



Australian Government

Department of Veterans' Affairs

INFORMATION

*A guide to payments and services
provided by the Department of Veterans' Affairs*

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LIST OF ACRONYMS

ADF	Australian Defence Force
AMA	Australian Medical Association
BCAL	British Commonwealth and Allied veterans
BEST	Building Excellence in Support and Training
CPI	Consumer Price Index
CSHC	Commonwealth Seniors Health Card
DFISA	Defence Force Income Support Allowance
DSHI	Defence Service Homes Insurance Scheme
DSH	Defence Service Homes
DVA	Department of Veterans' Affairs
EDA	Extreme disablement adjustment
ESO	Ex-service organisation
GST	Goods and Services Tax
HACC	Home and Community Care
ISS	Income support supplement
LDO	Local Dental Officer
LMO	Local Medical Officer
MRCA	<i>Military Rehabilitation and Compensation Act 2004</i>
MRCC	Military Rehabilitation and Compensation Commission
MCRS	Military Compensation and Rehabilitation Service
M RCS	Military Rehabilitation and Compensation Scheme
NHRC	Nursing home resident contribution
OAWG	Office of Australian War Graves
PBS	Pharmaceutical Benefits Scheme
PTSD	Posttraumatic stress disorder
RAP	Rehabilitation Appliances Program
RGH	Repatriation General Hospital
RPBS	Repatriation Pharmaceutical Benefits Scheme
RPPS	Repatriation Private Patient Scheme
RWMP	Regional War Memorials Project
SRCA	<i>Safety, Rehabilitation and Compensation Act 1988</i>
SRDP	Special Rate Disability Pension safety net payment
TIP	Training and Information Program
T&PI	Totally and permanently incapacitated
TTI	Temporarily totally incapacitated
VAN	Veterans' Affairs Network
VEA	<i>Veterans' Entitlements Act 1986</i>
VHC	Veterans' Home Care
VVCS	Vietnam Veterans Counselling Service
VVRS	Veterans' Vocational Rehabilitation Scheme

INTRODUCTION

The Department of Veterans' Affairs (DVA) serves Australia's veteran and defence communities, their widows, widowers and dependants through programs of care, compensation, commemoration and defence support activities.

The Department is responsible for providing:

- compensation, income support and health care to veterans, widows/widowers and dependants under the *Veterans' Entitlements Act 1986* (VEA);
- compensation, health care and rehabilitation through the Military Compensation and Rehabilitation Service (MCRS) to Australian Defence Force (ADF) members, former members and their families under the *Safety, Rehabilitation and Compensation Act 1988* (SRCA) and *Defence Act 1903*— for injury, disease or death due to certain service **before** 1 July 2004;
- rehabilitation, compensation and health care to ADF members and former members under the *Military Rehabilitation and Compensation Act 2004* (MRCA) — for injury, disease or death due to any defence service **on or after** 1 July 2004;
- compensation and health care entitlements to certain Australian Federal Police personnel with overseas service and their families under the *SRCA*.
- commemoration and recognition of the service of Australian veterans;
- housing assistance to eligible veterans and defence force members through the *Defence Service Homes Act 1918* (DSH Act); and
- the Defence Service Homes Insurance Scheme for eligible persons.

Veterans' Affairs Information is a general guide to the payments and services provided by DVA. However, the information included in this guide is not exhaustive. Veterans should contact DVA on 133 254 or their nearest Veterans' Affairs Network (VAN) office on 1300 55 1918 to verify details.

Further information is also available on the DVA Internet site at www.dva.gov.au

The information contained in this edition is current as at 30 June 2006. This guide will be updated in September 2006.

RECENT CHANGES AFFECTING PENSIONS AND POLICIES

Extension of Seniors Concession Allowance (SCA)

From 1 December 2005, SCA became payable to Gold Card holders of veteran pension age who were not already eligible for either the SCA or Utilities Allowance (UA).

One-off Bonuses

On 19 June 2006, income support pensioners were paid a one-off, tax-free bonus equivalent to one year's utilities allowance. In addition, partner service pensioners who were in receipt of carer allowance from Centrelink were paid a one-off carer bonus of \$1,600.

Special Disability Trusts

From 20 September 2006, a new concession is available to the families of certain people with severe disabilities. The family will be able to establish a Special Disability Trust for the sole benefit of the person with the severe disability. Up to \$500,000 can be gifted to the trust by a family member without attracting the usual deprivation provisions. The assets in the trust, up to \$500,000 (indexed) will not be assessed against the disabled person, and none of the income generated by the trust will affect the person's pension. Any assets over the \$500,000 indexed threshold will be assessed as belonging to the person. If a house is bought for or gifted to the trust it will be an exempt asset of the disabled person, in addition to any moneys in the trust.

SERVICE DELIVERY ARRANGEMENTS

DVA has a variety of arrangements in place to ensure that all members of the veteran and defence force communities, whether in metropolitan, rural or remote areas, have access to departmental services.

Telephone numbers

DVA can be contacted on the following numbers:

- **133 254** to contact the local DVA office
- **1800 555 254** to contact the local DVA office from non-metropolitan areas
- **1300 13 1945** to contact a DVA office in another State
- **1300 55 1918** to contact the local VAN office
- **1300 550 461** to contact DVA about the MCRS or the MRCS

Veterans' Affairs Network

The Veterans' Affairs Network (VAN) is an extension of DVA offices into local communities. VAN offices can:

- answer questions and provide information about DVA pensions and allowances and health care eligibility;
- provide up-to-date information on the health and support services available through DVA and in the community;
- work with local service providers to ensure that veterans, war widows and widowers have access to appropriate services; and
- work with community agencies to develop programs to meet the needs of veterans, war widows, war widowers and their dependants.

Retirement Service Centre

- The Department of Veterans' Affairs, Centrelink and the Australian Taxation Office have established a combined Retirement Service Centre that provides a 'one-stop-shop' service to members of the veteran community, the aged and pre-retirees in Launceston, Tasmania.

Other agents

Information services are also provided on behalf of DVA through contracted agents including Centrelink, the Queensland Government Agents Program (QGAP), New South Wales Government Access Centres (NGAC), Service Tasmania and a number of other community organisations. Information on the location of DVA, VAN and other offices in your State can be found at the end of this guide.

On-line service delivery

DVA is progressively moving towards on-line delivery of services to complement traditional face-to-face and over-the-phone service delivery. On-line services allow people to access Government information, or perform a transaction with the Government, using web sites, e-mail or other systems accessed via the Internet.

There is a comprehensive range of information available on the DVA web site – www.dva.gov.au – from fact sheets containing information about benefits administered by DVA to printable claim forms and information about commemorative events.

PENSIONS AND ALLOWANCES

The Department pays two main types of pension under the VEA:

- compensation pension, in the form of **disability pension**, **war widow's pension** and **orphan's pension**; and
- income support pension, in the form of **service pension** and **income support supplement**.

In certain circumstances, DVA administers the age pension under social security law for veterans and their partners who are not eligible for service pension.

These pensions are paid fortnightly and most are adjusted twice yearly, in March and September, in line with movements in the Consumer Price Index (CPI). Legislation ensures that the minimum benchmark for single rate of service pension will be maintained at no less than 25 per cent of Male Total Average Weekly Earnings (MTAWE). This also applies to the income support supplement, war widow's pension and to the Above General Rate component of the disability pension.

Veterans and their dependants may also be eligible for certain allowances.

Information on how to claim pensions and allowances is available from your local DVA office or VAN office. Contact information is listed at the end of this guide.

Compensation pensions

Disability pension

A veteran may receive a pension by way of compensation for an injury or disease that is related to war service or eligible defence service. The disability pension is not taxable and is not subject to an income or assets test. A service pension also may be paid in addition to the disability pension. The service pension is discussed later in this guide.

A veteran also may be entitled to treatment for war-caused or defence-caused injury and disease. Entitlement to treatment is discussed later in this guide.

There are four different types of disability pension payable to veterans:

- general rate;
- special rate and intermediate rate;
- extreme disablement adjustment; and
- increased rate of pension for specific disabilities.

General rate

The general rate of disability pension is paid to compensate a veteran for medical and/or psychological impairment due to the veteran's war-caused or defence-caused disability and its effect on the veteran's lifestyle.

The pension is paid in increments of 10 per cent. The general rate disability pension is paid at the following fortnightly rates:

100%	\$308.50	50%	\$154.25
90%	\$277.65	40%	\$123.40
80%	\$246.80	30%	\$ 92.55
70%	\$215.95	20%	\$ 61.70
60%	\$185.10	10%	\$ 30.85

Special rate and intermediate rate

A veteran who is severely incapacitated and whose capacity to earn a living has been seriously affected by war-caused or defence-caused injury or disease, may be entitled to higher rates of disability pension:

- the special rate, also known as totally and permanently incapacitated (T&PI); or
- the intermediate rate.

The special rate of disability pension may be paid to a veteran who, because of the effects of war-caused or defence-caused injury or disease, is unable to undertake more than eight hours of paid work per week. Veterans who are blinded in both eyes as a result of a war-caused or defence-caused injury or disease also are eligible for the special rate. The special rate is currently \$832.10 per fortnight.

The special rate of disability pension may be paid temporarily to a veteran who has been assessed as meeting the criteria for payment of the special rate, although it is uncertain whether the degree of incapacity is permanent. In these cases, the pension is known as the temporarily totally incapacitated rate (TTI) and is paid at the same rate as the special rate.

The intermediate rate of disability pension may be paid to a veteran who, because of the effects of war-caused or defence-caused injury or disease, is able to work for more than eight hours per week but less than 20 hours per week. The intermediate rate is currently \$571.00 per fortnight.

Extreme disablement adjustment

A veteran aged 65 years or over who is not receiving a disability pension at the special rate or intermediate rate may be entitled to receive the extreme disablement adjustment (EDA) if they are severely incapacitated due to war-caused or defence-caused injury or disease. The EDA is currently \$468.60 per fortnight.

Increased rate of pension for specific disabilities

A veteran who has war-caused or defence-caused amputation or blindness may be entitled to receive an increased rate of disability pension, depending on the type of disability. The maximum adjusted rate of pension a veteran can receive is equivalent to the special rate. The fortnightly rates of specific disability adjustment are:

Item 1	Two arms amputated	\$505.10
Item 2	Two legs and one arm amputated	\$505.10
Item 3	Two legs amputated above the knee	\$505.10
Item 4	Two legs amputated and blinded in one eye	\$505.10
Item 5	One arm and one leg amputated and blinded in one eye	\$505.10
Item 6	One leg and one arm amputated	\$505.10
Item 7	One leg amputated above, and one leg amputated below the knee	\$166.20
Item 8	Two legs amputated below the knee	\$112.10
Item 9	One arm amputated and blinded in one eye	\$ 96.10
Item 10	One leg amputated and blinded in one eye	\$ 96.10
Item 11	One leg amputated above the knee	\$ 48.10
Item 12	One leg amputated below the knee	\$ 25.10
Item 13	One arm amputated above the elbow	\$ 48.10
Item 14	One arm amputated below the elbow	\$ 25.10
Item 15	Blinded in one eye	\$ 37.20

Other disability benefits

A veteran who receives a disability pension also may be entitled to one or more of the following benefits:

- **loss of earnings allowance** may be paid when a veteran loses any salary, wages or earnings because of treatment for a war-caused or defence-caused injury or disease, waiting for the supply or repair of artificial aids or appliances, or attending appointments relating to a claim for a disability pension. The allowance also may be paid to an authorised attendant who loses salary, wages or earnings because they are accompanying a veteran who travels in relation to a claim for a disability pension. The maximum amount of loss of earnings allowance is equal to the special rate of \$832.10 per fortnight, reduced by any disability pension in payment;
- **temporary incapacity allowance** may be paid to a veteran who cannot work while being treated for a war-caused or defence-caused injury or disease. Treatment must commence with a period of hospitalisation and must last for a continuous period of at least four weeks. The maximum amount of loss of earnings allowance is equal to the special rate of \$832.10 per fortnight, reduced by any disability pension in payment;
- **Victoria Cross allowance** is paid to veterans who have been awarded this decoration. The Victoria Cross allowance is currently \$3311.00 per year;
- **decoration allowance** is paid automatically to disability pensioners who were awarded certain decorations for gallantry. The decoration allowance is currently \$2.10 per fortnight;
- **attendant allowance** may be paid to a veteran who has certain war-caused or defence-caused injuries or diseases causing loss of function (such as blindness in both eyes or loss of limbs) and requires the assistance of an attendant to perform basic functions such as feeding, bathing and going to the toilet. The attendant allowance is currently \$124.40 per fortnight (low rate) or \$249.10 per fortnight (high rate);
- **clothing allowance** may be paid to a veteran who has a war-caused or defence-caused amputation, blindness, injury or disease that causes exceptional wear and tear or damage to clothing. The clothing allowance currently ranges from \$4.80 to \$10.40 per fortnight;

- **recreation transport allowance** may be paid to a veteran to assist with the costs of transport for recreation purposes, where war-caused or defence-caused injury or disease seriously affects the veteran's mobility. The recreation transport allowance is currently \$33.10 per fortnight (low rate) or \$66.40 per fortnight (high rate);
- the **Vehicle Assistance Scheme** provides an initial grant to assist an eligible veteran to purchase, modify or run a motor vehicle where war-caused or defence-caused amputation, or disease or injury, severely affects their ability to drive. Further grants may be available to assist with the purchase of a replacement motor vehicle. In addition, a yearly allowance is paid to assist with the vehicle's running and maintenance costs. The veteran does not have to be the driver of the vehicle but he or she must be able to benefit from its use. Recreation transport allowance cannot be paid at the same time; and
- a **GST exemption** is available on the purchase of a new or used car and spare parts by a veteran who:
 - receives the special rate of disability pension; or
 - has lost a leg or both arms as a result of war or eligible defence service; or
 - has a war-caused or defence-caused injury or disease which renders one leg or both arms permanently and wholly useless.

Financial assistance on the purchase of a motor cycle

A scheme has been established to assist eligible veterans with the purchase of motor cycles and parts under the VEA. Financial assistance is available under the scheme for an eligible veteran who purchases a motor cycle for use as his or her personal transportation (whether or not as the driver).

Those eligible under the scheme are veterans who:

- receive the special rate of disability pension; or
- have lost a leg or both arms as a result of war or eligible defence service; or
- have a war-caused or defence-caused injury or disease which renders one leg or both arms permanently and wholly useless.

War widow's pension

If a veteran dies, or is severely incapacitated, as a result of a war-caused or defence-caused disease or injury, or was an Australian ex-prisoner of war, the widow/widower of the veteran may be entitled to a war widow's pension.

War widow's pension is granted automatically to the widow/widower of a veteran who:

- was receiving, or was eligible to receive, a special rate pension or the extreme disablement adjustment; or
- was an Australian ex-prisoner of war; or
- was in receipt of an increased rate of disability pension for an incapacity described in items 1 to 8 of the table in section 27 of the VEA.

In all other cases, the widow/widower must lodge a formal claim for acceptance of the veteran's death as being war-caused or defence-caused. The claim will be accepted where the veteran died as a result of an injury or disease, which is accepted by a determining authority as being war-caused or defence-caused. The war widow's pension is paid fortnightly, is not taxable and is not subject to an income or assets test. It may be paid to the legally married spouse or the de facto partner of a veteran. Current rates of war widow's pension are:

Indexed pension	\$481.90 per fortnight
Pension supplement	\$ 17.80 per fortnight
Non-indexed allowance	\$ 25.00 per fortnight
Total	\$524.70 per fortnight

Orphan's pension

A veteran's dependent child or children may be entitled to receive an orphan's pension if the veteran dies as a result of a war-caused or defence-caused injury or disease or, immediately before his or her death:

- was receiving, or was eligible to receive, a special rate pension; or
- was an Australian ex-prisoner of war; or
- was receiving a pension for an incapacity described in items one to eight of the table in section 27 of the VEA; or
- was receiving an extreme disablement adjustment; or
- was a veteran or mariner who had rendered operational service and whose death was not war-caused, and the child is not being maintained by a parent, adoptive parent or step-parent.

The orphan's pension is paid fortnightly, is not taxable and is not income or assets tested. The dependent child or children of a deceased veteran may also be entitled to receive dependent child payments from Centrelink. Orphan's pension is currently paid at the following rates:

Veteran parent deceased	\$ 76.10 per fortnight
Both parents deceased	\$152.10 per fortnight

Income support payments

Service pension

The service pension is an income support payment similar to the age pension or disability support pension paid by Centrelink. It may be paid to Australian veterans who have qualifying service. For the world wars, this is generally for service on operations against an enemy during which a veteran incurred danger from hostile enemy forces. Post-World War II, it includes allotment to and service in designated operational areas (such as Korea and South Vietnam) or more recently in operations that are declared 'warlike' (such as Rwanda). Commonwealth and Allied veterans and mariners who served in conflicts which involved Australian forces and who have qualifying service also may be entitled to the service pension.

The service pension is paid fortnightly and is means tested by way of income and assets tests (see below). It may be paid in addition to disability pension. (Disability pension is not income for assessment of the service pension).

The service pension is subject to a residency test and, where a claimant is a Commonwealth or Allied veteran, he or she must have been an Australian resident and residing in Australia for 10

years before lodging a claim. The 10-year residency rule does not apply to claimants who have refugee status or who became permanently incapacitated for work while the person was an Australian resident.

Age service pension is paid to veterans five years earlier than the social security age pension. This means that male veterans become eligible to receive an age service pension at age 60, whereas men in the general community become eligible for social security age pensions at age 65. Invalidity service pension is paid on the basis of permanent incapacity for work.

Female veterans of veteran pension age are eligible to receive an age service pension. War widows of veteran pension age are also eligible to receive the income support supplement. Women in the general community become eligible to receive the social security age pension five years later than veterans or war widows.

The age at which women become eligible for the age service pension, or income support supplement, is being progressively lifted in six-monthly increments: see table below.

Female veterans with qualifying service and female ISS recipients	
Date of Birth	Qualify at
1 January 1948 to 30 June 1949	58
1 July 1949 to 31 December 1950	58.5
1 January 1951 to 30 June 1952	59
1 July 1952 to 31 December 1953	59.5
1 January 1954 and later	60

Partner service pension

The partner of a veteran service pensioner may be entitled to receive a partner service pension if they satisfy general eligibility criteria and they:

- are at least 50 years of age; or
- are the partner of a veteran who is receiving the special rate of disability pension; or
- have dependent children.

A partner service pension may also be granted to a person who is the widowed partner of a veteran, if the veteran had qualifying service and all other relevant eligibility criteria are satisfied. If a widow/widower of a veteran was receiving partner service pension immediately before the veteran's death, then they will continue to be eligible for that pension.

Rates of service pension

The current maximum rates of service pension are:

Not member of a couple	\$499.70 per fortnight (including supplement)
Partnered	\$417.20 each partner per fortnight (including supplement)
Illness separated couple	\$499.70 each partner per fortnight (including supplement)

Income and assets tests for service pension

Service pensions, except those paid to blinded people, are income and assets tested. Income and assets tests are applied to service pensions to determine how much service pension is payable. The test that results in the lower rate of pension is the one that applies.

The income test assesses the amount of income received by a single pensioner or pensioner couple. A single pensioner or pensioner couple may receive up to a certain amount of income per fortnight before the amount of pension payable is reduced. This is known as the *income free area*. The amount of pension payable is reduced from the maximum rate by 40 cents for every dollar of income above the income free areas.

The current income free areas are:

Not a member of a couple	\$128 per fortnight
Partnered (combined)	\$228 per fortnight
Illness separated (combined)	\$228 per fortnight

Deemed rates of return

Deeming rates are used to assess income from financial assets for those receiving a service pension or income support supplement from DVA. For pension purposes, financial assets include accounts with banks, building societies, credit unions, term deposits, managed investments, shares, bonds, debentures, loans you make to other people and any gifts that total more than \$10,000 in any financial year or more than \$30,000 in a five year rolling period.

For a single pensioner, the current deemed rates of return on the total amount of financial assets held are 3 per cent per annum for any amount up to \$38,400 and 5 per cent per annum for any amount more than \$38,400.

For a pensioner couple, the current deemed rates of return on the total amount of financial assets held are 3 per cent per annum for any amount up to \$63,800 and 5 per cent per annum for any amount more than \$63,800. Any income earned from these financial assets above the deemed interest rates does not reduce a person's pension or income support supplement.

The income test ready reckoner below provides a rough guide to how much pension may be payable, depending on the pensioner's income. The fortnightly pension shown includes pharmaceutical allowance.

Income test table

Couples Assessment		Singles Assessment	
Combined Income	Pension Rate (each)	Income	Pension Rate
\$228.00	\$420.10	\$128.00	\$505.50
\$289.00	\$407.90	\$165.00	\$490.70
\$350.00	\$395.70	\$202.00	\$475.90
\$411.00	\$383.50	\$239.00	\$461.10
\$472.00	\$371.30	\$276.00	\$446.30
\$533.00	\$359.10	\$313.00	\$431.50
\$594.00	\$346.90	\$350.00	\$416.70
\$655.00	\$334.70	\$387.00	\$401.90
\$716.00	\$322.50	\$424.00	\$387.10
\$777.00	\$310.30	\$461.00	\$372.30
\$838.00	\$298.10	\$498.00	\$357.50
\$899.00	\$285.90	\$535.00	\$342.70
\$960.00	\$273.70	\$572.00	\$327.90
\$1,021.00	\$261.50	\$609.00	\$313.10
\$1,082.00	\$249.30	\$646.00	\$298.30
\$1,143.00	\$237.10	\$683.00	\$283.50
\$1,204.00	\$224.90	\$720.00	\$268.70
\$1,265.00	\$212.70	\$757.00	\$253.90
\$1,326.00	\$200.50	\$794.00	\$239.10
\$1,387.00	\$188.30	\$831.00	\$224.30
\$1,448.00	\$176.10	\$868.00	\$209.50
\$1,509.00	\$163.90	\$905.00	\$194.70
\$1,570.00	\$151.70	\$942.00	\$179.90
\$1,631.00	\$139.50	\$979.00	\$165.10
\$1,692.00	\$127.30	\$1,016.00	\$150.30
\$1,753.00	\$115.10	\$1,053.00	\$135.50
\$1,814.00	\$102.90	\$1,090.00	\$120.70
\$1,875.00	\$90.70	\$1,127.00	\$105.90
\$1,936.00	\$78.50	\$1,164.00	\$91.10
\$1,997.00	\$66.30	\$1,201.00	\$76.30
\$2,058.00	\$54.10	\$1,238.00	\$61.50
\$2,119.00	\$41.90	\$1,275.00	\$46.70
\$2,180.00	\$29.70	\$1,312.00	\$31.90
\$2,241.00	\$17.50	\$1,349.00	\$17.10
\$2,328.50	\$0.00	\$1,386.00	\$2.30
		\$1,391.75	\$0.00

The assets test assesses the value of a pensioner's or pensioner couple's financial assets and non-financial assets, such as real estate, vehicles, boats and caravans. The family home is not counted as an asset; however, holiday homes and investment properties are counted. An amount of \$10,000 is held in the assets test in respect of the value of clothing, furniture and personal effects, unless the pensioner advised that they are valued at less than this amount.

A single pensioner or pensioner couple may hold assets up to a certain value before the amount of pension payable to them is reduced. This is known as the *assets value limit*. There are different asset value limits for singles and pensioner couples, and according to whether you own your home. The current assets value limits are:

	Home owner	Non-home owner
Not a member of a couple	\$161,500	\$278,500
Partnered - combined	\$229,000	\$346,000
Illness - separated	\$229,000	\$346,000

The following assets test ready reckoners provide a rough guide on how much pension may be payable, depending on assets. The fortnightly pension shown includes pharmaceutical allowance.

Assets test table - Homeowner

Couples Assessment		Singles Assessment	
Combined Assets	Pension Rate (each)	Assets	Pension Rate
\$229,000	\$420.10	\$161,500	\$505.50
\$237,200	\$408.10	\$166,400	\$491.30
\$245,400	\$396.10	\$171,300	\$476.30
\$253,600	\$383.40	\$176,200	\$462.00
\$261,800	\$371.40	\$181,100	\$447.00
\$270,000	\$358.60	\$186,000	\$432.00
\$278,200	\$346.60	\$190,900	\$417.80
\$286,400	\$334.60	\$195,800	\$402.80
\$294,600	\$321.90	\$200,700	\$388.50
\$302,800	\$309.90	\$205,600	\$373.50
\$311,000	\$297.10	\$210,500	\$358.50
\$319,200	\$285.10	\$215,400	\$344.30
\$327,400	\$273.10	\$220,300	\$329.30
\$335,600	\$260.40	\$225,200	\$315.00
\$343,800	\$248.40	\$230,100	\$300.00
\$352,000	\$235.60	\$235,000	\$285.00
\$360,200	\$223.60	\$239,900	\$270.80
\$368,400	\$211.60	\$244,800	\$255.80
\$376,600	\$198.90	\$249,700	\$241.50
\$384,800	\$186.90	\$254,600	\$226.50
\$393,000	\$174.10	\$259,500	\$211.50
\$401,200	\$162.10	\$264,400	\$197.30
\$409,400	\$150.10	\$269,300	\$182.30
\$417,600	\$137.40	\$274,200	\$168.00
\$425,800	\$125.40	\$279,100	\$153.00
\$434,000	\$112.60	\$284,000	\$138.00
\$442,200	\$100.60	\$288,900	\$123.80
\$450,400	\$88.60	\$293,800	\$108.80
\$458,600	\$75.90	\$298,700	\$94.50
\$466,800	\$63.90	\$303,600	\$79.50
\$475,000	\$51.10	\$308,500	\$64.50
\$483,200	\$39.10	\$313,400	\$50.30
\$491,400	\$27.10	\$318,300	\$35.30
\$499,600	\$14.40	\$323,200	\$21.00
\$509,500	\$0.00	\$330,000	\$0.00

Assets test table - Non-homeowner

Couples Assessment		Singles Assessment	
Combined Assets	Pension Rate (each)	Assets	Pension Rate
\$346,000	\$420.10	\$278,500	\$505.50
\$354,200	\$408.10	\$283,400	\$491.30
\$362,400	\$396.10	\$288,300	\$476.30
\$370,600	\$383.40	\$293,200	\$462.00
\$378,800	\$371.40	\$298,100	\$447.00
\$387,000	\$358.60	\$303,000	\$432.00
\$395,200	\$346.60	\$307,900	\$417.80
\$403,400	\$334.60	\$312,800	\$402.80
\$411,600	\$321.90	\$317,700	\$388.50
\$419,800	\$309.90	\$322,600	\$373.50
\$428,000	\$297.10	\$327,500	\$358.50
\$436,200	\$285.10	\$332,400	\$344.30
\$444,400	\$273.10	\$337,300	\$329.30
\$452,600	\$260.40	\$342,200	\$315.00
\$460,800	\$248.40	\$347,100	\$300.00
\$469,000	\$235.60	\$352,000	\$285.00
\$477,200	\$223.60	\$356,900	\$270.80
\$485,400	\$211.60	\$361,800	\$255.80
\$493,600	\$198.90	\$366,700	\$241.50
\$501,800	\$186.90	\$371,600	\$226.50
\$510,000	\$174.10	\$376,500	\$211.50
\$518,200	\$162.10	\$381,400	\$197.30
\$526,400	\$150.10	\$386,300	\$182.30
\$534,600	\$137.40	\$391,200	\$168.00
\$542,800	\$125.40	\$396,100	\$153.00
\$551,000	\$112.60	\$401,000	\$138.00
\$559,200	\$100.60	\$405,900	\$123.80
\$567,400	\$88.60	\$410,800	\$108.80
\$575,600	\$75.90	\$415,700	\$94.50
\$583,800	\$63.90	\$420,600	\$79.50
\$592,000	\$51.10	\$425,500	\$64.50
\$600,200	\$39.10	\$430,400	\$50.30
\$608,400	\$27.10	\$435,300	\$35.30
\$616,600	\$14.40	\$440,200	\$21.00
\$626,500	\$0.00	\$447,000	\$0.00

Income support supplement

War widows/widowers who have limited means to support themselves also may be entitled to receive an income support supplement. The income support supplement is paid fortnightly and is subject to income and assets tests.

The maximum rate of income support supplement (currently \$148.80 p.f.) is indexed twice yearly in line with percentage increases that apply to service pensions. War widows/widowers who are also veterans and are receiving their income support in the form of a service pension will have that pension indexed in the same way as income support supplement. The maximum rate of service pension payable to a veteran war widow/widower is also restricted to the same ceiling rate as income support supplement, currently \$148.80 p.f.

Income and assets tests for income support supplement

Income support supplement is subject to income and assets tests similar to those applied to service pensions. These are briefly described earlier in this guide. The difference is that any war widow's pension paid to the pensioner or their partner is assessed as income. Disability pension paid by foreign Governments is also assessed as income. Any rent assistance entitlement may be affected by disability pension paid under the VEA by DVA or by permanent impairment payments or special rate disability pension paid under the MRCA.

A war widow/widower who is a veteran in her or his own right and has qualifying service may be paid a service pension up to the ceiling rate. In this case the war widow's pension is not counted as income and disability pension is only counted as income in the assessment of rent assistance entitlements.

The following income and assets tests ready reckoners provide rough guides to how much income support supplement may be payable.

Income test table for ISS

(The income figures below include war widow's or war widower's pension).

Couples Assessment		Singles Assessment	
Combined Income	ISS Pension Rate	Income	ISS Pension Rate
\$1,570.00	\$148.80	\$1,005.25	\$148.80
\$1,592.00	\$144.40	\$1,016.25	\$144.40
\$1,614.00	\$140.00	\$1,027.25	\$140.00
\$1,636.00	\$135.60	\$1,038.25	\$135.60
\$1,658.00	\$131.20	\$1,049.25	\$131.20
\$1,680.00	\$126.80	\$1,060.25	\$126.80
\$1,702.00	\$122.40	\$1,071.25	\$122.40
\$1,724.00	\$118.00	\$1,082.25	\$118.00
\$1,746.00	\$113.60	\$1,093.25	\$113.60
\$1,768.00	\$109.20	\$1,104.25	\$109.20
\$1,790.00	\$104.80	\$1,115.25	\$104.80
\$1,812.00	\$100.40	\$1,126.25	\$100.40
\$1,834.00	\$96.00	\$1,137.25	\$96.00
\$1,856.00	\$91.60	\$1,148.25	\$91.60
\$1,878.00	\$87.20	\$1,159.25	\$87.20
\$1,900.00	\$82.80	\$1,170.25	\$82.80
\$1,922.00	\$78.40	\$1,181.25	\$78.40
\$1,944.00	\$74.00	\$1,192.25	\$74.00
\$1,966.00	\$69.60	\$1,203.25	\$69.60
\$1,988.00	\$65.20	\$1,214.25	\$65.20
\$2,010.00	\$60.80	\$1,225.25	\$60.80
\$2,032.00	\$56.40	\$1,236.25	\$56.40
\$2,054.00	\$52.00	\$1,247.25	\$52.00
\$2,076.00	\$47.60	\$1,258.25	\$47.60
\$2,098.00	\$43.20	\$1,269.25	\$43.20
\$2,120.00	\$38.80	\$1,280.25	\$38.80
\$2,142.00	\$34.40	\$1,291.25	\$34.40
\$2,164.00	\$30.00	\$1,302.25	\$30.00
\$2,186.00	\$25.60	\$1,313.25	\$25.60
\$2,208.00	\$21.20	\$1,324.25	\$21.20
\$2,230.00	\$16.80	\$1,335.25	\$16.80
\$2,252.00	\$12.40	\$1,346.25	\$12.40
\$2,274.00	\$8.00	\$1,357.25	\$8.00
\$2,296.00	\$3.60	\$1,368.25	\$3.60
\$2,314.00	\$0.00	\$1,377.25	\$0.00

Assets test table – Home owner (for income support supplement)

Couples Assessment		Singles Assessment	
Combined Assets	ISS Pension Rate	Assets	ISS Pension Rate
\$407,500	\$148.80	\$278,250	\$148.80
\$410,500	\$144.30	\$279,750	\$144.30
\$413,500	\$139.80	\$281,250	\$139.80
\$416,500	\$135.30	\$282,750	\$135.30
\$419,500	\$130.80	\$284,250	\$130.80
\$422,500	\$126.30	\$285,750	\$126.30
\$425,500	\$121.80	\$287,250	\$121.80
\$428,500	\$117.30	\$288,750	\$117.30
\$431,500	\$112.80	\$290,250	\$112.80
\$434,500	\$108.30	\$291,750	\$108.30
\$437,500	\$103.80	\$293,250	\$103.80
\$440,500	\$99.30	\$294,750	\$99.30
\$443,500	\$94.80	\$296,250	\$94.80
\$446,500	\$90.30	\$297,750	\$90.30
\$449,500	\$85.80	\$299,250	\$85.80
\$452,500	\$81.30	\$300,750	\$81.30
\$455,500	\$76.80	\$302,250	\$76.80
\$458,500	\$72.30	\$303,750	\$72.30
\$461,500	\$67.80	\$305,250	\$67.80
\$464,500	\$63.30	\$306,750	\$63.30
\$467,500	\$58.80	\$308,250	\$58.80
\$470,500	\$54.30	\$309,750	\$54.30
\$473,500	\$49.80	\$311,250	\$49.80
\$476,500	\$45.30	\$312,750	\$45.30
\$479,500	\$40.80	\$314,250	\$40.80
\$482,500	\$36.30	\$315,750	\$36.30
\$485,500	\$31.80	\$317,250	\$31.80
\$488,500	\$27.30	\$318,750	\$27.30
\$491,500	\$22.80	\$320,250	\$22.80
\$494,500	\$18.30	\$321,750	\$18.30
\$497,500	\$13.80	\$323,250	\$13.80
\$500,500	\$9.30	\$324,750	\$9.30
\$503,500	\$4.80	\$326,250	\$4.80
\$507,500	\$0.00	\$328,250	\$0.00

Assets test table - Non-home owner (for income support supplement)

Couples Assessment		Singles Assessment	
Combined Assets	ISS Pension Rate	Assets	ISS Pension Rate
\$524,500	\$148.80	\$395,250	\$148.80
\$527,500	\$144.30	\$396,750	\$144.30
\$530,500	\$139.80	\$398,250	\$139.80
\$533,500	\$135.30	\$399,750	\$135.30
\$536,500	\$130.80	\$401,250	\$130.80
\$539,500	\$126.30	\$402,750	\$126.30
\$542,500	\$121.80	\$404,250	\$121.80
\$545,500	\$117.30	\$405,750	\$117.30
\$548,500	\$112.80	\$407,250	\$112.80
\$551,500	\$108.30	\$408,750	\$108.30
\$554,500	\$103.80	\$410,250	\$103.80
\$557,500	\$99.30	\$411,750	\$99.30
\$560,500	\$94.80	\$413,250	\$94.80
\$563,500	\$90.30	\$414,750	\$90.30
\$566,500	\$85.80	\$416,250	\$85.80
\$569,500	\$81.30	\$417,750	\$81.30
\$572,500	\$76.80	\$419,250	\$76.80
\$575,500	\$72.30	\$420,750	\$72.30
\$578,500	\$67.80	\$422,250	\$67.80
\$581,500	\$63.30	\$423,750	\$63.30
\$584,500	\$58.80	\$425,250	\$58.80
\$587,500	\$54.30	\$426,750	\$54.30
\$590,500	\$49.80	\$428,250	\$49.80
\$593,500	\$45.30	\$429,750	\$45.30
\$596,500	\$40.80	\$431,250	\$40.80
\$599,500	\$36.30	\$432,750	\$36.30
\$602,500	\$31.80	\$434,250	\$31.80
\$605,500	\$27.30	\$435,750	\$27.30
\$608,500	\$22.80	\$437,250	\$22.80
\$611,500	\$18.30	\$438,750	\$18.30
\$614,500	\$13.80	\$440,250	\$13.80
\$617,500	\$9.30	\$441,750	\$9.30
\$620,500	\$4.80	\$443,250	\$4.80
\$624,500	\$0.00	\$445,250	\$0.00

Income support for veterans not entitled to service pension

Veterans who receive a disability pension but are not entitled to the service pension (because they do not have qualifying service) have the option of receiving the age pension from DVA rather than from Centrelink. Veterans and their partners who elect to receive their age pension from DVA are subject to the income and assets tests applied to social security pensions. Health care entitlements will not be affected.

The age pension differs from the service pension in that:

- it is paid to pensioners five years later than the service pension (that is 65 years of age for males and 63 years of age for females – increasing to 65 over time);
- DVA disability pension payments are included as income for social security income support payments. Any social security income support payment reduced by DVA disability pension is topped up by a DVA payment called Defence Force Income Support Allowance (DFISA) (more information on DFISA later); and
- the age pension does not attract the same health care entitlements as the service pension (i.e. entitlement to the Repatriation Health Card for All Conditions – Gold Card, for those who satisfy the treatment benefits income and assets tests).

The same income and assets tests are applied to both the age pension and service pension.

Allowances and other benefits

Allowances

Service pensioners and income support supplement recipients may be eligible to receive one or more of the following allowances in addition to their income support payment:

- rent assistance;
- telephone allowance;
- remote area allowance;
- pharmaceutical allowance; and
- utilities allowance.

Commonwealth Seniors Health Card and Gold Card holders may be eligible to receive:

- seniors concession allowance; and
- telephone allowance.

Rent assistance

Rent assistance is designed to help pensioners with limited means to meet the cost of non-subsidised rental accommodation. The amount of rent assistance payable depends on the amount of rent a pensioner pays above the rent threshold, and the amount of income the pensioner receives in addition to their pension. For the purposes of assessing the amount of rent assistance to be paid:

- disability pension and permanent impairment payments are counted as income for service pensioners; and
- disability pension paid by DVA and permanent impairment payments are counted as income for income support supplement recipients.

Rent assistance rates per fortnight are:

Not member of a couple	\$100.60
Partnered - combined	\$ 95.00

Rent thresholds apply in determining how much rent assistance is payable. They are as follows (per fortnight):

Not member of a couple	\$ 89.60
Partnered - combined	\$145.80

Note: Where there are dependent children, rent assistance is usually paid as part of Family Tax Benefit through the Family Assistance Office.

Telephone allowance

Some veterans, partners and war widows/widowers may be eligible for a telephone allowance to help them meet the cost of telephone rental. Telephone allowance is payable only to telephone subscribers. The following people are eligible for the telephone allowance from DVA:

- World War I veterans and Australian World War I mariners;
- service pensioners and partner service pensioners (including widowed partners);
- war widows/widowers;
- special rate pensioners;
- temporary special rate disability pensioners;
- a person receiving a specific disability amount for an incapacity described in items 1 to 8 of the table in section 27 of the VEA;
- extreme disablement adjustment pensioners; and
- holders of the Commonwealth Seniors Health Card.

Telephone allowance is indexed once a year in line with movements in the CPI. For most eligible persons, the telephone allowance is currently \$81.60 per year, paid as quarterly instalments of \$20.40 (or \$10.20 each for couples) into nominated bank accounts. Telephone allowance also can be paid for a mobile telephone service, if this is the only service the pensioner has.

Remote area allowance

This allowance may be paid to service pensioners or income support supplement recipients who live in remote areas to help offset the higher-than-usual costs incurred in living in such areas. Remote areas are defined in the Income Tax Assessment Act and are: Tax Zone A; and those parts of Australia listed in Special Tax Zone B that are further than 250 kilometres from the nearest urban centre with a census population of 2500 or more.

Remote area allowance is not taxable, but does affect the tax zone rebate from the Australian Taxation Office. The current fortnightly rates of remote area allowance are:

Not a member of a couple	\$18.20
Members of a couple	\$15.60 each
Spouse, widow or widower	\$18.20
Dependent children	\$ 7.30 each

Pharmaceutical allowance

This is paid to service pensioners and income support supplement recipients to help offset the patient contribution for pharmaceutical items purchased under the Pharmaceutical Benefits Scheme (PBS) and Repatriation Pharmaceutical Benefits Scheme (RPBS). The current fortnightly rates of pharmaceutical allowance are:

Not a member of a couple	\$5.80
Partnered - each	\$2.90
Illness separated - each	\$5.80
Widow's rate	\$5.80
Orphan's rate	\$5.80

Utilities Allowance

Utilities allowance is a payment made to service pensioners and income support supplement recipients of veteran pension age to assist in meeting their household bills. Payments are made in twice-yearly instalments of half the annual rate, on the first pension payday that is on or after 20 March and 20 September.

The current annual rates of utilities allowance are:

Not a member of a couple	\$102.80
Members of a couple	\$ 51.40 each
Illness-separated or couples in respite care	\$102.80

Utilities allowance will not be payable where, in the current financial year, a pensioner has previously received two instalments of utilities allowance or seniors concession allowance from either DVA or Centrelink.

Seniors concession allowance

The seniors concession allowance is a payment made to Commonwealth Seniors Health Card (CSHC) holders and to self-funded retiree Gold Card holders of veteran pension age, in order to assist with energy, water and sewerage, rates and motor vehicle registration costs. Payment of seniors concession allowance acknowledges that people not on income support payments generally cannot access State and Territory government concessions that are available to holders of the Pensioner Concession Card.

Seniors concession allowance is a non-taxable payment. The allowance is paid twice yearly. Payments are made on the first pension payday after 1 June and 1 December.

Seniors concession allowance will not be payable where a person has previously received two instalments of seniors concession allowance or utilities allowance in the current financial year, from either DVA or Centrelink.

The current rate of seniors concession allowance is \$206.00 per year.

Other benefits

Bereavement payments

When a person receiving a disability pension, service pension, income support supplement or age pension dies, the surviving partner may be entitled to a bereavement payment. This payment gives surviving partners immediate access to funds to avoid unnecessary additional stress and worry at the time of bereavement.

The bereavement payment (for service pension or income support supplement) for couples is generally the equivalent of seven fortnightly instalments of the deceased person's pension, and includes any service pension, rent assistance and remote area allowance payable to the deceased. The bereavement payment may be paid as a lump sum. Where a member of an illness-separated or respite care couple dies, the surviving partner will receive bereavement payment at the partnered rate of pension rather than the single rate. In the case of the death of a single service pensioner, one additional instalment of pension is paid to the estate.

The bereavement payment for disability pension is the equivalent of six fortnightly pension instalments. It is paid to the veteran's widow/widower based on the rate payable prior to the veteran's death.

Funeral benefit

A funeral benefit is a lump sum payment of up to \$1000 granted towards the cost of a funeral of an eligible veteran or dependant. Veterans who may be eligible for the funeral benefit are those who:

- have died as a result of war-caused or defence-caused injury or disease; or
- were receiving, or were eligible to receive, the special rate of disability pension before they died; or
- were receiving, or were eligible to receive, the extreme disablement adjustment before they died; or
- were receiving, or were eligible to receive, a special disability amount for war-caused or defence-caused injuries or diseases as described in items one to eight of section 27 of the VEA; or
- were Australian ex-prisoners of war; or
- died while receiving approved in-patient treatment; or
- died while travelling to or from hospital to receive approved treatment; or
- died at home after being discharged from receiving approved in-patient treatment for a terminal illness; or
- died at home while receiving approved treatment for a terminal illness; or
- died in indigent circumstances.

An additional benefit may be payable towards the cost of transporting the remains where a veteran died away from their ordinary place of residence.

Some dependants of veterans may be entitled to the funeral benefit, if the dependant died in indigent circumstances. Those who may be entitled are dependants of veterans who:

- died as a result of war-caused or defence-caused injury or disease; or
- were receiving, or were entitled to receive, the special rate disability pension at the time of death; or
- were receiving, or were eligible to receive, a special disability amount for war-caused or defence-caused injuries or diseases as described in items one to eight of section 27(1) of the VEA at the time of death.

Pension Bonus Scheme

The Pension Bonus Scheme entitles people who have reached pension age and who choose to delay their retirement, register and keep working, to accrue and receive a lump sum bonus payment when they take up their income support pension entitlement.

The bonus is calculated at 9.4 per cent of the annual basic pension entitlement, multiplied by the number of years worked after pension age. This amount is then further multiplied by the number of years that the pension entitlement has been deferred.

Work is defined as paid employment for at least 20 hours per week (or a total of 960 hours over 12 months) and the amount of bonus can be accrued for up to five years of continuous work beyond pension age.

It is necessary that a pension entitlement is eventually payable following the deferred retirement, in order to receive a bonus payment. If a pension entitlement does not exist (for example due to the income or assets tests), then no bonus is payable.

Defence Force Income Support Allowance (DFISA)

DVA will pay DFISA when a person's social security pension is reduced because of the payment of disability pension paid under the VEA or by permanent impairment payments or special rate disability pension paid under the MRCA.

The amount of DFISA is the difference between the amount of social security payment a person receives and the amount the person would receive if the disability pension (or similar payment) was exempt, but was included in the calculation of any rent assistance entitlement.

Fringe benefits – Pensioner Concession Card

All service pensioners and income support supplement recipients are eligible for fringe benefits, including pharmaceutical benefits, hearing aids, certain postal services and concessions on train services operated by Great Southern Railway. Service pensioners and income support supplement recipients are issued with a Pensioner Concession Card when granted a service pension or income support supplement, and again every October/November for each year they continue to be eligible. The Pensioner Concession Card must be produced to receive these benefits.

Service pensioners and income support supplement recipients also may be entitled to concessions on charges for items such as water and electricity supply and local government rates. Details of concessions are available from State or local government authorities.

Fringe benefits – Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card entitles the holder to pharmaceuticals listed on the Pharmaceutical Benefit Scheme at a concessional rate, a quarterly payment of telephone allowance to eligible telephone subscribers and a twice yearly payment of seniors concession allowance.

The card is issued each financial year by DVA to veterans with qualifying service and their partners or widow/widowers of eligible age, who fail to qualify for an income support pension from DVA or Centrelink but satisfy the seniors health card income test. The income limits are currently:

Not member of a couple	\$50,000
Partnered (combined)	\$80,000
Illness-separated couple	\$50,000 each
Member of a respite care couple	\$50,000 each

Lump sum advance

If a person has been receiving a pension continually from DVA for at least three months and requires additional funds for any purpose, they may be able to get up to \$500 of their pension paid in advance. The advance payment will be made in a single lump sum. The advance is repaid (with no interest) by deductions from the person's pension over the six-month period immediately following the advance.

Lump sum advances are not available to persons who have already been paid an advance in the last 12 months, or owe a debt to the Commonwealth due to overpaid pension.

Crisis payments

A crisis payment is a non-taxable, one-off payment to financially assist eligible people who need to establish themselves in a new home in either of the following circumstances:

- extreme circumstances forcing their departure from home; or
- release after a period of 14 days or more in lawful custody.

To receive a crisis payment a person must, on the day of the claim, be receiving an income support pension, such as service pension or income support supplement, or have made a claim for and be eligible to receive such a pension. The claimant also must be in severe financial hardship and submit the application for crisis payment within seven days of the extreme circumstance occurring or from the date of prison release.

The crisis payment is half the fortnightly maximum basic rate of the income support pension. That is, a flat rate of one week's pension. Crisis payment is not payable where a disaster relief payment has been paid for the same circumstances or where the person has already received four crisis payments in the previous 12 months.

Pension Loans Scheme

The Pension Loans Scheme allows a person to receive income support payment in the form of a loan. Certain non-pensioners also can receive a payment. This allows people whose assets are not readily converted into cash and have reduced or cancelled pension payments, to be paid an equivalent of the income support by drawing on the value of these assets.

The amount is payable as fortnightly payments, which top up the current pension amount to the maximum rate of pension, including allowances, depending on individual circumstances. This payment attracts interest and is generally repayable in full by the person, or from the person's estate. The loan may be paid for a short period while the person's assets are being rearranged, or for an indefinite period.

To qualify for the scheme, a person must meet the basic eligibility criteria and be in receipt of, or be eligible to receive an income support pension at a rate reduced under the income or assets tests. The person must also have real assets which are sufficient to secure the payment of any debt that may become payable to the Commonwealth under this scheme.

Hardship provisions

The hardship provisions exist to provide assistance to a person who has substantial assets that produce little or no income and the person is unable or cannot reasonably be expected to sell or rearrange their assets to produce income.

To be considered under the hardship rules the person must meet the basic eligibility criteria for an income support pension and whose pension is assessed under the assets test. The value of the person's or the partner's unrealisable asset/s will be disregarded and the rate of pension calculated to pay a higher rate of pension than would be payable if the usual rules were applied.

The hardship rules exist so that people are not placed in severe financial hardship where there is no action which they could reasonably be expected to take to alleviate the hardship.

Veterans' Children Education Scheme

The VCES provides guidance, counselling and financial assistance to certain students up to 25 years of age to help them achieve their full potential in education or career training. The VCES caters for children from primary school to university level and TAFE. To be eligible, a student must be a child of a veteran or a member of the ADF:

- who is receiving (or was receiving prior to their death) a disability pension, at the special rate, at the extreme disablement adjustment rate, or at an increased rate because of multiple amputations or blindness (items 1-6 of VEA section 27); or

- whose death was war-caused; or
- who was an Australian prisoner of war and is now deceased.

Also eligible are students whose veteran parent had operational service but whose death was not war-caused and who have also lost their other parent. This loss may be through death or where the surviving parent is not maintaining them.

A student who is the child of a Vietnam veteran (or who is or has been dependent on a Vietnam veteran) but who does not qualify under any of the above criteria may be eligible in certain circumstances. The student will need to be assessed by an appropriately qualified professional and will need to be approved as ‘an eligible child’ by the Repatriation Commission.

Allowances are payable depending on the age and domestic situation of the student. Primary students are paid a lump sum of \$191.90 annually.

Fortnightly payments for secondary and tertiary students are set out below:

	Living at home	Living away from home	Homeless
Under 16 years	\$ 40.40	\$271.14	\$326.50
16 to 17 years	\$178.70	\$326.50	\$326.50
18 years and over	\$214.90	\$326.50	\$326.50

Double orphans receive a fortnightly allowance as follows:

Under 16 years (new grants)	\$178.10
16 to 20 years	\$326.50
21 years and over	\$396.60

Long Tan Bursary

The Long Tan Bursary Scheme was launched in August 2000 as part of a package of initiatives by the Australian Government to address the findings of the Vietnam Veterans’ Health Study. The scheme is administered by the Australian Veteran’s Children Assistance Trust on behalf of the Department.

The Long Tan Bursary is open to the children of Vietnam veterans under 25 years, who are enrolling in their first year of full-time tertiary education, including vocational courses. Applications for the bursary open annually on 18 August (the anniversary of the battle of Long Tan) and close 31 October for the following academic year. From 2007, fifty bursaries will be available to be distributed across Australia. Each bursary has a total value of \$9000 taken over three years.

The Long Tan Bursary provides funding to help recipients meet the costs of tertiary study. This practical assistance helps Vietnam veterans’ children obtain qualifications and skills to pursue their chosen career in a competitive market.

Further information can be found by ringing the Trust on 1800 620 361 (toll free) or visiting www.dva.gov.au/health/vvcsp/long_tan.htm

Building Excellence in Support and Training (BEST)

The BEST grants program provides funding to help veterans, war widows and widowers achieve better results from the claim determination system. Funding is available for:

- employment of new practitioners and support staff by ex-service organisations;
- training of ESO practitioners in the use of claim investigation tools; and
- assistance with leasing computers and software.

The funding is available to ESOs that provide welfare and pension assistance to veterans and their eligible dependants. Applications must be lodged from 15 February to 15 March each year.

HEALTH CARE AND SERVICES

Health care

Health care arrangements

Veterans and their dependants who are eligible for benefits under the VEA, such as service, disability and war widow's pensions, also may be entitled to health care under DVA arrangements.

DVA also provides access to free treatment to veterans of Australia's Defence Force suffering from cancer (malignant neoplasia), pulmonary tuberculosis and post traumatic stress disorder (PTSD), whether service-related or not. Treatment is also provided for veterans diagnosed with clinical depression or severe anxiety disorders. Gulf War veterans are entitled to treatment for symptoms that occur as part of an as yet unidentified condition until such time as their condition is formally diagnosed.

While most health services are GST-free, GST is applicable on some health items, e.g. spectacle frames, sunglasses, low vision aids and repairs to some dental, optical and footwear items. Where DVA pays for a GST-taxable service, DVA pays the GST on that service. However, there are some rare exceptions to this, for example, if an eligible person selects a non DVA-approved spectacle frame and agrees to pay the difference in cost, they will be asked to pay the GST payable on their share of the cost.

Local Medical Officers (LMOs) are authorised to arrange various services including hospital care and treatment by specialists, community nurses and allied health professionals. They also may refer veterans to home care services, such as meals on wheels and home help.

Repatriation health cards

Eligible veterans and dependants are issued with repatriation health cards that reflect their level of health care entitlement. These cards are the:

- Repatriation Health Card – for All Conditions (Gold Card);
- Repatriation Health Card – for Specific Conditions (White Card); and
- Repatriation Pharmaceutical Benefits Card (Orange Card).

Gold Card

A Gold Card is issued to veterans of Australia's Defence Force who:

- are ex-prisoners of war; or
- receive a disability pension at or above 100 per cent of the general rate; or
- receive a disability pension at or above 50 per cent of the general rate *and* also receive any amount of service pension; or
- receive a disability pension including an additional amount under section 27 of the VEA for specific service-related amputations or blindness in one eye; or
- receive a service pension and satisfy the treatment benefits eligibility income and assets test (see below); or
- receive a service pension and are permanently blind in both eyes; or
- received a disability pension for pulmonary tuberculosis before 2 November 1978; or

- served in World War I; or
- are veterans of Australia's Defence Force who have qualifying service from any conflict and are 70 years of age or over; or
- Receive a service pension and have an impairment rating of at least 30 impairment points under the *Military Rehabilitation and Compensation Act 2004* (MRCA).

Former members of the ADF, cadets and reservists who have conditions for which liability has been accepted under the MRCA are eligible for a Gold Card if they:

- have been assessed as having a permanent impairment from accepted conditions of, at or above 60 impairment points; or
- satisfy the criteria for special rate disability pension, even if they have not chosen that pension.

Some veterans of Commonwealth or Allied forces are eligible for a Gold Card if they are:

- a veteran who served with a Commonwealth or Allied force during World War II and who lived in Australia immediately prior to enlistment in the Commonwealth or Allied force; or
- a mariner who served on a Commonwealth or Allied ship during World War II, if they or their dependants were living in Australia for at least 12 months immediately prior to the start of their service on that ship.

Certain dependants also are eligible for a Gold Card:

- a widow/widower in receipt of the war widow's pension;
- a dependent child of a deceased veteran whose death has been accepted as war-caused who is under 16 or between the ages of 16 and 25 and undergoing full-time education;
- a child of a deceased veteran whose death was not war-caused and who had operational service, if the child is not being cared for by the remaining parent;
- an invalid child of a deceased veteran whose death has been accepted as war-caused, who had treatment entitlement before 18 October 1985; or
- a widowed mother or widowed step-mother who was dependent on an unmarried deceased veteran whose death has been accepted as war-caused, who had treatment entitlement before 18 October 1985.

Under the MRCA, a wholly dependent partner or an eligible young person who was dependent on a deceased member is eligible for a Gold Card if they are entitled to compensation for the member's death.

A Gold Card-holder is entitled to health care for all conditions, irrespective of whether they are service-related or not. The range of medical services available is usually limited to those services listed on the Medicare Benefits Schedule. Only in specific exceptional circumstances will the Repatriation Commission consider medical services outside of this arrangement. Similarly, some restrictions apply to treatment aids available under the Rehabilitation Appliances Program (RAP) and some medicines available under the Repatriation Pharmaceutical Benefits Scheme where they are available only if the Gold Card-holder has an accepted war-caused disability. Travel assistance is available for treatment of all conditions.

Treatment benefits income/assets reduction limit

The treatment benefits income and assets limits apply to a person who is an Australian veteran or mariner whose eligibility for the Gold Card is dependent solely on service pension payment.

It does not apply to veterans receiving maximum rate service pension. If either your income or assets exceed the limit set out below you will lose eligibility for the Gold Card. However, 'period of grace' provisions may apply to you.

The current income and assets limits are:

Income	per fortnight
Singles	\$364.25
Couples (combined)	\$635.00
For one child, increase by:	\$ 76.35
For two children, increase by:	\$152.70

Assets	Value
<i>Home Owners</i>	
Singles	\$193,000
Plus 1 child	\$200,000
Plus 2 children	\$207,000
Plus 3 children	\$213,750

<i>Home Owners</i>	
Partnered – combined	\$283,500
Plus 1 child	\$290,500
Plus 2 children	\$297,000
Plus 3 children	\$304,000

<i>Non-home Owners</i>	
Singles	\$310,000
Plus 1 child	\$317,000
Plus 2 children	\$324,000
Plus 3 children	\$330,750

<i>Non-Home Owner</i>	
Partnered – combined	\$400,500
Plus 1 child	\$407,500
Plus 2 children	\$414,000
Plus 3 children	\$421,000

If a person is paid service pension under the income test and their income goes over the treatment benefits limit they may be able to retain their Gold Card for a period of up to 13 weeks under the 'period of grace' provisions. More information on the period of grace can be obtained from your nearest DVA or VAN office.

However, if you lose eligibility for the Gold Card and choose to join a private health insurance fund, you will not be affected by the Lifetime Health Cover age levy. The period for which you held the Gold Card will be regarded as a period with private hospital insurance.

Gold Card holders

Gold Card holders are entitled to pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme. A patient contribution, currently \$4.70 per item, applies for each prescription item supplied. The tax-free pharmaceutical allowance, to partly offset the cost of prescriptions, is paid fortnightly by the Department along with the pension payment. The current rate of the pharmaceutical allowance is \$5.80 for singles and \$2.90 each for couples.

Safety net protection is available for families and the chronically ill. Prescriptions supplied under both the RPBS (including non-listed medicines provided through prior approval arrangements) and the Pharmaceutical Benefits Scheme count toward the annual safety net limit. The current safety net limit is 54 prescriptions per family unit per year. On reaching the safety net threshold within a calendar year, further prescriptions are supplied free of charge for the rest of that year. The reduction does not apply to special patient contributions, brand price premiums or therapeutic group premiums – these charges must still be met by the patient.

From 1 January 2007, the safety net threshold will continue to increase by two prescriptions per calendar year until 2009, when the threshold will be 60 prescriptions per family unit per year.

Where a Gold Card holder is prescribed a more expensive brand of drug, and the prescriber has indicated on the prescription **not** to substitute the brand prescribed, there may be an extra cost. This additional charge is not counted towards the safety net limit. Where a doctor prescribes a more expensive brand of medicine but has not prevented brand substitution and the patient does not wish to pay the brand premium, the pharmacist may supply the least expensive brand without referring to the prescriber.

The patient contribution and safety net limit are indexed annually.

The range of medical services available to Gold Card-holders is usually limited to those services listed on the Medicare Benefits Schedule. Only in specific exceptional circumstances will the Repatriation Commission consider medical services outside of this arrangement.

Gold Card holders are entitled to a comprehensive range of dental care. However, an annual monetary limit (\$2118 in the 2006 calendar year) applies to certain high-cost dental items including crowns and bridges.

The limit does not apply to dental treatment for:

- war-caused injury or disease; or
- malignant neoplasia (cancer); or
- ex-prisoners of war.

However, prior financial authorisation is required for treatment for all eligible beneficiaries who are exempt from the annual monetary limit.

White Card

A White Card is issued to veterans and mariners who are entitled to treatment for injuries or diseases accepted as related to their service, or for non-war-caused malignant neoplasia (cancer), pulmonary tuberculosis, PTSD, or severe anxiety and/or clinical depression, and to Gulf War veterans with an unidentified condition. A White Card is also issued for administrative purposes to certain ex-service personnel, from countries that have a reciprocal agreement with the Australian Government, to enable treatment of disabilities accepted as war-caused by the country for which they served. Medical and treatment services available to these veterans may be different from those available to Australian veterans.

The range of medical services available to White Card-holders is usually limited to those services listed on the Medicare Benefits Schedule. Only in specific exceptional circumstances will the Repatriation Commission consider medical services outside of this arrangement.

Travel assistance for the purpose of undergoing treatment is available for conditions for which DVA has issued a White Card.

White Card holders have access to the Repatriation Pharmaceutical Benefits Scheme for conditions for which the card has been issued. A patient contribution applies for each RPBS prescription item supplied unless the safety net has been reached.

For the treatment of other non-accepted conditions, pharmaceutical benefits are provided through the PBS at the concessional or general rate depending on any entitlement the White Card holder may have under the *Social Security Act 1991*. Safety net protection for the family is provided by counting RPBS and PBS prescriptions towards the safety net limit.

Where a White Card holder is prescribed a more expensive brand of drug, and the prescriber has indicated on the prescription **not** to substitute the brand prescribed, there may be an extra cost. This additional charge is not counted towards the safety net limit. Where a doctor prescribes a more expensive brand of a medicine and has not prevented brand substitution, and the patient does not wish to pay the brand premium, the pharmacist may supply the least expensive brand without referring to the prescriber.

Where dental conditions are accepted as related to war service, White Card holders are entitled to dental treatment for those accepted disabilities. There is no annual monetary limit for dental treatment related to accepted disabilities. This also applies in cases where dental treatment is required as a result of malignant neoplasia. However, prior financial authorisation is required for all dental treatment for White Card-holders.

Repatriation Pharmaceutical Benefits Card (Orange Card)

A Repatriation Pharmaceutical Benefits Card is issued to British, Commonwealth and Allied (BCAL) veterans (including merchant mariners) who are aged 70 or over, have qualifying service from World War I or World War II, and have been resident in Australia for 10 years or more.

Eligible BCAL veterans are entitled to access the full range of medicines and other items available through the RPBS at the concession rate. A patient contribution applies for each RPBS prescription supplied unless the safety net has been reached. On reaching the current safety net threshold of 54 prescriptions within a calendar year, further prescriptions are supplied free of patient contribution for the rest of that year. The reduction does not apply to special patient contributions, brand price premiums or therapeutic group premiums – these charges must still be met by the patient. They are also able to claim the pharmaceutical allowance of \$5.80 per fortnight from DVA.

When a Repatriation Pharmaceutical Benefits Card holder is prescribed a more expensive brand of medicine, and the prescriber has indicated on the prescription **not** to substitute the brand prescribed, there is an extra cost. This additional charge is not counted towards the safety net limit. When a doctor prescribes a more expensive brand of a drug and has not prevented brand substitution and the patient does not wish to pay the brand premium, the pharmacist may supply the less expensive brand without referring to the prescriber.

BCAL veterans are not entitled to any other treatment or assistance by the Repatriation Commission unless they also hold a White Card, in which case they are entitled to treatment under the arrangements for White Card beneficiaries.

Medicare levy and Medicare levy surcharge

The Medicare levy is built into the annual tax return at the end of each financial year. It is 1.5 per cent of a person's taxable income. Gold Card-holders who have held the Gold Card for the full

financial year and have no dependants are exempt from paying the Medicare levy, irrespective of their income.

Gold Card holders with dependants may have to pay some of the Medicare levy. Those who have been a Gold Card holder for only part of the financial year will be charged the Medicare levy only for the part of the year that they were ineligible for the Gold Card.

Individuals and families on higher incomes who do not have private patient hospital cover will pay an extra 1 per cent of their taxable income for the Medicare levy surcharge. This is in addition to the normal 1.5 per cent Medicare levy.

Gold Card holders who have no dependants are exempt from payment of both the Medicare levy and the Medicare levy surcharge. However, if the Gold Card-holder has dependants and a taxable income above the threshold of \$100,000, the Gold Card-holder is liable for the Medicare levy surcharge if the dependants do not have private patient hospital cover.

Income support pensioners, both veterans and/or their partners who are blind, may also be entitled to the full or half Medicare levy exemption.

If a Gold Card holder loses eligibility for the Gold Card and chooses to join a private health insurance fund, the period for which the Gold Card was held is regarded as a period for which private insurance was held. You will **not** be affected by the Lifetime Health Cover age levy, which imposes a 2 per cent levy for each year over the age of 30 you are when you join.

Allowances

Pharmaceutical allowance

The pharmaceutical allowance is paid fortnightly and is tax-free. It reimburses part of the patient contribution cost for pharmaceuticals. Taking into account the safety net factor and the reimbursement received from the pharmaceutical allowance, the entitled veteran beneficiaries remain financially advantaged compared to their non-concessional counterparts in the community, and have access to a more comprehensive range of medicines than other members of the community.

Repatriation Transport Scheme

Travelling expenses

The Department may assist with travelling expenses for an eligible veteran, war widow or widower travelling to a health provider for approved treatment. These expenses are based on the cost of a veteran attending the closest practical health provider to the veteran's home. It is expected that a veteran should use the most economical means of transport available at that time. The intention of the scheme is to assist with the costs of transport, accommodation and meals, but not necessarily reimburse the entire costs incurred.

In order to claim reimbursement a transport cost must be incurred. That is, any form of free transport cannot be claimed and then reimbursed by DVA. Veterans who receive concession vouchers/cards for free travel are encouraged to use these vouchers for recreational travel.

A 'Claim for Travelling Expenses' form (D800) is used to claim reimbursement. To ensure that claims are processed promptly and correctly the treating health provider must complete some sections of the form. The health provider must certify that the treatment met the health care needs of the veteran and that they are the closest practical health care provider able to administer the required treatment. If a veteran travels more than 50 kilometres for treatment and the provider does not

certify that they are the closest practical health care provider, DVA will pay travelling expenses only for 100 kilometres of travel for that visit, that is, 50 kilometres each way of a return journey.

All claims must be lodged with the Department within three months of the date that the transport was taken to the health provider. Late claims may only be accepted where the circumstances that prevented a veteran from lodging their claim meets the exceptional circumstances guidelines as set down by the Repatriation Commission.

Reimbursement of expenses related to travel by private vehicle or public transport is payable based on the distance travelled and in accordance with the current kilometre rate. Where a veteran takes public transport, DVA may pay the actual fare of the ticket or an amount calculated on a rate per kilometre, whichever is the lesser.

Taxi and community transport may be reimbursed if the treating health provider certifies that this type of transport was medically necessary, and receipts are provided with the claim. DVA may provide air transport in certain circumstances where this is considered the most suitable means of transport. This will depend on the veteran's medical condition, the availability and cost of alternative transport. The veteran's health provider must contact the Department to make arrangements for air transport.

The Department may provide a Booked Car With Driver for travel to certain treatment locations, only if the veteran's treating health provider requests DVA approval for the car and certifies that it is medically necessary. The treatment locations to which a car with driver may be provided are:

- former Repatriation General Hospitals;
- public hospitals and approved private hospitals (admission and discharge);
- prosthetic, surgical footwear or orthotics providers;
- Office of Hearing Services-accredited providers;
- medical specialist rooms; and
- providers of specialised treatment not readily available in the community.

DVA approval for a car on one occasion does not mean that the veteran will be automatically provided with a car for every health care visit. This will depend on the veteran's medical condition at the time.

Combined meal and accommodation allowances

A combined meal and accommodation allowance may be payable to a veteran who has to stay away from home for one or more nights in the course of obtaining medical treatment.

An allowance may be payable if a veteran chooses to stay in one of the following:

- commercial accommodation (hotel, motel or apartment);
- subsidised accommodation (special hospital unit, hostel etc); or
- private accommodation (homes of family or friends).

Different allowances apply depending on the type of accommodation chosen. The details of allowance amounts are set out below.

Meal allowances

If a veteran travels more than 50 kilometres from their home for medical treatment and an overnight stay is not required, the veteran may be entitled to claim a meal allowance. A meal allowance may also be payable for travel home on the day immediately following an overnight stay, or for the day of travel to and from a hospital admission. The details of allowance amounts are set out below.

Attendant's expenses

If the treating health provider certifies that it is medically necessary, DVA may assist with reasonable travel costs for an attendant to accompany a veteran when travelling for treatment. An authorised attendant is entitled to the same meal and accommodation allowances as the veteran.

A veteran may also claim travelling expenses for an authorised attendant if the veteran is admitted to hospital. The expenses payable are for the attendant to travel home at the time of the veteran's admission and to return to accompany the veteran home upon discharge.

Alternatively, a contributing allowance may be paid towards an attendant's commercial, subsidised or private accommodation costs if they choose to stay nearby while the veteran is in hospital, instead of returning home. The contributing allowance payable will be the lesser of:

- the amount of commercial, subsidised or private accommodation allowance payable for the period the veteran is in hospital; or
- the kilometre allowance that would have been payable if the attendant had travelled home at the time of the hospital admission and returned to the hospital upon the veteran's discharge.

Approval should be obtained from the treating health provider before commencing travel if a veteran intends to claim allowances for an attendant. The details of allowance amounts are set out below.

Parking fees

The Department will reimburse veterans for parking fees incurred, where the total exceeds \$50 in each six-month period beginning on 1 January and 1 July each year. Any amounts above the first \$50 claimed within the six-month period will be reimbursed.

Travel, accommodation, meal and attendant allowances (from 1 July 2005)

Reimbursement of travelling expenses

The payment rate for a private vehicle or public transport is 25.9 cents per kilometre.

Combined accommodation and meal allowance

Combined accommodation and meal allowances for an overnight stay are payable at the following rates:

Commercial accommodation:

Non capital cities - single	\$106.90per day
Capital cities - single	\$127.00per day
Veteran and attendant sharing commercial - shared	\$173.70per day
Subsidised accommodation - single	\$ 66.80 per day
Private accommodation - single	\$ 33.40 per day

Note: Receipts are required for all overnight stays in commercial or subsidised accommodation.

Meal allowance

Where an overnight stay is not required, and the distance travelled from the veteran's home to the treatment location is greater than 50km and up to 200km, a meal allowance of \$10.60 is payable. Where an overnight stay is not required, and the distance travelled from the veteran's home to the treatment location exceeds 200km, \$21.50 is payable.

Health and treatment services

Allied health services

A range of allied health services is available to entitled veterans, war widows and widowers under DVA arrangements. These include services from physiotherapists, chiropractors, osteopaths, occupational therapists, podiatrists, speech pathologists, psychologists, social workers clinical counsellors, optometrists and dieticians.

Access to these services is based on clinical need and, with the exception of optometric services and supplies, requires a referral from a Local Medical Officer, general practitioner, medical specialist, treating doctor in hospital, hospital discharge planner or equivalent provider with a current referral. Prior approval is required from DVA for some services before treatment is provided at DVA expense.

Community nursing care

Eligible veterans, war widows/widowers and other eligible persons may receive community nursing services to meet an assessed clinical and/or personal care need, on referral from an LMO or GP, treating doctor or specialist in hospital, hospital discharge planner or Veterans' Home Care Assessment Agency. Services will be provided by a DVA-contracted community nursing organisation in the home of the eligible veteran or war widow/widower. Community nursing helps restore or maintain the maximum level of health and independence of the individual and avoid inappropriate or untimely admittance to hospital or residential care.

Contracted community nursing organisations may use a mix of registered nurses, enrolled nurses and nursing support staff, as clinically appropriate, in the delivery of services.

Upon referral the DVA-contracted community nursing provider will undertake a nursing assessment to identify the clinical and/or personal care needs. If personal care needs are assessed as less than 1.5 hours per week, and the entitled person has no clinical need for community nursing services, the entitled person should be referred to Veterans' Home Care for an assessment of personal care services.

Dental services

A comprehensive range of dental services is provided to veterans, their widows/widowers and their eligible dependants through the Local Dental Officer Scheme and from other general dentists, dental specialists and dental prosthetists. Veterans may attend a dentist or dental prosthetist directly without a referral. All Gold Card holders are eligible for dental treatment.

An annual monetary limit applies to certain high-cost dental items including crowns and bridges.

The limit does not apply to dental treatment for:

- war-caused injury or disease; or
- malignant neoplasia (cancer); or
- ex-prisoners of war.

However, prior financial authorisation is required for treatment for all eligible beneficiaries who are exempt from the annual monetary limit. White Card holders are eligible for dental treatment only

for their accepted war-caused disabilities, or for dental treatment required as a result of malignant neoplasia. Prior approval is required for all treatment of White Card-holders.

Hospital treatment –Repatriation Private Patient Scheme

The Repatriation Private Patient Scheme (RPPS) provides acute hospital care for veterans in local facilities. Under the scheme, entitled veterans, war widows and widowers may be admitted directly to a local public hospital, former Repatriation General Hospital (RGH) or a Veteran Partnering Hospital as a private patient, in a shared ward, with their choice of doctor.

Under the RPPS, the Repatriation Commission has identified three tiers of preference for hospital admissions.

The first tier is public hospitals, former RGHs and selected Veteran Partnering Private Hospitals. This means eligible veterans, war widows and widowers can receive treatment at Departmental cost, as a private patient, in a shared ward, with the doctor of their choice. Admission to a Tier 1 hospital does not normally require prior financial authorisation from the Department.

The second tier is other contracted private hospitals. These hospitals are commonly known as the ‘safety net’ hospitals. If treatment cannot be provided within a reasonable time in a Tier 1 hospital, there is a system of Tier 2 hospitals available to provide care. Admission of an entitled person to a Tier 2 hospital requires prior financial authorisation from the Department.

In the unlikely event that a bed is not available in a Tier 1 or Tier 2 hospital, authorisation may be given for an admission to the third tier of hospital care in a non-contracted Tier 3 private hospital.

The RPPS requires the treating doctor to contact the Department when contemplating the elective admission of a veteran, war widow or war widower to any Tier 2 or 3 hospital. Under the RPPS, the decision to approve the use of a Tier 2 or 3 hospital is made by the Department following discussion between the patient’s doctor and a Departmental Medical Officer. In an emergency, an eligible veteran, war widow or widower may be admitted to the nearest public or private hospital that can provide the necessary care. If the admission is to a Tier 2 or 3 hospital, the patient’s doctor should notify the Department on the next working day so that the situation can be assessed.

Prosthetic and orthotic services (artificial limbs and appliances)

Entitled veterans and repatriation beneficiaries receive prosthetic and orthotic services, at no cost, through DVA. Prosthetic and orthotic services are primarily purchased by the Department under arrangements with State Governments. The services are provided by the State and are available from either State-operated amputee clinics (including former Repatriation Artificial Limbs and Appliance Centres where they continue to operate) or private manufacturers.

For further information regarding prosthetic and orthotic services, veterans, war widows and widowers should contact their DVA office.

Rehabilitation Appliances Program

The program provides equipment to assist eligible veterans, war widows and widowers achieve and maintain functional independence and/or minimise disability. The program provides safe and appropriate equipment, according to assessed clinical need in an efficient and timely manner as part of the overall management of an individual’s health care. The program provides a broad range of products and services ranging from hip protectors to major home modifications.

RAP items are classified under six major product group areas:

- Contenance;
- Oxygen;
- Mobility and Functional Support;
- Diabetes products;
- Continuous Positive Airways Pressure Systems; and
- Personal Response Systems.

Gold Card-holders can receive appliances for which they have a clinical need, when assessed by appropriate health professionals. White Card-holders can do so only in relation to their accepted disabilities or relevant determined conditions. There are five RAP items that are restricted to veterans who have a war or defence caused injury or disease, and whose injury or disease gives rise to a need for the specific item. These are:

- Electric scooters ;
- Electric wheelchairs;
- Guide dogs;
- Special vehicle driving controls and devices; and
- Electronic communication equipment.

Veterans and war widows/widowers who need assistance under the program should initially contact their LMO.

Medical Grade Footwear

Medical footwear can be supplied to eligible veterans, war widows and widowers where clinically required, and where stock footwear cannot be used, for the purpose of alleviating the effect of a recognised medical foot condition.

Gold Card-holders can receive medical grade footwear if assessed by a podiatrist, or appropriate health professional, as having a clinical need. White Card-holders can do so only in relation to their accepted disabilities or relevant determined conditions.

Hearing Services

Hearing services for eligible veterans are provided by the Australian Government's Hearing Services Program. This program is administered by the Office of Hearing Services (OHS), which is part of the Australian Government Department of Health and Ageing. Veterans eligible to receive hearing services through the Hearing Services Program are:

- Gold Card-holders;
- White Card-holders, with an accepted hearing disability;
- Pensioner Concession Card-holders; and
- dependants of the above card-holders.

Veterans can access this service by completing an application form that is available from their doctor, hearing services provider or by telephoning the OHS on 1800 500 726. Once eligibility has been confirmed, a hearing services voucher will be mailed to the veteran by the OHS, as well as a list of accredited hearing services providers closest to the veteran's home or preferred location. Veterans can choose which accredited service provider they attend.

DVA also will pay the annual fee for hearing aid batteries and maintenance on behalf of eligible Gold Card holders, and White Card holders who have an accepted disability relating to hearing loss. A wide range of quality hearing aids that will provide a satisfactory rehabilitation outcome can be fitted at no cost to the veteran from the “free-to-client” range of hearing aids. Veterans can also choose to be fitted with a hearing aid that offers additional features but is not on the “free-to-client” range. Hearing Aids with these additional features are on a list known as the “top up” range. Veterans who choose an aid from the “top up” range must pay the difference between the cost of a suitable hearing aid that would have been supplied from the “free to client” range, and the cost of the hearing aid chosen from the “top up” range. DVA cannot provide further financial assistance with the purchase of “top up” hearing aids.

Mental health

The DVA policy document, *Towards Better Mental Health for the Veteran Community* sets out the Department’s approach to mental health issues and the planning and delivery of mental health services to the veteran community.

DVA currently purchases mental health services for veterans through a variety of institutional (such as private, public hospitals and PTSD programs) and community providers. Community services include general practitioners, private psychiatrists, psychologists, social workers and the Vietnam Veterans Counselling Service (VVCS).

Rehabilitation and counselling

Vietnam Veterans Counselling Service (VVCS)

The VVCS provides a wide range of counselling and related services for veterans of all conflicts (including peacekeeping forces) and their immediate families. These include counselling, therapeutic and educational groups, community development and liaison, outer metropolitan, rural and remote outreach and crisis support.

VVCS professional counsellors can help with:

- personal crises;
- lifestyle and adjustment problems;
- marital, family and other relationship problems;
- social, employment and financial difficulties;
- alcohol and other drug problems;
- emotional problems (i.e. anxiety, depression, anger and guilt); and
- other mental health problems or disorders (i.e. post traumatic stress disorder).

VVCS centres provide the following services:

- individual relationship and family counselling;
- group programs, including lifestyle management and heart health;
- support for family and carers;
- after hours telephone crisis counselling;
- counselling in outer metropolitan, rural and remote areas provided by contracted counsellors;
- self-help and lifestyle management programs;
- community education and development; and
- referral to specialist medical, psychiatric and psychological services.

VVCS has established an after-hours telephone crisis counselling service known as *Veterans' Line*, which can be accessed free of charge on **1800 011 046** from anywhere in Australia.

Eligibility for veterans is unrestricted. Eligibility for family members is linked to the veteran's service. Please check eligibility with VVCS centres.

The sons and daughters of Vietnam veterans 36 years of age and over are eligible to access VVCS services until 30 June 2006.

Addresses and telephone numbers for VVCS are listed at the end of this guide.

Crisis Assistance (Time Out) Program

The Crisis Assistance Program provides access to supported *time out* for Vietnam veterans to reduce the adverse effects on families caused by the war-related ill health of the veteran. The program aims to:

- help reduce stress that might lead to domestic violence, family break up or suicide in children;
- provide immediate intervention and longer-term preventative strategies to enable the veteran community to identify and manage crisis triggers before they escalate and impact on the veteran's family; and
- educate the veteran community in using strategies to lessen the negative impact of the veteran's conditions on individual family members' health and behaviours (i.e. anxiety, depression, attempted suicide).

The program links into services provided by the VVCS including residential, lifestyle and coping skills programs. The Crisis Assistance Program is not appropriate for veterans who may be at risk of self-harm or who are under the effects of drugs or alcohol.

Men's Health Peer Education Program

The Men's Health Peer Education (MHPE) initiative 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 200 trained volunteer facilitators operating nationally. The National Men's Health Peer Education Committee provides direction and support to the program and the volunteers.

As part of the project 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.

Vietnam Veterans' Children Support Program

The Vietnam Veterans' Children Support Program (VVCSP) provides treatment and other health services to those children of Vietnam veterans who have been diagnosed with spina bifida manifesta, cleft lip, cleft palate, adrenal gland cancer or acute myeloid leukaemia.

Assistance is available for medical, hospital and pharmaceutical costs associated with these medical conditions. Assistance may also be provided for:

- the provision of aids and appliances;
- respite care;

- home help; and/or
- allied health services.

DVA provides a help desk to handle all enquiries about the program nationwide. The help desk number is 1800 550 504.

Veterans' Vocational Rehabilitation Scheme (VVRS)

The VVRS has been established to help eligible veterans who:

- are about to leave the Australian Defence Force (ADF) and need special vocational assistance to move into civilian employment (but are unable to access other employment assistance); or
- have been out of the ADF for some time; or
- want to increase their hours of paid employment; or
- are unemployed and want to return to paid work; or
- need some assistance to keep up their current working hours; or
- feel at risk of losing their job.

Veterans do not need to have an accepted disability to access the scheme.

A range of services that are designed to help veterans find or keep a job is available through the VVRS. These services include:

- a professional vocational assessment to determine opportunities;
- advice on job seeking;
- assistance with updating or upgrading skills, e.g. recognition for on-the-job training where this is essential for gaining employment;
- advice and support if a veteran's job is at risk; and
- help finding work.

Participation in the scheme is voluntary and there are no penalties for withdrawal from, or failure to complete an approved program.

The VVRS provides an income safety net for veterans who currently receive a special rate disability pension or invalidity service pension and who find work through the scheme. These veterans will not receive less income than they would have without that employment.

Veterans who commence work through the scheme and then leave the work force for any reason, including retirement, will automatically return to the pension level they would have received but for their participation in the scheme. To obtain more information, please contact the nearest DVA office.

Alcohol Management Project

The Alcohol Management Project was developed as a response to the Vietnam Veterans Health Study and DVA's Mental Health Strategy. It aims to create opportunities to reduce alcohol related harm in the veteran community by increasing awareness of alcohol related issues and strengthening services for veterans with alcohol related problems.

The health promotion component of the project is *The Right Mix – Your Health and Alcohol*. *The Right Mix* has something for anyone interested in a healthy lifestyle. There is simple information about standard drinks, alcohol and medication, sleep and health conditions. You can find out how to

start making changes if you want to, or where to go for help if you are concerned about your drinking.

For more information on *The Right Mix*, or to order materials, call **133 254** or visit www.therightmix.gov.au.

Health promotion policy initiatives

DVA 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 DVA 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 Internet Site (follow the Health link) or by contacting your DVA State office on 133 254.

Other health programs

The DVA's Medication Management program aims to improve the wellbeing of veterans through the quality use of medicines. The program focuses on reducing drug-related illness and adverse consequences (such as falls) and improving the management of costs of pharmaceuticals used by the veteran community.

DVA works with Local Medical Officers, pharmacists and veterans to ensure that veterans receive the most suitable medicines for their medical conditions. One major initiative is the Veterans' Medicines Advice and Therapeutics Education Services (Veterans' MATES) program, which identifies veterans at potential risk from medication misadventure and advises their LMOs. An LMO may then choose to initiate a home medicines review. On referral from the veteran's LMO, an accredited pharmacist will visit the veteran in their home to discuss their medicines. This process aims to review the veteran's total medication intake, including non-prescription and complementary medicines, identify any potential medication problems and assist the veteran and LMO to manage the medicines for optimum benefit.

Modern wound management

Modern wound dressings can improve the rate at which wounds heal. Dressings are provided by DVA under RPBS arrangements for veterans. A comprehensive range of dressings is scheduled in the Repatriation Section of the Schedule of Pharmaceutical Benefits book.

More information about these and other health promotion activities can be obtained from the health promotion officers in each State office.

SHOAMP (F-111 Deseal/Reseal) Health Care Scheme

The SHOAMP Health Care Scheme replaced the interim Health Care Scheme on 19 August 2005. There are two participant categories in the scheme:

- Group 1 includes Defence personnel, ex-serving members and civilian contractors who worked on F-111 fuel tank maintenance programs at RAAF Base Amberley. This group has access to free treatment and/or counselling for conditions related to deseal/reseal programs; and
- Group 2 includes immediate family members of Group 1 participants and workers on RAAF Amberley Base not defined as Group 1 participants. This group has access to free counselling.

For further information please contact the scheme on **1800 728 007**.

Resources

DVA has a range of educational resources available that address health issues relevant to the veteran community. These resources can be obtained directly or by order from DVA offices.

Aged care and housing

Residential aged care

Under the Australian Government's residential aged care reforms, nursing homes and hostels have been unified into a single residential aged care system. Specific details relating to residential care, including the income testing of resident fees and annual capped payments towards the maintenance of residential care facilities, are the responsibility of the Minister for Health and Ageing.

Veterans access aged care in the same way as the general population. This is based on an assessment of a person's need for care by an aged care assessment team. There are, however, special provisions to assist entitled, older veterans who need residential aged care, namely:

- disability pension, which is compensation for service-related injuries, is exempt from income testing of daily fees for service pensioners and self-funded retirees with qualifying service. This reduces the amount payable in daily fees;
- adjusted disability pension, paid by DVA, is exempt from income testing of daily fees for war widows and widowers;
- DVA pays the daily resident fee for Australian ex-prisoners of war (PoWs) receiving high-level care (equivalent to nursing-home care) or low level care (formerly known as hostel care). These ex-PoWs are also exempt from additional income tested fees;
- should an ex-PoW choose to reside in an Extra Services Scheme nursing home then DVA pays only the standard daily resident fee; and
- a special formula has been devised for assessing income for war widows and widowers to ensure that they are equitably treated in relation to income tested fees in comparison with other pensioners of similar financial means.

Further information may be obtained from the Department of Health and Ageing on **1800 500 853** or from DVA.

Veterans' Home Care

Veterans' Home Care is a program of low level home care services, which is designed to help veterans, war widows and widowers enjoy a healthier lifestyle and remain living in their own homes longer.

Eligibility

War widows, widowers and veterans of the Australian Defence Forces who have a Gold or White Repatriation Health Card are eligible to be assessed for Veterans' Home Care services.

Commonwealth and Allied veterans who hold a White Card are eligible for respite care only where it relates to their accepted disabilities, but are not eligible for other Veterans' Home Care services. Like other members of the Australian community, they are eligible to be assessed for services under the Home and Community Care (HACC) program.

Partners and carers may receive in-home or emergency respite care if they are caring for an eligible veteran, war widow or widower. They are not eligible for other Veterans' Home Care services unless they have their own Gold or White Card. Partners and carers are eligible to apply for home care services, including respite care, under the HACC program.

Assessment

Veterans, war widows and widowers can be referred by their Local Medical Officer or other health professional, or can apply for an assessment by calling their regional Veterans' Home Care assessment agency direct on **1300 550 450**.

Access to Veterans' Home Care services is not automatic and provision of services is based on assessed need. Assessments are undertaken by regional assessment agencies, which also arrange for the services to be provided.

Services and Co-payments

Veterans, war widows and widowers will pay a co-payment of \$5 per hour for most services.

- Personal Care – \$5 an hour, to a maximum of \$10 a week (if two or more hours of care are provided in a week).
- Domestic Assistance – \$5 an hour, to a maximum of \$5 in any week for which assistance has been approved.
- Safety-related Home and Garden Maintenance – \$5 an hour, for each hour of service.
- Respite Care – no co-payment applies.
- Other HACC services (e.g. delivered meals, community transport and social support) are provided through separate arrangements with State and Territory governments. Separate co-payment arrangements apply to these services.

General Information (not Veterans' Home Care assessment)

Call DVA on **133 254** or visit the Internet site at www.dva.gov.au/health/homecare/mainvhc.htm

Respite Care

Respite care services are available through the Veterans' Home Care program. Assessment and approval for respite care should be sought from the Veterans' Home Care assessment agency prior to accessing these services.

Respite care provides relief for a carer who has the responsibility for a person requiring ongoing care, attention and support. It provides an alternative form of care and enables the carer to have a break. Respite may be provided in a Residential Aged Care Home (RACH) (nursing home or hostel) or at home, or a combination of both. In any one financial year, DVA will pay for up to 196 hours (28 days) of respite care.

The Australian Government will pay a subsidy to a RACH for up to 63 days in a financial year for people who have been assessed as needing respite care. Extensions are available in special circumstances. In addition to this subsidy, DVA will pay the resident contribution (the basic daily care fee) for up to 28 days for entitled veterans or war widows and widowers. After 28 days in any financial year, the resident is responsible for paying the basic daily care fee.

DVA will pay the daily fee for the full length of stay in a RACH for Australian ex-prisoners of war.

Where a pensioner couple is likely to be separated during a period of residential respite of at least 14 days, each person's pension may be assessed under "member of a respite couple" rules. This may result in a pension being paid at a higher rate. Should this adjustment be sought, please contact the relevant DVA State office.

Where there is an assessed need, DVA may also cover the costs of in-home respite. Under in-home respite arrangements, a substitute carer will come into the home for short periods, enabling the carer

to have a break. One day of in-home respite means a period of seven hours. If the limit of 28 days (196 hours) has been used, additional respite services may be available under the National Respite for Carers Program (NRCP) or through a Commonwealth Carer Respite Centre (freecall **1800 059 059**), but the user may be responsible for paying any costs.

Emergency respite care is care provided to an entitled person when a carer suddenly becomes ill or is temporarily unable to continue to provide care. A maximum of three days emergency respite can be approved for any one episode of care, with a limit of three episodes per year. Requests for sequential episodes (i.e. one episode immediately following another) up to a maximum of six days only, must be approved by DVA. A cap of 216 hours (nine days) applies in a financial year.

To arrange an assessment for respite or emergency short-term home relief, contact the regional Veterans' Home Care assessment agency on **1300 550 450**. Alternatively, partners and carers who are not Gold or White Card-holders can apply to access residential respite by contacting their local Aged Care Assessment Team (ACAT) on **1800 052 222**.

Carer and volunteer support

DVA provides support for members of the veteran community who are carers throughout Australia. DVA contracts community support advisers in most states to assist carers of veterans and veterans who are carers by providing information about support programs offered by DVA and other government departments. 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.

These advisers also assist with the support of Day Clubs and drop-in centres for senior citizens, which helps address social isolation and depression in the elderly.

Further assistance is available from the nearest DVA office by calling **133 254**.

Support programs available through the Department of Health and Ageing and HACC include:

- Carer Respite Centres – national freecall **1800 059 059**;
- Carer Resource Centres – national freecall **1800 242 636**; and
- Commonwealth Carelink Centres – national freecall **1800 052 222**.

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.

Defence Service Homes Loans

The Defence Service Homes (DSH) Scheme provides housing assistance to people who are eligible as a result of their qualifying war or peacetime service in the Australian Defence Force.

Generally, members of the ADF who were engaged to serve overseas or who actually served overseas in wartime, and members of the peacetime forces who completed specific periods of service on or after 7 December 1972, are eligible for benefits under the DSH Scheme.

With the exception of those who served in Namibia, people who first enlisted after 14 May 1985 are not eligible for benefits under the DSH Scheme. However, they may be eligible under the Defence HomeOwner Scheme, which is administered by the Defence Housing Authority on behalf of the Department of Defence. The widow, widower or dependent parent of a deceased eligible person may also be eligible for DSH benefits.

Under the DSH Scheme, eligible people are entitled to a maximum subsidised loan of \$25,000 over a period of 25 years. Two or more eligible people may pool their entitlements on the one property. DSH loans are available only through the Westpac Banking Corporation and are subsidised by the Australian Government. The interest rate payable on initial loans is capped at 6.85 per cent per annum. However if general market rates fall below 8.35 per cent the DSH rate is adjusted accordingly with a guaranteed minimum subsidy of 1.5 per cent. New loans granted since 9 December 1987, as well as many of those that were current as at 9 December 1987, are portable from one home to another.

The DSH loan can be used to buy a new or previously-occupied home, including a strata title unit, or to build, complete, extend, repair or modify a home or to discharge an existing mortgage. A loan is also available to assist an eligible person to acquire a permanent right to reside in a retirement village, or to obtain granny flat accommodation in certain circumstances. If the proposal is for retirement village or granny flat accommodation, the loan may be assigned to the provider of the accommodation.

All applicants must meet the requirements of the *Defence Service Homes Act 1918* including the requirement that they must not own a home other than the one for which they are seeking a loan. In addition, they are required to meet specified lending criteria and provide adequate security.

Detailed information about DSH loans is available from the DSH National Processing Centre on 1800 722 000 or from www.dsh.gov.au. Details of Defence HomeOwner loans may be obtained from the Defence Housing Authority on **1800 802 763** or from www.dha.gov.au.

Home Support Loans

Home Support Loans are available to veterans eligible for Defence Service Homes loans and to Australian veterans who are eligible for benefits under the *Veterans' Entitlements Act 1986* and to their widows or widowers. These loans assist veterans or their widows/widowers to maintain an independent lifestyle in their own homes. The loans can be used for home modifications, repairs, maintenance, and any other housing related purpose that encourages independent living.

The maximum loan amount is \$10,000 over a term of 25 years. The minimum drawing is \$1,000. The interest rate is variable, set 1.5 per cent per annum under an average of the five largest bank's standard variable home loan rate but is capped at 6.85 per cent per annum. The Government has a contract with Westpac Bank to provide the loans under first mortgage security.

Borrowers need to meet Westpac's lending criteria, and have sufficient equity in their home. If they are seeking retirement village or granny flat accommodation, they may assign their loan to the provider of the accommodation. If the borrower has a current DSH loan with a balance greater than \$10,000, or an unused entitlement to a DSH loan of more than \$10,000 they are not entitled to a Home Support loan. If they have an unused DSH entitlement, they will be required to use this before a Home Support loan.

Detailed information about DSH loans is available from the DSH National Processing Centre on **1800 722 000**.

Defence Service Homes Insurance Scheme

If you qualify for a Defence Service Homes Loan or a Home Support Loan – whether you have used that loan or not – or if you are eligible for benefits under the *Veterans' Entitlements Act 1986*, then you will also be entitled to the benefits of the Home Building and Contents insurance provided by Defence Service Homes Insurance Scheme (DSHIS). This applies to veterans, war widows and widowers. These same benefits are equally available to those who have taken up a home loan under the Defence HomeOwner Scheme.

The benefits provided include competitively priced premiums, tailored domestic policy benefits, no general excess on claims and contents insurance discounts for those aged over 50, retired and/or where security systems exist, plus discounts for loyalty and no claims. For those who have eligibility for a DSH loan or VEA benefits, cover is also available for holiday and investment/rental homes, as well as the main home dwelling.

For more information about the DSHIS home and contents insurance, please telephone your local Defence Service Homes Insurance Scheme office on **1300 552 662** or visit the web site at www.dsh.gov.au.

For convenience, safety and security DSHIS offers a 24hour/7day premium payment facility on **1300 304 989**, or via the web site at www.dsh.gov.au. An after hours emergency service is also provided on **1300 552 662**.

Veterans' Home Maintenance Line

Veterans' Home Maintenance Line (VHML) is a toll free telephone service that provides advice on general property maintenance matters and referral to local reliable and efficient tradespeople. The tradespeople have appropriate qualifications, and both professional indemnity and public liability insurance cover. VHML can also arrange home inspections to identify current or possible future maintenance problems. The property maintenance and home inspection advice is available Monday to Friday between 9am and 5pm. Emergency property advice is available 7 days a week 24 hours a day. Any member of the veteran community is eligible to use the VHML. The VHML advice is free, but fees for any work done by tradespeople, including callout fees, are paid by the recipient of the service.

VHML is available throughout Australia on **1800 80 1945**.

HomeFront

HomeFront is a falls and accident prevention program aimed at assisting veterans and war widows and widowers to keep living independently in their own homes. Under the program, all DVA Gold and White Card holders are eligible for a free annual home assessment to identify falls hazards in and around the home.

Following this assessment, DVA makes a financial contribution in the form of a subsidy towards the cost of supplying and installing recommended items.

The *HomeFront* assessment and subsidy are available once each calendar year to eligible veterans.

HomeFront also provides veterans, war widows and widowers with information about a range of departmental and community services to assist them to remain in their own homes as long as possible. To request a *HomeFront* assessment, telephone **1800 80 1945**.

Grants

The Department of Veterans' Affairs administers several grants programs. These grants provide funding to promote the health and wellbeing of the veteran community, to commemorate the service and sacrifice of Australian servicemen and women and to support the work of ex-service organisations.

Veteran & Community Grants

Veteran & Community Grants provide funding 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.

These grants provide seeding funds for the development of projects that will become financially viable and sustainable. They are available to 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. Funding applications are considered three times each year.

Further information about Veteran & Community Grants can be obtained from your nearest DVA office or on the DVA web site at www.dva.gov.au/health/grants.

***Saluting Their Service* Grants**

Grants are available under the Federal Government's *Saluting their Service* Commemorations program (see section on Commemoration and Recognition).

Building Excellence in Support and Training Grants

Building Excellence in Support and Training grants (see section in Pensions and Allowances) provide resources and additional staffing to enable ex-service organisations to help members of the veteran community prepare claims, applications and appeals.

SAFETY REHABILITATION AND COMPENSATION ACT (SRCA)

The Military Compensation and Rehabilitation Service within DVA provides Australian Defence Force members and former members with workers' compensation and rehabilitation benefits under the *Safety, Rehabilitation and Compensation Act 1988 (SRCA)* and related earlier legislation.

The SRCA provides a range of benefits, including payments for loss of income or permanent impairment suffered as a result of ADF service prior to 1 July 2004 and compensation to dependants of current or former ADF members who die as a result of their service prior to 1 July 2004. For incidents that happen on or after 1 July 2004 members, former members and their dependants are covered by the *Military Rehabilitation and Compensation Act 2004*.

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 includes:

- 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:

- full Normal Weekly Earnings (NWE) for the first 45 weeks (the 45 weeks include any time off due to injury during service);
- 75 per cent of NWE after 45 weeks; and
- when returning to work after 45 weeks an increased percentage of NWE may apply.

Note: Superannuation benefits may affect compensation entitlements and are taken into account when calculations are made. Compensation payable may also be offset against any VEA pension received for the same condition.

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 limit of \$353.37. However, the ability of other members of the household to carry out such tasks is considered when reasonable needs are assessed.

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, the SRCA may pay for such care up to a weekly limit of \$353.37.

Vocational and lifestyle rehabilitation

If, as a result of an accepted condition, help is needed with skills assessment, retraining and job search, the SRCA will arrange and pay for this. They 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 \$254,776.57 (comprising \$212,026.74 under the SRCA and the balance under the *Defence Act 1903*);
- a *further* lump sum of \$63,694.15 for each dependent child is also payable under the *Defence Act 1903*; and
- a weekly payment under the SRCA of \$70.65 for each dependent child at date of death who is under 16 or under 25 and continuing in full-time education. (This is in addition to any superannuation benefits).

Funeral expenses up to \$4,894.39 are also payable.

Permanent impairment

A lump sum payment can be made to compensate a member for the impairment effects of a permanent injury. Generally, where an impairment is medically assessed to be less than 10 per cent, no lump sum compensation is payable.

If a member or former member is permanently impaired after 1 December 1988, there may be an entitlement of up to \$194,357.87 under the SRCA. Different rates apply for injuries prior to that date.

Where an accepted condition results in a "severe injury" (i.e. 80 per cent or more permanent whole person impairment) an additional \$60,418.70 is payable under the *Defence Act 1903*, together with an additional amount of \$63,694.15 for each dependent child.

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.

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 \$1,273.95 for a member who suffers a severe injury or for the family of a deceased member.

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.

These rates of benefits paid by the SRCA are subject to indexation from 1 July each year.

MILITARY REHABILITATION AND COMPENSATION ACT (MRCA)

The Military Rehabilitation and Compensation Act 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, under the *Military Rehabilitation and Compensation Act 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*, the *Safety, Rehabilitation and Compensation Act 1988*, the *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 the Department of Veterans' Affairs.

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 aggravation on an injury or disease by service both before and on or after 1 July 2004 — in which case the aggravation is 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 these 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.

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.

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 assessed against the *Guide to the Assessment of Rates of Veterans' Pensions 5th Edition* as modified for the MRCA, the *GARP V (M)*. The maximum permanent impairment payment at 80 impairment points is \$259.27 per week and the maximum lump sum is \$339,747.40.

Where a member is eligible for maximum permanent impairment compensation, a further lump sum payment of \$66,746.56 is available for each child dependent on the member at the time compensation is awarded.

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 \$117.10 per week;
- incapacity payments do not include a deduction for the notional superannuation contribution, representing an increase of some 7 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
- 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.

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

Special Rate Disability Pension Safety net payment (SRDP)

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 which accrued as a result of ADF service.

Treatment benefits

Treatment for serving permanent force members and reservists on continuous full-time service is the responsibility of the Department of Defence in most cases. For discharged members, cadets, part-time reservists and declared members MRCA treatment is 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.

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 \$111,244.27 is available if the death is related to service.

Eligible widowed partners will also receive:

- Gold Card treatment benefits;
- telephone allowance;
- pharmaceutical allowance; 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 tax-free payment of \$66,746.56, plus (if wholly or mainly dependent) \$73.42 per week, education assistance and Gold Card treatment benefits.

A maximum of \$211,364.12 is available for distribution amongst other family members where they were wholly or partly dependent on the deceased member, with a maximum of \$66,746.56 for each eligible person.

Financial advice

Reimbursement for the cost of financial advice up to \$1334.93 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.

Household care

Assistance of up to \$367.11 per week is available for the cost of household care services required because of accepted conditions.

Attendant care

Assistance of up to \$367.11 per week is available for the cost of attendant care services required because of accepted conditions.

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.

Telephone allowance

Telephone allowance of \$20.40 per quarter is payable to members and former members who meet the criteria for the SRDP, or are eligible for maximum permanent impairment compensation, and wholly dependent partners eligible for compensation for a deceased member's death.

Pharmaceutical allowance

A payment of \$2.90 per week is made to White and Gold Card-holders.

Note: Pharmaceutical allowance is not payable under the MRCA if pharmaceutical allowance is already being paid under the VEA or the *Social Security Act 1991*.

Funeral assistance

Compensation of up to \$5117.23 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 meets 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.

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; 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 and pulmonary tuberculosis;
- Victoria Cross Allowance;
- Commonwealth Seniors Health Card and telephone allowance if members meet the qualifying criteria; and
- funeral benefits for certain non-service related deaths.

DVA contacts

More information about the new MRCA can be found by:

- contacting the DVA infoline on **1300 550 461** (within Australia);
- visiting the Internet site www.mrcs.gov.au;
- e-mailing mrcs@dva.gov.au; or
- visiting a DVA office.

COMMEMORATION AND RECOGNITION

The commemorations program *Saluting Their Service* honours the contribution of Australia's servicemen and women in wars, conflicts and peace operations.

Saluting Their Service supports commemorative activities and educational programs so that Australians may better understand our wartime and related experiences, the significance of those events in shaping our nation, and the stories of the people who served during those years.

Saluting Their Service ensures that national days of remembrance, such as Anzac Day and Remembrance Day, are observed in an appropriate and respectful manner. The program also aims to preserve our wartime heritage and encourage community participation in commemorative events.

Under *Saluting Their Service*, local government authorities, community and ex-service organisations can apply for modest grants, normally up to \$4,000, to restore or update memorials that are the community focus for commemoration, or establish new memorials where none exists. Community memorials are an integral part of Australia's heritage and their preservation is important.

Other projects eligible for support include the restoration and display of wartime memorabilia, commemoration of special anniversaries and significant reunions, education initiatives and public awareness activities. Community and ex-service organisations and other groups may apply for grants, normally up to \$3,000, for such projects.

Through museums' initiatives, regional and local museums and community groups are assisted to identify, collect, preserve and display publicly wartime memorabilia and archival material. Preserving this heritage is important for commemorative and research purposes.

Certificates of Appreciation are available to those who contributed to Australia's efforts overseas and on the home front in World War II and in the countries concerned during the British Commonwealth Occupation Force (Japan), Korean War, Malayan Emergency, Indonesian Confrontation, Vietnam War, Gulf War and on Peace Operations. They are a tangible means of expressing the nation's gratitude to those who served Australia in these conflicts. Application forms are available from the electorate offices of Federal Members of Parliament or from the Department's web site, www.dva.gov.au. The Members of Parliament determine eligibility for a certificate in accordance with guidelines issued by the Minister.

Other information about Australia's wartime history and extracts from service records is available on the following DVA web sites:

- www.dva.gov.au - information on commemorative events and activities;
- www.ww2roll.gov.au - World War II service information about the men and women who served in Australia's armed forces and merchant navy;
- www.koreanroll.gov.au – a nominal roll of Australian servicemen and women who served in the Korean War;
- www.anzacsite.gov.au - the story of the Gallipoli campaign;
- www.australiansatwar.gov.au - information on the television documentary series and veterans' stories;
- www.ww2australia.gov.au - *Australia's war 1939-1945*; and
- www.australiansatwarfilmarchive.gov.au/aaawfa – transcripts of more than 2000 interviews conducted under the *Australians at War* Film Archive project.

Further information about *Saluting Their Service* and application forms for grants are available from DVA and VAN offices. Addresses and telephone numbers are listed at the end of this guide, or e-mail commemorations@dva.gov.au. MPs' offices may obtain Certificates of Appreciation from DVA Commemorations Group on **02 6289 6455** or e-mail commemorations@dva.gov.au. Certificate of Appreciation application forms and guidelines may be downloaded from the DVA web site, www.dva.gov.au.

Gallipoli

The Gallipoli Projects Section is responsible for the co-ordination and management of commemorative and related activities at Gallipoli, Turkey. Information on Anzac Day services at Gallipoli can be found at www.dva.gov.au. Queries can be directed to email gallipoli@dva.gov.au, by writing to

Director Gallipoli Projects Section
Department of Veterans' Affairs
PO Box 21 WODEN ACT 2606

or by calling **02 6289 4857**.

OFFICE OF AUSTRALIAN WAR GRAVES

The Office of Australian War Graves (OAWG), as an agent for the Commonwealth War Graves Commission, cares for some 19,500 Commonwealth war graves in 73 war cemeteries, plots and civil cemeteries throughout Australia, Papua New Guinea, Norfolk Island and the Solomon Islands. It also maintains Memorials to the Missing in war cemeteries in Sydney, Port Moresby, Lae and Rabaul. It keeps a register of the graves of those who died in conflict after the Second World War, and maintains an official commemoration for each of the dead in cemeteries overseas or, in Australia, either at the interment site or in a Garden of Remembrance according to family wishes.

OAWG also is responsible for commemorating veterans who die after a conflict of war-caused conditions, and maintaining those commemorations in perpetuity. There are now approximately 270,000 post-war commemorations, and currently about 9000 new commemorations are approved each year. Those eligible for official commemoration, for which war service or operational service is an essential prerequisite, are:

- those whose deaths have been accepted by the Repatriation Commission as being due to war service;
- those in receipt of a special rate disability pension or the extreme disablement adjustment, where the veteran has seen war service;
- multiple amputees on section 27.1 pension rate where war service has been proven;
- ex-prisoners of war;
- all Victoria Cross winners; and
- those determined as eligible under the *Military Rehabilitation and Compensation Act 2004*.

Official commemoration can take the form of a memorial in a general or lawn cemetery; in a crematorium; or in an OAWG Garden of Remembrance. The basis of official commemoration is that each veteran is commemorated equally, uniformly and once only.

Overseas Memorials

The OAWG provides and maintains official national memorials overseas at significant locations where Australians have fought, suffered and died.

Current Projects

Brunei

A new memorial is planned for Pantai Muara ('Green Beach') in Brunei to commemorate the liberation of Brunei by Australian forces who landed on 10 June 1945. After consultation with veterans, and having received ministerial approval, the proposed memorial design has been forwarded for consideration by the Brunei Government.

Parit Sulong

A memorial to commemorate the withdrawal from the Battle of Muar, and the subsequent massacre of Indian and Australian soldiers at Parit Sulong in January 1942, is planned for the town of Parit Sulong. This memorial will take the form of a low memorial stone and a pair of interpretive information panels, and will be located in the council park overlooking the massacre site.

The Malaysian Government has given the Office of Australian War Graves permission to begin negotiation with the local authorities. Consultation with the relevant Ex-Service Organisations and

other interested parties has been undertaken and the design will now be forwarded to the Minister and Malaysian authorities for consideration. The memorial dedication is planned for 21 January 2007.

El Alamein

The 9th Division Memorial, dedicated at El Alamein in 1989, has been completely rebuilt to its original design due to concerns about its structural integrity. The memorial was rededicated by the Governor General on 30 April 2006.

Western Front

In the 2006-07 budget, funds were appropriated for four projects to the Western Front in France and Belgium:

- A strategic/design study for a potential interpretive centre in France;
- Provision, by negotiation with local authorities of interpretive material relating to the Australian involvement in the 3rd battle of Ypres (Battle of Passchendaele) in a visitor centre to be built Zonnebeke, Belgium;
- Provision of interpretive material at selected Australian memorial and battle sites along the Front; and
- Reconstruction of the Australian memorial at le Hamel, France.

Gardens of Remembrance

The Western Australian Garden of Remembrance has been extended in order to meet future commemorative plaque requirements. The construction of 16 new walls will provide capacity for an additional 5760 plaques.

Similar extensions are being implemented at the Launceston and Queensland Gardens of Remembrance.

Due to water restrictions in Brisbane, alternative water supply systems are being investigated for the irrigation of the Queensland Garden of Remembrance and the Lutwyche War Cemetery.

Publications and general information

OAWG holds the commemorative details of all Commonwealth war dead from World War I, World War II, and the Australian dead of Australia's post-World War II commitments. OAWG also holds some commemorative details of Australians who served in the Boer War. Details are available on request. The following publications are also available free of charge from DVA offices:

- *Office of Australian War Graves Annual Journal*;
- *Office of Australian War Graves Information* brochure;
- *Garden of Remembrance* brochures (NSW, Vic, Qld, SA, WA, NT and Tas);
- *War Cemeteries within Australia*;
- *Adelaide River War Cemetery*;
- *War Cemeteries and Memorials in the Papua New Guinea and Indonesian Region*;
- *A Guide to Australian Memorials on the Western Front, in France and Belgium*;
- *The Australian Memorial Park, Fromelles*;
- *Sandakan Memorial Park*;
- *Hellfire Pass Memorial Museum*;
- *Walking Trail - Hellfire Pass Memorial*;
- *Australian War Memorial, London*

- *Anzac Commemorative Site* (poster and brochure); and
- *Australian National Memorial Villers-Bretonneaux*.

In addition, an *Australian World War I Battlefield Driving Tour Kit* is available. The kit contains a guidebook, CD, postcards and a military map, and can be purchased for \$20. The *North Beach Gallipoli 1915* booklet has been produced to assist visitors to the Anzac Commemorative Site to more fully understand the significance of the area, and costs \$15.

A set of two books commemorating the dedication of the Isurava Memorial and the Milne Bay/ Popondetta Memorials is also available at \$12 per set. All these items are inclusive of postage and GST and are available from the Office of Australian War Graves, PO Box 21, Woden ACT 2606.

Information about OAWG activities can also be found on DVA's Internet site at www.dva.gov.au and the Anzac commemorative site at www.anzacsite.gov.au. Information about the Australian War Memorial, London can be found at www.awmlondon.gov.au.

For further general information about the services provided, telephone **02 6289 6527**.

For information about the commemoration details of those who died in wars and conflicts please telephone **02 6289 6510**. Requests for information may be faxed to **02 6289 4861** or e-mail wargraves@dva.gov.au.

The head office is located in Canberra. Addresses are shown at the end of this guide.

AUSTRALIAN WAR MEMORIAL

The Australian War Memorial is one of the country's great cultural icons. It is often described as the spiritual heart of the nation and holds a special place in the hearts and minds of many Australians.

It commemorates the 102,000 Australians who have died while serving their country during wartime and is also one of the world's leading military museums.

Visitors to the Australian War Memorial can discover how the legend of the Anzacs began and how the Australian spirit has been maintained throughout the hardships of conflict during the past 150 years. Displays include a bullet-ridden boat from the Anzac Cove landing at Gallipoli, a mud-encrusted uniform from the trenches of the Western Front and the largest public collection of Victoria Crosses in the world.

Aircraft Hall boasts a unique pairing of the aircraft that fought the air war in the Pacific – the Kittyhawk and the Zero. Expertly restored, they are displayed alongside a variety of exhibits that illustrate the combined effort of the air war.

The newest addition to the Memorial, ANZAC Hall, uses state of the art multi-media to tell the amazing stories of ordinary Australians. Part of ANZAC Hall hosts the display *Striking by Night*, which is centred on the famous World War II Lancaster bomber *G for George* and uses modern technology to vividly reconstruct an actual bombing raid over enemy territory in 1943.

The Memorial's web site www.awm.gov.au contains detailed information about the Memorial, public events and exhibitions, including activities planned to commemorate the key anniversaries throughout 2006. The web site provides access to more than 200,000 images from the Memorial's photographic and art collections, the complete Roll of Honour, and a range of information in relation to Australian war service, including lists of those who served in the Sudan, Boer War and First World War. A large number of Memorial products are now available for sale on-line at www.awm.gov.au/shop.

Anyone can become a Friend of the Memorial. Members range from school children, parents and grandparents through to veterans and corporate organisations. The generosity of the Friends of the Memorial helps visitors to the galleries to remember, interpret, understand and commemorate the Australian experiences of war. To enquire about becoming a Friend of the Memorial please e-mail friends@awm.gov.au or phone **02 6243 4523**.

Wartime is the official magazine of the Australian War Memorial. It is devoted to the Australian experience of war, military history, and the effects of war on society. To subscribe to *Wartime* phone 03 9578 7811 or purchase copies from the Memorial Shop and on-line at www.awm.gov.au

Every year almost a million people either visit the Memorial in Canberra or one of its travelling exhibitions somewhere in Australia. In addition, the Memorial continues to be a major attraction for Australia's school students. About 100,000 visit as part of an organised school group each year.

The Memorial has three times been named Australia's Best Major Tourist Attraction in 2000, 2001 and 2002-03. As a result, it has been inducted into the Tourism Awards Hall of Fame.

The Memorial is open 10am-5pm (6pm closing from Boxing Day to the end of January). Entry is free.

VETERANS' AFFAIRS CONTACT LIST

If you would like further information, or have any questions, please contact DVA.

- **133 254** to contact the local DVA office
- **1800 555 254** to contact the local DVA office from non-metropolitan areas
- **1300 13 1945** to contact a DVA office in another State
- **1300 55 1918** to contact your local VAN office
- **1300 550 461** to contact DVA about the MCRS or the MRCS

Further information can also be obtained from the web sites listed below.

DVA

www.dva.gov.au

Minister for Veterans' Affairs

minister.dva.gov.au

Australian War Memorial

www.awm.gov.au

Minister's office

Parliament House
CANBERRA ACT 2600
Telephone: (02) 6277 7820
Fax: (02) 6273 4140

Australian War Memorial

Anzac Parade
CANBERRA ACT 2601
Telephone: (02) 6243 4211

DVA ACT office

Lovett Tower
13 Keltie Street
WODEN ACT 2606
Postal Address:
PO Box 21
WODEN ACT 2606
Telephone: (02) 6289 1111

Office of Australian War Graves

10th Floor
13 Keltie Street
WODEN
Postal Address:
PO Box 21
WODEN ACT 2606
Telephone: (02) 6289 6527
Fax: (02) 6289 4861
e-mail: wargraves@dva.gov.au

SOUTH AUSTRALIA

- **133 254** to contact the local DVA office
- **1800 555 254** to contact the local DVA office from non-metropolitan areas
- **1300 13 1945** to contact a DVA office in another State
- **1300 55 1918** to contact your local VAN office
- **1300 550 461** to contact DVA about the MCRS or the MRCS

DVA SA Office

Blackburn House, 199 Grenfell Street
ADELAIDE
Postal Address:
GPO Box 1652
ADELAIDE SA 5001
Telephone: 133 254 (cost of local call)
Direct telephone: (08) 8290 0555
Fax: (08) 8290 0530

Veterans' Affairs Network

Adelaide
Blackburn House, 199 Grenfell Street
ADELAIDE
Postal Address:
GPO Box 1652
ADELAIDE SA 5001
Telephone: (08) 8290 0555
Fax: (08) 8290 0530

Veterans' Affairs Network

Contracted Service Sites

Centrelink
Mount Gambier
5 Percy Street
MT GAMBIER SA 5290
Telephone: (08) 8725 9811
Fax: (08) 8725 9688

Karoonda
Railway Terrace
KAROONDA SA 5307
Telephone: (08) 8578 1344
Fax: (08) 8578 1354
Mon (10am - 4pm)

Coonalpyn
Communication Network Hub
Richard Terrace
COONALPYN SA 5265
Telephone and fax: (08) 8571 1277

Tintinara
The Coorong District Council
Holling Terrace
TINTINARA SA 5266
Telephone: (08) 8757 2311
Fax: (08) 8757 2222
1st, 3rd & 5th Tues (10am - 4pm)

Lameroo
Mallee Financial and Information Service
Railway Terrace
LAMEROO SA 5302
Telephone: (08) 8576 3361
Fax: (08) 8576 3244

Pinnaroo
Southern Mallee District Council
Day Street
PINNAROO SA 5304
Telephone: (08) 8577 8002
Fax: (08) 8577 8443
Wed (9am - 5pm)

Naracoorte
Naracoorte Work Options
1a Omerod Street
NARACOORTE SA 5271
Telephone: (08) 8762 0193
Fax: (08) 8762 4095

Maitland
Maitland district Progress Association
3 Roberts Street
MAITLAND SA 5573
Telephone: (08) 8832 2174
Fax: (08) 8832 3027

Minlaton
District Council of Yorke Peninsula
18 Main Street
MINLATON SA 5575
Telephone: (08) 8853 3800
Fax: (08) 8853 2494

Yorketown
Southern Yorke Peninsula Community
Telecentre
33 Stansbury Road
YORKETOWN SA 5576
Telephone: (08) 8852 1820
Fax: (08) 8852 1819

Defence Service Homes

Subsidised Loans

Telephone: 1800 722 000
Defence Service Homes Subsidy
National Processing Centre

**Defence Service Homes
Insurance**

Adelaide

Telephone: 1300 552 662

Blackburn House, 199 Grenfell Street

ADELAIDE

GPO Box 319

ADELAIDE SA 5001

Telephone: (08) 8290 0343

Fax: (08) 8290 0342

GPO Box 1987R
MELBOURNE VIC 3001

**Vietnam Veterans Counselling
Service**

Telephone: 1800 011 046 (24 hours)

99 Frome Street

ADELAIDE SA 5000

Telephone: (08) 7422 4500

Fax: (08) 7422 4501

NORTHERN TERRITORY

- **133 254** to contact the local DVA office
- **1800 555 254** to contact the local DVA office from non-metropolitan areas
- **1300 13 1945** to contact a DVA office in another State
- **1300 55 1918** to contact your local VAN office
- **1300 550 461** to contact DVA about the MCRS or the MRCS

Veterans' Affairs Network

Darwin

Suite 8, CASCOM Centre
15 Scaturchio Street
CASUARINA
Postal Address:
PO Box 42496
CASUARINA NT 0811
Telephone: (08) 8920 7222
Fax: (08) 8945 0384

Defence Service Homes

Subsidised Loans

Telephone: 1800 722 000
Defence Service Homes Subsidy
National Processing Centre
GPO Box 1987R
MELBOURNE VIC 3001

Defence Service Homes

Insurance

Darwin

Telephone: 1300 552 662
Suite 8, CASCOM Centre
15 Scaturchio Street
CASUARINA
PO Box 42496
CASUARINA NT 0811
Telephone: (08) 8927 0044
Fax: (08) 8945 0384

Vietnam Veterans Counselling Service

Telephone: 1800 011 046 (24 hours)

Shop 6, CASCOM Centre
Bradshaw Terrace
CASUARINA NT 0810
Postal Address:
PO Box 41171
CASUARINA NT 0811
Telephone: (08) 8927 9411
Fax: (08) 8927 0320

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