	\$206.20	\$549,368	\$144.40	\$590,505	\$82.50
\$509,558	\$204.00	\$550,695	\$142.50	\$591,832	\$80.60
\$510,885	\$202.10	\$552,022	\$140.20	\$593,159	\$78.70
\$512,212	\$200.20	\$553,349	\$138.40	\$594,486	\$76.90
\$513,539	\$198.00	\$554,676	\$136.50	\$595,813	\$74.60
\$514,866	\$196.10	\$556,003	\$134.20	\$597,140	\$72.70
\$516,193	\$194.20	\$557,330	\$132.40	\$598,467	\$70.90
\$517,520	\$192.00	\$558,657	\$130.50	\$599,794	\$68.60
\$518,847	\$190.10	\$559,984	\$128.60	\$601,121	\$66.70
\$520,174	\$188.20	\$561,311	\$126.40	\$602,448	\$64.90
\$521,501	\$186.00	\$562,638	\$124.50	\$603,775	\$62.60
\$522,828	\$184.10	\$563,965	\$122.60	\$605,102	\$60.70
\$524,155	\$182.20	\$565,292	\$120.40	\$606,429	\$58.90
\$525,482	\$180.40	\$566,619	\$118.50	\$607,756	\$56.60
\$526,809	\$178.10	\$567,946	\$116.60	\$609,083	\$54.70
\$528,136	\$176.20	\$569,273	\$114.40	\$610,410	\$52.90
\$529,463	\$174.40	\$570,600	\$112.50	\$611,737	\$51.00
\$530,790	\$172.10	\$571,927	\$110.60	\$613,064	\$48.70
\$532,117	\$170.20	\$573,254	\$108.40	\$614,391	\$46.90
\$533,444	\$168.40	\$574,581	\$106.50	\$615,718	\$45.00
\$534,771	\$166.10	\$575,908	\$104.60	\$617,045	\$42.70
\$536,098	\$164.20	\$577,235	\$102.70	\$618,372	\$40.90
\$537,425	\$162.40	\$578,562	\$100.50	\$619,699	\$39.00
\$538,752	\$160.10	\$579,889	\$98.60	\$621,026	\$36.70
\$540,079	\$158.20	\$581,216	\$96.70	\$622,353	\$34.90
\$541,406	\$156.40	\$582,543	\$94.50	\$623,680	\$33.00
\$542,733	\$154.50	\$583,870	\$92.60	\$625,007	\$30.60
\$544,060	\$152.20	\$585,197	\$90.70	\$645,500	\$0.00

Source: DVA FACTS IS167

Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$633,250	\$211.90	\$674,387	\$150.40	\$715,524	\$88.50
\$634,577	\$210.00	\$675,714	\$148.50	\$716,851	\$86.60
\$635,904	\$208.10	\$677,041	\$146.20	\$718,178	\$84.70
\$637,231	\$206.20	\$678,368	\$144.40	\$719,505	\$82.50
\$638,558	\$204.00	\$679,695	\$142.50	\$720,832	\$80.60
\$639,885	\$202.10	\$681,022	\$140.20	\$722,159	\$78.70
\$641,212	\$200.20	\$682,349	\$138.40	\$723,486	\$76.90
\$642,539	\$198.00	\$683,676	\$136.50	\$724,813	\$74.60
\$643,866	\$196.10	\$685,003	\$134.20	\$726,140	\$72.70
\$645,193	\$194.20	\$686,330	\$132.40	\$727,467	\$70.90
\$646,520	\$192.00	\$687,657	\$130.50	\$728,794	\$68.60
\$647,847	\$190.10	\$688,984	\$128.60	\$730,121	\$66.70
\$649,174	\$188.20	\$690,311	\$126.40	\$731,448	\$64.90
\$650,501	\$186.00	\$691,638	\$124.50	\$732,775	\$62.60
\$651,828	\$184.10	\$692,965	\$122.60	\$734,102	\$60.70
\$653,155	\$182.20	\$694,292	\$120.40	\$735,429	\$58.90
\$654,482	\$180.40	\$695,619	\$118.50	\$736,756	\$56.60
\$655,809	\$178.10	\$696,946	\$116.60	\$738,083	\$54.70
\$657,136	\$176.20	\$698,273	\$114.40	\$739,410	\$52.90
\$658,463	\$174.40	\$699,600	\$112.50	\$740,737	\$51.00
\$659,790	\$172.10	\$700,927	\$110.60	\$742,064	\$48.70
\$661,117	\$170.20	\$702,254	\$108.40	\$743,391	\$46.90
\$662,444	\$168.40	\$703,581	\$106.50	\$744,718	\$45.00
\$663,771	\$166.10	\$704,908	\$104.60	\$746,045	\$42.70
\$665,098	\$164.20	\$706,235	\$102.70	\$747,372	\$40.90
\$666,425	\$162.40	\$707,562	\$100.50	\$748,699	\$39.00
\$667,752	\$160.10	\$708,889	\$98.60	\$750,026	\$36.70
\$669,079	\$158.20	\$710,216	\$96.70	\$751,353	\$34.90
\$670,406	\$156.40	\$711,543	\$94.50	\$752,680	\$33.00
\$671,733	\$154.50	\$712,870	\$92.60	\$754,000	\$30.60
\$673,060	\$152.20	\$714,197	\$90.70	\$774,500	\$0.00

Source: DVA FACTS IS167

Additional Benefits

All Service Pensioners and Income Support Supplement recipients are eligible for a number of additional benefits, including pharmaceutical benefits, hearing aids, certain postal services and travel concessions.

CONCESSIONS

A Pensioner Concession Card, issued at the beginning of each year, must be produced to receive these benefits.

Concessions may also be available for utility charges such as water and electricity supply and on local council rates.

Details of these concessions are available from the appropriate State Government or Local Government authorities. The Commonwealth has no role in providing these concessions and considerable variation occurs between states.

BEREAVEMENT PAYMENTS

The bereavement payment is a payment to assist with the costs that may follow the death of a person and to help a surviving partner adjust their finances, given that the pension of the deceased person will stop.

It is a non taxable payment made after the death of a person who receives certain payments from the Department of Veterans' Affairs (DVA).

The bereavement payment may be paid as a combination of a lump sum amount and the pension instalments paid after the person's death. Disability pension bereavement payments are always paid as a lump sum.

The individual amounts paid as either a lump sum, pension instalments or combination of the two will vary and depend on when we are told about the death. The overall amount will be the same, regardless of how it is paid.

Who can receive a bereavement payment?

The payment is usually made to the deceased person's estate if the pensioner was single, separated, or widowed when they died, and they were receiving:

- service pension; or
- social security age pension; or
- Defence Force Income Support Allowance (DFISA); or
- income support supplement.

If the pensioner was a member of a couple the payment is made to the surviving partner if the partners were:

- living together; or
- separated because of medical reasons or if either of them was in respite care at the time of death and the pensioner was receiving:
 - service pension; or
 - social security age pension; or
 - Defence Force Income Support Allowance (DFISA); or
 - income support supplement or
 - disability pension.

For further information contact DVA on 133 254. (Source: DVA FACTS BR02)

FUNERAL BENEFIT

A one-off payment of up to \$2,000 towards the cost of the funeral is available following the death of an eligible veteran. (Source: DVA FACTS BR01)

Some dependants of veterans may also be entitled to payment of a funeral benefit. (Source: DVA FACTS BR01)

FAMILY TAX BENEFIT

Family Tax Benefit may be paid to income support pensioners in respect of dependent children.

Veterans' Affairs income support pensioners receive the maximum rate of Family Tax Benefit Part A irrespective of their income.

Application for and enquiries about payment of this benefit should be made to the Family Assistance Office, which is located in all Medicare offices, Centrelink Offices and ATO access & enquiry sites. Their web address is www.familyassist.gov.au (Source: DVA FACTS IS30)

VETERANS' CHILDREN EDUCATION SCHEME

This scheme provides financial assistance, student support services, guidance and counselling to help eligible children of veterans who have died as a result of war-caused injury or disease, or of veterans who have a war-caused injury or disease which has left them severely incapacitated meeting the eligibility requirements.

To be eligible students must be under 25 years at the time of application and in fulltime study.

Allowances are payable depending on the age and domestic situation of the student.

Payments are as follows:

Primary school students	\$227.10 (per year)
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Secondary and tertiary students (fortnightly payments)

	<i>Living at Home</i>	<i>Living away from Home</i>	<i>Homeless Students</i>
Under 16	\$ 46.70	\$353.68	\$377.00
16-17	\$206.30	\$377.00	\$377.00
18 & Over	\$248.10	\$377.00	\$377.00

Secondary/Tertiary Double Orphans (applies to VCES Students only)

Under 16	\$209.50
16-20	\$377.00
21 & Over	\$457.90

(Source: DVA FACTS DP44 and IS30)

Veterans' Children Education Scheme university students will be eligible for an annual Student Start Up Scholarship worth \$1300 per annum in 2010 paid in two equal installments and increasing to \$2128 per annum from 2011. Students who need to move to study may be eligible for a Relocation Scholarship worth \$4000 in the first year and \$1,000 in subsequent years on top of this.

For further information contact your local DVA Office.

LONG TAN BURSARY

The Long Tan Bursary provides funding to help Australian Vietnam Veterans' children meet the costs of tertiary study and to obtain qualifications and skills to pursue their chosen career. The bursary is open to children in needy circumstances, such as financial, health and other family and personal circumstances, where these could prevent them undertaking tertiary education.

The bursary is open to students who are either planning to enrol or are already enrolled in tertiary education in Australia, in an approved

course of one or more academic year's duration, including vocational courses.

Applications for the bursary open annually on 18 August and close 31 October for the following academic year. Fifty bursaries are available across Australia. Each bursary has a total value of up to \$9,000 taken over three years.

The scheme is administered by the Australian Veteran's Children Assistance Trust on behalf of the Department. For further information contact: The Trust, phone: 1800 620 361 DVA website: www.dva.gov.au (Source: DVA FACTS GS13)

REMOTE AREA ALLOWANCE

Remote area allowance is a fortnightly, non-taxable payment made to income support pensioners to help offset the higher than normal costs, such as transport and communication, incurred while living in remote areas of Australia.

The current rates are

Singles rate	\$18.20
Couples rate (each)	\$15.60
Each child	\$ 7.30

(Source: DVA FACTS IS30)

RENT ASSISTANCE

Rent assistance is a non taxable allowance paid to income support pensioners to help meet the cost of private rented accommodation. It is subject to minimum rent thresholds.

For income support pensioners with a dependent child under the age of 16, their rent assistance is paid by the Family Assistance Office as part of Family Tax Benefit

(Source: DVA FACTS IS74 & IS48)

Maximum amount payable

Singles rate, no children	\$113.40
Couples rate, no children (combined)	\$107.00
Single rate, with 1 or 2 children	\$133.28
Couples rate with 1 or 2 children (combined)	\$133.28
Singles rate, with 3 or more children	\$150.64

Couples rate, with 3 or more children (combined)	\$150.64
Rent thresholds	
Singles rate, no children	\$100.80
Couples rate, no children (combined)	\$164.40
Single rate, with children	\$132.86
Couples rate with children (combined)	\$196.56

(Source: DVA FACTS IS22)

There have been changes to the following allowances and payments effective 20 September 2009. If you are unsure how these affect you please contact your local DVA Office.

PHARMACEUTICAL ALLOWANCE

Pharmaceutical Allowance is now part of the new Pension Supplement or, for some veterans and orphans who do not receive an income support payment, has been replaced with the Veterans Supplement or the MRCA Supplement. For war widow(er)s, an equivalent amount is now incorporated into the rate of War Widow(ers)s pension. (Source: DVA FACTS IS16, IS18, MRC40)

TELEPHONE ALLOWANCE (TA)

An amount equivalent to the higher internet rate of TA is now part of the new Pension Supplement or has been incorporated into the ceiling rate of ISS. For some veterans and some war widow(er)s who do not receive an income support payment, TA has been replaced with the Veterans Supplement, the MRCA Supplement, or the Seniors Supplement. (Source: DVA FACTS IS16, IS18, MRC40)

UTILITIES ALLOWANCE

An equivalent amount is now included in the new Pension Supplement.

(Source: DVA FACTS IS16)

PENSION SUPPLEMENT

Since 20 September 2009, the pension system has been simplified by combining a number of allowances, (some previously paid quarterly), into a single fortnightly Pension Supplement.

The Pension Supplement incorporates the GST supplement, telephone allowance, utilities allowance and pharmaceutical allowance and is payable to service pensioners and age pensioners. For war widows(er)s, the value of these four supplementary allowances are incorporated into the rate of War Widow(er)s pension or into the ceiling rate of ISS. (Source: DVA FACTS IS16, IS171, IS172)

SENIORS SUPPLEMENT (SENIORS CONCESSION ALLOWANCE)

The Seniors Concession Allowance was paid quarterly to those holding a Commonwealth Seniors Health Card (CSHC) or Gold Card holders over pension age who were not otherwise eligible for the *Utilities Allowance*.

Since December 2009 the SCA and Telephone allowance have been combined into the new quarterly payment of Seniors Supplement which will be \$296.40 combined for couples and \$196.30 for singles. (Source: DVA FACTS IS17)

VETERANS SUPPLEMENT

Veterans supplement is a non taxable fortnightly amount paid to some veterans, some war widow(er)s and orphans, who do not receive an income support payment.

There are two rates of payment for the Veterans Supplement - a low rate of \$6 per fortnight where either the Pharmaceutical Allowance or Telephone Allowance was received; or a high rate of \$12 per fortnight to replace both allowances. (Source: DVA FACTS IS18)

CARER SUPPLEMENT

From 2009 the Government replaced the previous one-off Budget bonuses with an annual supplement. Partner Service pensioners receiving Carer Allowance will get a basic bonus of \$600, plus \$600 for each person they provide care for. The payment will be made annually in July.

For further information on any of these allowances or payments, or to determine eligibility please contact your local DVA Office.

Note: Other allowances such as carers' allowances may also be available to veterans' families, but information should be sought from Centrelink.

Income Support for Veterans not entitled to a Service Pension

Veterans who are not entitled to a Service Pension may be entitled to income support benefits, such as the Age Pension or Disability Support Pension, from Centrelink.

Veterans in this situation who receive a Disability Pension and are eligible for an Age Pension have the option of receiving their Age Pension from DVA.

Age Pensions paid by DVA are subject to the same income and assets tests that apply to other social security pensions.

Where a pensioner is otherwise entitled to a social security income support benefit but that payment is reduced or not payable because of Disability Pension paid by DVA, the Defence Force Income Support Allowance (DFISA) is paid. Payment of DFISA is made by DVA, not Centrelink.

Deeming Rates

Deeming is the method DVA uses to calculate income from your financial assets. Deeming assumes that any money you have invested in financial assets is earning a particular amount of income regardless of the actual return.

(Source: DVA FACTS IS89)

From 1 July 2009 the deeming rates are:

	<i>Singles</i>	<i>Couples</i>
Low	3% interest up to the threshold of \$42,000	3% interest up to the threshold of \$70,000
High	4.5% interest for the remaining balance	4.5% interest for the remaining balance

(Source: DVA FACTS IS30)

Health Care and Support Services

DVA provides or funds a range of health, housing and other support services for veterans.

Health Care Arrangements

Local Medical Officers (LMOs) are authorised to arrange a wide range of services including hospital care and treatment by specialists, community nurses, and allied health professionals.

Veterans' Home Care Program

The Veterans' Home Care (VHC) program is designed to help veterans and war widow(er)s remain in their own homes for longer.

The program includes a range of support services provided through DVA including:

- Domestic assistance (DVA FACTS HCS06);
- Personal care (DVA FACTS HCS08);

- Home and garden maintenance (limited to 15 hours per year) (DVA FACTS HCS07); and
- Respite services, including in home respite; residential and emergency respite services (DVA FACTS HSV06).

With the exception of all respite care, eligible veterans and war widow(er)s may be asked to pay a co-payment for services received.

Assessment for services may be arranged by calling the VHC Assessment Agency on 1300 550 450. Calls to this number can only be connected if made from a land-line telephone.

A summary of the VHC program is available on DVA Facts Sheet "About Veterans' Home Care". (DVA FACTS HCS01)

Veterans and war widow(er)s not eligible to receive Home Care services under the DVA

Veterans' Home Care program may be eligible for similar services provided under the Home and Community Care (HACC) program. (Source: DVA FACTS HSV04)

Respite Care

Respite care is designed to provide relief for a carer who has responsibility for the ongoing care, attention and support of a veteran who is in ill health or incapacitated. It provides an alternative form of care and enables the carer to have a break.

Respite care may be provided:

- in-home;
- in an Australian government-funded aged care facility; or
- as emergency respite care in the home

Respite care through DVA is only available through the VHC program following an assessment by the regional Veterans' Home Care Assessment Agency.

In any one year, DVA will pay for 196 hours of in-home or residential care, or a combination of both. Seven hours in-home respite is equivalent to 1 day in a residential respite facility.

Contact DVA for further information. (Source: DVA FACTS HSV06)

Community Nursing Program

The Community Nursing Program provides eligible veterans access to community nursing services to meet all their assessed clinical and/or personal care needs. The aim of the Community Nursing Program is to avoid unnecessary admission to hospital or residential facilities by providing community nursing care in the veteran's or war widow(er)'s home.

Eligible veterans and war widow(er)s access community nursing services upon referral from an authorised referral source such as a Local Medical Officer (LMO), general practitioner or treating doctor in hospital.

A summary of the Community Nursing Program is available on DVA Fact Sheet "Community Nursing Services" (Source: DVA FACTS HSV16)

HomeFront – A Falls and Accidents Prevention Program

This program provides eligible veterans and war widows with a free annual assessment of their home to eliminate hazards that could cause injury.

The program also provides information on community programs to assist them to remain in their own homes as long as possible.

All DVA Gold and White Card holders are eligible for the program.

Assessments can be arranged by telephoning 1800 80 1945. (Source: DVA FACTS HAC04)

Veteran & Community Grants

Veteran & Community (V&C) Grants provide seeding funds for projects that support a healthy, quality lifestyle for members of the veteran community and assist them to remain living independently in their own homes. Grants also fund initiatives that reduce social isolation, support carers and improve access to community care services.

Grants assist projects that will become sustainable and financially viable or for one-off projects that have an ongoing health benefit for the veteran community. Funding is not provided for recurrent or ongoing financial assistance.

Ex-service and community organisations, veteran representative groups and private organisations that can demonstrate a contribution to the welfare of members of the veteran community are eligible to apply for grants.

There are three funding rounds each year and applications must be lodged with the relevant state location of DVA.

For further information, the application form and guidelines, contact DVA:

- Phone: 133 254 (metro)
- 1800 555 254 (country)
- Website: www.dva.gov.au

Building Excellence in Support and Training Grants Program

The Building Excellence in Support and Training (BEST) grants program provides funding to

ex-service organisations (ESOs) for pensions, compensation and welfare work to assist veterans, their dependants and past and present members of the Australian Defence Force and their families.

BEST aims to promote access to a range of welfare services and to improve the quality of pension and compensation claims.

Funding is available for:

- employment of advocates, pensions officers and welfare practitioners and support staff by ESOs;
- computer software and hardware; and
- consumables and ongoing running costs.

ESOs that meet the funding guidelines are eligible to apply for grants.

There is one funding round each year and applications for funding for the following financial year must be lodged from 15 January to 28 February in the relevant state.

For further information, the application form and guidelines, contact DVA:

- Phone: 133 254 (metro)
- 1800 555 254 (country)
- DVA Website: www.dva.gov.au

Entitlement Cards

Health Care Cards

There are three Repatriation treatment entitlement cards:

- Repatriation Health Card – For All Conditions (Gold Card);
- Repatriation Health Card – For Specific Conditions (White Card); and
- Repatriation Pharmaceutical Benefits Card (RPBC) – For Commonwealth and Allied servicemen and women with qualifying service (Orange Card).

Gold Card – Repatriation Health Card – For all Conditions

This card is issued to veterans who:

- are ex-prisoners of war;
- are mariners who served between 3 September 1939 and 29 October 1945 and are ex-prisoners of war;
- receive a 100% disability pension;
- receive a 50% disability pension plus any Service pension;
- receive a disability pension with additional amounts for blindness in one eye, or service-related amputation;
- receive an age or invalidity service pension and have an impairment from one or more service injuries or diseases that constitutes at least 30 impairment points under the Military Rehabilitation and Compensation Act 2004 (MRCA).
- receive an age or invalidity service pension and satisfy the treatment income and asset reduction limit;
- receive an age or invalidity service pension and are permanently blind in both eyes;
- received a disability pension for pulmonary tuberculosis before 2 November 1978;
- served in World War I;
- are ex-servicewomen who served in World War 2 between 3 September 1939 and 29 October 1945, with qualifying service from that conflict;
- are veterans from Australia's Defence Force or mariners from Australia's Merchant Navy who served in World War II, with qualifying

service from that conflict and are aged 70 years or more;

- are veterans who served after World War II, aged 70 years or over with qualifying service;
- are veterans who served with a Commonwealth or allied force during World War II, living in Australia prior to enlistment;
- are mariners who served on a Commonwealth or allied ship during World War II, if they or dependants resided in Australia for at least 12 months prior to service;
- are former members of the ADF, cadets, or reservists who have been assessed at an impairment rating of 60 or above, or satisfy the criteria for Special Rate Disability Pension under MRCA;

Certain dependants of veterans are also eligible for a Gold Card if they are:

- war widow(er)s in receipt of that pension;
- as at 1 July 2008 a war widow whose partner was in receipt of Temporary Special Rate and Intermediate Rate Pensions at the time of their death;
- dependant children of a war-caused deceased veteran, under 16, or between 16 and 25 undergoing full-time study;
- children of a deceased veteran whose death was not war-caused and who had operational service, and are not cared for by remaining parent;
- the partner or eligible young person who was wholly dependant on a deceased veteran, and entitled to compensation for the death under MRCA;
- the invalid child of a war-caused deceased veteran, or a widowed mother or stepmother who was dependant on an unmarried, war-caused deceased veteran, who had treatment entitlements before 6 June 1985 (No new treatment eligibility grants for this category have been possible since 18 October 1985).

A Gold Card holder is entitled to health care for all conditions, whether service related or not, within Australia.

Travel assistance within Australia is also available for the treatment of all conditions.

Gold Card holders are entitled to

pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme (RPBS). A small number of medications under the RPBS are subject to some restrictions. The Government's pensioner co-payment of \$5.40 applies for each prescription item supplied.

The concessional safety net limit for 2010 is 60 prescriptions or \$324.00. On reaching the safety net, further prescriptions are free for the rest of that calendar year

Eligible veterans will continue to benefit from concessional rates on prescription medicines and the payment of the DVA pharmaceutical allowance to help offset the cost of pharmaceuticals.

(Source: DVA FACTS HSV60, HSV92 and IS30)

White Card – Repatriation Health Card for Specific Conditions

This card is issued to Australian veterans or mariners with:

- Accepted war/service-caused injury or disease;
- Malignant neoplasia*; or
- Pulmonary tuberculosis*; or
- Post traumatic stress disorder*;
- Anxiety and/or depression*;
- Ex-service personnel who are eligible to receive treatment for their accepted conditions under agreements between the Australian Government and Governments of New Zealand, Canada, South Africa and the United Kingdom.

* Whether war-caused or not

White Card holders are eligible to receive treatment within Australia of their specific conditions from registered medical, hospital, pharmaceutical, dental and allied health care providers with whom DVA has arrangements.

Travel assistance within Australia may also be available to and from the nearest health care facilities where the veteran is receiving treatment. (Source: DVA FACTS HSV61)

Orange Card – Repatriation Pharmaceutical Benefits Card

This card is issued to Commonwealth and allied veterans and mariners who:

- have qualifying service from World War I or II;

and

- are aged 70 or over; and
- have been resident in Australia for 10 years or more.

This card enables the holder to access the range of pharmaceutical items available under the Repatriation Pharmaceutical Benefits Scheme (RPBS) at a concessional rate within Australia. A small number of medications under the RPBS are subject to some restrictions.

When the annual safety net level is reached there are no further co-payment charges for RPBS-listed items for that calendar year.

The Orange Card also entitles you to receive the Veterans Supplement. The Veterans Supplement is a fortnightly payment of \$6.00 which helps to offset the cost of prescriptions where the veteran resides in Australia. Some Orange Card holders may already receive this amount as part of their service pension or Age pension paid by Centrelink. (Source: DVA FACTS HSV69)

Medicare Levy

Gold Card holders do not have to pay a Medicare levy and their dependants may be exempt from paying the levy themselves if they are holders of a Pensioner Concession or Health Care Card, or if their taxable income is below the levy threshold. (Source: DVA FACTS PAT12)

Repatriation Transport Scheme

The Repatriation Transport Scheme provides assistance with travelling expenses relating to: visits to health care services for approved medical treatment; disability claims; and invalidity income support claims within Australia. Veterans may also claim travelling expenses for an attendant if the attendant is medically required.

Gold Cardholders are eligible for assistance towards travelling expenses for the treatment of all health conditions. White Card holders are eligible when the condition being treated is an accepted disability (as per their White Card eligibility).

Reimbursement of travelling expenses is based on the cost of a veteran (war widow(er)) attending the closest practical health care provider.

Veterans generally arrange their own transport and then seek reimbursement of expenses from DVA by completing a 'Claim for Travelling Expenses' (D800) form and submitting it within 12 months of the first claim date on the form. However, in certain circumstances, DVA may arrange transport for the veteran (war widow(er)).

Where the veteran's health care provider certifies that it is medically essential that a veteran travel by taxi or hire car, the department may provide a Booked Car with Driver (BCWD) service for travel to specific treatment locations.

Eligible veterans who are aged 80 years and over, or legally blind or suffering from dementia, are not required to meet the medical conditions criteria and may travel using BCWD services to all DVA approved treatment locations.

(Source: DVA FACTS HSV02, HSV03)

Combined Accommodation and Meal Allowance

DVA may reimburse costs for an overnight stay in commercial, private or subsidised accommodation within Australia.

The allowances payable from 1 July 2009 - 30 June 2010 are as follows:

Capital cities:	\$143.10 p/n
Other than capital cities:	\$120.50 p/n
Sharing with authorised attendant:	\$195.80 p/n
Private accommodation:	\$37.60
Subsidised accommodation:	\$75.30

(Source: DVA FACTS HSV02)

Same Day Travel

Where an overnight stay is not required a meal allowance of \$12.00 is payable where the one way distance travelled is between 50km and 200km. If the one way distance exceeds 200km an allowance of \$24.20 is payable.

Source: DVA FACTS HSV02

Ambulance

Emergency use of an ambulance – when does DVA accept financial liability?

In a medical emergency, veterans and war widow(er)s with DVA treatment entitlements are eligible for ambulance transport to the

nearest facility which meets their medical need. DVA defines an emergency as a situation where a patient requires immediate treatment in circumstances where there is a serious threat to life or health.

If there is a medical emergency and a Local Medical Officer (LMO) is not available, you or someone acting on your behalf may order ambulance transport.

DVA will only pay for emergency ambulance transport for White Card holders when the purpose relates to your accepted disability.

Non-emergency use of an ambulance – when does DVA accept financial liability?

DVA will normally pay for a non-emergency ambulance trip if you meet one of the following criteria, subject to your treatment eligibility:

- require transport on a stretcher
- require treatment whilst in the ambulance
- are severely disfigured
- are incontinent to a degree that precludes the use of other forms of transport.

Note: Transport will be to or from the nearest facility to your residence, whether temporary or permanent, which can attend to your medical needs in a timely manner.

(Source: DVA FACTS HSV120)

Repatriation Comprehensive Care Scheme (RCCS)

Under the Repatriation Comprehensive Care Scheme (RCCS) Local Medical Officers (LMOs) play a greater role in managing the health care of veterans and war widows(er)s who are chronically ill or have complex conditions.

This includes assistance to veterans experiencing problems with their regular medication. (Source: DVA FACTS HSV80)

Repatriation Private Patient Scheme (RPPS)

The RPPS provides for the hospital care of eligible veterans, war widow(er)s within Australia. The aim is to use public hospitals, former repatriation hospitals, selected private hospitals and day surgery facilities whenever possible. These private hospitals, known as Veteran Partnering (VP) hospitals and day surgery facilities have been selected through

competitive tendering processes.

In addition, the RPPS also provides a 'safety net' of contracted private non-VP hospitals and non-contracted day surgery facilities. This ensures timely treatment for the veteran community when public hospitals, former repatriation hospitals, VP hospitals or contracted day surgery facilities can not meet your treatment needs within a reasonable time.

Allied Health Services

A range of Allied Health Services are available to eligible veterans.

With the exception of dental services and optometric services and supplies, these services are available on referral from a Local Medical Officer (LMO) or specialist to Gold Card holders for all treatment and to White Card holders for accepted disabilities only.

Cardholders will be referred to their nearest contracted service provider. This may be the local hospital, private practitioner or former Repatriation General Hospital.

Card holders may require an LMO referral to see an ophthalmologist, but may see a DVA contracted optometrist without the need for prior approvals.

For further information see the following DVA Fact Sheets:

- Chiropractic and Osteopathy – HSV13 & HSV14
- Community Nursing – HSV16
- Dental – HSV17
- Optical Services and Supplies – HSV18
- Physiotherapy – HSV19
- Podiatry and Footwear – HSV20
- Dietetic – HSV21
- Hearing Services – HSV22
- Occupational Therapy – HSV23
- Oxygen – HSV24
- Psychology – HSV25
- Social Work Services – HSV26
- Speech Pathology – HSV27
- Crisis Assistance Program – HSV28
- Diabetes Educators – HSV29
- Exercise Physiology – HSV30
- Receiving Health Services while Overseas – HSV65

- Travelling Overseas – IS77

Chiropractic and Osteopathic Services

Gold Card holders are eligible for these services within Australia.

White Card holders are eligible only if the condition being treated relates to an accepted disability. (*Source: DVA FACTS HSV13, HSV14*)

Dental Services

All Gold Card holders residing in Australia are eligible for a full range of dental treatment. In some cases an annual limit applies to certain high cost dental items including gold inlays, crowns and bridgework.

White Cardholders are eligible for dental treatment only for their accepted war caused disabilities.

Veterans may attend a dentist directly without a referral, however prior approval for treatment is required for White Card holders.

(*Source: DVA FACTS HSV17*)

Dietetic Services

Dieticians provide information and assistance on diet-related conditions.

Gold Card holders residing in Australia are eligible for dietetic services, upon referral, to meet a clinical need.

White Card holders are eligible when the condition being treated is an accepted disability. Referral from an LMO and prior approval from the Department is required.

(*Source: DVA FACTS HSV21*)

General Medical Services

The Local Medical Officer Scheme (LMO) provides entitled members of the veteran community with access to general medical care. There are over 13,000 General Practitioners participating in the scheme.

Gold Card holders residing in Australia are eligible for all general medical services.

White Card holders are eligible when the condition being treated is an accepted disability.

An LMO is the initial contact point for people in need of health care and may refer the person for further care to a specialist or an allied health professional. (*Source: DVA FACTS HSV80*)

Hearing Tests and Hearing Aids

Hearing tests and hearing aids are available through the Office of Hearing Services (OHS) under the Hearing Services Program.

Veterans are eligible if they hold a Gold Card, a White Card issued for a disability that involves hearing loss, a Pensioner Concession Card, or a Health Care Card issued by Centrelink with the payment type SA (Sickness Allowance) and reside in Australia.

Adult dependants of these card holders are also eligible.

The maintenance of hearing aids involves an annual fee. DVA will pay this fee on behalf of Gold Card holders residing in Australia and eligible White Card holders only.

Eligible veterans should complete an *Application for Hearing Services* form and send it to the OHS after endorsement by a doctor or specialist. OHS will send eligible veterans a voucher, which can be taken to any audiologist or audiometrist accredited by OHS.

For further information ring OHS on 1800 500 726 or your local State Office.
(Source: DVA FACTS HSV22)

Occupational Therapy

Occupational therapy helps a person regain physical, psychological, social and vocational abilities, which have been disrupted because of accident or illness.

Gold Card holders are eligible if they reside in Australia.

White Card holders are eligible when the condition being treated is an accepted disability.

Referral by a LMO and prior approval from the Department is required to access these services.
(Source: DVA FACTS HSV23)

Optometrical Services and Optical Supplies

DVA's Optometrical Scheme provides vision tests and the provision of glasses, and no referral from an LMO is required when visiting an optometrist who is a member of the DVA's Scheme.

Gold Card holders are eligible if they reside in Australia.

White Card holders are eligible when the

condition being treated is an accepted disability.

For specialist eye treatment by an ophthalmologist, referral from a LMO or optometrist is required. Where the optometrist or ophthalmologist prescribes spectacles, contact lenses or low vision aids, an authorised optical dispenser may supply these.
(Source: DVA FACTS HSV18)

Orthoptics

Orthoptics is the practice of correcting defective vision, usually by exercises to strengthen weak eye muscles.

Gold Card holders residing in Australia are eligible.

White Card holders are eligible when the condition being treated is an accepted disability.

Referral from a LMO or specialist is required.
(Source: DVA FACTS HSV18)

Palliative Care

Palliative care services provide support and care for people who have a terminal condition. The DVA provides access to a range of doctors, clinics, services, drug therapies, aids and appliances, social workers, carer support services and counsellors.

For more information refer to the DVA publication: *Carers Booklet – Assistance to the Veteran Community*.

Prosthetic and Orthotic Services

ARTIFICIAL LIMBS AND APPLIANCES

Entitled veterans and Repatriation Health Card holders receive prosthetic and orthotic services, at no cost, through DVA's Rehabilitation Appliances Program (RAP). Contact your DVA State Office for more information.
(Source: DVA FACTS HSV107)

Repatriation Pharmaceutical Benefits Scheme (RPBS)

The RPBS provides a wide range of medicines and dressings for the treatment of Gold Card holders residing in Australia, or of White Card holders for their accepted disabilities, and Orange Cardholders, (Commonwealth and Allied).

Under the Scheme, a patient contribution charge of \$5.40 per item is paid up to the safety net of 60 prescriptions (\$324).

After the safety net limit is reached, pharmaceuticals are free of charge for the rest of the calendar year. Although some particular brands of products may attract premiums.

(Source: DVA FACTS HSV92)

Rehabilitation Appliances Program

The Program provides appliances to manage clinical conditions, and treatment aids for home requirements. Medical grade footwear is also provided under this program.

Items that are considered to be standard household equipment or part of normal domestic requirements are not provided under the program.

Contact your LMO for more information.

(Source: DVA FACTS HSV107)

Social Worker Service

Social workers provide advice and counselling to people about personal and social problems following illness, social or financial change and can include:

- arranging suitable accommodation;
- home help services;
- delivering meals;
- home visits, where appropriate; and,
- counselling groups for patients and their families.

Gold Card holders residing in Australia are eligible.

White Card holders are eligible when the condition being treated is an accepted disability (as per White Card eligibility).

Referral from one of the following and prior approval from the Department is required to access these services: an LMO, a GP, a medical specialist, a treating doctor in hospital, a hospital discharge planner, another social worker or the VVCS.

(Source: DVA FACTS HSV26)

Speech Pathology

Speech pathologists assist persons who have communication and swallowing difficulties by providing assessment, treatment, counselling and consultative services. Lip reading services may also be provided.

Gold Card holders residing in Australia are eligible.

White Card holders are eligible when the condition being treated is an accepted disability.

Referral by a LMO and prior approval is required to access these services.

(Source: DVA FACTS HSV27)

Crisis Assistance Program

The Crisis Assistance Program provides assistance to Vietnam veterans who may be experiencing a family crisis.

Veterans access the program by telephoning Veterans Line, the after hours crisis telephone counselling service provided by VVCS – Veterans and Veterans Families Counselling Service on 1800 011 046.

(Source: DVA FACTS HSV28)

Diabetes Educators

Diabetes educators can assist you in managing your diabetes with the aim of enhancing your knowledge about diabetes and self-management of your condition.

Gold Card holders residing in Australia are eligible.

White Card holders are eligible where DVA has accepted responsibility for treating the condition.

Referral by a LMO is required.

(Source: DVA FACTS HSV29)

Exercise Physiology

Exercise physiology services include the delivery of clinical exercise interventions to manage chronic disease and the provision of post-acute exercise rehabilitation for people recovering from major injury or illness.

Exercise physiology contributes to the management of diabetes, cardiovascular disease, osteoporosis, arthritis, cancer; and muscular conditions of a chronic nature.

Gold Card holders residing in Australia are eligible.

White Card holders are eligible where DVA has accepted responsibility for treating the condition.

Referral by a LMO is required.

(Source: DVA FACTS HSV30)

Rehabilitation and Counselling Services

Post Traumatic Stress Disorder (PTSD)

Post Traumatic Stress Disorder (PTSD) is caused by traumatic events, such as war, which threaten the health, safety or life of an individual. The Australian Centre for Post Traumatic Mental Health, at the University of Melbourne, is accredited with establishing and monitoring PTSD programs in each State.

DVA will pay for related psychology services for Gold Card holders upon referral to meet a clinical need. White Card holders are also eligible when the condition being treated is an accepted disability (as per White Card eligibility) and DVA has accepted responsibility for treatment of these conditions.

On completion of treatment programs, the continuing needs of veterans and families are assessed by a discharge planning team, including the PTSD program staff and the VVCS - Veterans and Veterans Families Counselling Service. Veterans are referred for care in their local community and, if necessary, linked with VVCS counsellors.

PTSD programs have been approved in all State capital cities.

Further information about the status of PTSD treatment programs in your area can be obtained from your DVA State Office or from the local VVCS.

(Source: DVA FACTS HSV25, VVCS FACTS VCS03 and VVCS FACTS VCS06)

VVCS - Veterans and Veterans Families Counselling Service

The VVCS - Veterans & Veterans Families Counselling Service provides counselling support to veterans, peacekeepers, their families and eligible Australian Defence Force members. VVCS is a specialised, free and confidential Australia-wide service. VVCS can help you work through emotional or psychological issues associated with your military service. VVCS can provide you with:

- individual, couple and family counselling;
- after-hours crisis telephone counselling via Veterans Line;
- case management services for multiple

- and complex problems;
- group programs for common mental health issues including anxiety, depression, sleep and anger;
- group programs for couples, including relationships and a residential lifestyle management program;
- health promotion programs, including Heart Health – a 52 week supervised exercise and health education program offered in group and correspondence formats;
- Stepping Out, a 2-day 'transition' program for ADF members and their partners preparing to leave the military;
- Operation *Life* Workshops, make it your mission to support life: suicide prevention workshops for the veteran community.
- 'Changing the Mix' a self paced alcohol reduction correspondence program, call 1800 1808 68 to register

Addresses and telephone numbers are listed at the end of this booklet.

For a full list of services provided by VVCS refer to DVA FACTS VCS01.

Veterans' Vocational Rehabilitation Scheme

The Veterans' Vocational Rehabilitation Scheme (VVRS) focuses on helping veterans and serving members of the ADF who:

- want to return to paid work;
- feel at risk of losing their job
- are finding it increasingly difficult to keep working and hold their jobs or the hours they are working; or
- are leaving the ADF with eligible service and feel that they need special assistance to move into civilian employment, regardless of whether they have an injury or receive a pension or other entitlements from DVA.

The VVRS provides the following services:

- advice and support for veterans whose jobs are at risk;
- advice on job seeking;
- assistance with updating skills and retraining;
- a professional vocational assessment to determine opportunities; and

- assistance with finding work.

Participation in the scheme is voluntary and there are no penalties for failure or inability to complete a program for whatever reason. For those participants on DVA pensions who are working as a result of their participation in the scheme, the rates of their pension will be subject to adjustment while they are working. If they withdraw from work, again for whatever reason, they will have their pension restored in full, once DVA is notified of their change in employment circumstances.

For further information please contact your VVCS or VAN office.

(Source: DVA FACTS HSV108)

Rehabilitation Provided by DVA

Rehabilitation is designed to assist serving and ex serving members who are injured or become ill as a result of their service. The process brings together a range of services to meet the individual's specific needs to achieve recovery, improved functioning, independence and overall wellbeing. The type and extent of rehabilitation will depend on the nature and severity of the injury or illness and the individual's particular circumstances. Three types of rehabilitation services can be offered by DVA, medical, vocational and psychosocial rehabilitation.

The Safety Rehabilitation and Compensation Act 1988 (SRCA) provides similar rehabilitation coverage to that provided under the Military Rehabilitation and Compensation Act 2004 (MRCA).

Under the Veterans' Entitlements Act 1986 (VEA), for those eligible for rehabilitation through the Veterans' Vocational Rehabilitation Scheme (VVRS), vocational rehabilitation services are available for veterans with or without an injury or illness.

Medical rehabilitation can be as simple as having physiotherapy on a sprained ankle, the provision of special equipment to help manage daily activities, or as complex as teaching injured individuals to walk again.

Vocational rehabilitation is the process of assisting people to return to the workforce which may involve various types of assistance to adjust to new or current job needs resulting

from an injury or assistance to find, or to train for, a more suitable job.

Psychosocial rehabilitation may include such things as referral to community support services, adjustment counselling, skills development, lifestyle programs, attendant care services or drug and alcohol management programs. Counselling or lifestyle programs may help the individual and their family to adjust to the changed circumstances or just to help them get through a difficult time.

The aim of rehabilitation is to do everything possible to get the person back to at least the same physical and psychological state, and at least the same social, vocational and educational status as they were before being injured or becoming ill.

If a person's injury or illness can be linked to their ADF service and a claim for liability has been accepted, DVA may provide rehabilitation services. While the person is a serving member, rehabilitation is generally provided through an ADF Rehabilitation Coordinator in Defence, but once the person is discharged, medically or otherwise, rehabilitation is provided through DVA.

If liability is accepted, an assessment of the person's specific needs, a **Needs Assessment**, will be carried out by a DVA Rehabilitation Compensation Group delegate to consider:

- any health care arrangements the person may require;
- the likelihood of payment of compensation; and
- whether a full assessment is required to determine the person's rehabilitation needs.

If the needs assessment indicates the person should undertake a comprehensive assessment of their capacity to undertake rehabilitation. There are two pathways for this to be managed. Firstly, if they are still serving with the ADF it will be co-ordinated by the person's Service Chief. If they have been discharged from the ADF or they are still serving but have been identified as likely to be discharged on medical grounds DVA will manage the process through a DVA Rehabilitation Coordinator.

If a rehabilitation assessment indicates the person may benefit from rehabilitation,

assistance available may include:

- the development of an individual rehabilitation program covering medical or allied health, vocational and or psychosocial services;
- the provision of aids, appliances and/or home and workplace or vehicle modifications; or
- assistance in adjusting to the move from Defence to civilian life.

All rehabilitation programs are developed by an approved rehabilitation provider, in consultation with the individual involved. They will be expected to provide input into the process to ensure their needs are addressed and agreed rehabilitation goal is achieved. Where a person's personal or medical circumstances change during a rehabilitation program, an amendment to a program may occur. Similarly, after a program has ended and a person's

medical, home or work situation changes significantly, they can request a new assessment of their needs.

If a person has had liability accepted for a service related condition and they believe they may benefit from rehabilitation, at any time they can request an assessment of their capacity for rehabilitation.

As part of an assessment of a person's capacity to undertake rehabilitation they may choose not to attend an examination or assessment that may be required. If this occurs, the person's right to compensation (but not medical treatment) under the MRCA may be suspended until they attend the examination. Similarly, if they are required to undertake a rehabilitation program and fail to undertake the program their right to compensation (but not medical treatment) under the MRCA may also be suspended.

Housing and Community Support

Defence Service Homes Loan Scheme

The Defence Service Homes (DSH) Scheme provides subsidised housing loans to veterans with warlike or operational service. Loans are also available as an employment benefit to some personnel who served in the Australian Defence Force (ADF) after December 1972.

Persons who first enlisted in the ADF on or after 15 May 1985 are generally covered by a separate Defence Homeowner Scheme, or the Defence Home Ownership Assistance Scheme, also provided by the Department.

Under the DSH Scheme, the maximum amount an eligible person can borrow for their first loan is \$25,000 but the actual amount can vary depending on factors such as the ability to meet instalment payments and other commitments.

Two or more eligible persons may pool their entitlements on the one property.

DSH loans are only available through the Westpac Banking Corporation and are subsidised by the DVA.

Interest is capped at 6.85% per annum. The rate is variable at a rate of 1.5% per annum below the average market rate, whilst that rate remains below 8.35% per annum.

Fees and charges apply and loans are subject to lending criteria.

Further information may be obtained from the Department of Veterans' Affairs on 1300 434 627. (Source: DVA FACTS HAC01)

Defence Home Ownership Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) is administered by DVA on behalf of Defence.

The DHOAS provides subsidised home loans to ADF members with service after 30 June 2008, and their surviving partners. Eligibility requires completion of a qualifying period of four consecutive years of Permanent service, or

of eight consecutive years of effective Reserve service (at least 20 days per financial year), or recognised service with another nation's Defence Force.

Eligible members are entitled to a level and term of subsidy linked to their period of service, up to a maximum of 20 years, with up to 5 additional years for completing warlike service. For every month of service after qualifying, Permanent members accrue one month of entitlement to DHOAS. Reserve members accrue a year of entitlement to DHOAS for every effective year of service they complete. An effective year for a reserve member requires at least 20 days Reserve service per financial year. Subsidy is calculated with reference to market interest rates and a maximum subsidised loan limit linked to a members period of service. The maximum subsidised loan limits that apply to the 2009-10 financial year are:

Minimum service – Permanent	Minimum service – Reservists	Subsidy tier	Subsidised loan limit (2009-10)
4 years	8 years	Tier 1	\$171,629
8 years	12 years	Tier 2	\$257,444
12 years	16 years	Tier 3	\$343,258

DHOAS subsidised home loans are available from:

- Australian Defence Credit Union (ADCU)
- Defence Force Credit Union (Defcredit)
- National Australia Bank (NAB)

Two or more eligible persons may pool their entitlements on the one property.

Former ADF members must apply within 2 years of discharge.

Fees and charges apply and loans are subject to lending criteria.

Further information may be obtained from the Department of Veterans' Affairs on 1300 434 627. (Source: DVA FACTS HAC06)

Defence HomeOwner Scheme

The Defence HomeOwner Scheme (DHOS) is administered by DVA on behalf of Defence.

The DHOS will only accept applications from eligible applicants until 1 July 2010, when the DHOS closes. No further applications will be accepted for DHOS from 1 July 2010, except in some extenuating circumstances.

The DHOS provides subsidised home loans to former ADF members and their surviving partners with service on or after 15 May 1985, who discharged from the ADF prior to 1 July 2008. A member who has served in the ADF on or after 1 July 2008 is not entitled to apply for DHOS. These members may be eligible for the Defence Home Ownership Assistance Scheme (DHOAS), which supersedes DHOS.

Eligibility requires completion of a qualifying period of five consecutive years of Permanent service, or of eight consecutive years of effective Reserve service (at least 20 days per financial year), or recognised warlike or operational service.

Eligible members are entitled to a subsidised home loan, provided by the National Australia Bank, of up to \$80,000 for a term of subsidy linked to their period of service, up to a maximum of 20 years, with up to 5 additional years for completing warlike service. For every month of service after qualifying, Permanent members accrue one month of entitlement to DHOS. Reserve members accrue a year of entitlement to DHOS for every effective year of service they complete. An effective year for a reserve member requires completion of a statutory training obligation.

The interest rate applied to the loan, and subsidy calculation, is determined with reference to market interest rates. Fees and charges apply and loans are subject to lending criteria.

Two or more eligible persons may pool their entitlements on the one property. Former ADF members must apply within 2 years of discharge.

Further information may be obtained from the Department of Veterans' Affairs on 1300 434 627. (Source: DVA FACTS HAC07)

Defence Service Homes Insurance Scheme

Building insurance is available to eligible veterans irrespective of whether they have a current DSH loan and to persons entitled to a subsidy under the Defence Home Owner Assistance Scheme. It is also available to those who have homes funded through the Defence Homeowner Scheme.

DSH home contents insurance is underwritten by QBE Insurance (Australia) Limited and offers a comprehensive package to veterans, service personnel and associated groups.

Information about DSH insurance is available at your local office on 1300 552 662 or at www.dsh.gov.au (Source: DVA FACTS HAC02)

Veterans' Home Maintenance Line

The Veterans' Home Maintenance Line (VHML) is a telephone advice and referral service. It assists with property maintenance, home inspection services and property emergencies. The matters could range from changing a fuse to installing a new bathroom. For large or small jobs, the Helpline can give advice on how to proceed and suggest the right service to meet the need.

The Helpline advice is free but you must pay for work undertaken by tradespeople, including call-out fees.

The Helpline will, wherever possible, link you to government-subsidised services.

The Helpline telephone number is 1800 80 1945. (Source: DVA FACTS HAC03)

Nursing Homes and Hostels

Veterans and war widow(er)s assessed as requiring residential care may be required to pay accommodation payments or daily care fees. An aged care assets assessment is required if government assistance is being sought.

Veterans and war widow(er)s requiring nursing home or hostel accommodation should contact the Department of Health and Ageing's hotline on free call number 1800 500 853. More information can be found at www.agedcareaustralia.gov.au

Alternatively contact your nearest DVA office or visit the DVA website at www.dva.gov.au.

Health and Wellbeing

The Department has adopted a holistic approach to the health and wellbeing of the veteran community by promoting programs that aim to enhance mental and physical health, and help maintain independence.

Chronic disease management and prevention programs include those addressing healthy eating (such as basic skills cooking classes) and healthy activity (such as group exercise classes). Members of the veteran community are able to participate in community based programs that provide the opportunity to develop new skills in these areas, and socialise with other participants.

DVA also recognises that chronic diseases (such as arthritis, heart disease and diabetes) can affect members of the veteran community. There are programs and support services available to the veteran community that can assist in the self-management of these existing health conditions and help to improve quality of life.

A number of health publications have also been developed by the Department to provide relevant and accurate information to the veteran community. These publications address topics such as physical exercise, prostate conditions and dementia.

Information about these programs (that are either implemented directly by DVA or in partnership with community-based organisations) and publications can be found on the DVA website (follow the Health link) or by contacting your DVA State office on 133 254.

Men's Health Peer Education

The Men's Health Peer Education (MHPE) program trains volunteers to provide health information to their veteran peers to assist them in making lifestyle choices around their health. Once trained by DVA, volunteers are covered for personal accident, general liability and professional indemnity insurance while performing their role within the MHPE program. There are currently more than 350 trained volunteer representatives operating nationally.

A quarterly magazine is distributed to volunteers and ex-service organisations with articles on topical issues relating to men's health

and updates on what is happening with the program. Copies can be obtained by visiting the website: www.dva.gov.au/health_and_wellbeing/physical_health/mhpe/Pages/mens.aspx

Day Clubs

Day Clubs are administered and operated by ex-service organisations with some assistance from DVA. The Clubs are open to all older people, not only veterans, and enhance the quality of life of the aged, the isolated and people with disabilities by promoting social contact through activities such as games, sports, fitness, information sessions and arts and crafts. The Clubs are sponsored by ESOs and run by volunteers from both the veteran and wider community who are assisted by DVA with training and advice.

For information, contact your local DVA office or www.dva.gov.au/health_and_wellbeing/activities/day_clubs/Pages/index.aspx

Carer Support

DVA assists carers of veterans and veterans by providing information about support programs offered by DVA and other agencies. This could include information about home support services, respite care, carer support groups, community nursing, advocacy and Day Clubs or other resources such as newsletters, videos and books.

Further information is available from the nearest DVA office by phoning 133 254.

Support programs available through the Department of Health and Ageing, State disability services and HACC include:

- Carer Respite and Carelink Centres – national freecall 1800 059 059 (after hours emergency respite 1800 059 059); and
- Carer Advisory and Counselling Service – national freecall 1800 242 636; and

Alcohol Management Project

The Right Mix – your health and alcohol

The Right Mix (TRM) – *your health and alcohol* originated from the 2001 Departmental Alcohol Management Project. TRM is an interactive web site containing a wide range of health promotional materials and was updated to ensure consistence with the

Australian Guidelines to Reduce Health Risks from Drinking Alcohol published by the Australian Government in February 2009. For information about The Right Mix, or to order materials, visit www.therightmix.gov.au or phone 1800 011 046

At Ease

DVA has a website dedicated to maximising mental health. Targeting veterans, their partners, carers, sons and daughters, and current serving Australian Defence Force (ADF) members, www.at-ease.dva.gov.au enables the user to find:

- Information on common mental health conditions, as well as information that takes into account the uniqueness of the veteran experience;
- Services that are available to help cope with a mental illness;
- DVA mental health news and event information; and
- Links to other mental health resources.

Visit www.at-ease.dva.gov.au to find out more.

Commemoration and Recognition

Saluting Their Service

Commemorative Grants

Modest grants of up to \$3,000 are available under *Saluting Their Service* for projects such as the preservation and display of wartime memorabilia, commemoration of significant wartime anniversaries and unit reunions, school initiatives and publishing unit wartime histories where none exists. Up to \$4,000 is available to enable communities to refurbish or update existing memorials, construct new war memorials, restore or install new plaques and honour boards for public display and repair vandalised memorials and upgrade security measures.

Community, ex-service organisations, local government authorities and other bodies such as museums and schools may apply for grants. Applications are considered by the Commemorations Grants Advisory Committee which makes recommendations to the Minister.

For further information, the application form and guidelines, contact DVA:

- Phone: 133 254 (metro)
- 1800 555 254 (country)
- Website: www.dva.gov.au/grants

Office of Australian War Graves (OAWG)

The Office has the following functions:

- Provides and maintains the official commemorations of Australian veterans who have died in war or conflict and of eligible veterans who have died after a war or conflict from causes related to their service in that war or conflict.
Refer to Fact Sheets WG02: *Eligibility for Official Commemoration* and WG03: *Types of Official Commemorations*.
- Provides permission, on behalf of the Department of Defence, to use the Service emblem on the graves of all veterans.
- Provides a historical research service in respect of those who have died in war or conflict.
- Provides and maintains official Australian memorials overseas; and

- Publishes and maintains the internet nominal rolls of participants of various conflicts
Refer to Fact Sheet WG04: *Nominal Rolls*.

OAWG also works with the Commonwealth War Graves Commission in relation to the care and maintenance of Australian war graves overseas.

OAWG produces a number of publications and these are listed in Fact Sheet WG01: *What Does the Office of Australian War Graves Do?* or can be downloaded from the Department's website www.dva.gov.au/oawg.

For further information or assistance, telephone (02) 6289 6510, fax (02) 6289 4861 or e-mail wargraves@dva.gov.au.

Australian War Memorial

The Australian War Memorial maintains and develops the national memorial to Australians who have served Australia in war. It also develops and maintains a national collection of historical material and exhibits.

The Memorial's Hall of Memory contains the Tomb of the Unknown Australian Soldier symbolising all Australians who have died in war.

The Memorial is open to the public from 10am to 5pm every day (from 9am during ACT/NSW school holidays and public holidays) and is located on Anzac Parade, Campbell, Canberra ACT.

The Memorial's Research Centre is open to the public from 10am to 4.50pm Monday to Friday and from 1pm to 4.50pm on Saturdays. The Research Centre is located at the rear of the main Memorial building.

The Memorial's Treloar Technology Centre located at Callan Street, Mitchell, ACT houses

large items of military technology in open access storage, and is open to the public by appointment only.

For further information contact the Memorial on (02) 6243 4211.

Australian War Memorial Foundation

The Australian War Memorial Foundation raises funds for the Memorial.

The Foundation is a private company that supplements the Memorial's funding to allow generations of Australians the opportunity to understand the Australian experience of war, and the effect of that experience on our nation. Donations to the Australian War Memorial Foundation are tax deductible.

Information on making a donation to the Memorial can be found at: <http://www.awm.gov.au/support/donations.asp>

Military Compensation

In addition to the provisions of the *Veterans' Entitlements Act 1986* (VEA), there are two other pieces of legislation.

The first is the *Safety, Rehabilitation and Compensation Act 1988* (SRCA). The scheme under this Act is based on the scheme managed by COMCARE for employees of the Commonwealth. The SRCA provides compensation coverage for all members and ex-serving members of the ADF from 3 January 1949 until and including 30 June 2004.

The second is the *Military Rehabilitation and Compensation Act 2004* (MRCA) which came into effect on 1 July 2004. It replaced the SRCA and the VEA for all injuries occurring after that date.

Injuries before 1 July 2004 remain covered by the old legislation.

All Acts are administered by the DVA.

Following is a brief description of both the SRCA and MRCA. However readers are advised that the provisions of these Acts are complex, particularly where they may interact with the VEA. Veterans, or their dependents, seeking information about these Acts are strongly advised to contact DVA.

Safety, Rehabilitation and Compensation Act (SRCA)

The SRCA, related to service prior to 1 July 2004, provides Australian Defence Force (ADF) members and former members with workers' compensation and rehabilitation benefits. Benefits are also available to eligible dependants.

For incidents that happen on or after 1 July 2004 members, former members and their dependants are covered by the MRCA.

SRCA benefits are available to members and former members of the ADF including reservists, cadets and officers and instructors of cadets.

The range of benefits which can be provided under the SRCA include:

- incapacity for work payments;
- medical and other treatment costs;
- household assistance;

- attendant care services;
- vocational and lifestyle rehabilitation;
- death benefits;
- lump sum payments for permanent impairment; and
- aids, appliances and alterations to home, workplace or car.

INCAPACITY PAYMENTS

Incapacity payments include:

- 100% of normal weekly earnings for the first 45 weeks (the 45 weeks includes any time off due to injury during service);
- Subsequently, 75% of normal weekly earnings after 45 weeks; and
- When returning to work after 45 weeks, a top up to between 80% and 100% of normal weekly earnings before the member's injury or illness, depending on the number of hours able to be worked. (Source: DVA FACTS MCS06, MCS08)

Any superannuation payments received may also affect entitlements.

MEDICAL AND OTHER TREATMENT

There is generally no entitlement to medical and other treatment for full-time serving members because the ADF meets these expenses as a condition of service.

All reasonable medical, hospital, pharmaceutical and other treatment costs related to an accepted condition are met for former members of the ADF.

This is done either by direct billing by the health provider, or by reimbursement to the former member.

HOUSEHOLD ASSISTANCE

Assistance with household duties may be provided if the claimant is unable to carry out these duties due to their accepted condition. There may be entitlement to help with cooking, house cleaning, gardening, laundry or other household services, to a weekly maximum of \$389.89, where the claimant performed these duties prior to injury. (Source: DVA FACTS MRC43)

ATTENDANT CARE

If, because of the accepted condition, attendant care is needed for personal care such as bathing, dressing, administering medications, or other similar assistance, DVA may pay for such care up to a weekly maximum of \$389.89.

(Source: DVA FACTS MRC43)

VOCATIONAL AND LIFESTYLE REHABILITATION

If, as a result of an accepted condition, help is needed with skills assessment, retraining and job search, the DVA may assist you to return to the workforce. Special conditions apply.

DVA can also provide modifications to an injured member's home, car and workplace as well as other activities designed to restore an injured person's lifestyle as close as possible to its pre-injury level.

DEATH BENEFITS

Dependants may be entitled to:

- Lump sum death benefit of \$429,304.00

As the lump sum benefit currently exceeds the additional death benefit (ADB) under the *Defence Act 1903*, no ADB is payable, pending an increase in the ADB;

- A further lump sum of \$70,277.43 for each dependant child is also payable under the *Defence Act 1903*;
- A weekly payment under the SRCA of \$118.06 may also be provided for dependent children under 16, or who are full-time students under 25. This benefit is in addition to any superannuation benefits payable.

(Source: DVA FACTS MRC43)

Funeral expenses up to \$9,930.22 may also be payable. (Source: DVA FACTS MRC43)

PERMANENT IMPAIRMENT

A lump sum payment can be made to compensate a member for the impairment effects of a permanent injury.

Generally, where impairment is medically assessed to be less than 10 per cent whole person impairment, no lump sum compensation is payable. If a member or former member suffered permanent impairment between 1 December 1988 and 30 June 2004, inclusive, there may be an entitlement of up to \$214,446.23 under the SRCA. Different rates

apply for injuries prior to 1 December 1988.

Where an accepted condition results in a severe injury with 80% or more permanent whole person impairment, an additional \$66,663.45 is payable under the *Defence Act 1903*, together with an additional amount of \$70,277.43 for each dependant child. A severe injury is an injury to the brain or spinal cord of a person resulting in quadriplegia, paraplegia, hemiplegia, an organic brain syndrome or chronic blindness or a condition of similar effect.

(Source: DVA FACTS MRC43)

It is important to note that these payments are not settlements of a claim and may be payable in addition to ongoing entitlements to compensation in respect of vocational or other rehabilitation, medical and other treatment and incapacity for work. There are offsetting provisions for pensions paid under the VEA for death or disability. (Source: DVA FACTS MRC43)

OTHER BENEFITS PAYABLE

Depending on the nature and extent of the compensable condition, financial assistance may be available for:

- repair or replacement of any aid or appliance which is reasonably required; and
- financial advice of an amount up to \$1,405.62 for a member who suffers a severe injury or for the family of a deceased member.

(Source: DVA FACTS MRC43)

Children of those who suffer "severe injuries", or of those who die in compensable circumstances, have access to the counselling services of the Veterans' Children Education Scheme.

The rates of benefits paid under the SRCA outlined above are subject to indexation from 1 July each year.

Military Rehabilitation and Compensation Act (MRCA)

The MRCA provides treatment, rehabilitation and compensation for those who suffer an injury or contract a disease as a result of their service on or after 1 July 2004.

The legislation also provides compensation to dependants of those who die as a result of their service or who have been severely injured as a

result of their service on or after 1 July 2004.

For injury, disease or death due to ADF service on or after 1 July 2004, the MRCA replaces military compensation arrangements derived from the:

- *Veterans' Entitlements Act 1986*,
- *Safety, Rehabilitation and Compensation Act 1988*;
- *Military Compensation Act 1994*; and
- *The Defence Act 1903* determination enhancements to the SRCA for ADF members.

Entitlements under these Acts existing before 1 July 2004 are not affected.

The Military Rehabilitation and Compensation Commission (MRCC) administers the MRCA through DVA.

COVERAGE

The MRCA covers the following members of the ADF on or after 1 July 2004:

- all members of the permanent Defence Force;
- all members of the Reserve Force;
- cadets, officers and instructors of cadets; and
- other people declared in writing by the Minister for Defence to be members of the ADF.

ADF members and former members with injuries or conditions arising from service prior to 1 July 2004 are generally not covered by the MRCA for those injuries or conditions, and will continue to be covered under the VEA or the SRCA.

The only exceptions to this are where the person:

- suffers an injury or disease which is due to service or aggravated by service both before and after 1 July 2004 — in which case the injury or disease as well as the aggravation are covered under the MRCA; or
- has a condition accepted under the VEA or SRCA as well as a condition accepted under the MRCA — in these cases, the combined conditions will be assessed under the MRCA with the new MRCA payment being the difference between the VEA or SRCA payment and the benefit assessed under the MRCA for the combined conditions; or

- has a condition accepted under the VEA which is aggravated by service on or after 1 July 2004. In this cases there is a choice of applying for an increase in disability pension under the VEA or making a claim under the MRCA for the aggravation.

(Source: DVA FACTS MRC01)

REHABILITATION

Rehabilitation is the primary focus of the MRCA, providing support to help injured and ill members and former members achieve recovery and return to service or other work where possible. This includes a requirement for the Service Chief to appoint a case manager for each ADF member being discharged on medical grounds to provide advice and assistance during the transition to civilian life.

Rehabilitation of serving members is the responsibility of the member's Service Chief.

Rehabilitation of members identified for medical discharge, former members, part-time reservists and cadets is the responsibility of the MRCC. (Source: DVA FACTS MRC05)

COMPENSATION FOR PERMANENT IMPAIRMENT

Permanent impairment payments are tax-free compensation for the permanent medical impairment, pain and suffering and lifestyle restrictions, which are a result of injuries or diseases, accepted as service-related under the MRCA.

The amount of permanent impairment compensation payable depends on the level of permanent impairment and whether the injury or disease is related to warlike or non-warlike service, or peacetime service.

Those eligible for maximum permanent impairment compensation receive the same amount regardless of the service which caused the impairment.

Permanent impairment payments can be paid as a lump sum, as periodic payments or as a combination of these.

The amount of compensation is calculated on the degree of impairment and the lifestyle effects of the accepted condition using *Guide to Determining Impairment and Compensation (GARP M)*.

The maximum permanent impairment payment at 80 impairment points is \$286.07 per week and the maximum lump sum is \$374,866.12. (Source: DVA FACTS MRC04)

Where a member is eligible for maximum permanent impairment compensation, a further lump sum payment of \$73,645.33 is available for each child dependent on the member at the time compensation is awarded. (Source: DVA FACTS MRC04)

INCAPACITY PAYMENTS

Incapacity payments are made to current and former ADF members for inability to work or reduced capacity to work because of injury or disease connected with MRCA service.

MRCA incapacity payments are similar to SRCA incapacity payments but have the following improved features:

- the weekly earnings calculation for discharged members has been boosted by a loading of \$130.88 per week; (Source: DVA FACTS MRC04)
- incapacity payments do not include a deduction for the notional superannuation contribution, representing an increase of some 5 per cent;
- reservists whose injury or illness arises from a period of continuous full-time service can have their incapacity payments based on either their civilian earnings or their ADF earnings, whichever is higher; and (Source: DVA FACTS MRC30)
- cadets, officers and instructors of cadets will have their incapacity payments worked out on a case-by-case basis as their income can vary widely. (Source: DVA FACTS MRC31)

Consistent with the SRCA, where an ADF member is in receipt of a superannuation payment, their incapacity payments will be affected by the Commonwealth-funded component of any superannuation which accrued whilst they served in the ADF.

SPECIAL RATE DISABILITY PENSION (SRDP) SAFETY NET PAYMENT

The SRDP provides an alternative form of ongoing compensation for people whose capacity for work has been severely curtailed because of conditions due to ADF service.

A former member will be offered the choice of

receiving taxable incapacity payments up to age 65 or a tax-free SRDP for life if they:

- have an injury or disease assessed at 50 or more impairment points which is likely to continue indefinitely;
- are in receipt of incapacity payments; and
- are assessed as:
 - unable to undertake paid work for more than 10-hours a week; and
 - unlikely to be assisted by rehabilitation to undertake paid work for more than 10 hours a week.

The SRDP is the same as the special rate disability pension payable under the VEA but is offset by the value of any permanent impairment payment received, and the remaining amount will be affected by the Commonwealth-funded component of superannuation.

(Source: DVA FACTS MRC21)

TREATMENT BENEFITS

Treatment for serving permanent force members and reservists on continuous full-time service is, in most cases, the responsibility of the Department of Defence.

For discharged members, cadets, part-time reservists and declared members treatment may be provided through:

- payment of reasonable costs for short-term treatment of accepted conditions; or
- provision of the Repatriation Health Card – For Specific Conditions (White Card) providing free care for members needing ongoing treatment for conditions accepted as service-related; or
- provision of the Repatriation Health Card – For All Conditions (Gold Card) for members whose permanent impairment from accepted conditions is assessed at 60 or more points, or those eligible for the SRDP safety net payment, providing free care for all conditions regardless of whether they are service-related.

(Source: DVA FACTS MRC22)

COMPENSATION FOR DEATH

Compensation may be provided if:

- liability for the deceased member's death has been accepted; or

- the deceased member satisfies the criteria for receiving SRDP during some period of his or her life; or
- the deceased member was entitled to maximum permanent impairment compensation for accepted conditions immediately before his or her death (i.e. assessed at or above 80 points).

Compensation for widowed partners includes payments equivalent to the VEA war widow's pension for life or its age-based lump sum equivalent. An additional age-based lump sum of up to \$122,742.21 is available if the death is related to service.

(Source: DVA FACTS MRC14)

Eligible widowed partners will also receive:

- Gold Card treatment benefits;
- MRCA Supplement payments; and
- bereavement payments representing a continuation of the member's permanent impairment payments, incapacity payments or the SRDP for 12 weeks after death.

Death benefits for each dependent child include a maximum tax-free payment of \$73,645.33, plus (if wholly or mainly dependent) \$81.01 per week, education assistance and Gold Card treatment benefits. (Source: DVA FACTS MRC04)

A maximum of \$233,210.21 is available for distribution amongst other family members where they were wholly or partly dependent on the deceased member, with a maximum of \$73,645.33 for each eligible person.

(Source: DVA FACTS MRC15 and MRC16)

FINANCIAL ADVICE

Reimbursement for the cost of financial advice up to \$1,472.90 is available for:

- those who have a permanent impairment from accepted injuries or disease assessed at or above 50 impairment points and are making the choice between receiving their permanent impairment compensation as a lump sum, periodic payments or a combination;
- widowed partners who are making a decision between lump sum and periodic payment of death benefit; and
- those who are making the choice between incapacity payments and the SRDP.

(Source: DVA FACTS MRC19, MRC20 and MRC21)

HOUSEHOLD CARE

Assistance of up to \$405.05 per week is available for the cost of household care services required because of accepted conditions.

(Source: DVA FACTS MRC04)

ATTENDANT CARE

Assistance of up to \$405.05 per week is available for the cost of attendant care services required because of accepted conditions.

(Source: DVA FACTS MRC04)

VEHICLE MODIFICATIONS

The Motor Vehicle Compensation Scheme provides for vehicle modifications to be made where these are necessary because of accepted conditions. A vehicle or vehicle replacement is available in limited circumstances.

(Source: DVA FACTS MRC10)

MRCA SUPPLEMENT

The MRCA Supplement is a fortnightly payment which replaced Pharmaceutical Allowance and Telephone (and internet) Allowance to eligible MRCA claimants with effect from 20 September 2009.

The MRCA supplement is payable at a rate of either \$6.00 (low rate) per fortnight or \$12.00 (high rate) per fortnight, depending on eligibility.

(Source DVA FACTS MRC40)

FUNERAL ASSISTANCE

Compensation of up to \$9,930.22 is available for the cost of the funeral of a deceased member where:

- liability for the deceased member's death has been accepted; or
- the deceased member satisfied the criteria for receiving SRDP during some period of their life; or
- the deceased member was entitled to maximum permanent impairment compensation for accepted conditions immediately before their death (i.e. assessed at or above 80 points).

Note: The ADF currently bears the cost of a military funeral of ADF members who die in-service. If the cost is borne by the ADF no funeral assistance is paid.

(Source: DVA FACTS MRC17)

CONTINUING VEA BENEFITS

The following benefits continue under the VEA, subject to the VEA rules for service after 1 July 2004:

- service pension and associated allowances for members with qualifying (warlike) service and their partners;
- income support supplement and associated allowances for partners of deceased members who are eligible for death benefits under the MRCA and meet the VEA income support supplement eligibility criteria;
- Gold Cards for:
 - members with qualifying (warlike) service at age 70;
 - members receiving service pension who meet the treatment eligibility income and asset limits;
 - members receiving service pension and are blind in both eyes; and
 - members receiving service pension whose permanent impairment is assessed at or above 30 points.

- White Cards for members with warlike or non-warlike service for treatment of non-service related post traumatic stress disorder, malignant neoplasia, pulmonary tuberculosis, anxiety disorder and depression;
- Victoria Cross Allowance;
- Commonwealth Seniors Health Card and Seniors Supplement if members meet the qualifying criteria; and
- funeral benefits for certain non-service related deaths.

(Source: DVA FACTS MRC01)

More information about the MRCA can be found by:

- contacting DVA on 133 254 or 1800 555 254;
- visiting the Internet site www.dva.gov.au;
- e-mailing GeneralEnquiries@dva.gov.au or
- visiting a DVA office.

Contact Lists

DVA Business Specific Numbers

1800 555 254 connects non-metropolitan callers to their nearest DVA state office.

1300 55 1918 connects callers to their nearest VAN office.

Service Name	Number	Where Available	Description
General Inquiries	133 254	Intrastate, anywhere in Australia	General Inquiries to Veteran Service Centre or Switchboard
General Inquiries	1800 555 254	Intrastate, non-metro only	General Inquiries to Veteran Service Centre or Switchboard
Veteran' Affairs Network (VAN)	1300 55 1918	Anywhere in Australia	Delivers call to the local VAN Office,
Veterans Home Care (non DVA)	1300 550 450	Anywhere in Australia	Non DVA – Delivers call to appropriate VHC assessor
Compensation	1300 550 451	Anywhere in Australia	Business Specific/Intrastate
Income Support	1300 550 452	Anywhere in Australia	Business Specific/Intrastate
Treatment Card Inquiries	1300 550 453	Anywhere in Australia	Business Specific/Intrastate
Transport Claims - metro	1300 550 454	Anywhere in Australia	Business Specific/Intrastate
Transport Claims - non-metro	1800 550 454	Anywhere in Australia	Business Specific/Intrastate
Transport Bookings - metro	1300 550 455	Anywhere in Australia	Business Specific/Intrastate
Transport Bookings - non-metro	1800 550 455	Anywhere in Australia	Business Specific/Intrastate
Health Medical - metro	133 254	Anywhere in Australia	Business Specific/Intrastate
Health Medical - non metro	1800 555 254	Anywhere in Australia	Business Specific/Intrastate
Health Providers - metro	1300 550 457	Anywhere in Australia	Business Specific/Intrastate
Health Providers - non metro	1800 550 457	Anywhere in Australia	Business Specific/Intrastate
Rehabilitation Appliances Program (RAP)	1300 550 458	Anywhere in Australia	Business Specific/Intrastate
Commemorations - metro	1300 550 459	Anywhere in Australia	Inquiries to Switchboard
Commemorations - non-metro	1800 550 459	Anywhere in Australia	Inquiries to Switchboard
Bereavement	1300 550 463	Anywhere in Australia	Business Specific/Intrastate
MCRG	1300 550 461	Anywhere in Australia	Business Specific Regional routing based on MCRG office regions
Veteran & Community Grants	1300 550 465	Anywhere in Australia	Business Specific/Intrastate

Contact Lists – DVA Business Specific Numbers (continued)

Service Name	Number	Where Available	Description
Community Nursing	1300 550 466	Anywhere in Australia	Business Specific/Intrastate
Veterans' Review Board only	1300 550 460 Non-metro	Anywhere in Australia	Business Specific/Intrastate
Trusts & Companies Office	1800 550 462	Anywhere in Australia	Business Specific/National
Health Care Plans	1300 301 610	Anywhere in Australia	Business Specific/Intrastate
DVA Feedback	1300 555 785	Anywhere in Australia	Business Specific/Intrastate Feedback on DVA service
VVCS National	1800 011 046	Anywhere in Australia	Business Specific/Intrastate
Prescriber Information	1800 552 580	Anywhere in Australia	Prescriber Feedback line
Korean/Gulf War Veterans Study Office	1800 502 302	Anywhere in Australia	Business Specific/National
VAPAC Pharmaceuticals	1800 552 580	Anywhere in Australia	Veterans' Affairs Advisory Centre/Qld State Office
DSH Insurance	1300 552 662	Anywhere in Australia	Business Specific/Intrastate
Exceptional Case Unit Office	1800 636 428	Anywhere in Australia	Business Specific/National
DSH Subsidy	1800 722 000	Anywhere in Australia	Business Specific Victoria State Office
Saluting Their Service	133 254	Metro	Inquiries to Switchboard
Commemorative Grants	1800 555 254	Non Metro	
Building Excellence in Support and Training (BEST)	133 254 1800 555 254	Metro Non Metro	Inquiries to Switchboard

Veterans' Affairs Network

State	City	Address	Phone	Facsimile
ACT	Canberra	10 Moore Street	(02) 6225 4600	(02) 6257 1818
NSW	Sydney	1st Floor Tower B, Centennial Plaza 280 Elizabeth Street, Surry Hills	133 254	(02) 9213 7400
	Gosford	Suite 1, 250 Mann Street	(02) 4323 4945	(02) 4323 4952
	Lismore	Office 6, Level 1, Conway Court Cnr Molesworth & Conway Streets	(02) 6622 4481	(02) 6622 4486
	Newcastle	Ground Floor, 8 Auckland Street	(02) 4926 2733	(02) 4929 6215
	Parramatta	Shop 3, The Octagon Centre 99 Phillip Street	(02) 9893 9892	(02) 9893 9940
	Tweed Heads	Shop 45, Centro Tweed Cnr Wharf & Bay Streets	(07) 5536 2933	(07) 5536 9235
	Wollongong	Level 4, Corporate Square 43 Burrelli Street	(02) 4298 9992	(02) 4298 9998
	VIC	Melbourne	300 La Trobe Street	133 254
Bairnsdale		68 Macleod Street	(03) 5153 1120	(03) 5153 2309
Ballarat		12 Dawson Street South	(03) 5331 3844	(03) 5333 5199
Frankston		Suite 2, Level 1, 54-58 Wells Street	(03) 9783 7312	(03) 9783 2655
Geelong		200 Malop Street	(03) 5221 8963	(03) 5221 8081
Morwell		10 George Street	(03) 5133 0177	(03) 5133 0180
Warrnambool		715 Raglan Parade	(03) 5562 9900	(03) 5562 2825
Wodonga		81 Hume Street	(02) 6056 4321	(02) 6056 4325
QLD	Brisbane	Bank of QLD Centre 259 Queen Street	133 254	(07) 3223 8479
	Gold Coast	Level 5, 12 Short Street, Southport	(07) 5630 0203	(07) 5571 1292
	Sunshine Coast	129 Horton Parade, Maroochydore	(07) 5479 5112	(07) 5479 5443
	Toowoomba	99 Russell Street	(07) 4638 1555	(07) 4638 1599
	Townsville	150 Walker Street	(07) 4722 3333	(07) 4722 3300
SA	Adelaide	Veterans' Information Centre Blackburn House, 199 Grenfell Street	133 254	(08) 8290 0530
NT	Darwin	Ground Floor, Civic Centre 2 Chung Wah Terrace, Palmetston	133 254	(08) 8945 0384
WA	Perth	AMP Building, 140 St Georges Terrace Cnr William Street	133 254	(08) 9366 8375
TAS	Hobart	254-286 Liverpool St	133 254	(03) 6221 6602
	Launceston	10 Willis St	(03) 6331 3364	(03) 6334 2573

Veterans and Veterans Families Counselling Service

State	City	Address	Phone	24 hr contact Veterans Line
NATIONAL OPERATIONS		13 Keltie Street, Woden 2606 PO Box 9998, Canberra 2600	(02) 6289 6168	
ACT	Canberra	6-8 Campion Street, Deakin 2600 PO Box 302, Deakin West 2600	(02) 6225 4620	1800 011 046
NSW	Sydney	Ground Floor, 88 Phillip Street Parramatta 2150 PO Box 3755, Parramatta 2124	(02) 9761 5000	1800 011 046
	Lismore	Office 6, Level 1, Conway Court (Entrance: Molesworth Street) Lismore 2480 PO Box 579, Lismore 2480	(02) 6622 4479	1800 011 046
	Newcastle	Unit 1/8 Auckland Street, Newcastle 2300	(02) 4915 0420	1800 011 046
VIC	Melbourne	Level 4, 440 Elizabeth Street Melbourne 3000 PO Box 12631, Melbourne 8006	(03) 8640 8700	1800 011 046
	Albury/Wodonga	81 Hume Street, Wodonga 3690 PO Box 601, Wodonga 3689	(02) 6056 1341	1800 011 046
QLD	Brisbane	15 Astor Terrace Spring Hill 4000 PO Box 166, Spring Hill 4004	(07) 3303 9433	1800 011 046
	Maroochydore	129 Horton Parade, Maroochydore 4558 PO Box 1797, Sunshine Plaza Maroochydore 4558	(07) 5479 3992	1800 011 046
	South Port	12 Short Street Southport 4215 PO Box 3224, Southport 4215	(07) 5630 0204	1800 011 046
	Townsville	Nathan Business Centre 340 Ross River Road, Cranbrook 4817 PO Box 891, Thuringowa Central 4817	(07) 4723 9155	1800 011 046
SA	Adelaide	99 Frome Street, Adelaide 5000	(08) 7422 4500	1800 011 046
NT	Darwin	Ground Floor, Civic Plaza 2 Chung Wah Terrace, Palmerston 0830 PO Box 3374, Palmerston 0831	(08) 8927 9411	1800 011 046
WA	Perth	7 Kintail Road, Applecross 6153 PO Box 1337, Canning Bridge 6153	(08) 6461 7800	1800 011 046
TAS	Hobart	254-286 Liverpool St Hobart 7000	(03) 6221 6777	1800 011 046
	Launceston	29 Elphin Road, Launceston 7250	(03) 6331 7500	1800 011 046

The Office of Australian War Graves

State	City	Address	Phone	Facsimile
ACT	Canberra	20th Floor, Lovett Tower 13 Keltie Street, Woden 2606 GPO Box 9998, Canberra ACT 2601	(02) 6289 6510 or 1800 026 185	(02) 6289 4861
NSW	Sydney	Sydney War Cemetery & Garden of Remembrance, Memorial Avenue, Rookwood 2135 PO Box 83, Strathfield 2135	(02) 9746 5565	(02) 9763 1060
VIC	Melbourne	Springvale War Cemetery & Garden of Remembrance Princes Highway, Springvale 3171 PO Box 186, Springvale 3171	(03) 9547 1991	(03) 9547 5032
QLD	Brisbane	Queensland Garden of Remembrance Pinnaroo Lawn Cemetery Graham Road, Bridgeman Downs 4035 PO Box 23, Kedron 4031	(07) 3862 8604	(07) 3862 8609
NTHQLD	Townsville	Townsville War Cemetery Evans Street, Belgian Gardens 4810 PO Box 72, Belgian Gardens 4810	(07) 4721 1664	(07) 4721 2593
SA	Adelaide	Centennial Park Cemetery & Garden of Remembrance 760 Goodwood Road, Pasadena 5042 PO Box 410, Melrose Park 5039	(08) 8277 3993	(08) 8374 3543
NT	Darwin	Adelaide River War Cemetery Memorial Drive Adelaide River 0846	(08) 8976 7053	(08) 8976 7043
WA	Perth	Perth War Cemetery & Garden of Remembrance Smyth Road, Nedlands 6009 PO Box 3, Nedlands 6009	(08) 9386 3807	(08) 9386 2257
TAS	Hobart	Cornelian Bay Cemetery & Garden of Remembrance Queens Walk, Hobart 7001 PO Box 385, Moonah 7009	(03) 6228 2124	(03) 6228 6632
	Launceston	Carr Villa War Cemetery & Launceston Garden of Remembrance Quarantine Road, Kings Meadows 7240 PO Box 78, Kings Meadows 7249	(03) 6343 0175	(03) 6343 0653

National Contacts

Office	Address	Phone	Facsimile
DVA National Office	Lovett Tower, 13 Keltie Street Woden 2606 PO Box 21, Woden 2606	(02) 6289 1111	
Office of Australian War Graves	20 th Floor, Lovett Tower 13 Keltie Street, Woden 2606 PO Box 21, Woden 2606	(02) 6289 6510	(02) 6289 4861
Veterans' Review Board	Level 2, Building B Centennial Plaza 280 Elizabeth Street Surry Hills 2000 GPO Box 1631, Sydney 2001	Freecall: 1300 550 460 Tollfree: 1800 550 460	
Australian War Memorial	Treloar Crescent(top of Anzac Parade) Campbell 2612 GPO Box 345, Canberra 2601	(02) 6243 4211	(02) 6243 4325
Defence Service Home Loans	DSH National Processing Centre GPO Box 1987R, Melbourne 3001	Freecall: 1800 722 000	(03) 9284 6800
Defence Service Home Insurance		Tollfree: 1300 552 662	
Defence Service Awards (Replacement) pre 1975	Army, Navy and Air Force Sec- tion (includes Merchant Mariners Service)	1800 808 073	
Defence Service Awards (Replacement) post 1975	ADF Medals Section	1800 111 321	

Websites

	Site	Address
Veterans' Affairs Portfolio	Department of Veterans' Affairs	http://www.dva.gov.au
	Australian War Memorial	http://www.awm.gov.au
Veterans Agencies – Other Countries	Canada – Veterans' Affairs	http://www.vac-acc.gc.ca/
	Commonwealth War Graves Commission (CWGC)	http://www.cwgc.org/
	New Zealand Government	http://www.veteransaffairs.mil.nz/
	UK – Service Personnel and Veterans Agency	http://www.veterans-uk.info/
	USA – Veterans Affairs	http://www.va.gov/
Australian Links – Government and Legal	Administrative Appeals Tribunal	http://www.aat.gov.au
	Australian Commonwealth Government Entry Point	http://www.australia.gov.au
	Australian Department of Defence	http://www.defence.gov.au/
	Centrelink	http://www.centrelink.gov.au
	Department of Finance and Deregulation	http://www.finance.gov.au
	Department of Health and Ageing	http://www.health.gov.au
	Department of Families, Housing, Community Services and Indigenous Affairs	http://www.fahcsia.gov.au
	Australasian Legal Information Institute	http://www.austlii.edu.au
	ComLaw – the legal information retrieval system (owned by the Australian Attorney-General's Department)	http://www.comlaw.gov.au/



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