



Veterans' Affairs

Information Kit



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Table of Contents

Introduction	5	Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Singles)	20
Veterans' Access Network	5	Income Support Supplement Ready Reckoner Income Test Table (Couples)	21
DVA Pensions	6	Income Support Supplement Ready Reckoner Income Test Table (Singles)	22
Compensation Pensions	7	Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Couples)	23
Disability Pension	7	Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Couples)	24
General Rate	8	Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Singles)	25
Special (T&PI) Rate & Intermediate Rate	8	Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Singles)	26
Extreme Disablement Adjustment (EDA)	8	Additional Benefits	27
Additional Disability Pension for Specific Disabilities	8	Concessions	27
Allowances and Other Benefits	8	Bereavement Payments	27
Loss of Earnings Allowance	8	Who Can Receive a Bereavement Payment?	27
Temporary Incapacity Allowance	8	Funeral Benefit	27
Victoria Cross Allowance	8	Family Tax Benefit	27
Decoration Allowance	8	Education Schemes	28
Attendant Allowance	9	Long Tan Bursary	28
Clothing Allowance	9	Remote Area Allowance	28
Recreation Transport Allowance	9	Rent Assistance	29
Vehicle Assistance Scheme	9	Pension Supplement	29
GST Exemption	9	Seniors Supplement (Seniors Concession Allowance)	29
War Widow(er)s Pension (WWP)	9	Veterans Supplement	29
Orphan's Pension	9	Carer Supplement	30
Income Support Pensions	10	Household Assistance Package – Carbon Price	29
Service Pension	10	Table of Assistance under the Household Assistance Package	31
Partner Service Pension	10	Prisoner of War Recognition Supplement (POWR)	31
Income Support Supplement (ISS)	10	Income Support for Veterans not entitled to the Service Pension	32
Income and Assets Test for Income Support Pensions	10	Deeming Rates	32
Income Test & Income Test Taper Rate	11	Health Care and Support Services	33
Assets Test	11	Convalescent Care	33
Pension Bonus Scheme	11	Health Care Arrangements	33
Work Bonus	11	Coordinated Veterans' Care Program	33
British Nuclear Test Service	12	Veterans' Home Care (VHC) Program	33
F-111 deseal/reseal	13	Respite Care	34
Payment Ready Reckoners	14–26	Community Nursing Program	34
Service & Social Security Age Pension Ready Reckoner Income Test Table (Couples)	15	HomeFront – A Falls and Accident Prevention Program	34
Service & Social Security Age Pension Ready Reckoner Income Test Table (Singles)	16	Veteran and Community Grants	35
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Couples)	17	Building Excellence in Support and Training Grants Program	35
Service & Social Security Age Pension Ready Reckoner Assets Test Table (non-Homeowner Couples)	18	Veterans' Health Week	35
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Singles)	19		

Entitlement Cards	36	Health and Wellbeing	48
Health Care Cards	36	Men's Health Peer Education	49
Gold Card – Repatriation Health Card – For All Conditions within Australia	36	Day Clubs	49
White Card – Repatriation Health Card for Specific Conditions	37	Carer Support	49
Orange Card – Repatriation Pharmaceutical Benefits Card	38	Alcohol Management Project	49
Medicare Levy	38	At Ease	49
Repatriation Transport Scheme	38	Commemoration and Recognition	49
Combined Accommodation and Meal Allowance	39	Wellingbeing toolbox	50
Same Day Travel	39	<i>Saluting Their Service</i> Commemorative Grants	51
Ambulance	39	Office of Australian War Graves (OAWG)	51
Repatriation Comprehensive Care Scheme (RCCS)	39	Australian War Memorial	51
Repatriation Private Patient Scheme (RPPS)	39	Australian War Memorial ANZAC Foundation	52
Allied Health Services	40	Military Compensation	53
Chiropractic and Osteopathic Services	40	Safety, Rehabilitation and Compensation Act (SRCA)	53
Dental Services	40	Incapacity Payments	53
Dietetic Services	40	Medical and Other Treatment	53
General Medical Services	40	Household Assistance	54
Hearing Tests and Hearing Aids	41	Attendant Care	54
Mental Health Care Services	41	Rehabilitation Services	54
Occupational Therapy	41	Death Benefits	54
Optometrical Services & Optical Supplies	41	Permanent Impairment	54
Orthoptics	42	Other Benefits Payable	55
Palliative Care	42	Military Rehabilitation and Compensation Act (MRCA)	55
Prosthetic and Orthotic Services	42	Coverage	55
Repatriation Pharmaceutical Benefits Scheme (RPBS)	42	Rehabilitation	55
Veterans' Pharmaceutical Reimbursement Scheme (VPRS)	42	Compensation for Permanent Impairment	56
Rehabilitation Appliances Program	42	Incapacity Payments	56
Social Worker Service	43	Special Rate Disability Pension (SRDP)	
Speech Pathology	43	Safety Net Payment	56
Crisis Assistance Program	43	Treatment Benefits	57
Diabetes Educators	43	Compensation for Death	57
Exercise Physiology	43	Financial Advice	57
Transition Care	43	Household Care	58
Rehabilitation and Counselling Services	44	Attendant Care	58
Post Traumatic Stress Disorder (PTSD)	44	Vehicle Modifications	58
VVCS - Veterans and Veterans Families Counselling Service	44	Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS)	58
Veterans' Vocational Rehabilitation Scheme	44	MRCA Supplement	58
Rehabilitation Provided by DVA	45	Funeral Assistance	58
Housing and Community Support	47	Continuing VEA Benefits	58
Defence Home Ownership Assistance Scheme	47	Contact Lists	60 – 66
Home Support Loan	47	DVA Business Specific Numbers	60
Defence Services Homes Insurance Scheme	48	Veterans' Affairs Network	62
Veterans' Home Maintenance Line	48	VVCS - Veterans & Veterans Families Counselling Service	63
Nursing Homes and Hostels	47	The Office of Australian War Graves	64
		National Contacts	65
		Websites	66

Introduction

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

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

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

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

Veterans' Access Network

The Veterans' Access Network (VAN) provides access points for members of the veteran community to provide information to DVA and to obtain information on DVA's benefits and services.

VAN Officers :

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

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

In those larger regional centres where the veteran population is considerable, but not large enough to sustain a VAN office, DVA has contracted a range of agency sites that provide information and support services to the veteran community on behalf of the Department.

These agency sites are located in NSW (Bega, Coffs Harbour, Dubbo, Orange, Port Macquarie, Tamworth, Taree and Wagga Wagga), VIC (Bendigo, Mildura and Warrnambool), QLD (Cairns, Gladstone, Mackay, Rockhampton, Roma, Thursday Island), and SA (Mt Gambier).

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

DVA Pensions

The DVA pays two main types of pensions:

- Compensation Pensions, which include:
 - Disability Pensions: indexed twice yearly in March & September with reference to Consumer Price Index (CPI) or Pensioner & Beneficiary Living Cost Index (PBLCI), whichever is greater. The result is then effectively benchmarked to a proportion of Male Total Average Weekly Earnings (MTAWE), and the pensioner receives the higher of the two rates (Source: DVA FACTS DP28).

- War Widow(er)s Pensions: indexed twice yearly in March & September with reference to CPI or PBLCI, whichever is greater. The result is then effectively benchmarked to a proportion of MTAWE, and the pensioner receives the higher of the two rates. (Source: DVA FACTS IS159)

- Income Support Pensions, which include:
 - Service Pensions: means-tested; indexed twice yearly in March & September with reference to CPI or PBLCI, whichever is greater. The result is then effectively benchmarked to a proportion of MTAWE, and the pensioner receives the higher of the two rates. (Source: DVA FACTS IS159)

- Income Support Supplement : means tested; indexed twice yearly in March & September with reference to CPI or PBLCI, whichever is greater. The result is then benchmarked to a proportion of MTAWE, and the pensioner receives the higher of the two rates. (Source: DVA FACTS IS159)

These pensions are paid fortnightly. Pensioners may also be eligible for certain additional allowances.

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

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

Compensation Pensions

All amounts of pensions given are current from 20 September 2012.

Disability Pension

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

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

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

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

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

before 22 May 1986 they can also claim for injuries or diseases resulting from service up to 30 June 2004);

- in the ADF whilst rendering British Nuclear Test Defence service between certain periods from 1952 – 1965.

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

ADF personnel ineligible under the VEA may be entitled to compensation and benefits under the Safety, Rehabilitation and Compensation Act 1988 (SRCA) or the Military Rehabilitation and Compensation Act 2004 (MRCA).

For those with service between 1972 and 1994, compensation may be available under both schemes (SRCA and VEA) for peacetime service. Similarly, ex-members of the Defence Force who participated in the British Nuclear Tests program in Australia, may be eligible for benefits under both the VEA and the SRCA. However, in any case, payment of compensation for the same conditions accepted under different Acts must be offset against the other. If offsetting may affect the veteran or eligible person, they should get advice from DVA that is specific to their circumstances. They may also wish to obtain financial advice as compensation offsetting in most cases affects a disability pension for life.

For ADF personnel injured after 1 July 2004, compensation is only available under the MRCA. This Act is administered by DVA.

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

As well as the disability pension, allowances are payable for specific purposes relating to war caused or defence-caused injuries and diseases.

(See the Health Care and Services Section).

There are four different types of disability pensions under the VEA:

General Rate

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

100%	\$420	50%	\$210
90%	\$378	40%	\$168
80%	\$336	30%	\$126
70%	\$294	20%	\$84
60%	\$252	10%	\$42

(Source: DVA FACTS IS30 and DP43)

SPECIAL (T&PI) RATE AND INTERMEDIATE RATE

pensions may be paid to veterans whose capacity to earn a living has been seriously affected by war-caused or defence-caused injury or disease.

The fortnightly Special Rate is \$1182.00, and the Intermediate Rate is \$802.30. (Source: DVA FACTS DP43)

To receive Special Rate you must have been prevented from continuing in your substantive paid work solely due to your accepted war or defence caused conditions, and must now be incapable of working more than 8 hours per week (for Intermediate Rate the limit is 20 hours per week) in other work. This must result in a loss of earnings.

EXTREME DISABLEMENT ADJUSTMENT (EDA)

EDA may be paid to severely incapacitated veterans (special eligibility criteria apply) aged over 65 years who do not receive the Special or Intermediate Rate.

The current rate is \$652.70 per fortnight. (Source: DVA FACTS DP43)

ADDITIONAL DISABILITY PENSION FOR SPECIFIC DISABILITIES

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

The adjustment is added to the veteran's disability pension but the total of the disability pension and the additional amount for amputations or blindness cannot exceed the Special Rate (T&PI).

Refer to DVA FACTS DP71 and DP43 for full details.

Allowances and Other Benefits

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

LOSS OF EARNINGS ALLOWANCE

This allowance may be paid if a veteran loses earnings while receiving treatment for a war caused or defence-caused injury or disease, or attending appointments to claim a disability pension. The allowance may also be paid to a person who loses earnings because they are helping a veteran to claim for disability pension. (Source: DVA FACTS DP75 and DP43)

TEMPORARY INCAPACITY ALLOWANCE (TIA)

This allowance may be paid to a veteran who is unable to work due to being admitted to a hospital or other institution for treatment for a war-caused or defence-caused injury or disease, and that treatment extends for 28 days or more. TIA will cease to be paid for periods off work on or after 20 September 2011. Those veterans receiving TIA as at 19 September 2011 will be invited to claim under the Loss of Earnings Allowance rules from 20 September 2011. (Source: DVA FACTS DP77 & DP43)

VICTORIA CROSS ALLOWANCE

An allowance of \$4,035.00 per annum is payable to holders of the Victoria Cross. (Source: DVA FACTS IS30 and DP43)

DECORATION ALLOWANCE

This allowance is paid automatically at the rate of \$2.10 per fortnight to Disability Pensioners who were awarded certain decorations for gallantry. (Source: DVA FACTS IS30 and DP43)

ATTENDANT ALLOWANCE

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

The fortnightly amount is currently \$151.40 at the low rate and \$303.20 at the high rate. (Source: DVA FACTS IS30 and DP43)

CLOTHING ALLOWANCE

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

The rate payable depends on the extent of injury or disease. The fortnightly amount is currently \$5.90 at the Low Rate, \$8.60 at the Mid Rate and \$12.70 at the High Rate. (Source: DVA FACTS IS30 and DP43)

RECREATION TRANSPORT ALLOWANCE

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

The current rates of Recreation Transport Allowance are \$81.00 per fortnight (high rate) or \$40.40 per fortnight (low rate). (Source: DVA FACTS IS30 and DP43)

VEHICLE ASSISTANCE SCHEME

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

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

The rate per year for maintenance and running costs is \$2,106.00. (Source: DVA FACTS IS30 and DP43)

GST EXEMPTION

An exemption from payment of GST on the purchase of a new motor vehicle, or spare parts, may be available to a veteran on the Special (T&PI) Rate or in the case of serious injury to a leg or both arms. To claim the exemption an Australian Taxation Office declaration form must be submitted to the car or car parts supplier. (Source: DVA FACTS DP79)

The equivalent is also available for purchase of a motorcycle by way of a grant from DVA. (Source: DVA FACTS DP42)

War Widow(er)s Pension (WWP)

This pension is currently \$783.60 per fortnight, is not taxable nor subject to an income or assets test. This payment rate may be reduced by compensation in respect of the veteran's or member's death which is paid from another source. (Source: DVA FACTS IS30 and DP43)

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

To be eligible for a war widow(er)s pension, the person's partner, a veteran, must have died as the result of a service caused injury or disability. An automatic grant of pension will be made to a surviving partner without regard to whether the death was caused by war or eligible defence service, if the veteran was:

- an ex-prisoner of war, or
- receiving the Extreme Disablement Adjustment, or
- receiving a disability pension at the Special Rate (including a veteran who was in receipt of a Special Rate disability pension for blindness in both eyes), or
- receiving a disability pension at the Intermediate Rate, or
- receiving a disability pension at the Temporary Special Rate, or
- receiving a disability pension at an increased rate for a condition specified in any of items 1 to 8 of subsection 27(1) of the VEA (these items relate to double amputees who may also be blind in one eye).

Orphan's Pension

The rate payable is \$91.60 per fortnight where the veteran parent is deceased, and \$183.00 where both parents are deceased. (Source: DVA FACTS IS30 and DP43)

Income Support Pensions

Service Pension

The Service Pension is similar to the Age Pension paid by Centrelink but is only available to those veterans who have Qualifying Service (generally, incurring danger from hostile forces of the enemy).

Age service pension is available 5 years earlier than the Age Pension. Invalidity service pension may be payable earlier where the veteran is permanently unable to work or is permanently blind.

Income and assets tests apply.

A service pension granted on the grounds of invalidity is tax free until the recipient reaches Age Pension age.

The current maximum Service Pension rates per fortnight are :

Single pensioner	\$772.60
Pensioner couple (each)	\$582.40

(S Source: DVA FACTS IS30, IS02)

Partner Service Pension

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

To check eligibility for:

- current partners, or
- former partners, or
- widow(er)s, and
- age and other eligibility requirements

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

Income Support Supplement (ISS)

ISS provides a regular income in addition to the war widow(er)s pension for Australian war widow(er)s with limited means. This includes wholly dependent partners under the Military Rehabilitation and Compensation Act 2004 (MRCA) with limited means. The payment is subject to income and assets tests. The current maximum rate of ISS is \$234.40 per fortnight.

There is no age requirement on the eligibility for ISS. However, your age may be relevant for some income and assets test rules, taxation and your eligibility to participate in particular schemes.

ISS may be granted on the basis of invalidity where the war widow(er) is permanently unable to work or is permanently blind. ISS granted on the grounds of invalidity is tax free until the recipient reaches Age Pension age.

Please contact your local DVA office or see DVA Facts Sheet IS03.

Income and Assets Tests for Income Support Pensions

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

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

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

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

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

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

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

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

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

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

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

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

INCOME TEST & INCOME TEST TAPER RATE

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

Special rules apply to pensioners who would be worse off under the 50 cent taper as at 20 September 2009: they are paid a transitional rate, with a 40 cent taper, until they are better off under the new rules, when they switch to the 50 cent taper rate. A person cannot revert to the transitional rules after being paid under the new rules.

This "income free area" is currently \$152 per fortnight for single people and \$268 per fortnight combined for couples. (Source: DVA FACTS IS34, IS35 and IS36)

Where pensioners remain in employment past pension age, the assessable earnings are discounted under the Work Bonus provisions (see below).

For more information please contact your local DVA Office.

ASSETS TEST

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

A single pensioner or pensioner couple may

have assets of up to a certain amount before the amount of pension payable is reduced. This is known as the "assets value limit". These limits are set out in the table below. (Source: DVA FACTS IS88)

	LOW LIMIT (home owners)	HIGH LIMIT (non-home owners)
Singles	\$192,500	\$332,000
Couples - combined	\$273,000	\$412,500

Pension Bonus Scheme

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

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

Work Bonus

The Work Bonus Scheme is designed to encourage eligible service pensioners, income support supplement recipients and age pensioners to remain in the workforce after pension age. The first \$250 per fortnight of income earned is excluded from the income test. Unused portions of the \$250 per fortnight can be accumulated in a Work Bonus Bank up to a maximum of \$6,500. This amount can be used to discount any future earnings.

Further information on this scheme can be found in factsheet IS99 Work Bonus or contact your local DVA office.

British Nuclear Test Service - Maralinga, Emu Field and Montebello Islands

From 1 July 2010 the Veterans' Entitlements Act 1986 (VEA) provides benefits to ex-members of the Defence Force who participated in the British Nuclear Tests (BNT) program in Australia. BNT participants are also able to continue to apply under the Safety, Rehabilitation and Compensation Act 1988 (SRCA) for compensable conditions related to their service. The usual compensation offsetting provisions apply if a British Nuclear Test participant is eligible for compensation under both the VEA and the SRCA.

Former members of the Defence Force with any condition which is accepted under the VEA as being related to their participation in the BNT program in Australia, will be eligible for compensation and health care benefits under the VEA.

BNT defence participants are also eligible for automatic coverage of treatment (via a White Card) for the following conditions under 85(2) and 88A of the VEA, irrespective of service providing a diagnosis is obtained;

- malignant cancer;
- pulmonary tuberculosis;
- post-traumatic stress disorder;
- anxiety; and
- depression.

BNT defence participants may also be eligible for additional benefits and allowances depending on individual circumstances.

Widows and dependent children of BNT defence participants have access to war widow's pensions, orphan's pensions and Gold Cards where the defence participant's death is accepted as related to BNT service, or where the defence participant was eligible to receive a Special Rate disability pension, Temporary Special Rate pension, or an Intermediate Rate pension.

Claims are determined under the more generous 'reasonable hypothesis' standard of proof.

BRITISH NUCLEAR TEST PARTICIPANTS NON-LIABILITY HEALTH CARE SCHEME

All British Nuclear Test participants, whether military, public servants or civilians, are eligible for health treatment (White Card) for the testing and treatment of any malignant cancer (neoplasia) only. (Source: DVA FACTS DP83)

Contact your local DVA office for more information.

F-111 deseal/reseal

As part of the 2010–11 Federal Budget, the Australian Government announced \$55 million over five years to ensure more F-111 fuel tank maintenance workers, including pick and patch workers and others, have easier access to compensation and health care for conditions that relate to their service.

Tier classification is the first step in the process to determine your eligibility for benefits such as compensation, health care and the ex-gratia payments schemes. You can apply to have your Tier classification or Group 1 status determined by completing the D9021 Application for Tier Classification form. See DVA Factsheet F111-02 – Tier definitions for more information.

- Tier 1, 2 and 3 participants are entitled to compensation, health care and counselling.
- Tier 1 and 2 participants are entitled to a lump sum payment under the ex-gratia scheme. Tier 1 \$40,000 and Tier 2 \$10,000
- Certain personnel who do not meet a Tier definition are entitled to health care and counselling for certain conditions if they meet the definition of a Group 1 participant.

For more information, including factsheets outlining health care benefits available, visit <http://f111.dva.gov.au> or freecall 1800 555 323 (Source: DVA FACTS F111-01 & <http://f111.dva.gov.au>)

Payment Ready Reckoners

Service & Social Security Age Pension Ready Reckoner Income Test Table (Couples)	13
Service & Social Security Age Pension Ready Reckoner Income Test Table (Singles)	14
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Couples)	15
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Couples)	16
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Singles)	17
Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Singles)	18
Income Support Supplement Ready Reckoner Income Test Table (Couples)	19
Income Support Supplement Ready Reckoner Income Test Table (Singles)	20
Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Couples)	21
Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Couples)	22
Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Singles)	23
Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Singles)	24

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

Look for the closest figure to your total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. These figures include your pension supplement (\$45.70).

Combined Income	Pension Rate (each) per Fortnight	Combined Income	Pension Rate (each) per Fortnight	Combined Income	Pension Rate (each) per Fortnight
\$268.00	\$582.40	\$1,027.50	\$392.50	\$1,787.00	\$202.60
\$292.50	\$576.20	\$1,052.00	\$386.40	\$1,811.50	\$196.50
\$317.00	\$570.10	\$1,076.50	\$380.20	\$1,836.00	\$190.40
\$341.50	\$564.00	\$1,101.00	\$374.10	\$1,860.50	\$184.20
\$366.00	\$557.90	\$1,125.50	\$368.00	\$1,885.00	\$178.10
\$390.50	\$551.70	\$1,150.00	\$361.90	\$1,909.50	\$172.00
\$415.00	\$545.60	\$1,174.50	\$355.70	\$1,934.00	\$165.90
\$439.50	\$539.50	\$1,199.00	\$349.60	\$1,958.50	\$159.70
\$464.00	\$533.40	\$1,223.50	\$343.50	\$1,983.00	\$153.60
\$488.50	\$527.20	\$1,248.00	\$337.40	\$2,007.50	\$147.50
\$513.00	\$521.10	\$1,272.50	\$331.20	\$2,032.00	\$141.40
\$537.50	\$515.00	\$1,297.00	\$325.10	\$2,056.50	\$135.20
\$562.00	\$508.90	\$1,321.50	\$319.00	\$2,081.00	\$129.10
\$586.50	\$502.70	\$1,346.00	\$312.90	\$2,105.50	\$123.00
\$611.00	\$496.60	\$1,370.50	\$306.70	\$2,130.00	\$116.90
\$635.50	\$490.50	\$1,395.00	\$300.60	\$2,154.50	\$110.70
\$660.00	\$484.40	\$1,419.50	\$294.50	\$2,179.00	\$104.60
\$684.50	\$478.20	\$1,444.00	\$288.40	\$2,203.50	\$98.50
\$709.00	\$472.10	\$1,468.50	\$282.20	\$2,228.00	\$92.40
\$733.50	\$466.00	\$1,493.00	\$276.10	\$2,252.50	\$86.20
\$758.00	\$459.90	\$1,517.50	\$270.00	\$2,277.00	\$80.10
\$782.50	\$453.70	\$1,542.00	\$263.90	\$2,301.50	\$74.00
\$807.00	\$447.60	\$1,566.50	\$257.70	\$2,326.00	\$67.90
\$831.50	\$441.50	\$1,591.00	\$251.60	\$2,350.50	\$61.70
\$856.00	\$435.40	\$1,615.50	\$245.50	\$2,375.00	\$55.60
\$880.50	\$429.20	\$1,640.00	\$239.40	\$2,399.50	\$49.50
\$905.00	\$423.10	\$1,664.50	\$233.20	\$2,424.00	\$43.40
\$929.50	\$417.00	\$1,689.00	\$227.10	\$2,448.50	\$37.20
\$954.00	\$410.90	\$1,713.50	\$221.00	\$2,473.00	\$31.10
\$978.50	\$404.70	\$1,738.00	\$214.90	\$2,497.60	\$24.50
\$1,003.00	\$398.60	\$1,762.50	\$208.70	\$2,597.60	\$0.00

Source: DVA FACTS IS 165

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

Look for the closest figure to your total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. This pension rate includes your pension supplement (\$60.60).

Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight
\$152.00	\$772.60	\$657.30	\$519.90	\$1,162.60	\$267.30
\$168.30	\$764.40	\$673.60	\$511.80	\$1,178.90	\$259.10
\$184.60	\$756.30	\$689.90	\$503.60	\$1,195.20	\$251.00
\$200.90	\$748.10	\$706.20	\$495.50	\$1,211.50	\$242.80
\$217.20	\$740.00	\$722.50	\$487.30	\$1,227.80	\$234.70
\$233.50	\$731.80	\$738.80	\$479.20	\$1,244.10	\$226.50
\$249.80	\$723.70	\$755.10	\$471.00	\$1,260.40	\$218.40
\$266.10	\$715.50	\$771.40	\$462.90	\$1,276.70	\$210.20
\$282.40	\$707.40	\$787.70	\$454.70	\$1,293.00	\$202.10
\$298.70	\$699.20	\$804.00	\$446.60	\$1,309.30	\$193.90
\$315.00	\$691.10	\$820.30	\$438.40	\$1,325.60	\$185.80
\$331.30	\$682.90	\$836.60	\$430.30	\$1,341.90	\$177.60
\$347.60	\$674.80	\$852.90	\$422.10	\$1,358.20	\$169.50
\$363.90	\$666.60	\$869.20	\$414.00	\$1,374.50	\$161.30
\$380.20	\$658.50	\$885.50	\$405.80	\$1,390.80	\$153.20
\$396.50	\$650.30	\$901.80	\$397.70	\$1,407.10	\$145.00
\$412.80	\$642.20	\$918.10	\$389.50	\$1,423.40	\$136.90
\$429.10	\$634.00	\$934.40	\$381.40	\$1,439.70	\$128.70
\$445.40	\$625.90	\$950.70	\$373.20	\$1,456.00	\$120.60
\$461.70	\$617.70	\$967.00	\$365.10	\$1,472.30	\$112.40
\$478.00	\$609.60	\$983.30	\$356.90	\$1,488.60	\$104.30
\$494.30	\$601.40	\$999.60	\$348.80	\$1,504.90	\$96.10
\$510.60	\$593.30	\$1,015.90	\$340.60	\$1,521.20	\$88.00
\$526.90	\$585.10	\$1,032.20	\$332.50	\$1,537.50	\$79.80
\$543.20	\$577.00	\$1,048.50	\$324.30	\$1,553.80	\$71.70
\$559.50	\$568.80	\$1,064.80	\$316.20	\$1,570.10	\$63.50
\$575.80	\$560.70	\$1,081.10	\$308.00	\$1,586.40	\$55.40
\$592.10	\$552.50	\$1,097.40	\$299.90	\$1,602.70	\$47.20
\$608.40	\$544.40	\$1,113.70	\$291.70	\$1,619.00	\$39.10
\$624.70	\$536.20	\$1,130.00	\$283.60	\$1,632.20	\$32.50
\$641.00	\$528.10	\$1,146.30	\$275.40	\$1,697.20	\$0.00

Source: DVA FACTS IS 164

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

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$45.70).

Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each) per Fortnight
\$273,000	\$582.40	\$526,456	\$392.60	\$779,912	\$202.50
\$281,176	\$576.40	\$534,632	\$386.20	\$788,088	\$196.10
\$289,352	\$570.40	\$542,808	\$380.20	\$796,264	\$190.10
\$297,528	\$564.00	\$550,984	\$374.20	\$804,440	\$184.10
\$305,704	\$558.00	\$559,160	\$367.90	\$812,616	\$177.70
\$313,880	\$552.00	\$567,336	\$361.90	\$820,792	\$171.70
\$322,056	\$545.60	\$575,512	\$355.50	\$828,968	\$165.70
\$330,232	\$539.60	\$583,688	\$349.50	\$837,144	\$159.40
\$338,408	\$533.60	\$591,864	\$343.50	\$845,320	\$153.40
\$346,584	\$527.20	\$600,040	\$337.10	\$853,496	\$147.40
\$354,760	\$521.20	\$608,216	\$331.10	\$861,672	\$141.00
\$362,936	\$515.20	\$616,392	\$325.10	\$869,848	\$135.00
\$371,112	\$508.90	\$624,568	\$318.70	\$878,024	\$128.60
\$379,288	\$502.90	\$632,744	\$312.70	\$886,200	\$122.60
\$387,464	\$496.90	\$640,920	\$306.70	\$894,376	\$116.60
\$395,640	\$490.50	\$649,096	\$300.40	\$902,552	\$110.20
\$403,816	\$484.50	\$657,272	\$294.40	\$910,728	\$104.20
\$411,992	\$478.50	\$665,448	\$288.40	\$918,904	\$98.20
\$420,168	\$472.10	\$673,624	\$282.00	\$927,080	\$91.90
\$428,344	\$466.10	\$681,800	\$276.00	\$935,256	\$85.90
\$436,520	\$459.70	\$689,976	\$270.00	\$943,432	\$79.90
\$444,696	\$453.70	\$698,152	\$263.60	\$951,608	\$73.50
\$452,872	\$447.70	\$706,328	\$257.60	\$959,784	\$67.50
\$461,048	\$441.40	\$714,504	\$251.20	\$967,960	\$61.50
\$469,224	\$435.40	\$722,680	\$245.20	\$976,136	\$55.10
\$477,400	\$429.40	\$730,856	\$239.20	\$984,312	\$49.10
\$485,576	\$423.00	\$739,032	\$232.90	\$992,488	\$43.10
\$493,752	\$417.00	\$747,208	\$226.90	\$1,000,664	\$36.70
\$501,928	\$411.00	\$755,384	\$220.90	\$1,008,840	\$30.70
\$510,104	\$404.60	\$763,560	\$214.50	\$1,017,000	\$24.50
\$518,280	\$398.60	\$771,736	\$208.50	\$1,050,000	\$0.00

Source: DVA FACTS IS 165

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

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$45.70).

Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each)	Combined Assets	Pension Rate (each)
\$412,500	\$582.40	\$665,956	\$392.60	\$919,412	\$202.50
\$420,676	\$576.40	\$674,132	\$386.20	\$927,588	\$196.10
\$428,852	\$570.40	\$682,308	\$380.20	\$935,764	\$190.10
\$437,028	\$564.00	\$690,484	\$374.20	\$943,940	\$184.10
\$445,204	\$558.00	\$698,660	\$367.90	\$952,116	\$177.70
\$453,380	\$552.00	\$706,836	\$361.90	\$960,292	\$171.70
\$461,556	\$545.60	\$715,012	\$355.50	\$968,468	\$165.70
\$469,732	\$539.60	\$723,188	\$349.50	\$976,644	\$159.40
\$477,908	\$533.60	\$731,364	\$343.50	\$984,820	\$153.40
\$486,084	\$527.20	\$739,540	\$337.10	\$992,996	\$147.40
\$494,260	\$521.20	\$747,716	\$331.10	\$1,001,172	\$141.00
\$502,436	\$515.20	\$755,892	\$325.10	\$1,009,348	\$135.00
\$510,612	\$508.90	\$764,068	\$318.70	\$1,017,524	\$128.60
\$518,788	\$502.90	\$772,244	\$312.70	\$1,025,700	\$122.60
\$526,964	\$496.90	\$780,420	\$306.70	\$1,033,876	\$116.60
\$535,140	\$490.50	\$788,596	\$300.40	\$1,042,052	\$110.20
\$543,316	\$484.50	\$796,772	\$294.40	\$1,050,228	\$104.20
\$551,492	\$478.50	\$804,948	\$288.40	\$1,058,404	\$98.20
\$559,668	\$472.10	\$813,124	\$282.00	\$1,066,580	\$91.90
\$567,844	\$466.10	\$821,300	\$276.00	\$1,074,756	\$85.90
\$576,020	\$459.70	\$829,476	\$270.00	\$1,082,932	\$79.90
\$584,196	\$453.70	\$837,652	\$263.60	\$1,091,108	\$73.50
\$592,372	\$447.70	\$845,828	\$257.60	\$1,099,284	\$67.50
\$600,548	\$441.40	\$854,004	\$251.20	\$1,107,460	\$61.50
\$608,724	\$435.40	\$862,180	\$245.20	\$1,115,636	\$55.10
\$616,900	\$429.40	\$870,356	\$239.20	\$1,123,812	\$49.10
\$625,076	\$423.00	\$878,532	\$232.90	\$1,131,988	\$43.10
\$633,252	\$417.00	\$886,708	\$226.90	\$1,140,164	\$36.70
\$641,428	\$411.00	\$894,884	\$220.90	\$1,148,340	\$30.70
\$649,604	\$404.60	\$903,060	\$214.50	\$1,156,516	\$24.50
\$657,780	\$398.60	\$911,236	\$208.50	\$1,164,692	\$0.00

Source: DVA FACTS IS 165

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

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$60.60).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$192,500	\$772.60	\$360,613	\$520.60	\$528,726	\$268.60
\$197,923	\$764.70	\$366,036	\$512.30	\$534,149	\$260.30
\$203,346	\$756.40	\$371,459	\$504.40	\$539,572	\$252.10
\$208,769	\$748.20	\$376,882	\$496.20	\$544,995	\$244.20
\$214,192	\$740.30	\$382,305	\$487.90	\$550,418	\$235.90
\$219,615	\$732.10	\$387,728	\$480.10	\$555,841	\$227.70
\$225,038	\$723.80	\$393,151	\$471.80	\$561,264	\$219.40
\$230,461	\$715.90	\$398,574	\$463.60	\$566,687	\$211.60
\$235,884	\$707.70	\$403,997	\$455.70	\$572,110	\$203.30
\$241,307	\$699.40	\$409,420	\$447.40	\$577,533	\$195.10
\$246,730	\$691.60	\$414,843	\$439.20	\$582,956	\$187.20
\$252,153	\$683.30	\$420,266	\$430.90	\$588,379	\$178.90
\$257,576	\$675.10	\$425,689	\$423.10	\$593,802	\$170.70
\$262,999	\$667.20	\$431,112	\$414.80	\$599,225	\$162.80
\$268,422	\$658.90	\$436,535	\$406.60	\$604,648	\$154.60
\$273,845	\$650.70	\$441,958	\$398.70	\$610,071	\$146.30
\$279,268	\$642.40	\$447,381	\$390.40	\$615,494	\$138.40
\$284,691	\$634.60	\$452,804	\$382.20	\$620,917	\$130.20
\$290,114	\$626.30	\$458,227	\$374.30	\$626,340	\$121.90
\$295,537	\$618.10	\$463,650	\$366.10	\$631,763	\$113.70
\$300,960	\$610.20	\$469,073	\$357.80	\$637,186	\$105.80
\$306,383	\$601.90	\$474,496	\$349.90	\$642,609	\$97.60
\$311,806	\$593.70	\$479,919	\$341.70	\$648,032	\$89.30
\$317,229	\$585.80	\$485,342	\$333.40	\$653,455	\$81.40
\$322,652	\$577.60	\$490,765	\$325.20	\$658,878	\$73.20
\$328,075	\$569.30	\$496,188	\$317.30	\$664,301	\$64.90
\$333,498	\$561.40	\$501,611	\$309.10	\$669,724	\$57.10
\$338,921	\$553.20	\$507,034	\$300.80	\$675,147	\$48.80
\$344,344	\$544.90	\$512,457	\$292.90	\$680,570	\$40.60
\$349,767	\$536.70	\$517,880	\$284.70	\$686,000	\$32.50
\$355,190	\$528.80	\$523,303	\$276.40	\$707,750	\$0.00

Source: DVA FACTS IS 164

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

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$60.60).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$332,000	\$772.60	\$500,113	\$520.60	\$668,226	\$268.60
\$337,423	\$764.70	\$505,536	\$512.30	\$673,649	\$260.30
\$342,846	\$756.40	\$510,959	\$504.40	\$679,072	\$252.10
\$348,269	\$748.20	\$516,382	\$496.20	\$684,495	\$244.20
\$353,692	\$740.30	\$521,805	\$487.90	\$689,918	\$235.90
\$359,115	\$732.10	\$527,228	\$480.10	\$695,341	\$227.70
\$364,538	\$723.80	\$532,651	\$471.80	\$700,764	\$219.40
\$369,961	\$715.90	\$538,074	\$463.60	\$706,187	\$211.60
\$375,384	\$707.70	\$543,497	\$455.70	\$711,610	\$203.30
\$380,807	\$699.40	\$548,920	\$447.40	\$717,033	\$195.10
\$386,230	\$691.60	\$554,343	\$439.20	\$722,456	\$187.20
\$391,653	\$683.30	\$559,766	\$430.90	\$727,879	\$178.90
\$397,076	\$675.10	\$565,189	\$423.10	\$733,302	\$170.70
\$402,499	\$667.20	\$570,612	\$414.80	\$738,725	\$162.80
\$407,922	\$658.90	\$576,035	\$406.60	\$744,148	\$154.60
\$413,345	\$650.70	\$581,458	\$398.70	\$749,571	\$146.30
\$418,768	\$642.40	\$586,881	\$390.40	\$754,994	\$138.40
\$424,191	\$634.60	\$592,304	\$382.20	\$760,417	\$130.20
\$429,614	\$626.30	\$597,727	\$374.30	\$765,840	\$121.90
\$435,037	\$618.10	\$603,150	\$366.10	\$771,263	\$113.70
\$440,460	\$610.20	\$608,573	\$357.80	\$776,686	\$105.80
\$445,883	\$601.90	\$613,996	\$349.90	\$782,109	\$97.60
\$451,306	\$593.70	\$619,419	\$341.70	\$787,532	\$89.30
\$456,729	\$585.80	\$624,842	\$333.40	\$792,955	\$81.40
\$462,152	\$577.60	\$630,265	\$325.20	\$798,378	\$73.20
\$467,575	\$569.30	\$635,688	\$317.30	\$803,801	\$64.90
\$472,998	\$561.40	\$641,111	\$309.10	\$809,224	\$57.10
\$478,421	\$553.20	\$646,534	\$300.80	\$814,647	\$48.80
\$483,844	\$544.90	\$651,957	\$292.90	\$820,070	\$40.60
\$489,267	\$536.70	\$657,380	\$284.70	\$825,500	\$32.50
\$494,690	\$528.80	\$662,803	\$276.40	\$847,250	\$0.00

Source: DVA FACTS IS 164

Income Support Supplement Ready Reckoner Income

Test Table (Couples)

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

Combined Income	Pension Rate per Fortnight	Combined Income	Pension Rate per Fortnight	Combined Income	Pension Rate per Fortnight
\$1,660.00	\$234.40	\$1,945.20	\$163.10	\$2,230.40	\$91.80
\$1,669.20	\$232.10	\$1,954.40	\$160.80	\$2,239.60	\$89.50
\$1,678.40	\$229.80	\$1,963.60	\$158.50	\$2,248.80	\$87.20
\$1,687.60	\$227.50	\$1,972.80	\$156.20	\$2,258.00	\$84.90
\$1,696.80	\$225.20	\$1,982.00	\$153.90	\$2,267.20	\$82.60
\$1,706.00	\$222.90	\$1,991.20	\$151.60	\$2,276.40	\$80.30
\$1,715.20	\$220.60	\$2,000.40	\$149.30	\$2,285.60	\$78.00
\$1,724.40	\$218.30	\$2,009.60	\$147.00	\$2,294.80	\$75.70
\$1,733.60	\$216.00	\$2,018.80	\$144.70	\$2,304.00	\$73.40
\$1,742.80	\$213.70	\$2,028.00	\$142.40	\$2,313.20	\$71.10
\$1,752.00	\$211.40	\$2,037.20	\$140.10	\$2,322.40	\$68.80
\$1,761.20	\$209.10	\$2,046.40	\$137.80	\$2,331.60	\$66.50
\$1,770.40	\$206.80	\$2,055.60	\$135.50	\$2,340.80	\$64.20
\$1,779.60	\$204.50	\$2,064.80	\$133.20	\$2,350.00	\$61.90
\$1,788.80	\$202.20	\$2,074.00	\$130.90	\$2,359.20	\$59.60
\$1,798.00	\$199.90	\$2,083.20	\$128.60	\$2,368.40	\$57.30
\$1,807.20	\$197.60	\$2,092.40	\$126.30	\$2,377.60	\$55.00
\$1,816.40	\$195.30	\$2,101.60	\$124.00	\$2,386.80	\$52.70
\$1,825.60	\$193.00	\$2,110.80	\$121.70	\$2,396.00	\$50.40
\$1,834.80	\$190.70	\$2,120.00	\$119.40	\$2,405.20	\$48.10
\$1,844.00	\$188.40	\$2,129.20	\$117.10	\$2,414.40	\$45.80
\$1,853.20	\$186.10	\$2,138.40	\$114.80	\$2,423.60	\$43.50
\$1,862.40	\$183.80	\$2,147.60	\$112.50	\$2,432.80	\$41.20
\$1,871.60	\$181.50	\$2,156.80	\$110.20	\$2,442.00	\$38.90
\$1,880.80	\$179.20	\$2,166.00	\$107.90	\$2,451.20	\$36.60
\$1,890.00	\$176.90	\$2,175.20	\$105.60	\$2,460.40	\$34.30
\$1,899.20	\$174.60	\$2,184.40	\$103.30	\$2,469.60	\$32.00
\$1,908.40	\$172.30	\$2,193.60	\$101.00	\$2,478.80	\$29.70
\$1,917.60	\$170.00	\$2,202.80	\$98.70	\$2,488.00	\$27.40
\$1,926.80	\$167.70	\$2,212.00	\$96.40	\$2,499.60	\$24.50
\$1,936.00	\$165.40	\$2,221.20	\$94.10	\$2,597.60	\$0.00

Source: DVA FACTS IS 168

Income Support Supplement Ready Reckoner Income Test

Table(Singles)

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

Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight
\$1,228.40	\$234.40	\$1,364.80	\$166.10	\$1,501.20	\$97.90
\$1,232.80	\$232.20	\$1,369.20	\$163.90	\$1,505.60	\$95.70
\$1,237.20	\$230.00	\$1,373.60	\$161.70	\$1,510.00	\$93.50
\$1,241.60	\$227.80	\$1,378.00	\$159.50	\$1,514.40	\$91.30
\$1,246.00	\$225.60	\$1,382.40	\$157.30	\$1,518.80	\$89.10
\$1,250.40	\$223.40	\$1,386.80	\$155.10	\$1,523.20	\$86.90
\$1,254.80	\$221.20	\$1,391.20	\$152.90	\$1,527.60	\$84.70
\$1,259.20	\$219.00	\$1,395.60	\$150.70	\$1,532.00	\$82.50
\$1,263.60	\$216.80	\$1,400.00	\$148.50	\$1,536.40	\$80.30
\$1,268.00	\$214.60	\$1,404.40	\$146.30	\$1,540.80	\$78.10
\$1,272.40	\$212.40	\$1,408.80	\$144.10	\$1,545.20	\$75.90
\$1,276.80	\$210.20	\$1,413.20	\$141.90	\$1,549.60	\$73.70
\$1,281.20	\$207.90	\$1,417.60	\$139.70	\$1,554.00	\$71.50
\$1,285.60	\$205.70	\$1,422.00	\$137.50	\$1,558.40	\$69.30
\$1,290.00	\$203.50	\$1,426.40	\$135.30	\$1,562.80	\$67.10
\$1,294.40	\$201.30	\$1,430.80	\$133.10	\$1,567.20	\$64.90
\$1,298.80	\$199.10	\$1,435.20	\$130.90	\$1,571.60	\$62.70
\$1,303.20	\$196.90	\$1,439.60	\$128.70	\$1,576.00	\$60.50
\$1,307.60	\$194.70	\$1,444.00	\$126.50	\$1,580.40	\$58.30
\$1,312.00	\$192.50	\$1,448.40	\$124.30	\$1,584.80	\$56.10
\$1,316.40	\$190.30	\$1,452.80	\$122.10	\$1,589.20	\$53.90
\$1,320.80	\$188.10	\$1,457.20	\$119.90	\$1,593.60	\$51.70
\$1,325.20	\$185.90	\$1,461.60	\$117.70	\$1,598.00	\$49.50
\$1,329.60	\$183.70	\$1,466.00	\$115.50	\$1,602.40	\$47.30
\$1,334.00	\$181.50	\$1,470.40	\$113.30	\$1,606.80	\$45.10
\$1,338.40	\$179.30	\$1,474.80	\$111.10	\$1,611.20	\$42.90
\$1,342.80	\$177.10	\$1,479.20	\$108.90	\$1,615.60	\$40.70
\$1,347.20	\$174.90	\$1,483.60	\$106.70	\$1,620.00	\$38.50
\$1,351.60	\$172.70	\$1,488.00	\$104.50	\$1,624.40	\$36.30
\$1,356.00	\$170.50	\$1,492.40	\$102.30	\$1,628.80	\$34.10
\$1,360.40	\$168.30	\$1,496.80	\$100.10	\$1,633.20	\$31.90
				\$1,637.60	\$29.70
				\$1,642.00	\$27.50
				\$1,646.40	\$25.30
				\$1,650.80	\$23.10
				\$1,655.20	\$20.90
				\$1,659.60	\$18.70
				\$1,664.00	\$16.50
				\$1,668.40	\$14.30
				\$1,672.80	\$12.10
				\$1,677.20	\$9.90
				\$1,681.60	\$7.70
				\$1,686.00	\$5.50
				\$1,690.40	\$3.30
				\$1,694.80	\$1.10
				\$1,699.20	\$0.00

Source: DVA FACTS IS 167

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

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

Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight
\$737,000	\$234.40	\$832,325	\$163.10	\$927,650	\$91.50
\$740,075	\$232.10	\$835,400	\$160.90	\$930,725	\$89.20
\$743,150	\$229.90	\$838,475	\$158.60	\$933,800	\$87.00
\$746,225	\$227.60	\$841,550	\$156.00	\$936,875	\$84.70
\$749,300	\$225.40	\$844,625	\$153.70	\$939,950	\$82.50
\$752,375	\$223.10	\$847,700	\$151.50	\$943,025	\$79.90
\$755,450	\$220.90	\$850,775	\$149.20	\$946,100	\$77.60
\$758,525	\$218.20	\$853,850	\$147.00	\$949,175	\$75.40
\$761,600	\$216.00	\$856,925	\$144.70	\$952,250	\$73.10
\$764,675	\$213.70	\$860,000	\$142.10	\$955,325	\$70.90
\$767,750	\$211.50	\$863,075	\$139.90	\$958,400	\$68.60
\$770,825	\$209.20	\$866,150	\$137.60	\$961,475	\$66.40
\$773,900	\$207.00	\$869,225	\$135.40	\$964,550	\$63.70
\$776,975	\$204.70	\$872,300	\$133.10	\$967,625	\$61.50
\$780,050	\$202.10	\$875,375	\$130.90	\$970,700	\$59.20
\$783,125	\$199.90	\$878,450	\$128.60	\$973,775	\$57.00
\$786,200	\$197.60	\$881,525	\$126.00	\$976,850	\$54.70
\$789,275	\$195.40	\$884,600	\$123.70	\$979,925	\$52.50
\$792,350	\$193.10	\$887,675	\$121.50	\$983,000	\$49.90
\$795,425	\$190.90	\$890,750	\$119.20	\$986,075	\$47.60
\$798,500	\$188.20	\$893,825	\$117.00	\$989,150	\$45.40
\$801,575	\$186.00	\$896,900	\$114.70	\$992,225	\$43.10
\$804,650	\$183.70	\$899,975	\$112.50	\$995,300	\$40.90
\$807,725	\$181.50	\$903,050	\$109.90	\$998,375	\$38.60
\$810,800	\$179.20	\$906,125	\$107.60	\$1,001,450	\$36.40
\$813,875	\$177.00	\$909,200	\$105.40	\$1,004,525	\$33.70
\$816,950	\$174.70	\$912,275	\$103.10	\$1,007,600	\$31.50
\$820,025	\$172.10	\$915,350	\$100.90	\$1,010,675	\$29.20
\$823,100	\$169.90	\$918,425	\$98.60	\$1,013,750	\$27.00
\$826,175	\$167.60	\$921,500	\$96.00	\$1,017,000	\$24.50
\$829,250	\$165.40	\$924,575	\$93.70	\$1,050,000	\$0.00

Source: DVA FACTS IS 168

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

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

Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight
\$876,500	\$234.40	\$971,887	\$163.10	\$1,067,274	\$91.50
\$879,577	\$232.10	\$974,964	\$160.90	\$1,070,351	\$89.20
\$882,654	\$229.90	\$978,041	\$158.20	\$1,073,428	\$87.00
\$885,731	\$227.60	\$981,118	\$156.00	\$1,076,505	\$84.40
\$888,808	\$225.40	\$984,195	\$153.70	\$1,079,582	\$82.10
\$891,885	\$223.10	\$987,272	\$151.50	\$1,082,659	\$79.90
\$894,962	\$220.90	\$990,349	\$149.20	\$1,085,736	\$77.60
\$898,039	\$218.20	\$993,426	\$147.00	\$1,088,813	\$75.40
\$901,116	\$216.00	\$996,503	\$144.40	\$1,091,890	\$73.10
\$904,193	\$213.70	\$999,580	\$142.10	\$1,094,967	\$70.90
\$907,270	\$211.50	\$1,002,657	\$139.90	\$1,098,044	\$68.20
\$910,347	\$209.20	\$1,005,734	\$137.60	\$1,101,121	\$66.00
\$913,424	\$207.00	\$1,008,811	\$135.40	\$1,104,198	\$63.70
\$916,501	\$204.40	\$1,011,888	\$133.10	\$1,107,275	\$61.50
\$919,578	\$202.10	\$1,014,965	\$130.90	\$1,110,352	\$59.20
\$922,655	\$199.90	\$1,018,042	\$128.20	\$1,113,429	\$57.00
\$925,732	\$197.60	\$1,021,119	\$126.00	\$1,116,506	\$54.40
\$928,809	\$195.40	\$1,024,196	\$123.70	\$1,119,583	\$52.10
\$931,886	\$193.10	\$1,027,273	\$121.50	\$1,122,660	\$49.90
\$934,963	\$190.90	\$1,030,350	\$119.20	\$1,125,737	\$47.60
\$938,040	\$188.20	\$1,033,427	\$117.00	\$1,128,814	\$45.40
\$941,117	\$186.00	\$1,036,504	\$114.40	\$1,131,891	\$43.10
\$944,194	\$183.70	\$1,039,581	\$112.10	\$1,134,968	\$40.90
\$947,271	\$181.50	\$1,042,658	\$109.90	\$1,138,045	\$38.20
\$950,348	\$179.20	\$1,045,735	\$107.60	\$1,141,122	\$36.00
\$953,425	\$177.00	\$1,048,812	\$105.40	\$1,144,199	\$33.70
\$956,502	\$174.40	\$1,051,889	\$103.10	\$1,147,276	\$31.50
\$959,579	\$172.10	\$1,054,966	\$100.90	\$1,150,353	\$29.20
\$962,656	\$169.90	\$1,058,043	\$98.20	\$1,153,430	\$27.00
\$965,733	\$167.60	\$1,061,120	\$96.00	\$1,156,507	\$24.50
\$968,810	\$165.40	\$1,064,197	\$93.70	\$1,159,584	\$0.00

Source: DVA FACTS IS 168

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

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

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$551,500	\$234.40	\$597,318	\$165.70	\$643,136	\$97.10
\$552,978	\$232.50	\$598,796	\$163.50	\$644,614	\$94.90
\$554,456	\$230.20	\$600,274	\$161.20	\$646,092	\$92.60
\$555,934	\$228.00	\$601,752	\$159.00	\$647,570	\$90.40
\$557,412	\$225.70	\$603,230	\$157.10	\$649,048	\$88.10
\$558,890	\$223.50	\$604,708	\$154.90	\$650,526	\$85.90
\$560,368	\$221.20	\$606,186	\$152.60	\$652,004	\$83.60
\$561,846	\$219.00	\$607,664	\$150.40	\$653,482	\$81.70
\$563,324	\$216.70	\$609,142	\$148.10	\$654,960	\$79.50
\$564,802	\$214.50	\$610,620	\$145.90	\$656,438	\$77.20
\$566,280	\$212.20	\$612,098	\$143.60	\$657,916	\$75.00
\$567,758	\$210.00	\$613,576	\$141.40	\$659,394	\$72.70
\$569,236	\$208.10	\$615,054	\$139.10	\$660,872	\$70.50
\$570,714	\$205.90	\$616,532	\$136.90	\$662,350	\$68.20
\$572,192	\$203.60	\$618,010	\$134.60	\$663,828	\$66.00
\$573,670	\$201.40	\$619,488	\$132.70	\$665,306	\$63.70
\$575,148	\$199.10	\$620,966	\$130.50	\$666,784	\$61.50
\$576,626	\$196.90	\$622,444	\$128.20	\$668,262	\$59.20
\$578,104	\$194.60	\$623,922	\$126.00	\$669,740	\$57.40
\$579,582	\$192.40	\$625,400	\$123.70	\$671,218	\$55.10
\$581,060	\$190.10	\$626,878	\$121.50	\$672,696	\$52.90
\$582,538	\$187.90	\$628,356	\$119.20	\$674,174	\$50.60
\$584,016	\$185.60	\$629,834	\$117.00	\$675,652	\$48.40
\$585,494	\$183.70	\$631,312	\$114.70	\$677,130	\$46.10
\$586,972	\$181.50	\$632,790	\$112.50	\$678,608	\$43.90
\$588,450	\$179.20	\$634,268	\$110.20	\$680,086	\$41.60
\$589,928	\$177.00	\$635,746	\$108.40	\$681,564	\$39.40
\$591,406	\$174.70	\$637,224	\$106.10	\$683,042	\$37.10
\$592,884	\$172.50	\$638,702	\$103.90	\$684,520	\$34.90
\$594,362	\$170.20	\$640,180	\$101.60	\$686,000	\$32.50
\$595,840	\$168.00	\$641,658	\$99.40	\$707,750	\$0.00

Source: DVA FACTS IS 167

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

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

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$691,000	\$234.40	\$736,818	\$165.70	\$782,636	\$97.10
\$692,478	\$232.50	\$738,296	\$163.50	\$784,114	\$94.90
\$693,956	\$230.20	\$739,774	\$161.20	\$785,592	\$92.60
\$695,434	\$228.00	\$741,252	\$159.00	\$787,070	\$90.40
\$696,912	\$225.70	\$742,730	\$157.10	\$788,548	\$88.10
\$698,390	\$223.50	\$744,208	\$154.90	\$790,026	\$85.90
\$699,868	\$221.20	\$745,686	\$152.60	\$791,504	\$83.60
\$701,346	\$219.00	\$747,164	\$150.40	\$792,982	\$81.70
\$702,824	\$216.70	\$748,642	\$148.10	\$794,460	\$79.50
\$704,302	\$214.50	\$750,120	\$145.90	\$795,938	\$77.20
\$705,780	\$212.20	\$751,598	\$143.60	\$797,416	\$75.00
\$707,258	\$210.00	\$753,076	\$141.40	\$798,894	\$72.70
\$708,736	\$208.10	\$754,554	\$139.10	\$800,372	\$70.50
\$710,214	\$205.90	\$756,032	\$136.90	\$801,850	\$68.20
\$711,692	\$203.60	\$757,510	\$134.60	\$803,328	\$66.00
\$713,170	\$201.40	\$758,988	\$132.70	\$804,806	\$63.70
\$714,648	\$199.10	\$760,466	\$130.50	\$806,284	\$61.50
\$716,126	\$196.90	\$761,944	\$128.20	\$807,762	\$59.20
\$717,604	\$194.60	\$763,422	\$126.00	\$809,240	\$57.40
\$719,082	\$192.40	\$764,900	\$123.70	\$810,718	\$55.10
\$720,560	\$190.10	\$766,378	\$121.50	\$812,196	\$52.90
\$722,038	\$187.90	\$767,856	\$119.20	\$813,674	\$50.60
\$723,516	\$185.60	\$769,334	\$117.00	\$815,152	\$48.40
\$724,994	\$183.70	\$770,812	\$114.70	\$816,630	\$46.10
\$726,472	\$181.50	\$772,290	\$112.50	\$818,108	\$43.90
\$727,950	\$179.20	\$773,768	\$110.20	\$819,586	\$41.60
\$729,428	\$177.00	\$775,246	\$108.40	\$821,064	\$39.40
\$730,906	\$174.70	\$776,724	\$106.10	\$822,542	\$37.10
\$732,384	\$172.50	\$778,202	\$103.90	\$824,020	\$34.90
\$733,862	\$170.20	\$779,680	\$101.60	\$825,500	\$32.50
\$735,340	\$168.00	\$781,158	\$99.40	\$847,250	\$0.00

Source: DVA FACTS IS 167

Additional Benefits

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

CONCESSIONS

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

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

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

BEREAVEMENT PAYMENTS

The bereavement payment is a payment to assist with the costs that may follow the death of a person and to help a surviving partner adjust their finances, given that the pension of the deceased person will stop. Bereavement payments are made in respect of both income support pensions and disability pension.

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

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

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

WHO CAN RECEIVE A BEREAVEMENT PAYMENT?

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

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

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

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

For further information contact DVA on 133 254.
(Source: DVA FACTS BR04)

FUNERAL BENEFIT

A one-off payment of up to \$2,000 towards the cost of the funeral is available following the death of an eligible veteran.

(Source: DVA FACTS BR04)

Some dependants of veterans may also be entitled to payment of a funeral benefit.

(Source: DVA FACTS BR04)

FAMILY TAX BENEFIT

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

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

Application for and enquiries about payment of this benefit should be made to the Family

Assistance Office, which is located in all Medicare offices, Centrelink Offices and ATO access & enquiry sites. Their web address is www.familyassist.gov.au.

(Source: DVA FACTS IS30)

EDUCATION SCHEMES

This Veteran's Children Education Scheme (VCES) and the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS) provide financial assistance, student support services, guidance and counselling to help eligible children of veterans who have died as a result of war-caused injury or disease, or of veterans who have a war caused injury or disease which has left them severely incapacitated meeting the eligibility requirements.

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

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

Payments are as follows:

Primary school students	\$242.50 (per year)
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Secondary and tertiary students (fortnightly payments)

	Living at Home	Living away from Home	Homeless Students
Under 16	\$ 49.80	\$338.03	\$402.70
16-17	\$220.40	\$402.70	\$402.70
18 & Over	\$265.00	\$402.70	\$402.70

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

Under 16	\$223.80
16-20	\$402.70
21 & Over	\$489.10

(Source: DVA FACTS DP43; IS30; MRC47)

VCES and MRCAETS tertiary students may be eligible for an annual Student Start Up Scholarship worth \$2,050 per annum paid in two equal instalments.

Students who need to move to study may be eligible for a Relocation Scholarship worth \$4,000 in the first year of study, \$2,000 for the second and third years of study and \$1,000 in subsequent years.

For further information contact your local DVA Office.

LONG TAN BURSARY

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

The bursary is open to students who are either planning to enrol or are already enrolled in tertiary education in Australia, in an approved course of one or more academic year's duration, including vocational courses.

Applications for the bursary are on an annual basis. They can be lodged any time between 18 August and 31 October for the following academic year. Fifty bursaries are available across Australia. Each bursary has a total value of up to \$9,000 taken over three years.

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

REMOTE AREA ALLOWANCE

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

The current rates are

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

(Source: DVA FACTS IS12)

RENT ASSISTANCE

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

For income support pensioners with a dependent child under the age of 16, their rent assistance is paid by the Family Assistance Office as part of Family Tax Benefit (Source: DVA FACTS IS74 & IS48)

Maximum amount payable

Singles rate, no children	\$121.00
Couples rate, no children (combined)	\$113.80
Single rate, with 1 or 2 children	\$141.82
Couples rate with 1 or 2 children (combined)	\$141.82
Singles rate, with 3 or more children	\$160.44
Couples rate, with 3 or more children (combined)	\$160.44

Rent thresholds

Singles rate, no children	\$107.40
Couples rate, no children (combined)	\$174.80
Single rate, with children	\$141.40
Couples rate with children (combined)	\$209.30

(Source: DVA FACTS IS74)

PENSION SUPPLEMENT

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

supplement, telephone allowance, utilities allowance and pharmaceutical allowance and is payable to service pensioners and age pensioners and war widow/ers in receipt of the Income support supplement.. The maximum amount of pension supplement is \$60.60 (single rate) or \$45.70 each (partnered rate). Pensioners may elect to receive part of their pension supplement on a quarterly basis, instead of a fortnightly basis. Please contact a DVA office for further information. (Source: DVA FACTS IS16, IS171, IS172)

SENIORS SUPPLEMENT (SENIORS CONCESSION ALLOWANCE)

Seniors supplement is a payment to assist with payment of energy, telephone, internet, rates, water and sewerage expenses. Seniors supplement is a non-taxable payment and is not taken into account in the assessment of income support payments, The seniors supplement is paid quarterly to those holding a Commonwealth Seniors Health Card (CSHC) or Gold Card holders over pension age who were not otherwise eligible for the pension supplement.

The quarterly payment of seniors supplement is \$320.68 combined for couples and \$212.91 for singles . This can vary slightly depending on the number of days since the last quarterly payment. (Source: DVA FACTS IS17)

VETERANS SUPPLEMENT

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

There are two rates of payment for the Veterans Supplement depending on the situation- a low rate of \$6.20 per fortnight or a high rate of \$12.40 per fortnight . (Source: DVA FACTS IS18)

HOUSEHOLD ASSISTANCE PACKAGE - CARBON PRICE

From mid-June 2012, members of the veteran community were eligible to receive assistance through the Household Assistance Package (HAP) to help with the cost of living impact of the carbon price.

The HAP comprises a combination of lump-sum payments and ongoing fortnightly or quarterly supplements to eligible veterans and their families.

Payments under the HAP commenced on 14 June 2012 through the Clean Energy Advance, an upfront payment of between \$30 and \$380. This was paid to eligible service pensioners, seniors supplement recipients, war widows and widowers, disability pensioners, Military Rehabilitation and Compensation Act 2004 (MRCA) permanent impairment recipients, MRCA Special Rate Disability Pension recipients and MRCA wholly dependent partners. Ongoing assistance, called the Clean Energy Supplement, will be paid fortnightly or quarterly from March 2013 for most payments. MRCA permanent impairment payment recipients will receive their Supplement payments from July 2013. The Supplement amounts will be announced in March 2013.

Children of veterans and members receiving payments under children's education schemes will also receive assistance. Two lump sum payments will be made – one was made on 14 June 2012 and the other will be made in July 2013. Ongoing assistance will commence on 1 January 2014.

Other assistance is available through tax cuts and through the Family Tax Benefit system. There is also a new Low Income Supplement, which can be claimed through Centrelink, for low income earners who otherwise miss out on assistance.

A new Essential Medical Equipment Payment can also be claimed from DVA or Centrelink for people who use certain pieces of medical equipment at home.

For more information on the full suite of measures please visit www.cleanenergyfuture.gov.au or call 1800 057 590.

Prisoner of War Recognition Supplement (POWR)

The supplement is payable at a rate of \$506

per fortnight to eligible former prisoners of war, both veterans and civilians. The payment is in recognition of the severe hardships and deprivations the POWs experienced during the Second World War and the Korean War. (Source: DVA FACTS POW02)

Income Support for Veterans not entitled to a Service Pension

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

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

Age Pensions paid by DVA are subject to the same income and assets tests that apply to

other social security pensions. (Source: DVA FACTS IS05)

Where a pensioner is otherwise entitled to a social security income support benefit but that payment is reduced or not payable because of Disability Pension paid by DVA, the Defence Force Income Support Allowance (DFISA) is paid. Payment of DFISA is made by DVA, not Centrelink. (Source: DVA FACTS IS19)

Deeming Rates

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

(Source: DVA FACTS IS89)

The current deeming rates are:

The current deeming rates are:

	Singles	Couples
Low	3% interest up to the threshold of \$45,400	3% interest up to the threshold of \$75,600 (combined)
High	4.5% interest for the remaining balance	4.5% interest for the remaining balance

(Source: DVA FACTS IS30)

Health Care and Support Services

Convalescent Care

An entitled person can receive convalescent care of up to 21 days per financial year where it is deemed by a treating doctor or health professional to be medically required following an acute illness or surgical procedure, and where the Commission accepts financial responsibility for those services.

Health Care Arrangements

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

Coordinated Veterans' Care Program

The Coordinated Veterans' Care Program which commenced in May 2011 aims to reduce preventable hospital admissions through better community based management and care for those with chronic conditions, complex care needs and who are at risk of hospitalisation.

The Program is targeted at veterans and war widow(er)s who:

- . have a chronic disease/s;
- . have complex care needs; and
- . are at risk of being admitted/readmitted to hospital.

The Program will focus on, but not be limited to, five chronic conditions, where improved community care has been shown to be effective in reducing the need for hospitalisations:

- . congestive heart failure;
- . coronary artery disease;
- . pneumonia;
- . chronic obstructive pulmonary disease; and
- . diabetes.

Your General Practitioner (GP) will assess your

eligibility for the Program and taking part will be voluntary. The Program is not an alternative to hospitalisation but a prevention measure – where a veteran needs hospitalisation, they will be hospitalised. .

Participants in the Program will receive comprehensive care, planned and monitored by the GP and co-ordinated by a Practice Nurse or a DVA contracted Community Nurse. Coordination activities could include:

- . coordinating the veteran's appointments with other health professionals;
- . providing an appointment reminder service;|
- . undertaking home visits; |
- . assisting the veteran with managing medications and treatment;
- . helping the veteran self manage their condition; and
- . assembling information for the GP on the range of services provided to the veteran.

Participants whose health outcomes are impacted by social isolation may be eligible for social support services such as assisting participation in community activities. (Source: DVA FACTS HCS10)

These social support services will be an extension of the services currently available under the Veteran's Home Care Program.

Veterans' Home Care (VHC) Program

The VHC Program is designed to help veterans and war widow(er)s remain in their own homes for longer.

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

- . Domestic assistance (Source: DVA FACTS HCS06);

- . Personal care (Source: DVA FACTS HCS08);
- . Home and garden maintenance to minimise environmental health and safety hazards (limited to 15 hours per year) (Source: DVA FACTS HCS07); and
- . Respite services, including in home respite; residential and emergency respite services (Source: DVA FACTS HSV06).
- . Short-term social assistance may also be available to a subset of Gold Card holders who are at risk of hospitalisation. (Source: DVA FACTS HCS10)

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

Assessment for services may be arranged by calling the VHC Assessment Agency on 1300 550 450. Calls from mobile phones cannot be connected to the correct/nearest office. Callers are advised to ring from a standard landline phone or contact DVA to obtain a direct phone number.

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

Members of the veteran community not eligible to receive home care services under the DVA Veterans' Home Care program may be eligible for similar services provided under the Home and Community Care (HACC) Program.

Note: Members of the veteran community, like any other Australian Citizen can access Home and Community Care (HACC) services. However, generally the same services, eg domestic assistance, cannot be accessed simultaneously from both HACC and the VHC program.

Respite Care

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

Respite care may be provided:

- . in-home;

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

Respite care through DVA is only available through the VHC Program following an assessment by a VHC Assessment Agency and residential respite also requires an assessment by an Aged Care Assessment Team (ACAT) officer.

In any one year, DVA will pay for 196 hours of in-home or residential care, or a combination of both. Seven hours in-home respite is equivalent to 1 day in a residential respite facility. Contact DVA for further information. (Source: DVA FACTS HSV06)

Community Nursing Program

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

Access to community nursing services is by referral from an authorised referral source such as a Local Medical Officer (LMO), general practitioner or treating doctor in hospital or Veterans' Home Care Assessment Agency.

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

Coordinated Veterans' Care Program (CVC) can be provided under the DVA Community Nursing Program to gold card holders. The aim of the program is to coordinate health care for gold card holders who have one or more chronic diseases, complex care needs and who have been hospitalised are at risk of re-hospitalisation.

Access to the CVC Program is by referral; from the gold card holders LMO or general practitioner. (Source DVA FACTS HSV101)

HomeFront – A Falls and

Accidents Prevention Program

This program provides eligible veterans and war widows with a free annual assessment of their home to minimise hazards that could lead to injury. A small subsidy is provided to offset the cost of installing hand rails, non-stick flooring and similar aids.

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

All DVA Gold and White Card holders are eligible for the program. Assessments can be arranged by telephoning 1800 80 1945. (Source: DVA FACTS HAC04)

Veteran & Community Grants

Veteran & Community (V&C) Grants provide seeding funds for projects that support a healthy, quality lifestyle for members of the veteran community and assist them to remain living independently in their own homes.

Grants also fund initiatives that reduce social isolation, support carers and improve access to community care services.

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

Ex-service and community organisations, veteran representative groups and private organisations that can demonstrate a contribution to the welfare of members of the veteran community are eligible to apply for grants. There are three (3) funding rounds each year and applications must be lodged with the relevant state location of DVA.

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

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

Building Excellence in Support and Training Grants Program

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

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

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

Funding is available to contribute to the costs associated with the employment of advocates, pension and welfare officers and administrative assistants.

Funding is also available to contribute to non-salary costs relating to the work of advocates, pension officers and welfare officers such as;

- . purchase of computer software and hardware;
- . purchase of office equipment and furniture; and
- . consumables and ongoing administrative costs, including internet, office supplies and eligible travel.

There is one (1) funding round each year, with approved grants paid in early July of each year. Please check the DVA Website for the latest application lodgement dates and information. For further information, the application form and guidelines, contact DVA:

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

Veterans' Health Week

Each year during Veterans' Health Week events are held around Australia to encourage the veteran community to improve their physical and mental health, nutrition and social connectedness. The events are held in partnership with community and ex-service organisations.

For further information contact DVA:

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

Entitlement Cards

Health Care Cards

There are three health care cards:

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

Gold Card – Repatriation Health Card – For all Conditions within Australia

This Gold Card for All Health Care Conditions is issued to veterans and certain former members covered under the Military Rehabilitation and Compensation Act 2004 (MRCA) who:

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

or mariners from Australia's Merchant Navy who served in World War II, with qualifying service from that conflict and are aged 70 years or more;

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

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

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

Gold Card holders are entitled to receive medical and allied health care for all health conditions, whether service related or not, within Australia. This means that, generally, a client should not have to pay for any health care treatment under DVA arrangements. However there are some exceptions so clients should check with their health care provider who can ask DVA before proceeding with treatment. A small number of services are subject to the Department's prior financial authorisation.

Gold Card holders who are overseas, either permanently or temporarily, will only be eligible for treatment of their accepted conditions. Therefore if a client has a Gold Card and they do not have accepted health conditions then DVA will not cover the health treatment whilst overseas.

The treatment of the Gold Card holders accepted conditions, and the cost of the treatment whilst overseas, must be the same as, or similar to, treatment and costs that would be considered appropriate in Australia at DVA's expense.

As the Gold Card is only accepted by health care providers in Australia, Gold Card holders must first pay for their treatment and submit original account/s and receipts to DVA with a signed D1181 Medical Expenses Privately Incurred (MEPI) form. This form can be found on the DVA website under the quick link 'DVA Forms' (www.dva.gov.au/dvaforms/Pages/home.aspx)

Gold Card holders who live in Australia, are entitled to overseas travel vaccinations before their departure. Travel Assistance is available, to and from the nearest health care facilities where the Gold Card holder is receiving treatment within Australia for their medical conditions.

Gold Card holders are entitled to receive subsidised pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme (RPBS). A small number of medications under the RPBS are subject to some restrictions. The Gold Card holder will have to pay the Government's pensioner co-payment of \$5.80 for each prescription supplied.

The concessional safety net for 2012 is 60 prescriptions or \$348.00. On reaching the safety net, further prescriptions are free for the rest of the calendar year. A small number of medications attract an additional brand or therapeutic group premium. Health care providers or pharmacists will be able to explain this to clients.

White Card – Repatriation Health Card for Specific Conditions

This card is issued to Australian veterans, former members who have rendered service under Part IV of the VEA, mariners, former members covered under MRCA with:

- . Accepted war/service-caused injury or disease;
- . Malignant neoplasia*; or
- . Pulmonary tuberculosis*; or
- . Post traumatic stress disorder*; and
- . Anxiety and/or depression*

* Whether war-caused or not

The White Card is also issued to ex-service personnel who are eligible to receive treatment for their accepted conditions under agreements between the Australian Government and Governments of New Zealand, Canada, South Africa and the United Kingdom.

White Card holders are eligible to receive treatment for their accepted health conditions within Australia from DVA registered medical, hospital, pharmaceutical, dental and allied health care providers .

White Card holders who are overseas, either permanently or temporarily, will be eligible for treatment of their accepted conditions. The treatment, and the cost of the treatment, must be the same as, or similar to, treatment and costs that would be considered appropriate in Australia at DVA's expense.

As the White Card is only accepted by health providers in Australia, White Card holders must first pay for their treatment and submit original account/s and receipts to DVA with a signed D1181 Medical Expenses Privately Incurred (MEPI) form. This form can be found on the DVA

website under the quick link 'DVA Forms' (www.dva.gov.au/dvaforms/Pages/home.aspx)

Travel Assistance is available, to and from the nearest health care facilities where the Gold Card holder is receiving treatment within Australia for their medical conditions.

White Card holders are entitled to receive subsidised pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme (RPBS) for their accepted service related conditions only. A small number of medications under the RPBS are subject to some restrictions. The White Card holder will have to pay the Government's pensioner co-payment of \$5.80 for each prescription supplied for their accepted condition.

The concessional safety net for 2012 is 60 prescriptions or \$348.00. On reaching the safety net, further prescriptions are free for the rest of the calendar year. A small number of medications attract an additional brand or therapeutic group premium. Health care providers or pharmacists will be able to explain this to clients.

Orange Card – Repatriation Pharmaceutical Benefits Card

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

- . have qualifying service from World War I or II;
- and
- . are aged 70 or over; and
- have been resident in Australia for 10 years or more.

The Orange Card is only for Pharmaceuticals. It can not be used for any medical or other health care treatment.

The Orange Card can only be used within Australia and enables the holder to access concessional rate pharmaceuticals for all medical conditions which are available under the Repatriation Pharmaceutical Benefits Scheme (RPBS) A small number of medications

under the RPBS are subject to some restrictions and some may attract an additional brand or therapeutic group premium which the Orange Card Holder will be expected to pay.

The Orange Card holder will have to pay the Government's pensioner co-payment of \$5.80 for each prescription item supplied. The concessional safety net limit for 2012 is 60 prescriptions or \$348.00. On reaching the safety net, further prescriptions are free for the rest of that calendar year. A small number of medications attract an additional brand or therapeutic group premium. Health Care provider or pharmacist will be able to explain this to Orange card holders.

The Orange Card also entitles veterans to receive the Veterans Supplement. The Veterans Supplement is a fortnightly payment of \$6.20 which helps to offset the cost of prescriptions where the veteran resides in Australia. Some Orange Card holders may already receive this amount as part of their service pension or Age pension paid by Centrelink. (source DVA Facts HSV69)

Medicare Levy

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

Repatriation Transport Scheme

Under the Repatriation Transport Scheme, DVA provides arranged transport to assist eligible veterans' and war widow(er)s with travel to and from medical appointments. DVA also provides a reimbursement scheme assisting with medical related expenses for approved medical treatment, disability claims and invalidity income support claims within Australia. Travel assistance is based on the eligible veteran or war widow(er) attending the closest practical health care provider. Assistance with travel for a medically required attendant may also be provided. Gold Cardholders are eligible for

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

DVA arranged transport is provided for travel to approved treatment locations for all eligible veterans and war widow(er)s, however those who are aged 79 years or younger, not legally blind or not suffering dementia must meet certain criteria prior to travelling to specific treatment locations. Where an eligible veteran or war widow(er) arranges their own transport, they can seek reimbursement of these expenses by lodging a completed 'Claim for Travelling Expenses' (D800) form within 12 months of the first claim date on the form. The reimbursement rate for private vehicles is 31.6 cents/km as at 1 July 2012. (Source DVA Facts HSV02, HSV03)

Combined Accommodation and Meal Allowance

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

The allowances payable from 1 July 2012 – 30 June 2013 are as follows:

Capital cities:	\$154.50 p/n
Other than capital cities:	\$130.10 p/n
Sharing with authorised attendant:	\$211.50 p/n
Private accommodation:	\$40.60
Subsidised accommodation:	\$81.40

(Source: DVA FACTS HSV02)

Same Day Travel

Where an overnight stay is not required a meal allowance of \$12.90 is payable where the one way distance travelled is between 50km and 200km. If the one way distance exceeds 200km an allowance of \$26.10 is payable. Source: DVA FACTS HSV02

Ambulance

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

In a medical emergency, veterans and war

widow(er)s with DVA treatment entitlements are eligible for ambulance transport to the nearest facility which meets their medical need.

DVA defines an emergency as a situation where a patient requires immediate treatment in circumstances where there is a serious threat to life or health.

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

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

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

DVA will normally pay for a non-emergency ambulance trip if the veteran meets one of the following criteria, subject to their treatment eligibility:

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

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

(Source: DVA FACTS HSV120)

Repatriation Comprehensive Care Scheme (RCCS)

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

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

Repatriation Private Patient Scheme (RPPS)

The RPPS provides for the hospital care of eligible veterans, war widow(er)s within

Australia. DVA has arrangements with public hospitals, former repatriation hospitals, contracted private hospitals, mental health facilities and day procedure centres in all states and territories to treat eligible clients. All private hospitals, mental health and day surgery facilities are selected through competitive tendering processes ensuring contacted providers meet appropriate licensing and quality standards. A treating doctor or specialist can organise admission to any of the above facilities that will meet an eligible client's treatment needs.

Allied Health Services

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

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

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

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

For further information see the following DVA Fact Sheets:

- . Chiropractic and Osteopathy – HSV13 & HSV14
- . Community Nursing – HSV16
- . Dental – HSV17
- . Optical Services and Supplies – HSV18
- . Physiotherapy – HSV19
- . Podiatry and Footwear – HSV20
- . Dietetic – HSV21
- . Hearing Services – HSV22
- . Mental Health Occupational Therapy – HSV96
- . Mental Health Social Work – HSV95
- . Occupational Therapy – HSV23
- . Oxygen – HSV24

- . Psychology – HSV25
- . Social Work Services – HSV26
- . Speech Pathology – HSV27
- . Crisis Assistance Program – HSV28
- . Diabetes Educators – HSV29
- . Exercise Physiology – HSV30
- . Receiving Health Services while Overseas – HSV65
- . Travelling Overseas – IS77

Psychology and other Mental Health Services HSV-133

Chiropractic and Osteopathic Services

Gold Card holders are eligible for these services within Australia.

White Card holders are eligible only if the condition being treated relates to an accepted disability.

(Source: DVA FACTS HSV13, HSV14)

Dental Services

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

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

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

(Source: DVA FACTS HSV17)

Dietetic Services

Dietitians provide information and assistance on diet-related conditions.

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

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

(Source: DVA FACTS HSV21)

General Medical Services

The Local Medical Officer Scheme (LMO)

provides entitled members of the veteran community with access to general medical care. There are over 42,000 General Practitioners participating in the scheme.

Gold Card holders are eligible for all general medical services.

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

An LMO is the initial contact point for people in need of health care and may refer to a specialist or an allied health professional.

(Source: DVA FACTS HSV80)

Hearing Tests and Hearing Aids

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

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

Adult dependants of these card holders are also eligible.

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

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

For further information ring OHS on 1800 500 726 or your local State Office.

(Source: DVA FACTS HSV22)

Mental Health Care Services

Providers of mental health care services help individuals with mental health conditions to understand their condition and manage the symptoms and impact of the illness on their everyday life.

Providers of mental health care services include clinical psychologists, psychologists, mental health social workers and mental health

occupational therapists. Services may include but are not limited to:

assessment, psycho-education, cognitive behavioural therapy, relaxation strategies, skills training, interpersonal therapy and counselling. Gold Card holders are eligible for mental health care services, upon referral, to meet a clinical need.

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

Referral from one of the following is required to access these services: an LMO, a GP, a medical specialist, a hospital discharge planner, another mental health care provider or the Veterans and Veterans Counselling Service (VVCS). (Source: DVA FACTS HSV25, HSV95, HSV96)

Occupational Therapy

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

Gold Card holders are eligible for occupational therapy and White Card holders are eligible when the condition being treated is an accepted disability.

Referral by a LMO is required to access these services.

(Source: DVA FACTS HSV23)

Optometrical Services and Optical Supplies

DVA's Optometrical Scheme provides vision tests and the provision of glasses, contact lenses and low vision aids. No referral from an LMO is required when visiting an optometrist who is registered with DVA.

Gold Card holders are eligible for the scheme and White Card holders are eligible when the condition being treated is an accepted disability.

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

(Source: DVA FACTS HSV18)

Orthoptics

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

Gold Card holders are eligible for this service and White Card holders are eligible when the condition being treated is an accepted disability.

Referral from a LMO or specialist is required.

(Source: DVA FACTS HSV18)

Palliative Care

DVA provides access to a range of doctors, clinics, services, drug therapies, aids and appliances, social workers, carer support services, community nursing services, and counsellors.

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

Prosthetic and Orthotic Services

Artificial Limbs and Appliances

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

(Source: DVA FACTS HSV107)

Repatriation Pharmaceutical Benefits Scheme (RPBS)

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

Under the Scheme, a patient contribution charge (copayment) is paid for each prescription dispensed (\$5.80 per script for 2012) up to the safety net of 60 prescriptions per calendar year (equivalent to \$348 for 2012). After the safety net limit is reached, pharmaceuticals are free of charge for the rest of the calendar year.

Some particular brands of pharmaceuticals may attract a Brand Price Premium where there is an equivalent generic medicine available at a lower price to the Government. Items dispensed that

attract the Brand Price Premium do not count towards the safety net threshold.

(Source: DVA FACTS HSV92)

Veterans' Pharmaceutical Reimbursement Scheme (VPRS)

The VPRS is a new scheme to reimburse eligible veterans for out of pocket costs associated with the concessional pharmaceutical copayment. Eligible veterans are those under the Veterans' Entitlements Act 1986 who have a Gold Card or White Card, and are in receipt of a DVA disability pension and have qualifying service, or members with equivalent status under the Military Rehabilitation and Compensation Act 2004.

The VPRS will provide an annual reimbursement to eligible veterans when their total cost of concessional pharmaceutical copayments made under the Repatriation Pharmaceutical Benefits Scheme (RPBS) exceeds the value of the pharmaceutical allowance component of the Pension, Veterans and MRCA Supplements received in a calendar year. The VPRS commenced on 1 January 2012. As the RPBS safety net threshold operates on a calendar year basis, reimbursement for 2012 costs will be made in the first quarter of 2013. Eligible veterans will not need to claim as DVA records will be used to monitor veterans' access to pharmaceuticals through the RPBS. Reimbursement amounts will be calculated automatically and paid into veterans' normal bank account.

Rehabilitation Appliances Program

The Rehabilitation Appliances Program (RAP) assists entitled veterans and war widow/ers and dependants to be as independent and self-reliant as possible in their own home. Appropriate health care assessment and subsequent provision of aids and appliances may minimise the impact of disabilities, enhance quality of life and maximise independence when undertaking daily living activities.

RAP provides aids and appliances that are specifically designed for persons with an illness or disability. Equipment provided under this program includes mobility and functional support aids; personal response systems (RPS); continence

products; home oxygen & continuous positive airways pressure (CPAP_ items; diabetic aids and medical grade footwear. Contact your LMO for more information.

(Source: DVA FACTS HSV107)

Social Worker Service

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

- . case management;
- . service co-ordination and arranging access to community services;
- . advocacy;
- . hospital discharge planning,
- . education and information
- . employment and accommodation assistance
- . family therapy
- . referral.

Gold Card holders are eligible upon referral to meet a clinical need.

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

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

(Source: DVA FACTS HSV26)

Speech Pathology

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

Gold Card holders are eligible.

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

Referral by a LMO is required to access these services.

(Source: DVA FACTS HSV27)

Crisis Assistance Program

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

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

(Source: DVA FACTS HSV28)

Diabetes Educators

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

Gold Card holders are eligible.

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

Referral by a LMO is required.

(Source: DVA FACTS HSV29)

Exercise Physiology

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

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

Gold Card holders are eligible.

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

Referral by a LMO is required.

(Source: DVA FACTS HSV30)

Transition Care

As of 1 March 2011 ex POWs and VC recipients will have their daily co-payment paid for by DVA when enrolled in a Commonwealth/state government funded Transition Care program.

Rehabilitation and Counselling Services

Posttraumatic Stress Disorder (PTSD)

Posttraumatic Stress Disorder (PTSD) is caused by traumatic events, such as the experiences of war, which threaten the health, safety or life of an individual. DVA will pay for related psychology services for Gold Card holders upon referral to meet a clinical need. White Card holders are also eligible when the condition being treated is an accepted disability (as per White Card eligibility) and DVA has accepted responsibility for treatment of these conditions. PTSD programs have been approved in most State capital cities.

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

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

(Source: DVA FACTS HSV25 HSV133, VVCS FACTS VCS03 and VVCS FACTS VCS06, HSV67)

VVCS - Veterans and Veterans Families Counselling Service

VVCS provides counselling and support services to Australian veterans, peacekeepers, F-111 desal/reseal and fuel tank maintenance workers, certain eligible ex-service personnel, their families (including war widows and widowers) and eligible Australian Defence Force members.

VVCS is a specialised, free and confidential Australia-wide service. VVCS can help clients work through emotional or psychological issues associated with their military service.

VVCS provides:

- individual, couple and family counselling;

- after-hours crisis telephone counselling via Veterans Line;
- case management services for multiple and complex problems;
- group programs for common mental health issues including anxiety, depression, sleep and anger;
- group programs for couples, including relationships and a residential lifestyle management program;
- health promotion programs, including Heart Health – a 52 week supervised exercise and health education program offered in group and correspondence formats;
- Stepping Out, a 2-day 'transition' program for ADF members and their partners preparing to leave the military;
- Operation Life Workshops, which are suicide prevention workshops for the veteran community.
- Changing the Mix' a self paced alcohol reduction correspondence program, call 1800 1808 68 to register

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

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

Veterans' Vocational Rehabilitation Scheme

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

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

The VVRS provides the following services:

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

Participation in the scheme is voluntary and there are no penalties for failure or inability to complete a program for whatever reason. For those participants on DVA pensions who are working as a result of their participation in the scheme, the rates of their pension will be subject to adjustment while they are working.

If they withdraw from work, again for whatever reason, they will have their pension restored in full, once DVA is notified of their change in employment circumstances.

For further information please contact your DVA or VAN office or at www.dva.gov.au.

(Source: DVA FACTS HSV108)

Rehabilitation Provided by DVA

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

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

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

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

Vocational rehabilitation is the process of assisting people to return to the workforce which may involve various types of assistance to adjust to new or current job needs resulting from an injury or assistance to find, or to train for, a more suitable job.

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

The aim of rehabilitation is to do everything possible to get the person back to at least the same physical and psychological state, and at least the same social, vocational and educational status as they were before being injured or becoming ill. If a person's injury or illness can be linked to their ADF service and a claim for liability has been accepted, DVA may provide rehabilitation services. While the person is a serving member, rehabilitation is generally provided through an ADF Rehabilitation Coordinator in Defence, but once the person is discharged, medically or otherwise, rehabilitation is provided through DVA.

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

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

Where a needs assessment indicates the person should undertake a comprehensive assessment of their capacity to undertake rehabilitation

there are two pathways for this to be managed. Firstly, if they are still serving with the ADF it will be co-coordinated by the person's Service Chief. If they have been discharged from the ADF or they are still serving but have been identified as likely to be discharged on medical grounds DVA will manage the process through a DVA Rehabilitation Coordinator.

If a rehabilitation assessment indicates the person may benefit from rehabilitation, assistance available may include:

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

All rehabilitation programs are developed for an individual by an approved rehabilitation provider, in consultation with the key players involved in assisting with the person's recovery (their doctor, other treating health professionals, their rehabilitation coordinator, family members and where appropriate, an employer). They will be expected to provide input into the process to ensure their needs are addressed and agreed rehabilitation goal is achieved. Where a person's personal or medical circumstances change during a rehabilitation program, an amendment to a program may occur. Similarly, after a program has ended and a person's medical, home or work situation changes significantly, they can request a new assessment of their needs.

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

As part of an assessment of a person's capacity to undertake rehabilitation they may choose not to attend an examination or assessment that may be required. If this occurs, the person's right to compensation (but not medical treatment) under the MRCA may be suspended until they attend the examination. If a person is required to undertake a rehabilitation assessment under SRCA and they fail to do so, all benefits may be suspended until they undertake the required assessment.

Housing and Community Support

Defence Home Ownership

Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) is administered by DVA on behalf of Defence. DHOAS provides home loan subsidy payments to eligible current and former ADF members and their surviving partners. Members must generally have served on or after 1 July 2008, and must have completed a minimum qualifying period. Former ADF members must apply for DHOAS within two years of their discharge date.

Further information may be obtained from DHOAS on 1300 434 627 or on the DHOAS website: www.dhoas.gov.au.

Defence Service Homes Loan Scheme

The Defence Service Homes (DSH) Scheme provides subsidised housing loans to veterans who completed warlike or operational service before 15 May 1985. Loans are also available as an employment benefit to some personnel who served in the Australian Defence Force (ADF) after December 1972.

Persons who first have served in the ADF on or after 1 July 2008 are generally covered by the Defence Home Ownership Assistance Scheme, which is administered by DVA on behalf of the Department of Defence. DVA also administers the Defence HomeOwner Scheme on behalf of the Department of Defence. This scheme closed to new applications on 30 June 2010, and was available to members who served on or after 15 May 1985, and who discharged before 1 July 2008.

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

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

DSH loans are only available through the Westpac Banking Corporation and are subsidised by DVA, with a variable interest rate of 1.5% per annum below the average market

rate. This interest rate is capped at 6.85% per annum.

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

Further information may be obtained from the DSH loans team on 1800 722 000. (Source: DVA FACTS HAC01)

Home Support Loan

The Home Support Loan assists eligible veterans (or their widows, widowers or surviving partners) with the cost of maintenance and modifications to their own homes, and other housing-related purposes that encourage independent living. You must be eligible either under the Defence Service Homes Act 1918, or be eligible for a benefit under the Veterans' Entitlements Act 1986 as the result of service with the Australian Defence Force.

The maximum loan is \$10,000 (minimum drawing of \$1,000) over a maximum term of 25 years and the same interest rate applies as the DSH loan. It is not portable from one home to another.

If you have a current DSH loan and the balance is more than \$10,000, you cannot obtain a Home Support Loan. Additionally, if you have an unused Defence Service Homes (DSH) loan entitlement of \$10,000 or more, or an unused entitlement which together with any existing DSH loan balance amounts to more than \$10,000, you have to use that entitlement instead of a Home Support Loan.

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

Further information may be obtained from the DSH loans team on 1800 722 000.

(Source: DVA FACTS HAC05)

Defence Service Homes Insurance Scheme

Building insurance is available to eligible veterans irrespective of whether they have a current DSH loan, veterans receiving benefits under the Veterans' Entitlements Act 1986, and to persons entitled to a subsidy under the Defence Home Ownership Assistance Scheme. It is also available to those who have homes funded through the Defence Homeowner Scheme.

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

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

Veterans' Home Maintenance Line

The Veterans' Home Maintenance Line (VHML) is a telephone advice and referral service providing information in relation to property maintenance matters, home inspection services and property emergencies. For large or small jobs, the Helpline can give advice on how to proceed and suggest the right service to meet the need.

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

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

The Helpline telephone number is 1800 801 945. (Source: DVA FACTS HAC03)

Residential Aged Care

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

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

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

Former Prisoners of War and Victoria Cross recipients have their basic daily care fees paid by DVA are exempt from income-tested fees, but may be asked to pay an assets-based accommodation bond or charge.

Commonwealth Packaged Aged Care

DCA pays for the basic daily care fee and the income-tested free for a Victoria Cross recipient or entitled former Prisoner of War receiving Australian Government packaged care (CAP, EACH, or EACHD)

Health and Wellbeing

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

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

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

A number of health publications are available to provide relevant and accurate information to the veteran community. These publications are available online and address topics such as physical exercise, prostate conditions and dementia.

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

contacting your DVA State office on 133 254.

Men's Health Peer Education

The Men's Health Peer Education (MHPE) program trains volunteers to provide health information to men in the Veteran community. Volunteers are encouraged to assist men in making healthy lifestyle choices and accepting responsibility for their own 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 360 trained volunteer representatives operating nationally.

A 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. The magazine is produced three times a year. Copies can be obtained by visiting the website: www.dva.gov.au/health_and_wellbeing/physical_health/mhpe/Pages/mens.aspx

Day Clubs

Day Clubs are administered and operated by community and 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 usually sponsored by ESOs and run by volunteers from both the veteran and wider community who are assisted by DVA with training and advice.

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

Carer Support

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

and books.

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

Respite services may be available through the Veterans' Home Care (VHC) Program (DVA FACTS HSV06)

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

- Carer Respite and Carelink Centres – national freecall 1800 200 422; and
- Carer Advisory and Counselling Service – national freecall 1800 200 422.

Alcohol Management Project

The Right Mix – *your health and alcohol*

The Right Mix (TRM) – your health and alcohol originated from the 2001 Departmental Alcohol Management Project. TRM is an interactive web site containing a wide range of health promotional materials and was updated to ensure consistency with the Australian Guidelines to Reduce Health Risks from Drinking Alcohol published by the Australian Government in February 2009. For information about The Right Mix, or to order materials, visit www.therightmix.gov.au or phone 1800 011 046.

At Ease

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

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

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

Wellbeing toolbox

The wellbeing toolbox, www.wellbeingtoolbox.net.au is an online mental health resource which allows users to self-assess their need and work through a self-management plan. It aims to help ex-service personnel, their friends and family gain the skills needed to adjust to life post military.

The website provides modules in areas such as problem solving, building support, helpful thinking, getting active, keeping calm and sleeping better.

Each module takes users through a series of information panels and includes interactive tasks and worksheets. Users can work through all six modules or pick individual modules of particular interest.

Further information is available in DVA FACTS HC09

Commemoration and Recognition

Saluting Their Service

Commemorative Grants

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

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

Please note: Grants are not approved for expenditure already incurred.

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

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

Office of Australian War Graves (OAWG)

The Office has the following functions:

- Provides and maintains the official commemorations of Australian veterans who have died in war or conflict and of eligible veterans who have died after a war or conflict from causes related to their service in that war or conflict.

Refer to Fact Sheets WG02: *Eligibility for Official Commemoration* and WG03: *Types of Official Commemorations*.

- Provides permission, on behalf of the Department of Defence, to use the Service emblem on the private memorials of individual veterans.
- Provides information in respect of those who have died in war or conflict.
- Provides and maintains official Australian memorials overseas.
- Manages the Overseas Privately-Constructed Memorial Restoration Program which provides grants for the refurbishment of memorials constructed privately at overseas sites; and

- Provides the 'Graves of our Bravest' maintenance program which cares for the Graves of Victoria cross recipients which are not covered under the program of official commemoration, as well as the graves of recipients of the George Cross and the Cross of Valour.

OAWG also works with the Commonwealth War Graves Commission, which is responsible for the care and maintenance of the graves of Commonwealth casualties from the world wars.

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

For further information or assistance, Phone 133254 (metro) 1800 555 254 (country) fax (02) 6289 4861 or e-mail wargraves@dva.gov.au.

Australian War Memorial

The Australian War Memorial commemorates the sacrifice of Australian servicemen and women who have died in war. From the time of its inception, the Memorial was conceived as a shrine, a museum that supports commemoration through understanding, and an archive holding the key records of war. Its development down through the years has remained consistent with this concept. In recent years it has undergone a major renewal. It is an outstanding museum, housing engaging exhibitions and a diverse collection of material relating to the Australian experience of war; a centre of historical research and dissemination of knowledge relating to Australian military history; and an archive, holding extensive official and unofficial documents, diaries and papers. The Memorial is a cultural institution of international standing. It is also one of Australia's leading major tourist attractions.

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

The Memorial is open to the public from 10am to 5pm every day (closed Christmas Day) and is located on Anzac Parade, Campbell, Canberra ACT.

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

Australian War Memorial ANZAC Foundation

The Australian War Memorial ANZAC Foundation is an independent public company whose purpose is to raise funds to support the work of the Memorial. Individuals and corporations may elect to make financial contributions to the Memorial through the Foundation. Donations to the Australian War Memorial ANZAC Foundation are tax deductible. Information on donating to the Memorial can be found at: <http://www.awm.gov.au/support/donations.asp>

Military Compensation

In addition to the provisions of the VEA, there are two other pieces of legislation that DVA makes payments under.

The first of these is the Safety, Rehabilitation and Compensation Act 1988 (SRCA). This Act provides workers' compensation and rehabilitation coverage for employees of the Commonwealth. The civilian component is administered by Comcare and the military component (which is identical to the civilian component) is administered by DVA. The SRCA also provides compensation coverage for all members and ex-serving members of the ADF with injuries caused by service from 3 January 1949 until and including 30 June 2004.

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

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

All Acts are administered by the DVA.

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

Safety, Rehabilitation and Compensation Act (SRCA)

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

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

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

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

- incapacity for work payments;
- medical and other treatment costs;
- household assistance;
- attendant care services;
- rehabilitation services;
- death benefits;
- lump sum payments for permanent impairment; and
- aids, appliances and alterations to home, workplace or car.

INCAPACITY PAYMENTS

Incapacity payments include:

- up to 100% of Normal Weekly Earnings (NWE) for the first 45 weeks of incapacity (the 45 weeks includes any time off due to injury during service but only in situations where compensation was paid (or will be paid) to full-time serving members under sections 19, 20, 21 or 21A for that period). For serving members, this is the salary at the time the incapacity for duty occurs. For ex-members, NWE is based on the salary at rank and pay group at the time of discharge from the ADF. For members of the Reserve Force, NWE can include both Reserve earnings and any earnings from civilian employment that are lost as a result of incapacity for work caused by a compensable injury, disease or illness;
- A subsequent reduction to up to 75% of NWE after 45 weeks; and
- When returning to work after 45 weeks, a top up to between 80% and 100% of NWE before the member's injury or illness, depending on the number of hours able to be worked.

(Source: DVA FACTS MCS06, MCS08)

Any superannuation payments received may also affect entitlements.

MEDICAL AND OTHER TREATMENT

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

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

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

(Source: DVA FACTS MRC46)

HOUSEHOLD ASSISTANCE

Assistance with household duties may be provided if the claimant is unable to carry out these duties due to their accepted condition. There may be entitlement to help with cooking, house cleaning, gardening, laundry or other household services, to a weekly maximum of \$421.50, where the claimant performed these duties prior to injury. (Source: DVA FACTS MRC42 and MRC43)

ATTENDANT CARE

If, because of the accepted condition, attendant care is needed for the provision of essential and regular personal care services such as bathing, dressing, administering medications, or other similar assistance, DVA may pay for such care up to a weekly maximum of \$421.50. Attendant care payments are not available for those in hospitals or similar care institutions as such services are provided by the institution under medical treatment costs.

(Source: DVA FACTS MRC41 and MRC43)

REHABILITATION SERVICES (SEE REHABILITATION PROVIDED IN DVA)

DVA may be able to assist, following acceptance of an injury or illness, to get you back to at least the same physical and psychological state and at least the same social, vocational and educational status as you had before the injury. Assistance can be provided in areas such as medical management, psychosocial support and vocational activities to improve your functioning and where possible to help return you to the workforce. Special conditions apply. DVA can also provide modifications to an injured member's home, car and workplace as well as provide 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 \$475,962.79
- . An additional death benefit (ADB) under the Defence Act 1903 in the amount of \$52,546.96;
- . A further lump sum of \$77,235.63 for each dependant child is also payable under the Defence Act 1903;
- . A weekly payment under the SRCA of \$130.89 may also be provided for dependent children under 16, or who are full-time students under 25. This benefit is in addition to any superannuation benefits payable; (Source: DVA FACTS MRC43)

Funeral expenses up to \$10,735.29 may also be payable. (Source: DVA FACTS MRC43)

PERMANENT IMPAIRMENT

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

Generally, where impairment is medically assessed to be less than 10 per cent whole person impairment, no lump sum compensation is payable. If a member or former member suffered permanent impairment between 1 December 1988 and 30 June 2004, inclusive, there may be an entitlement of up to \$231,831.94 for the most severe injuries under the SRCA. Different rates apply for injuries prior to 1 December 1988.

For a severe injury or disease related to service between 10 June 1997 and 30 June 2004, that results in 80% or more permanent whole person impairment, an additional amount may be payable (varies with impairment level) under the Defence Act 1903, together with an additional amount of \$77,235.63 for each dependant child. A severe injury is an injury to the brain or spinal cord of a person resulting in quadriplegia, paraplegia, hemiplegia, an organic brain syndrome or chronic blindness or a condition of similar effect. (Source: DVA FACTS MCS06)

It is important to note that these payments are not settlements of a claim and may be payable in addition to ongoing entitlements to

compensation in respect of vocational or other rehabilitation, medical and other treatment and incapacity for work. There are offsetting provisions for pensions paid under the VEA for death or disability. (Source: DVA FACTS MRC43)

OTHER BENEFITS PAYABLE

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

- . repair or replacement of any aid or appliance which is reasonably required; and
- . financial advice under the Defence Act 1903 of an amount up to \$1,519.58 for a member who suffers a severe injury or for the family of a deceased member.

(Source: DVA FACTS MRC43)

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

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

Military Rehabilitation and Compensation Act (MRCA)

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

The legislation also provides compensation to the dependants of those who die as a result of their service or who have been severely injured as a result of their service on or after 1 July 2004.

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

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

Entitlements under these Acts existing before 1

July 2004 are not affected.

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

COVERAGE

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

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

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

The only exceptions to this are where the person:

- . suffers an injury or disease which is due to service or aggravated by service both before and after 1 July 2004 — in which case the injury or disease as well as the aggravation are covered under the MRCA; or
- . has a condition accepted under the VEA or SRCA as well as a condition accepted under the MRCA and lodges a claim for a Permanent Impairment lump sum under the MRCA — in these cases, the combined conditions will be assessed under the MRCA with the new MRCA payment being the difference between the VEA or SRCA payment and the benefit assessed under the MRCA for the combined conditions; or
- . has a condition accepted under the VEA which is aggravated by service on or after 1 July 2004. In this cases there is a choice of applying for an increase in disability pension under the VEA or making a claim under the MRCA for the aggravation.

(Source: DVA FACTS MRC01)

**REHABILITATION
(SEE REHABILITATION PROVIDED IN DVA)**

Rehabilitation is the primary focus of the MRCA, providing support to help injured and ill members and former members achieve recovery and return to service or other work where possible. This includes a requirement for

the Service Chief to appoint a case manager for each ADF member being discharged on medical grounds to provide advice and assistance during the transition to civilian life.

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

Rehabilitation of members identified for medical discharge, former members, part-time reservists and cadets is the responsibility of the MRCC.

(Source: DVA FACTS MRC05)

COMPENSATION FOR PERMANENT IMPAIRMENT

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

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

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

Permanent impairment payments can be paid as a lump sum, as periodic payments or as a combination of these, depending on the level of whole person impairment.

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

The maximum permanent impairment payment at 80 impairment points is \$309.27 per week and the maximum lump sum is \$410,122.95. (Source: DVA FACTS MRC04)

Where a member is eligible for maximum permanent impairment compensation, a further lump sum payment of \$79,615.94 is available for each child dependent on the member at the time compensation is awarded. (Source: DVA FACTS MRC04)

INCAPACITY PAYMENTS

Incapacity payments are made to current and former ADF members for inability to work or reduced capacity to work because of injury or disease connected with service after 1 July 2004. MRCA incapacity payments are similar to SRCA incapacity payments but have the following additional features:

- the weekly earnings calculation for discharged members has been increased by a remuneration loading allowance of \$144.68 per week; (Source: DVA FACTS MRC04)
- incapacity payments do not include a deduction for the notional superannuation contribution, representing an increase of some 5 per cent;
- reservists whose injury or illness arises from a period of continuous full-time service can have their incapacity payments based on either their civilian earnings or their ADF earnings, whichever is higher; and (Source: DVA FACTS MRC30)
- cadets, officers and instructors of cadets will have their incapacity payments worked out on a case-by-case basis as their income can vary widely. (Source: DVA FACTS MRC31)

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

SPECIAL RATE DISABILITY PENSION (SRDP) SAFETY NET PAYMENT

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

A former member will be offered the choice of receiving taxable incapacity payments up to age 65 or a tax-free SRDP for life if they:

- . have an injury or disease assessed at 50 or more impairment points which is likely to continue indefinitely;
- . are in receipt of incapacity payments; and
- . are assessed as:

unable to undertake paid work for more than 10-hours a week; and

unlikely to be assisted by rehabilitation to undertake paid work for more than 10 hours a week.

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

(Source: DVA FACTS MRC21)

TREATMENT BENEFITS

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

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

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

(Source: DVA FACTS MRC46)

COMPENSATION FOR DEATH

Compensation may be provided if:

- . liability for the deceased member's

- . death has been accepted; or
- . the deceased member satisfied 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 impairment points).

Compensation for widowed partners includes weekly payments equivalent to the VEA war widow's pension (currently \$391.80) for life or its age-based lump sum equivalent. An additional age-based lump sum of up to \$132,693.24 is available if the death is related to service.

(Source: DVA FACTS MRC14)

Eligible widowed partners will also receive:

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

Death benefits for each dependent child include a maximum tax-free payment of \$79,615.94 plus (if wholly or mainly dependent) an amount of \$87.57 per week, education assistance and Gold Card treatment benefits. (Source: DVA FACTS MRC04)

A maximum amount of \$252,117.16 is available for distribution amongst other family members where they were wholly or partly dependent on the deceased member, with a maximum of \$79,615.94 for each eligible person. (Source: DVA FACTS MRC15 and MRC16)

FINANCIAL ADVICE

Reimbursement for the cost of financial advice up to \$1,592.31 is available for:

- . those who have a permanent impairment from accepted injuries or disease assessed at or above 50 impairment points and are making the choice between receiving their permanent impairment compensation

as a lump sum, periodic payments or a combination;

- . widowed partners who are making a decision between lump sum and periodic payment of death benefit; and
- . those who are making the choice between incapacity payments and the SRDP.

(Source: DVA FACTS MRC19, MRC20 and MRC21)

HOUSEHOLD CARE

Assistance of up to \$437.90 per week is available for the cost of household care services required because of accepted conditions.

(Source: DVA FACTS MRC04 and MRC42)

ATTENDANT CARE

Assistance of up to \$437.90 per week is available for the cost of the provision of essential and regular personal care services required because of accepted conditions. This is not available for those residing in a care institution.

(Source: DVA FACTS MRC04 and MRC41)

VEHICLE MODIFICATIONS

The MRCA Motor Vehicle Compensation Scheme provides for vehicle modifications to be made where these are assessed as being necessary because of accepted conditions. For those with accepted conditions for severe injury and significant levels of impairment, a vehicle or vehicle replacement may be considered.

(Source: DVA FACTS MRC10)

MILITARY REHABILITATION AND COMPENSATION ACT EDUCATION AND TRAINING SCHEME (MRCAETS)

MRCAETS provide financial assistance, student support services, guidance and counselling to help eligible students under 25 years of age in full-time study. See the Education Schemes section under 'Additional Benefits'. (Source: DVA FACTS MRC47)

MRCA SUPPLEMENT

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

The MRCA supplement is payable at a rate

of either \$6.20 (low rate) per fortnight or \$12.40 (high rate) per fortnight, depending on eligibility.

(Source DVA FACTS MRC40)

FUNERAL ASSISTANCE

Compensation of up to \$10,735.29 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 impairment points).

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

(Source: DVA FACTS MRC17)

CONTINUING VEA BENEFITS

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

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

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

(Source: DVA FACTS MRC01)

More information about the MRCA can be found by:

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

Contact Lists

DVA Business Specific Numbers

133 254 connects callers anywhere in Australia to the Veteran Service Centre.

1800 555 254 – General Enquiries from Country Areas only (Freecall)

Service Name	Number	Where Available	Description
VVCS – Veterans & Veterans Families Counselling Service	1800 011 046	Anywhere in Australia FREECALL	Veterans Line – and AFTER HOURS
Transport Bookings	1300 550 455	Anywhere in Australia	
	1800 550 455	Country/Regional callers only	
Transport Claims	1300 550 454	Anywhere in Australia	
	1800 550 454	Country/Regional callers only	
Veterans Home Care (contracted by DVA)	1300 550 450	Anywhere in Australia from a landline (not from mobile phones)	Connects call to local relevant VHC assessment agency
Veterans Home Maintenance HelpLine	1800 801 945	Anywhere in Australia	24 Hour Service
HomeFront	1800 801 945	Anywhere in Australia	
Veteran & Community Grants	133 254	Anywhere in Australia	Inquiries through VSC
	1800 555 254	Country/Regional callers only	
Saluting Their Service Commemorative Grants	133 254	Anywhere in Australia	Inquiries through VSC
	1800 555 254	Country/Regional callers only	
Building Excellence in Support and Training (BEST)	133 254	Anywhere in Australia	Inquiries through VSC
	1800 555 254	Country/Regional callers only	
Defence Service Homes Loans	1800 722 000	Anywhere in Australia	Tel: Cost of a local call 1300 552 662 Fax QLD, NSW, ACT, NTL (07) 3223 8710
Defence Service Homes Insurance	1300 552 662	Anywhere in Australia	24 Hour Service
Medical and Allied Health Providers	1300 550 457	Anywhere in Australia	Medical practitioner callers only
Repatriation Pharmaceuticals Benefits Scheme (VAPAC)	1800 552 580	Anywhere in Australia	Veterans' Affairs Advisory Centre/Medical practitioner callers only

Contact Lists – DVA Business Specific Numbers (continued)

Service Name	Number	Where Available	Description
DVA Feedback, Compliments, and Complaints	1300 555 785	Anywhere in Australia	Feedback on DVA service
Veterans' Review Board	1300 550 460	Anywhere in Australia	VRB only
Office of Australian War Graves - General Enquiries	133 254 1800 555 254	Anywhere in Australia Country/Regional callers only	Inquiries through VSC
Overseas Privately-constructed Memorials program	133 254 1800 555 254	Anywhere in Australia Country/Regional callers only	OAWG only

Veterans' Affairs Network

State	City	Address	Phone	Facsimile
ACT	Canberra	28-30 Corinna St, Woden	133 254	(02) 6257 1818
NSW	Sydney	1st Floor Tower B, Centennial Plaza 280 Elizabeth Street, Surry Hills	133 254	(02) 9213 7400
	Gosford	Suite 1, 250 Mann Street	133 254	(02) 4323 4952
	Lismore	Level 2, Conway Court Cnr Molesworth & Conway Sts	133 254	(02) 6622 4486
	Newcastle	Ground Floor, 8 Auckland Street	133 254	(02) 4929 6215
	Parramatta	Shop 3 Ground Floor, The Octagon Centre, 99 Phillip Street	133 254	(02) 9893 9940
	Tweed Heads	Shop 45, Centro Tweed Cnr Wharf & Bay Streets	133 254	(07) 5536 9235
	Wollongong	Level 4, Corporate Square 43 Burrelli Street	(02) 4298 9992	(02) 4298 9998
VIC	Melbourne	300 La Trobe Street	133 254	(03) 9284 6120
	Bairnsdale	68 Macleod Street	133 254	(03) 5153 2309
	Ballarat	12 Dawson Street South	133 254	(03) 5333 5199
	Bendigo	Anne Caudle Campus, 100 Barnard St	133 254	(03) 5454 7301
	Frankston	Ground Floor Shop 6 54-58 Wells Street	(03) 9783 7312	(03) 9783 2655
	Geelong	200 Malop Street	133 254	(03) 5221 8081
	Mildura	Mildura Rural City Council, 76-84 Deakin Street	133 254	
	Morwell	10 George Street	133 254	(03) 5133 0180
	Warrnambool	715 Raglan Parade	133 254	(03) 5562 2825
	Wodonga	81 Hume Street	133 254	(02) 6056 4325
QLD	Brisbane	Bank of QLD Centre, 259 Queen St	133 254	(07) 3223 8479
	Gold Coast	Level 5, 12 Short Street, Southport	133 254	(07) 5571 1292
	Sunshine Coast	129 Horton Parade, Maroochydore	133 254	(07) 5479 5443
	Toowoomba	99 Russell Street	133 254	(07) 4638 1599
	Townsville	Level 1, 520 Flinders Street	133 254	(07) 4722 3300
SA	Adelaide	Blackburn House, 199 Grenfell St	133 254	(08) 8290 0412
NT	Darwin	Ground Floor, Civic Centre 2 Chung Wah Terrace, Palmerston	133 254	(08) 8935 1489
WA	Perth	AMP Building, 140 St Georges Terrace Cnr William Street	133 254	(08) 9366 8375
TAS	Hobart	254-286 Liverpool St	133 254	(03) 6221 6602
	Launceston	10 Willis St	133 254	(03) 6336 9199

VVCS - Veterans and Veterans Families Counselling Service

1800 011 046 connects callers anywhere in Australia to their nearest VVCS office.

State	City	Address	Phone	24 hr contact Veterans Line
NATIONAL OPERATIONS		13 Keltie Street, Woden 2606 PO Box 9998, Canberra 2601	(02) 6289 6471	
ACT	Canberra	6-8 Champion Street, Deakin 2600 PO Box 302, Deakin West 2600	(02) 6225 4620	1800 011 046
NSW	Sydney	Ground Floor, 88 Phillip Street Parramatta 2150 PO Box 3755, Parramatta 2124	(02) 9761 5000	1800 011 046
	Lismore	2nd Floor Molesworth Street (Cnr Conway Street) Lismore 2480 PO Box 579, Lismore 2480	(02) 6622 4479	1800 011 046
	Newcastle	Unit 1/8 Auckland Street, Newcastle 2300	(02) 4915 0420	1800 011 046
VIC	Melbourne	Level 4, 440 Elizabeth Street Melbourne 3000 PO Box 12631, Melbourne 8006	(03) 8640 8700	1800 011 046
	Albury/Wodonga	81 Hume Street, Wodonga 3690 PO Box 601, Wodonga 3689	(02) 6056 1341	1800 011 046
QLD	Brisbane	15 Astor Terrace Spring Hill 4000 PO Box 166, Spring Hill 4004	(07) 3303 9433	1800 011 046
	Maroochydore	129 Horton Parade, Maroochydore 4558 PO Box 1797, Sunshine Plaza Maroochydore 4558	(07) 5479 3992	1800 011 046
	Southport	5th Floor, 12 Short Street Southport 4215 PO Box 3224, Southport 4215	(07) 5630 0204	1800 011 046
	Townsville	Nathan Business Centre 340 Ross River Road, Cranbrook 4817 PO Box 891, Thuringowa Central 4817	(07) 4723 9155	1800 011 046
SA	Adelaide	99 Frome Street, Adelaide 5000	(08) 7422 4500	1800 011 046
NT	Darwin	Ground Floor, Civic Plaza 2 Chung Wah Terrace, Palmerston 0830 PO Box 3374, Palmerston 0831	(08) 8927 9411	1800 011 046
WA	Perth	7 Kintail Road, Applecross 6153 PO Box 1337, Canning Bridge 6153	(08) 6461 7800	1800 011 046
TAS	Hobart	254-286 Liverpool St Hobart 7000	(03) 6221 6777	1800 011 046
	Launceston	29 Elphin Road, Launceston 7250	(03) 6331 7500	1800 011 046

The Office of Australian War Graves

133 254 connects callers anywhere in Australia to their nearest War Graves Office.

State	City	Address	Phone	Facsimile
ACT	Canberra	20th Floor, Lovett Tower 13 Keltie Street, Woden 2606 GPO Box 9998, Canberra ACT 2601	(02) 6289 6517 or (02) 133254 or 1800 555 254	(02) 6289 4861
NSW	Sydney	Sydney War Cemetery & Garden of Remembrance, Memorial Avenue, Rookwood 2135 PO Box 83, Strathfield 2135	(02) 9746 5565	(02) 9763 1060
VIC	Melbourne	Springvale War Cemetery & Garden of Remembrance Princes Highway, Springvale 3171 PO Box 186, Springvale 3171	(03) 9547 1991	(03) 9547 5032
QLD	Brisbane	Queensland Garden of Remembrance Pinnaroo Lawn Cemetery Graham Road, Bridgeman Downs 4035 PO Box 23, Kedron 4031	(07) 3862 8604	(07) 3862 8609
NTH QLD	Townsville	Townsville War Cemetery Evans Street, Belgian Gardens 4810 PO Box 72, Belgian Gardens 4810	(07) 4721 1664	(07) 4721 2593
SA	Adelaide	Centennial Park Cemetery & Garden of Remembrance 760 Goodwood Road, Pasadena 5042 PO Box 410, Melrose Park 5039	(08) 8277 3993	(08) 8374 3543
NT	Darwin	Adelaide River War Cemetery Memorial Drive Adelaide River 0846	(08) 8976 7053	(08) 8976 7043
WA	Perth	Perth War Cemetery & Garden of Remembrance Smyth Road, Nedlands 6009 PO Box 3, Nedlands 6009	(08) 9386 3807	(08) 9386 2257
TAS	Hobart	Cornelian Bay Cemetery & Garden of Remembrance Queens Walk, Hobart 7001 PO Box 385, Moonah 7009	(03) 6228 2124	(03) 6228 6632
	Launceston	Carr Villa War Cemetery & Launceston Garden of Remembrance Quarantine Road, Kings Meadows 7240 PO Box 78, Kings Meadows 7249	(03) 6343 0175	(03) 6343 0653

National Contacts

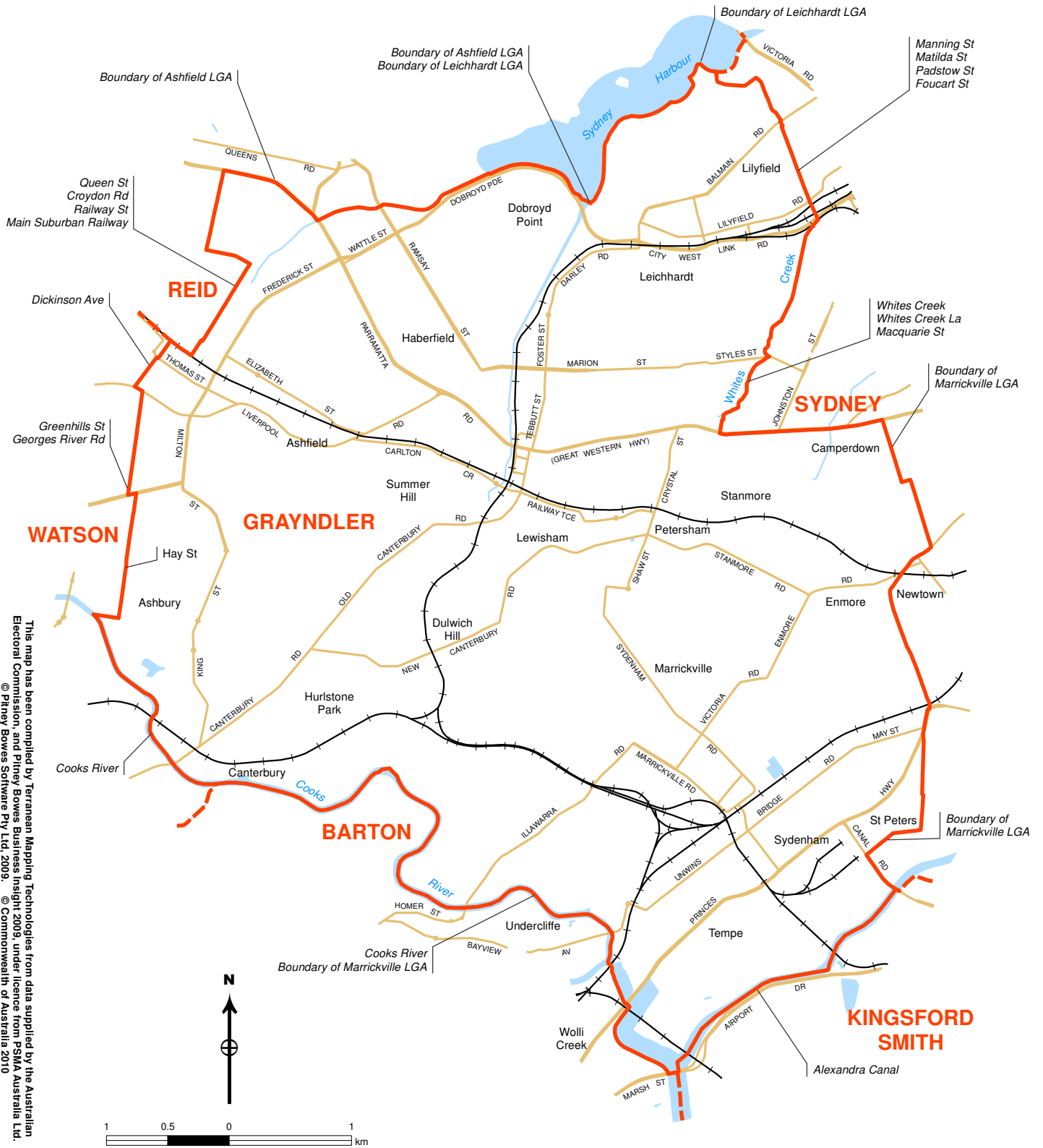
Office	Address	Phone	Facsimile
DVA ACT Office	Lovett Tower, 13 Keltie Street Woden 2606 GPO Box 9998, CANBERRA ACT 2601	(02) 6289 1111 Tollfree: 1800 026 185	
Office of Australian War Graves	20 th Floor, Lovett Tower 13 Keltie Street, Woden 2606 GPO Box 9998, CANBERRA ACT 2601	(02) 6289 6517 or (02) 6289 6527	(02) 6289 4861
		Email: wargraves@dva.gov.au	
Veterans' Review Board	Level 2, Building B Centennial Plaza 280 Elizabeth Street Surry Hills 2010 GPO Box 1631, Sydney 2001	Freecall: 1300 550 460 Tollfree: 1800 550 460	
Australian War Memorial	Treloar Crescent (top of Anzac Parade) Campbell 2612 GPO Box 345, Canberra 2601	(02) 6243 4211	(02) 6243 4325
Defence Service Home Loans	DSH National Processing Centre GPO Box 1987R, Melbourne VIC 3001	Freecall: 1800 722 000	(03) 9284 6800
Defence Service Home Insurance		Tollfree: 1300 552 662	QLD, NSW, & NT (07) 3223 8710 Fax for all other States: (03) 9284 6800
Defence Service Awards (Replacement) pre 1975	Army, Navy and Air Force Section (includes Merchant Mariners Service)	1300 333 362 (Main Switch for Defence)	
Defence Service Awards (Replacement) post 1975	ADF Medals Section	1800 111 321 Monday to Friday (9am-5pm)	

Websites

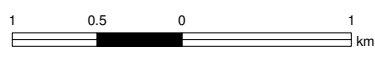
	Site	Address
Veterans' Affairs Portfolio	Department of Veterans' Affairs	http://www.dva.gov.au
	Australian War Memorial	http://www.awm.gov.au
Veterans Agencies –Other Countries	Canada – Veterans' Affairs	http://www.vac-acc.gc.ca/
	Commonwealth War Graves Commission (CWGC)	http://www.cwgc.org/
	New Zealand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

Commonwealth Electoral Division of **GRAYNDLER**

Boundary gazetted 22 December 2009



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Divisional boundary
 Adjoining boundary
 Size of division **32 km²**

Note:
 Local Government Area descriptions are current 2006.
 Federal electoral boundaries follow the centre of features unless otherwise advised.



NSW-GRAYNDLER-2009