



Disability Pensions and Allowances

Overview of Disability Pensions and Allowances

Purpose

This fact sheet provides an overview of disability pensions and allowances available under the *Veterans' Entitlements Act 1986 (VEA)*.

What is disability pension?

Disability pension is paid to compensate veterans for injuries or diseases caused or aggravated by war service or certain defence service rendered on behalf of Australia before 1 July 2004. It is a non-taxable pension.

What about service rendered on or after 1 July 2004?

If you have an injury or disease caused or aggravated by service rendered on or after 1 July 2004, you may be eligible to claim for disability compensation under the *Military Rehabilitation and Compensation Act 2004 (MRCA)*. Information on disability compensation available under the MRCA is contained in *Fact Sheet MRC 01: Overview of the Military Rehabilitation and Compensation Act 2004* and *Fact Sheet MRC 02: Compensation Coverage for Members and Former Members of the Australian Defence Force*.

Who is eligible for disability pension?

You may be eligible for a disability pension if you suffer from an injury or disease that is a result of service rendered:

- in the Australian Defence Force 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 Australian Defence Force whilst undertaking hazardous service overseas before 1 July 2004;
- as one of certain civilians who assisted the Australian Defence Force in wartime before 1 July 2004; *or*
- in the Australian Defence Force (after completion of 3 years qualifying period, unless medically discharged) from 7 December 1972 to 6 April 1994. (If you enlisted before 22 May 1986 you can also claim for injuries or diseases resulting from service after 6 April 1994 up to 30 June 2004).

Overview of Disability Pensions and Allowances, *continued*

Who is eligible for disability pension? *continued*

You may also be entitled to a disability pension if you served with a Commonwealth or allied country and you lived in Australia before you enlisted.

How much is the disability pension?

The amount of disability pension paid depends on the level of incapacity you suffer as a result of your war-caused or defence-caused injuries and diseases. Generally speaking, the more incapacitated you are, the higher the amount of pension you will receive.

There are four "categories" of disability pension payable:

- General Rate, payable in multiples of 10% up to 100%;
 - Extreme Disablement Adjustment (for over 65 years of age only);
 - Intermediate Rate; *and*
 - Special Rate.
-

How do I claim disability pension?

You need to lodge a D2582 "*Claim for Disability Pension and/or Application for Increase in Disability Pension*" form. Information about where to get a form and how to lodge a claim is contained in the *Fact Sheet DP 18: How to Claim Disability Pensions*.

What is a disability pension allowance?

A disability pension allowance is a fortnightly allowance paid to pensioners to provide financial assistance, compensation or reward for valour.

Types of disability pension allowances

Applications can be made under the VEA in respect of the following allowances:

- Attendant allowance;
- Clothing allowance;
- Loss of earnings allowance;
- Recreation transport allowance;
- Temporary incapacity allowance; *and*
- Vehicle assistance scheme (including a running and maintenance allowance).

Overview of Disability Pensions and Allowances, *continued*

Attendant allowance

Attendant allowance may be paid to an eligible veteran to assist with the cost of an attendant to help with such things as feeding, bathing, dressing and other activities of daily living. The attendant may be the veteran's spouse.

Who is eligible for attendant allowance?

The allowance is payable where a veteran has certain war or defence-caused amputations, blindness, or injury or disease affecting the brain and spinal cord system, or has a condition similar in effect or severity.

Clothing allowance

Clothing allowance may be paid to an eligible veteran to help offset the cost of modifications, or wear and tear and damage, to clothing.

Who is eligible for clothing allowance?

The allowance is payable where a veteran has certain war or defence-caused amputations or blindness. It is also payable where treatment for any war or defence-caused disability causes exceptional wear and tear or damage to clothing.

Loss of earnings allowance

Loss of earnings allowance compensates an eligible veteran for salary, wages or earnings lost in certain circumstances.

Who is eligible for loss of earnings allowance?

The allowance is payable where a veteran:

- receives treatment for a war or defence-caused disability;
- has used part or all of employer provided sick leave for a war or defence-caused disability, and now has no benefits to cover an absence for another illness; *or*
- attends an appointment arranged by the Department for the investigation of a claim for disability pension.

Overview of Disability Pensions and Allowances, *continued*

Recreation transport allowance

Recreation transport allowance is paid to an eligible veteran suffering from severe war or defence-caused disabilities that affect mobility, to promote access to recreational activities.

Who is eligible for recreation transport allowance?

The allowance is payable where a veteran has certain war or defence-caused amputations or blindness, or is handicapped to a similar extent to these disabilities.

What is temporary incapacity allowance and who is eligible?

Temporary incapacity allowance is paid to an eligible veteran who is employed and has undergone treatment in a hospital or institution for a war or defence-caused disability and has been off work for a continuous period of at least 28 days. There is no requirement that income is actually lost.

Vehicle assistance scheme

The Vehicle Assistance Scheme provides financial assistance to an eligible veteran to purchase a new motor vehicle. Thereafter, assistance may also be provided to purchase a replacement vehicle or make modifications to a vehicle. The veteran must be able to drive the vehicle or be able to be driven in the vehicle. A running and maintenance allowance is payable towards the costs of registering and insuring the vehicle.

Who is eligible for the vehicle assistance scheme?

The assistance is payable where a veteran has certain war or defence-caused amputations, complete paraplegia or a condition similar in effect or severity to certain amputations.

How much are these allowances?

The allowances are paid at different rates and details are contained in the Fact Sheet *DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances*.

Overview of Disability Pensions and Allowances, *continued*

How do I apply for an allowance?

You need to lodge an application form for the particular allowance. For more information about each allowance and application form see the following Facts Sheets:

- *Attendant Allowance: DP 72*
 - *Clothing Allowance: DP 73*
 - *Loss of Earnings Allowance: DP 75*
 - *Recreation Transport Allowance: DP 76*
 - *Temporary Incapacity Allowance: DP 77*
 - *Vehicle Assistance Scheme: DP 78*
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Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Other fact sheets

Other fact sheets related to this topic include:

- *How to Claim Disability Pensions: DP 18*
- *General Rate: DP 28*
- *Special and Intermediate Rates: DP 29*
- *Extreme Disablement Adjustment: DP 30*
- *Disability Pension and War Widow's/Widower's Pension Rates and Allowances: DP 43*
- *Overview of the Military Rehabilitation and Compensation Act 2004: MRC 01*
- *Compensation Coverage for Members and Former Members of the Australian Defence Force: MRC 02*
- *Defence Force Income Support Allowance (DFISA): IS 19*

Overview of Disability Pensions and Allowances, *continued*

More information

All DVA fact sheets are available on request from any DVA office or on the DVA website at www.dva.gov.au/factsheets/default.htm.

If you need more information about this topic, contact your nearest DVA office or visit the DVA website at www.dva.gov.au.

You can telephone DVA for the cost of a local call* on:
133 254 – general inquiries
1800 555 254 – non-metropolitan callers

*If you use a mobile phone, calls may be more costly. You are advised to use a normal phone (ie a landline phone) when ringing these numbers.



Health Entitlement

Repatriation Health Card - For Specific Conditions (White)

Purpose

This factsheet describes the health care you can get access to with your Repatriation Health Card – For Specific Conditions (*White Card*).

Who can obtain a White Card?

A White Card is issued to Australian veterans or mariners under the *Veterans' Entitlements Act 1986* (VEA) with:

- an accepted war or service-caused injury or disease;
- malignant cancer (neoplasia) whether war-caused or not;
- pulmonary tuberculosis whether war-caused or not;
- post-traumatic stress disorder whether war-caused or not;
- anxiety and/or depression whether war-caused or not.

A White Card is also issued to ex-service personnel who are eligible for treatment under agreements between the Australian Government and New Zealand, Canada, South Africa and the United Kingdom for disabilities accepted as war-caused by their country of origin.

Note: Services available to these veterans may be different from those available to Australian veterans. Please refer to other fact sheets for specific information on the services available.

A White Card may be issued to former members of the Australian Defence Force, current part-time Reservists, cadets and, in limited circumstances, to full-time members under the *Military Rehabilitation and Compensation Act 2004* (MRCA) who have a medical condition accepted as service related under the MRCA.

In certain circumstances, members and former members with warlike or non-warlike service after 1 July 2004 may also be provided with a White Card under the VEA for the treatment of malignant neoplasia, pulmonary tuberculosis, post-traumatic stress disorder or anxiety and/or depression, irrespective of whether those conditions are war-caused or not.

See Factsheet MRC22: *Treatment*.

Repatriation Health Card - For Specific Conditions (White), *continued*

When do I use my White Card?

For treatment of specific conditions as described above, you should present your White Card whenever you visit:

- your doctor, medical specialist, dentist, pharmacist, dental prosthetist or optometrist or any after-hours medical service; *or*
- other health care providers to whom you are referred for treatment; *or*
- a hospital.

Will I be charged for health care services?

You should not be charged for any treatment received for your *specific conditions* as long as your health care provider agrees to treat you under the Department of Veterans' Affairs (DVA) arrangements. If you are billed, *do not pay the account* and advise DVA immediately. DVA may not be able to reimburse the cost of the treatment.

You may be required to make a contribution towards the cost of pharmaceutical items, nursing home care, Veterans' Home Care (VHC) services and some dental services. There may be an extra fee, called the gap fee, charged for higher cost brands of some pharmaceutical items.

What health care services can I have access to?

For your *specific conditions only*, your White Card may allow you access to some of the following services if appropriate:

- audiology
- acupuncture performed by a medical practitioner
- chiropractic services
- community nursing
- convalescent care
- dental services
- diabetic educator services
- dietetic services
- emergency short-term home relief
- hearing services
- medical consultations and procedures listed on the MBS*
- medical specialist services listed on the MBS*
- medical services and surgical procedures listed on the MBS* in public and DVA contracted private hospitals and contracted day surgery facilities
- medication reviews
- nursing home care
- occupational therapy
- optometrical consultations
- orthoptics
- osteopathic services
- palliative care
- pathology services
- pharmaceutical items prescribed by your doctor
- physiotherapy
- podiatry and medical grade footwear
- psychology, including hypnotherapy
- rehabilitation aids and appliances
- respite care
- social work
- speech pathology

Repatriation Health Card - For Specific Conditions (White), *continued*

- transport, including ambulance and travel assistance to obtain health care
- Veterans and Veterans Families Counselling Service.
- Veterans' Home Care – if you are a veteran of the Australian Defence Forces, assessment for:
 - domestic assistance
 - personal care
 - home and garden maintenance (safety related)
- respite care
- delivered meals – organised through Home and Community Care (HACC)
- community transport - organised through Home and Community Care (HACC)
- X-rays, nuclear medicine imaging, ultrasound and computerised tomography.

More detailed information on these services is available through other factsheets.

*Generally the only medical services available are those listed on the Medicare Benefits Schedule (MBS), but exceptions can be made in special circumstances.

Are there restrictions?

There are limits that apply to some types of services available. For example, medical services are subject to the requirements of the Medicare Benefits Schedule. Some treatment requires prior financial authorisation from DVA. Commonwealth and Allied veterans may receive respite care (but not other VHC services) where it relates to their accepted disabilities.

Do I have to get approval before receiving treatment?

Your doctor will contact DVA for approval if you need:

- admission to public and private hospitals and day surgery facilities
- ambulance transport (in some states) except in an emergency
- any health care provided overseas
- any item or service that is in excess of DVA limits
- medical services not listed on the Medicare Benefits Schedule
- medical grade footwear
- orthoptic services
- respite care
- some pharmaceutical items
- some rehabilitation appliances and surgical aids
- a special car with driver, where your doctor certifies that it is medically essential
- All dental treatment requires prior approval. Your dentist is required to contact DVA prior to commencing any treatment.

Repatriation Health Card - For Specific Conditions (White), *continued*

Are there other services I can access?

Veterans and Veterans Families Counselling Service (VVCS)
A range of counselling services are available to veterans and their families from VVCS. For more information please refer to Factsheet VCS 01.

Health Promotion Services – HomeFront:

You can have a free home assessment under the HomeFront falls and accident prevention program which considers the safety needs of the veteran household. DVA makes a financial contribution in the form of a subsidy towards the cost of recommended aids and minor home modifications. The recommended aids and appliances are generally low-cost items such as handrails or the provision of non-slip strips on steps. The cost of recommended aids and minor home modifications over and above the subsidy is to be met by you. This service is available each calendar year. Prior approval is not required. To arrange an assessment, ring 1800 801 945 and ask for HomeFront.

Veterans' Home Maintenance Line:

The Veterans' Home Maintenance Line (VHML) is a toll-free telephone service that provides advice on general property maintenance matters and referral to local reliable and efficient tradespeople. The tradespeople have appropriate qualifications, and both professional indemnity and public liability insurance cover. VHML can also arrange home inspections to identify current or possible future maintenance problems.

The VHML advice is free but you will need to pay for work done by tradespeople, including callout fees. You can receive an unlimited number of services from the VHML.

You can access this service by telephoning 1800 801 945 and ask for home maintenance.

Note: This is a home maintenance and emergency only. It cannot give financial or legal advice, or answer questions about pensions or other Veterans' Affairs matters. If you have questions about pensions or other matters, please ring your local Veterans' Affairs office on the numbers listed at the end of this factsheet.

Can I use my White Card anywhere in Australia and overseas?

You can use your White Card anywhere in Australia, but *not* overseas.

Please contact your DVA office for information about arrangements for treatment overseas *before* you travel.

Repatriation Health Card - For Specific Conditions (White), *continued*

If you need treatment while travelling within Australia, you may check with the local health provider if they accept DVA white card. The DVA office may also be able to assist you with details of health providers who accept the white card.

Can I still use Medicare?

You may choose to be treated under either DVA or Medicare arrangements for your *specific conditions*. If you do choose to be treated under Medicare you may still receive, at DVA's expense, additional health care services that are not covered by Medicare.

Note: These health care services must be arranged in accordance with DVA requirements. DVA *will not* pay the difference between the Medicare refund and the cost of the treatment.

Can I choose to be treated at my own expense?

You can choose to be treated at your own expense or through your own private health insurance. However, if you take this option, DVA is unable to reimburse you for private expenses, and is unable to pay the gap between the cost of the services and any rebate payable by your private health fund or Medicare.

When does my White Card expire?

The expiry date is shown on the front of your White Card. You will receive a replacement White Card about one month before the expiry date. If you don't receive your replacement card ring your nearest DVA State office.

If your level of eligibility changes before the expiry date DVA will notify you and ask you to return the card.

If you change your address please contact your nearest DVA State office so your replacement card is sent to the correct address.

What do I do if my White Card is lost, stolen or damaged?

If your White Card is lost, stolen or damaged you must contact a DVA office immediately so that your card can be cancelled and a new White Card issued. It will take 4–6 weeks for a new card to be issued.

Repatriation Health Card - For Specific Conditions (White), *continued*

DVA will provide a letter of authority for this period should you need one, or your health provider may phone DVA for information of your eligibility and entitlements.

Other fact sheets

Other fact sheets related to this topic include:

About Veterans' Home Care: HCS 01

Chiropractic Services: HSV 13

Community Nursing Services: HSV 16

Dental Services: HSV 17

Diabetic Educators HSV 29

Dietetic Services: HSV 21

Health Services for Veterans with Cancer: HSV 66

Hearing Services: HSV 22

Treatment: MRC22

Home and Community Care – HSV 04

HomeFront: HAC 04

Veterans' Home Maintenance Line – HAC 03

Index – Health Services for Veterans: DVA 13

Local Medical Officer Services: HSV 80

Medical Expenses Privately Incurred: HSV 64

Occupational Therapy Services: HSV 23

Optical Services and Supplies: HSV 18

Osteopathic Services: HSV 14

*Other Commonwealth and Allied Veterans (excluding the United Kingdom):
HSV 63*

Overview of the Repatriation Transport Scheme: HSV 02

Oxygen: HSV 24

Physiotherapy: HSV 19

Podiatry and Footwear: HSV 20

Psychology Services: HSV 25

Veterans' – Rehabilitation Appliances Program – HSV 107

Receiving Health Services While Overseas: HSV 65

Social Work Services: HSV 26

Specialist Services: HSV 81

Speech Pathology Services: HSV 27

United Kingdom Veterans: HSV 62

Veterans and Veterans Families Counselling Service: VCS 01

Eligibility for Treatment of Anxiety and Depression: HSV 68

Repatriation Health Card - For Specific Conditions (White), *continued*

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost of a local call on:

133 254, or 1800 555 254, if you are outside a major city

Use a normal landline phone if you can. Mobile phone calls may cost you more
You can send an email to DVA at: generalenquiries@dva.gov.au

You can get more help from any DVA office.



Australian Government
Department of Veterans' Affairs

DVA Factsheet HSV62

Health Entitlement

Commonwealth and Other Allied Veterans

Overview

This Factsheet describes how Commonwealth and other allied veterans living in Australia can access Department of Veterans' Affairs (DVA) health services.

DVA's Role

The Australian Government has agreements with several countries that allows DVA to provide treatment to ex-service personnel who have disabilities that have been accepted as war caused by their country of origin.

Will I receive a Repatriation Health Card?

If you served with:

- United Kingdom
- New Zealand
- Canada
- South Africa

you will receive a Repatriation Health Card – For Specific Conditions (White Card) from DVA for any disability that has been accepted as war caused by the country you enlisted with (Please see HSV61 for further information on the white card).

What treatment can I get?

You are able to receive the full range of treatment services that are available to Australian veterans for your accepted disabilities only.

You are not entitled to treatment under the *Veterans' Entitlements Act 1986*, which only covers veterans of Australian forces.

How do I apply for a White Card?

If you consider that you have a disability which results from your war service, you should contact DVA. Officers of DVA will be able to assist you in completing any relevant application forms that are required by the relevant overseas government.

If you have already been notified by the overseas government that a disability has been accepted as war caused, you should contact DVA so that your White Card can be issued or updated.

Commonwealth and Other Allied Veterans, *continued*

Do I need to tell my doctor that I am a Commonwealth or allied veteran?

Yes, you should tell your doctor that you are a Commonwealth or other allied veteran so he or she can confirm your treatment eligibility before referring you to another health provider.

Other Factsheets

Other Factsheets related to this topic include:

- *Repatriation Health Card – For Specific Conditions (White): HSV61*
- *Allied Mariners: IS64*
- *Commonwealth and Allied Post World War 2 Veterans: IS62*
- *Qualifying Service Overview: IS56*

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost of a local call on:

133 254, or 1800 555 254, if you are outside a major city.

Use a normal landline phone if you can. Mobile phone calls may cost you more.

You can send an email to DVA at: generalenquiries@dva.gov.au

You can get more help from any DVA office.



Australian Government
Department of Veterans' Affairs

DVA FACTS
HSV69

Health Entitlement

Repatriation Pharmaceutical Benefits Card (*Orange Card*)

Overview

This fact sheet describes the benefits available with your Repatriation Pharmaceutical Benefits Card (RPBC) (*Orange Card*), and should be read in conjunction with DVA fact sheet HSV92: "Repatriation Pharmaceutical Benefits Scheme".



Note: This card is for PHARMACEUTICALS ONLY and cannot be used for any medical or other health care treatment.

Who can obtain a Repatriation Pharmaceutical Benefits Card (*Orange Card*)?

An RPBC (*Orange Card*) is issued to Commonwealth and allied veterans and mariners who:

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

Who is a Commonwealth or allied veteran or mariner?

A Commonwealth or allied veteran or mariner is a person who, as a member of the defence force established by a British Commonwealth or allied country, rendered continuous full time service during a period of hostilities, in connection with war or warlike operations in which the Australian Defence Force was involved.

Repatriation Pharmaceutical Benefits Card (Orange Card), *continued*

Who is a Commonwealth or allied veteran or mariner? (*Continued....*)

An allied mariner is a person who, between 3 September 1939 and 29 October 1945, was employed as a mariner in sea-going service on a ship that was operated by, or on behalf of, an allied country. Further details are available on fact sheet *IS64: Allied Mariners*.

There are restrictions on some veterans and mariners from particular countries and within certain limited periods of service.

What is World War I or II qualifying service?

Qualifying service has a specific meaning under the *Veterans' Entitlements Act 1986*. For further information on how qualifying service applies to you, refer to one of the following fact sheets:

- *Australian Commonwealth and Allied World War 2 Veterans: IS 57*
- *Allied Mariners: IS 64*

What are the benefits of the Orange Repatriation Pharmaceutical Benefits Card?

Your *Orange Card* allows you access to the subsidised pharmaceuticals and medicines under the Repatriation Pharmaceuticals Benefits Scheme (RPBS).

The RPBS contains all items available to the general public under the Pharmaceutical Benefits Scheme (PBS), and also an additional list contained in the Repatriation Schedule of Pharmaceutical Benefits (RSPB) which is exclusive to the veterans. Therefore the range of subsidised pharmaceutical items available with your *Orange Card* is much wider than that for the general public.

How much subsidy do I get for my pharmaceuticals?

As an *Orange Card* holder, you obtain your prescribed medications at the concessional rate of: \$5.30 * per item (also referred as the "Pharmaceutical Co-payment"). Furthermore, if the annual safety net limit is reached, there are no further charges for prescribed items for the rest of that calendar year. The safety net limit for 2009 is \$318.00 *.

*Note: *These figures are indexed annually in line with the CPI, and do not include surcharges on some alternative brands/medicines.*

The *Orange Card* also entitles you to receive the Pharmaceutical Allowance. The Pharmaceutical Allowance is a fortnightly payment which helps to offset the cost of prescriptions. The Pharmaceutical Allowance for 2009 is \$6.00 *

Repatriation Pharmaceutical Benefits Card (Orange Card), *continued*

How much subsidy do I get for my pharmaceuticals ? (*Continued....*)

per fortnight. Some *Orange Card* holders may already receive this allowance as part of their service pension or disability pension entitlement or if they already hold a *White Card*.

*Note: *The Pharmaceutical Allowance is indexed annually in line with the CPI.*

Further details on the RPBS are found on fact sheet HSV92: *Repatriation Pharmaceutical Benefits Scheme (RPBS)*

When do I use my Repatriation Pharmaceutical Benefits Card?

Your RPBC (*Orange Card*) identifies you as being eligible for pharmaceutical benefits for most conditions. You should inform your doctor of this entitlement, and present your *Orange Card* to the pharmacy whenever you have a prescription dispensed. Otherwise you may be charged the full price for your prescriptions.

If you have also been issued with a Repatriation Health Card for Specific Conditions (*White Card*), you should continue to use your *White Card* when having a prescription dispensed for pharmaceutical items relating to those conditions.

Can I use the *Orange Card* anywhere in Australia and overseas?

You can use your *Orange Card* anywhere in Australia, but *not* overseas.

When does my *Orange Card* expire?

The expiry date is shown on the front of your *Orange Card*. You will receive a replacement card about one month before the expiry date. If you do not receive your replacement card ring your DVA State Office.

If you move interstate please contact your DVA State Office so your replacement card is sent to the correct address.

What do I do if my *Orange Card* is lost, stolen or damaged?

If your *Orange Card* is lost, stolen or damaged you must contact a DVA office immediately so your card can be cancelled and a new *Orange Card* issued.

Repatriation Pharmaceutical Benefits Card (Orange Card), *continued*

What do I do if my *Orange Card* is lost, stolen or damaged? (*continued....*)

It will take 3-5 weeks for a new card to be issued. DVA will provide a letter of authority for this period if you need one, or your health provider may phone DVA for information of your eligibility and entitlements.

Other fact sheets

Other fact sheets related to this topic include:

- *Repatriation Pharmaceutical Benefits Scheme: HSV 92*
- *Australian Commonwealth and Allied World War 2 Veterans: IS 57*
- *Allied Mariners: IS 64*

More information

If you need more information about this topic, contact DVA, or visit our website at www.dva.gov.au.

You can telephone DVA for the cost of a local call* on:

133 254 – general inquiries

1800 555 254 – non-metropolitan callers.

Use a normal, landline phone if you can. Mobile phone calls may cost you more.

All DVA factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.



Pharmacy

Repatriation Pharmaceutical Benefits Scheme (RPBS)

Purpose

This fact sheet describes how you can get access to concessional pharmaceuticals under the Department of Veterans' Affairs (DVA) Repatriation Pharmaceutical Benefits Scheme.

What is the Repatriation Pharmaceutical Benefits Scheme?

The Repatriation Pharmaceutical Benefits Scheme (RPBS) provides a wide range of pharmaceuticals and dressings at a concessional rate for the treatment of eligible veterans, war widows/widowers, and their dependants.

The RPBS allows you access to all items listed in the Schedule of Pharmaceutical Benefits (SPB) available to the general community under the Pharmaceutical Benefits Scheme (PBS), and also an additional list contained in the Repatriation Schedule of Pharmaceutical Benefits (RSPB) which is available only to veterans.

What am I eligible for?

If you have a Repatriation Health Card – For All Conditions (*Gold Card*) you can obtain pharmaceuticals under the RPBS for *all* your medical conditions.

If you have a Repatriation Health Card – For Specific Conditions (*White Card*) you can obtain pharmaceuticals under the RPBS for your *accepted disabilities*. If you are an Australian veteran you are also covered for malignant cancer, pulmonary tuberculosis and post traumatic stress disorder (PTSD) if these conditions are accepted by DVA. Medicines for the treatment of your other conditions are available under the PBS, either at the general rate, or concession rate (if holder of Pensioner Concession Card/Commonwealth Seniors Health Card/Health Care Card).

If you have a Repatriation Pharmaceutical Benefits Card (*Orange Card*) you can obtain pharmaceuticals under the RPBS for *all* medical conditions. The Orange Card does *not* entitle you to any medical or other health care treatment.

Repatriation Pharmaceutical Benefits Scheme (RPBS), *continued*

What am I eligible for? *continued*

If you also have a *White Card* you should continue to use it to obtain treatment and pharmaceuticals related to your accepted disabilities and use your *Orange Card* to obtain pharmaceuticals for all other conditions.

Do I need to show the pharmacist my DVA treatment entitlement card or Repatriation Pharmaceutical Benefits card?

Yes. You need to show the pharmacist your Gold, White, or Orange Card to receive medicines on the RPBS and your Pensioner Concession Card to receive medicines at the concessional patient contribution rate.

You may be charged more if you do not present a valid card.

Does my doctor need DVA authorisation to prescribe pharmaceuticals under the RPBS?

Your doctor does not need prior authorisation from DVA to prescribe a large range of scheduled pharmaceuticals available under the RPBS. However, your doctor will need prior authorisation from DVA to prescribe:

- medicines listed as requiring prior authorisation;
- greater quantities and/or repeats than that listed; *and*
- medicines not listed in the schedules.

I used to get a medicine under RPBS, but am no longer able to. Why is that?

Sometimes a medicine is no longer available under the RPBS because:

- the medicine is no longer marketed in Australia
- there are better and safer medicines available
- the medicine has been found to have serious side effects and its use is discouraged.

How long is an RPBS prescription valid?

An RPBS prescription is valid for 12 months.

Do I have to pay anything for my prescriptions?

Yes. You have to pay a patient contribution charge (co-payment) for each prescription. This is adjusted at the beginning of each year in line with inflation.

Repatriation Pharmaceutical Benefits Scheme (RPBS), *continued*

Do I have to pay anything for my prescriptions? *continued*

The co-payment for 2009 is \$5.30 per prescription, until your combined family total reaches the Safety Net Limit/Threshold under the Safety Net Scheme. Talk to your pharmacist who will assist you with safety net entitlements.

What is the Safety Net Scheme & the Safety Net Limit/Threshold?

The Safety Net Scheme is designed to protect you (and your family) if you require a large number of RPBS items. It ensures that you do not pay concessional co-payments for more than a maximum number of prescriptions in a calendar year, after which the prescriptions are free. The scheme is available to all Australians including DVA card holders and their families.

The Safety Net Limit/Threshold is the maximum number of prescriptions (or the total amount of money) you and dependent family members pay for RPBS prescriptions and hospital medicines in a calendar year. The concessional Safety Net Limit for 2009 is 60 prescriptions or \$318.00 (i.e. 60 scripts x \$5.30 co-payment per script). After you reach this limit, your medicines are free for the rest of the calendar year. This cost is offset by the Pharmaceutical Allowance.

What is a Prescription Record Form?

You use a Prescription Record Form (PRF) to keep track of how much you and your dependent family have spent on medicines for safety net entitlement purposes.

It is your responsibility to keep track of how much has been spent and to know when the safety net limit has been reached. Every time a RPBS item or hospital medicine is dispensed ask the pharmacist to record the safety net value on the form.

Where can I get a PRF?

A PRF is available free from any community or public hospital pharmacy.

There are two forms, each clearly identified by name:

- one for RPBS/PBS prescriptions dispensed by community pharmacists; *and*
- the other for medicines obtained at public hospital pharmacies.

Repatriation Pharmaceutical Benefits Scheme (RPBS), *continued*

Who can I include as my family member?

A family member is a:

- spouse
- de facto spouse
- child under 16 years in your care and control
- dependent full-time student under 25 years of age.

What is a Safety Net Card and how do I get one?

The Safety Net Card (with a unique number for you and your family) officially entitles you and your dependant family to free prescriptions for the rest of the calendar year.

When you reach the Safety Net Limit you need to ask your pharmacy to issue you with a Safety Net Card. Your pharmacist will require you to present your PRF and exchange it for a Safety Net Card. That is why it is important to always keep track of your medications using the PRF.

Must I show my Safety Net Card to a pharmacist?

Yes. After you receive the Safety Net Card, you should present it together with your DVA Gold, White or Orange Card to the pharmacist to obtain prescription items at no charge.

If you do not present the cards, the pharmacist may still charge you for each prescription item.

Are there any other charges besides the \$5.30 Pharmaceutical Co-payment?

Yes. Some medications can have a *Brand Premium* and/or *Therapeutic Group Premium* (they are not the same). They are in addition to your \$5.30 co-payment, so they will increase the price you pay above the \$5.30 per prescription. They also need to be paid even if you have received the Safety Net Card.

What is the Brand Price Premium & can it be avoided?

Generic medicines contain the same active ingredients as other more expensive brand medicines. The Government will only pay for the lowest priced brand where more than one brand is available. The Brand Price Premium is the gap between the cheapest/generic brand price and the others.

Repatriation Pharmaceutical Benefits Scheme (RPBS), *continued*

What is the Brand Price Premium & can it be avoided? *continued*

You can ask your doctor if it is possible to prescribe the cheapest/generic brand, so you do not have to pay a gap fee to cover the extra cost. Provided your doctor has not indicated otherwise on the prescription, a pharmacist may dispense a cheaper generic medicine than the one listed on the prescription. No prior financial authorisation process is required to gain exemption from Brand Premiums.

The Brand Premium gap fee paid cannot be counted towards the Safety Net Limit.

What is the Therapeutic Group Premium & can it be avoided?

Therapeutic Group Premiums were introduced on 1 February 1998 to encourage everyone to be aware of the significant difference in prices between similar medicines which, although not identical chemically, are commonly used to effectively treat the same condition.

Therapeutic Group Premiums cover medicines that are *clinically* similar, but not *chemically* identical. A pharmacist is not able to vary the doctor's prescription or to substitute one medicine for another under the same therapeutic group (unlike the generic brands).

However, your doctor may decide that none of the alternative drugs in the same therapeutic group are appropriate for the management of your condition. If your current medication is affected, your doctor can seek financial authorisation from DVA so that you do not have to pay its Therapeutic Group Premium.

The Therapeutic Group Premium gap fee paid cannot be counted towards the Safety Net Limit.

What is the DVA Pharmaceutical Allowance?

A pharmaceutical allowance of \$6.00 a fortnight, per family, is paid to eligible veterans to compensate them for their co-payment for each RPBS prescription item.

Are there advance payment provisions?

Advance payments of pharmaceutical allowance can be made in certain circumstances, subject to strict eligibility criteria. For more information, contact your nearest DVA office.

Repatriation Pharmaceutical Benefits Scheme (RPBS), *continued*

Are there advance payment provisions? *continued*

The maximum amount of advance payable is 7 times the fortnightly rate of pharmaceutical allowance.

Other fact sheets

Other fact sheets related to this topic include:

- *Commonwealth Seniors Health Card: IS 126*
- *Community Medication Management: HSV 90*
- *Other Commonwealth and Allied Veterans (excluding United Kingdom): HSV 63*
- *Repatriation Health Card – For All Conditions (Gold): HSV 60*
- *Repatriation Health Card – For Specific Conditions (White): HSV 61*
- *Repatriation Pharmaceutical Benefits Card (Orange): HSV 69*
- *United Kingdom Veterans: HSV 62*

More information

All DVA fact sheets are available on request from any DVA office or on the DVA website at www.dva.gov.au/factsheets/default.htm.

If you need more information about this topic, contact your nearest DVA office or visit the DVA website at www.dva.gov.au.

You can telephone DVA for the cost of a local call* on:

- 133 254 – general inquiries
- 1800 555 254 – non-metropolitan callers.

Note: *If you use a mobile phone, calls may be more costly. You are advised to use a normal phone (i.e. a landline phone) when ringing these numbers.



Service Pension and Income Support Supplement

Service Pension Overview

Overview

This fact sheet explains what a service pension is, what the eligibility criteria are, and provides information on associated benefits. For more information on specific topics contact DVA.

Note

For information about changes to partner service pension included in the Federal Budget, please also refer to *Fact Sheet IS 45: Partner Service Pension*.

What is a service pension?

A service pension provides a regular income for people with limited means. A service pension can be paid to veterans on the grounds of age or invalidity, and to eligible partners, widows and widowers. It is subject to income and assets tests.

The age service pension paid to veterans who have qualifying service and the partner service pension paid to eligible partners, widows and widowers, are paid 5 years earlier than the age pension paid by Centrelink. This is in recognition of the intangible effects of war that may result in premature ageing of the veteran and/or loss of earning power. Invalidity service pension may be granted at any age up to the age of 65 years.

The service pension is paid fortnightly, based on daily entitlements. The rate of service pension is adjusted twice-yearly, in March and September, in line with movements in the cost of living and/or average wages.

Who is eligible?

A service pension is payable to eligible veterans, their partners and widows and widowers. For service pension purposes, a veteran is a person who has qualifying service (see the next section 'Eligibility for veterans').

Service Pension Overview, *continued*

Who is eligible? *continued*

Eligible veterans include:

- Australian Veterans
- Commonwealth Veterans
- Allied Veterans
- Australian Mariners
- Allied Mariners
- Members, Former Members, Declared Members covered under the *Military Rehabilitation and Compensation Act 2004* (MRCA).

Eligibility for veterans

You are eligible for the service pension if you are a veteran who:

- has *qualifying service* — generally, that is, has served in operations against the enemy while in danger from hostile forces of the enemy; *and*
- meets the *residency requirements* — that is, is a resident of Australia and is present in Australia at the time of lodging the claim for service pension (additionally, Commonwealth Veterans and allied Veterans and Mariners must have been an Australian resident for at least 10 years, although there can be some exemptions);

And you are either:

- of *service pension age* (see the section titled 'What is pension age?' in this fact sheet); *or*
- *permanently incapacitated for work* (for more information refer to *Fact Sheet IS 44: Age and Invalidity Service Pension*).

A service pension may not be payable because of your income and assets, even if you are eligible (see the section titled 'Income and assets tests' in this fact sheet).

Eligibility for current partners

Partner service pension may be paid to partners who are:

- legally married to and living with a veteran; *or*
 - living in a marriage-like relationship with a veteran;
- and* in both cases above, the veteran is receiving or is eligible to receive the service pension.

Service Pension Overview, *continued*

Eligibility for current partners *continued*

Partners are eligible if:

- they are qualifying age (see the section titled 'What is pension age?' in this fact sheet); *or*
- they have dependent children; *or*
- the veteran receives the special rate (Totally and Permanently Incapacitated) disability pension; *or*
- the veteran is receiving, or eligible to receive, a Special Rate Disability Pension under the MRCA; *or*
- they are 50 years of age or over and the veteran receives an above general rate (AGR) disability pension.

For detailed information regarding qualifying age and eligibility for partner service pension, please refer to *Fact Sheet IS 45: Partner Service Pension*.

Eligibility for former partners

Partner service pension may be paid to former partners who are legally married to, but separated from a veteran.

Former partners are eligible if:

- they are qualifying age; *or*
 - they have dependent children;
- and* in both cases above, the veteran is receiving, or is eligible to receive, the service pension.

A former partner is not eligible to receive partner service pension if they enter into a marriage-like relationship with another person.

Eligibility for widows and widowers

If the widow or widower of a veteran was receiving partner service pension immediately before the veteran's death, he or she continues to be eligible for that pension.

There are a number of other circumstances in which a widow or widower of a veteran who has rendered qualifying service is eligible for partner service pension. Refer to *Fact Sheet IS 45: Partner Service Pension* for details.

Service Pension Overview, *continued*

What is pension age?

The pension age for a male veteran who has qualifying service and the qualifying age for a male partner is 60.

Pension age for a female veteran who has qualifying service and qualifying age for a female partner is being raised by six months every two years, so that by 1 January 2014, female and male pension and qualifying ages will be the same. The table below shows when females qualify.

Female	
Date of Birth	Pension/Qualifying Age
Before 1 July 1949	Eligible
1 July 1949 to 31 December 1950	58.5
1 January 1951 to 30 June 1952	59
1 July 1952 to 31 December 1953	59.5
1 January 1954 and later	60

Service pension and age pension

You cannot receive a service pension from DVA *as well as* an age pension or any other social security pension or benefit (except Family Tax Benefit).

Pension Bonus Scheme

The pension bonus scheme is designed to encourage people to remain in the workforce longer. The scheme offers a bonus to certain veterans, partners, widows and widowers who wish to keep working beyond pension age (qualifying age for a war widow/widower). By registering with the Scheme and then deferring pension for at least a year, you may be eligible to claim a tax-free lump sum bonus at the end of your working life.

To be eligible, all of the following criteria must be met. You must:

- be eligible to receive the age pension, age service pension, partner service pension or income support supplement; *and*
- have reached or passed pension age if you are a veteran (qualifying age for a war widow/widower) or age pension age if you are a partner; *and*
- have not yet received or claimed one of the above pensions since turning pension age (qualifying age for a war widow/widower).

For more information refer to *Fact Sheet IS 07: Pension Bonus Scheme* or contact DVA.

Service Pension Overview, *continued*

How do you claim service pension?

To claim for a service pension you need to:

- complete the form *D0503: Claim for Service Pension Part A – Eligibility*, or a *D0504: Claim for Service Pension by a Partner, a former partner or Widow or Widower Part A – Eligibility*; and
- complete any other forms in relation to your personal, residential and financial circumstances; and
- provide us with sufficient documentation to prove your identity. Refer to *Fact Sheet DVA 06: Proving your identity to DVA – Proof of Identity (POI)*; and
- provide us with your tax file number.

To apply for the service pension, contact DVA, where an application form will be tailored to suit your circumstances. Application forms are also available from some ex-service organisations, such as the RSL. For more details on claiming service pension please refer to the form *D0503/4B: About Claiming Service Pension*.

Rates of service pension

There are two different rates of service pension:

- a *singles rate* — payable to single pensioners, widows, widowers and former partners who are legally married to a veteran but are separated (not divorced)
- a *couples rate* — payable to each member of a couple who are living together, whether legally married or living in a de facto relationship.

If only one member of a couple receives a service pension, the couples rate of pension is paid. If a couple separate because of ill-health or during a period of respite care, each member of the couple may be paid at the singles rate, however the couples rate of ordinary income free area and assets value limit applies.

If you are a veteran and you also receive a war widow(er)'s pension, the maximum amount of service pension you are entitled to is limited to \$167.80 per fortnight.

Income and assets tests

The amount of service pension you receive depends on your income and assets. The pension is calculated under two separate tests, the income test and the assets test. The test paying the lower rate of pension is the one that is applied.

Service Pension Overview, *continued*

Income and assets tests *continued*

You can have a certain amount of income and assets, and still receive the maximum rate of pension. These limits are known as the ordinary income free area and the assets value limit.

There are two ordinary income free areas:

- the singles income free area
- the couples income free area.

If you have dependent children, the ordinary income free area increases by \$24.60 per fortnight for each dependent child.

There are four assets value limits:

- singles who own their home
- singles who do not own their home
- couples who own their home
- couples who do not own their home.

Income or assets above the ordinary income free area or assets value limit reduces the amount of service pension payable. The service pension ceases to be paid when income or assets exceed certain cut-off limits.

If you are a member of a couple, you are both treated as if you each receive half your combined income and you each own half your combined assets, regardless of who actually receives the income or owns the assets. Therefore, you are both paid the same rate of pension.

Note: For pension purposes, superannuation products are not counted as income producing or an asset until the person who owns the superannuation reaches pension age or makes a withdrawal from the investment. For more information about the assessment of superannuation, refer to *Fact Sheet IS 91: Managed Investments*.

If you are considered to be blind, the service pension is paid free of the income and assets tests and at the maximum rate. For more information refer to *Fact Sheet IS 147: Blind Pensioners*.

Giving away assets or income

You can give away assets up to:

- \$10,000 each financial year; *or*
- \$30,000 over a rolling five-year period.

These limits apply to singles and couples. If you give away more than either limit, the excess amount will be counted as an asset under the assets test, and

Service Pension Overview, *continued*

Giving away assets or income *continued*

will be deemed to be earning income under the income test for 5 years from when the assets were given away.

If you give away assets above the limits in the 5 years *before* your service pension is granted, the excess amount will be counted as an asset and will be deemed to be earning income for up to 5 years from when the assets were given away.

These rules apply when:

- you give away money or property
- you transfer money or property to, for example, a family member.

However, these rules do not apply to the sale or use of assets to meet ordinary or extraordinary expenses such as ongoing living expenses, unusual medical expenses, a holiday, home improvements or a new car.

If you choose not to receive income (for instance, you choose not to receive a foreign pension to which you are entitled) in order to obtain:

- a pension; *or*
- a higher rate of pension;

then we will still count that income as if you were actually receiving it.

What if you have too much income or too many assets?

If you have a high level of income or assets that prevents you from receiving the service pension under either the income or the assets test, you may be able to receive service pension through the Pension Loans Scheme (for more information refer to *Fact Sheet IS 116: Pension Loans Scheme*).

If your income is within the limits that would allow you to receive payment of the service pension, but your assets exceed the cut-off limit, you may qualify under the hardship provisions (for more information refer to *Fact Sheet IS 117: Hardship*).

If your income is within the limits that would allow you to receive payment of the service pension, but your assets exceed the cut-off limit, you may be eligible for the Commonwealth Seniors Health Card (for more information refer to *Fact Sheet IS 126: Commonwealth Seniors Health Card*).

Service Pension Overview, *continued*

Tax file number

You need to provide your tax file number to DVA. If you do not have a tax file number and are not eligible for an exemption you will need to apply for a tax file number through the Australian Taxation Office.

Allowances

There are a number of allowances payable to eligible pensioners:

- *pharmaceutical allowance* — payable to all service pensioners, to help with the cost of prescriptions
- *rent assistance* — payable to service pensioners who pay private rent for their accommodation, subject to minimum rent limits
- *remote area allowance* — payable to service pensioners who live in designated remote areas of Australia
- *telephone allowance* — payable to service pensioners who are telephone subscribers. Veterans eligible under the MRCA should refer to *Fact Sheet MRC 13: Telephone Allowance*
- *increased telephone allowance* — payable to service pensioners who are telephone subscribers and also have a home Internet connection
- *utilities allowance* — payable to all service pensioners to help with the payment of energy, rates, water and sewerage.

Note: DVA does not pay Family Tax Benefit. If you have dependent children you should contact the Family Assistance Office for any enquires about the payment of Family Tax Benefit.

What happens when your claim is decided?

If you are a veteran, DVA will determine your qualifying service and other eligibility. If you and/or your partner are eligible, DVA will work out how much service pension you will be receiving, depending on your income and assets. When a decision has been made you will be notified by letter. This will include the date of grant and amount of service pension you will receive. You will also be notified of your obligations as a service pensioner. Your Pensioner Concession Card will be issued at the same time.

DVA will also tell you if you are eligible for a Gold Card for treatment (see the section 'Health care' of this fact sheet). If you are eligible, the Gold Card will be posted separately 4–6 weeks later.

Service Pension Overview, *continued*

What if you are not happy with the decision?

If your claim for a service pension is not approved, or you are not happy with the rate of the service pension, you have the right to ask that we review the decision. You may apply to have the decision reviewed by a Review Officer. If you decide to apply for a review, you must do so within 3 months of receiving the letter notifying you of our decision. Your request for a review must set out *in writing* your reasons for seeking the review.

If you are dissatisfied with any aspect of the Review Officer's decision, you may apply *in writing* to the Administrative Appeals Tribunal for a review of that decision. Your application should set out the reasons for your appeal and should be lodged with the Tribunal within 3 months of the date you receive the Review Officer's decision.

Pensioner Concession Card

All service pensioners receive a Pensioner Concession Card. This card entitles pensioners to a range of Australian Government, State and local government benefits and concessions. These concessions vary from State to State, and are determined by the authorities providing the concessions. For more information refer to *Fact Sheet IS 125: Pensioner Concession Card*.

Note: If a person is participating in the Pension Loan Scheme to obtain a substitute for the pension and is not otherwise entitled to a rate of pension, they are not entitled to the additional benefits associated with receipt of a pension such as a Pensioner Concession Card.

Health care

DVA issues one of three health cards to eligible veterans and war widows and widowers, providing health care at the expense of the Department:

- the *Gold Card* — treatment and health services for all conditions
- the *White Card* — treatment and health services for specific conditions only
- the *Orange Card* — pharmaceutical benefits for eligible Commonwealth and allied veterans and mariners.

Veterans who served with the Australian Defence Forces may be eligible for the *Gold Card* when granted the service pension if they:

- receive service pension only *and* have income and assets within certain treatment benefit limits; *or*
- receive any amount of service pension *plus* a disability pension of 50% or more of the general rate ; *or*

Service Pension Overview, *continued*

Health care *continued*

- are permanently blind; *or*
- have an impairment from one or more service related injuries or diseases that constitutes at least 30 impairment points under MRCA.

Regardless of any service pension granted, persons may be eligible for the *Gold Card* if they are:

- veterans who receive a disability pension at 100% of the general rate or higher (i.e. Extreme Disablement Adjustment, Intermediate Rate, T&PI, TTI)
- veterans receiving an additional amount for a specific disability
- veterans granted a disability pension for pulmonary tuberculosis before 2 November 1978
- ex-prisoners of war
- war widows and widowers
- World War II ex-service women with Qualifying Service
- World War II veterans and mariners aged 70 and over who served in the Australian Defence Forces and who have qualifying service from that conflict
- veterans who have an impairment from one or more service related injuries or diseases of 60 or more permanent impairment points under MRCA
- veterans eligible for the Special Rate Disability Pension (SRDP) safety net payment under MRCA.

Partners are not eligible for health care at the expense of the Department.

For more information on eligibility for the *Gold Card* refer to *Fact Sheet HSV 59: Eligibility For the Repatriation Health Card — For All Conditions (Gold)*.

For more information on using the *Gold Card* refer to *Fact Sheet HSV 60: Using the Repatriation Health Card — For All Conditions (Gold)*.

For more information on the *White Card* refer to *Fact Sheet HSV 61: Repatriation Health Card – for Specific Conditions (White)*.

For more information on the *Orange Card* refer to *Fact Sheet HSV 69: Repatriation Pharmaceutical Benefits Card (Orange)*.

Is your service pension taxable?

Most service pensions are considered income for taxation purposes and are therefore taxable. However, a service pension granted on the grounds of invalidity is not a taxable pension until the person reaches social security age pension age. The partner service pension, received by the partner of an

Service Pension Overview, *continued*

Is your service pension taxable? *continued*

invalidity service pensioner, is also non-taxable until the veteran or the partner reaches age pension age. Partner service pension paid to a former partner is taxable.

If your pension is taxable, you will receive a Payment Summary (previously called a group certificate) from DVA at the end of each financial year. Generally speaking, if the service pension is the only income you receive, you will not have to lodge a tax return.

Service pension allowances are not taxable payments. Disability pension and allowances and war widow(er)'s pension are not taxable payments.

Your obligations

As a service pensioner you have a responsibility to keep us informed of changes that may affect the amount of pension you receive. These responsibilities are described in our fact sheets and letters to you as 'obligations'.

In order to meet your obligations, you need to tell DVA within 14 days (28 days if you live overseas or receive remote area allowance) if:

- your residential situation changes
- your marital situation changes
- you receive the maximum rate pension and your income exceeds the ordinary income free area and/or your assets exceed the assets value limit
- you receive a reduced rate pension and your income and/or assets exceed the limits stated in our most recent letter to you about your service pension
- you move or travel overseas
- there is any other change that would affect the rate of your service pension.

Fulfilling your obligations within the specified time period assists us in maintaining your correct rate of service pension.

Can you apply for an increase in your service pension?

Yes. If you receive a reduced rate of pension, you may apply for an increase in your rate of pension any time there is a change in your circumstances. You can do this by contacting us by phone, in writing or in person.

Service Pension Overview, *continued*

Financial information

We can provide information on how your particular financial circumstances, or future financial decisions, might affect your service pension. To arrange an appointment contact DVA.

Centrelink Financial Information Service

Centrelink runs a dedicated Financial Information Service (FIS) which is also free to DVA pensioners. This service provides confidential independent information about financial investments - for example, what is available, analysis of investment products, taxation implications and general information on financial planning. FIS Officers provide information to people over the telephone, at personal interviews, or through financial seminars. They do not recommend any particular type(s) of investment, prepare financial plans or give financial advice.

For more information:

Centrelink FIS

132 300

Arranging your affairs

It is advisable to keep all your important papers, such as wills, birth certificates, and mortgage papers, in a safe place known to family and friends. A folder containing information to assist you in arranging your affairs, called *Planning Ahead — A Guide to Putting Your Affairs in Order*, is available from DVA or ex-service organisations such as the R&SL or Legacy.

Bereavement payments

Additional financial assistance, in the form of a bereavement payment and/or a funeral benefit, may be provided.

Veterans and their families eligible under the *Veterans' Entitlements Act 1986* (VEA) should refer to the following fact sheets for future information:

- *BR 01: Funeral Benefits*
- *BR 02: Payments after Bereavement.*

Veterans eligible under the MRCA should also refer to *Fact Sheet MRC 18: Bereavement Payments.*

Service Pension Overview, *continued*

Freedom of information

Under the *Freedom of Information Act 1982* you may seek access to information about yourself. This means that you can look at your personal files held by DVA and ask for copies of documents.

You need to apply in writing and there is an application fee of \$30.00. However, the fee does not apply if the documents you need relate to claims for, or increases in, your pension.

Privacy

The *Privacy Act 1988* governs the collection and handling of personal information by Australian Government agencies, including DVA, and the process is overseen by the Privacy Commissioner to ensure the rights of individuals are protected.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Other fact sheets

Other fact sheets related to this topic include:

- *Income Support Supplement: IS 46*
- *Pension Rates, Limits and Allowances Summary: IS 30*
- *Income Support Allowances: IS 14*
- *Utilities Allowance: IS 16*
- *Overview of Cards Available to Veterans and Their Dependents: IS 160*
- *Health Care Eligibility for Service Pensioners: IS 15*
- *Treatment (Military Rehabilitation and Compensation Scheme): MRC 22*

Service Pension Overview, *continued*

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost of a local call on 133 254 or 1800 555 254 for country callers.

Use a normal landline phone if you can. Mobile phone calls may cost you more.

You can send an email to DVA at: generalenquiries@dva.gov.au

You can get more help from any DVA office.



Qualifying Service

Qualifying Service Overview

Overview

This fact sheet is about '*qualifying service*' under the *Veterans' Entitlements Act 1986* (VEA). It outlines the criteria for qualifying service in varying circumstances.

What is qualifying service?

Qualifying service is defined in the VEA and is one of the criteria used to determine if you are eligible for a service pension. Qualifying service for a service pension is different from 'operational service' for a disability pension. You may be eligible for a disability pension but not be eligible for a service pension.

As a member of the Defence Force, you may have qualifying service if you:

- rendered service during World War 1 or World War 2 and incurred danger from a hostile force (this criterion also applies to Australian mariners); *or*
- served in an operational area after WW 2 and were allotted for duty, or were a member of a unit that was allotted for duty in that operational area; *or*
- have warlike service; *or*
- are being paid a pension in respect of injury or death resulting from an occurrence on or after 31 July 1962 as a result of action by hostile forces or warlike operations against hostile forces, outside Australia; *or*
- have been awarded, or were eligible to be awarded, a medal/clasp listed in the 'Bomb Clearance or Minesweeping Clasp' paragraph below.

Commonwealth or allied veterans may have qualifying service if they served prior to 12 January 1973 and incurred danger from a hostile force. If a Commonwealth veteran was awarded, or was eligible to be awarded, a campaign medal they may also have qualifying service.

Under certain conditions, some civilians who served during World War I or World War 2 may have qualifying service.

Qualifying Service Overview, *continued*

What is qualifying service? *continued*

Allied mariners may have qualifying service if they were detained by the enemy, or were awarded, or were eligible to be awarded, a campaign medal and incurred danger from hostile forces.

Incurred danger

A veteran incurs danger from hostile forces when he or she is at risk or in peril of actual bodily harm from hostile forces. Danger is not incurred by merely perceiving or fearing danger. It is an objective test of facts.

Bomb Clearance and Minesweeping Clasp

Certain veterans who were awarded, or who were eligible to be awarded, the Naval General Service Medal or the General Service Medal (Army and Royal Air Force) with:

- the Minesweeping 1945-51 Clasp;
- the Bomb-Mine Clearance 1945-53 Clasp;
- the Bomb and Mine Clearance 1945-49 Clasp; *or*
- the Bomb and Mine Clearance 1945-56 Clasp;

can have qualifying service. However you must be a '*veteran*' and not simply possess the clasp.

Allotted for duty/force assigned

For conflicts after World War 2 qualifying service is either:

- allotment to and service in an area described in Schedule 2 of the VEA, during the specified period; *or*
- force assigned and service in an area determined to be warlike.

Allotment is a formal process administered by the Department of Defence. It is written confirmation by the Australian Defence Force (ADF) that an ADF member has service in a particular area for a specified period. It can be on an individual basis or as a member of a unit that is allotted.

Force assigned is assignment of an ADF member, by the ADF, to the operational commander.

For service to be recognised as qualifying service you must not only have been allotted or force assigned for service in the area, but you must have served in the area to which you were allotted/force assigned.

Qualifying Service Overview, *continued*

Warlike service

This term is currently used by the ADF to categorise the type of service undertaken on a particular operation. A written Instrument by the Minister for Defence determines Warlike service.

Only Warlike service is qualifying service.

How do I confirm qualifying service?

You need to lodge a form *D2673 Application to Determine Qualifying Service by a Veteran or Mariner* by post or at a Department of Veterans' Affairs (DVA) office. You can have your qualifying service determined at any time even if you are not going to immediately apply for any related benefits such as a service pension. DVA forms are available from DVA offices, and on the DVA website at www.dva.gov.au.

Documents required

With your application you should send in certified copies of any documents that support your claim, such as a discharge certificate.

What is a certified copy?

A certified copy is a copy of an original document that has been signed and dated by a Justice of the Peace, medical practitioner, person in charge of a Post Office or other authorised person. You can also have copies certified at any Department of Veterans' Affairs office.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Qualifying Service Overview, *continued*

Other fact sheets

Other fact sheets related to this topic include:

- *Australian, Commonwealth and Allied World War 2 Veterans: IS57*
- *Australian Mariners: IS61*
- *Allied Mariners: IS64*
- *Australian Post World War 2 Veterans: IS58*
- *Commonwealth and Allied Post World War 2 Veterans: IS62*

More information

If you need more information about this topic, contact DVA, or visit our website at www.dva.gov.au.

You can phone DVA for the cost of a local call on:

133 254, or
1800 555 254, if you are outside a major city.

Use a normal, landline phone if you can. Mobile phone calls may cost you more.

All DVA factsheets and forms are available from DVA offices, and on the DVA website at www.dva.gov.au.



Qualifying Service

Australian, Commonwealth and Allied World War 2 Veterans

Introduction

This fact sheet explains qualifying service for Australian, Commonwealth and allied World War 2 veterans.

An Australian, Commonwealth or allied World War 2 veteran with qualifying service may be eligible for an Australian service pension.

What is qualifying service?

Qualifying service is defined in the *Veterans' Entitlements Act 1986* (VEA) and is one of the criteria used to determine if you are eligible for a service pension. Qualifying service for World War 2 veterans is:

Australian veteran - service during the period 3 September 1939 to 29 October 1945 (inclusive), in operations against the enemy, at a time when the person incurred danger from hostile forces of the enemy.

Commonwealth veteran - service (as a member of the defence force established by a Commonwealth country) during the period 3 September 1939 to 29 October 1945 (inclusive) either:

- in an area and at a time when you incurred danger from hostile forces of the enemy outside the country in whose defence force you served; *or*
- within the country of enlistment for which you received, or were eligible to receive, a campaign medal.

Note: A Commonwealth country is a country (other than Australia) that is, or was at the time of service, part of the British Commonwealth.

Allied veteran - service (as a member of the defence force established by an allied country) during the period 3 September 1939 to 29 October 1945 (inclusive) within or outside the country of enlistment when danger was incurred from hostile forces of the enemy.

In each case the Naval, Military or Air Forces of Australia must have been engaged in those war or war-like operations.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

Who is an allied veteran?

An allied veteran is a person:

- who has been appointed or enlisted as a member of the defence force of an allied country; *and*
- who has rendered continuous full-time service as such a member during a period of hostilities.

You are not eligible if you have ever served:

- in the forces of a country, or its allies, that was at war with Australia at that particular time; *or*
- in any forces that were engaged in hostile operations against Australia at that particular time.

What are the defence forces of allied countries?

The defence force established by an allied country or Government in exile includes:

- the regular naval, military or air forces; *and*
- the nursing or auxiliary services of the regular naval, military or air forces; *and*
- the women's branch of the regular naval, military or air forces.

Incurred danger

An Australian, Commonwealth or allied World War 2 veteran incurs danger when he or she is at risk or in peril of actual bodily harm from hostile forces. Danger is not incurred by merely perceiving or fearing danger. It is an objective test of facts.

Service outside Australia

For some purposes of the VEA, the war lasted from 3 September 1939 to 28 April 1952, the date on which the Treaty of Peace with Japan came into force. However, cease fire arrangements and the actual cessation of all hostilities varied between the European and Pacific theatres of war.

Qualifying service is based on actual hostilities. The dates that are accepted for the purpose of other types of service can differ from the formal dates of peace treaties and from the dates for operational service.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

Service outside Australia, *continued*

In Europe, some fighting ceased as early as 4 May after a local armistice and the formal surrender was signed, and most Germans had surrendered, by 7 May 1945. In isolated instances surrenders took place up until 11 May 1945.

In the Indian/Pacific area, Japan ordered its military forces to surrender on 15 August 1945. The official Japanese surrender took place in Tokyo Bay on 2 September 1945 and local surrenders in the Pacific area continued to take place from then until 29 October 1945 in northern Borneo.

You have qualifying service if you served outside of Australia in any of the following areas at the specified time (dates are inclusive).

Service in these areas at these times is automatically qualifying service:

- The European theatre — 3 September 1939 to 8 May 1945
- Indian/Pacific areas (other than Papua New Guinea and New Britain — 3 September 1939 to 15 August 1945
- Papua New Guinea and New Britain — 7 December 1941 to 15 August 1945
- in an aircraft engaged in operations against hostile forces of the enemy or on reconnaissance or patrol duty over land occupied by hostile forces of the enemy.

If you served outside Australia between 3 September 1939 and 29 October 1945 (inclusive), but not in one of the places and at the time described above, you may still have qualifying service. You should apply to have your service examined for qualifying service and provide details of the danger you were in from hostile forces of the enemy before 29 October 1945.

Service within Australia — service in the Northern Territory

You may have qualifying service if you served as a member of the Australian Defence Force (ADF) for a continuous full-time period of at least 3 months in that part of the Northern Territory above 14.5 degrees south latitude between 19 February 1942 and 12 November 1943 (both dates inclusive).

This covers service in and around Darwin during the Japanese air attacks. Your local DVA office can provide further information on the towns and locations that fall within the area north of the 14.5 degrees parallel.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

Service within Australia — service in the Northern Territory, *continued*

If your service in the upper Northern Territory was for a period less than three months, you will have to tell us how and when you faced danger from the enemy.

Service within Australia — Torres Strait Islands (including Horn and Thursday Islands)

You may be regarded as having qualifying service if you:

- enlisted in Australia, at a place other than the Torres Strait Islands, and then served in the Torres Strait Islands, between 3 September 1939 and 16 September 1943
- enlisted in the Torres Strait Islands and served outside the three-mile limit of the island of enlistment, between 3 September 1939 and 16 September 1943
- served only on the island of enlistment for a continuous period of three months or more, between 14 March 1942 and 19 June 1943.

Service within Australia — other locations

You may have qualifying service if you served in other areas of Australia that were subject to enemy attack. For example, you may have qualifying service if you served in Townsville or Newcastle at the time those cities were subjected to Japanese bombing raids. You will need to provide a statement describing how you incurred danger from hostile forces of the enemy.

Service after 29 October 1945

A veteran has qualifying service after 29 October 1945 if, as a member of the ADF he or she was awarded, or has become eligible to be awarded, the Naval General Service Medal or the General Service Medal (Army and Royal Air Force) with one of the following medals or clasps:

- the Mine-sweeping 1945-51 Clasp
- the Bomb-Mine Clearance 1945-53 Clasp
- the Bomb and Mine Clearance 1945-49 Clasp
- the Bomb and Mine Clearance 1945-56 Clasp.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

Persons regarded as members of the Defence Force

In addition to people enlisted as members of the Defence Force, certain other groups of people may be regarded as performing continuous full-time service as if they were members of the Defence Force. These groups include:

- philanthropic organisations such as:
 - the Australian Red Cross Society
 - the Young Men's Christian Association
 - the Young Women's Christian Association
 - the Salvation Army
 - the Australian Comforts fund.
- Commonwealth employees attached to the Australian forces as members of:
 - the Australian Broadcasting Commission (personnel of field broadcasting units)
 - the Department of Home Security (camofleurs attached to the RAAF)
 - the Department of Information (official war correspondents and photographers).
- Civil aviation personnel (RAAF reserve) who were employed in forward areas.
- Telegraphist employees of Amalgamated Wireless Australasia Ltd (AWA) who were attached to the Royal Australian Navy.
- Canteen staff employed by contractors on HMA Ships.

If you were in one of these groups you may provide a statement describing how you were in danger during your service.

Civilian on special missions

If, as a civilian, you served outside Australia during World War 2 and performed special missions in aid of the Commonwealth war effort you may have rendered qualifying service. You will need to describe the special mission and the danger you experienced.

Civilian veterans - eligible civilians

Certain other civilians may also have qualifying service during World War 2. To qualify you must have been:

- Detained or killed by the enemy;
- a British subject (this includes Australian civilians); *and*
- a resident, but not an indigenous inhabitant, of the Territory of Papua or the Territory of New Guinea.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

How do I confirm qualifying service?

You need to lodge a form *D2673 Application to Determine Qualifying Service by a Veteran or Mariner* which is available from your local Department of Veterans' Affairs office. You can have your qualifying service determined at any time, even if you are not immediately applying for any related benefits such as a service pension.

Documents required

With your application you should send in certified copies of any documents that support your claim, such as a discharge certificate. The Department of Defence will provide us with service documents for Australian World War 2 veterans.

What is a certified copy?

A certified copy is a copy of an original document that has been signed and dated by a Justice of the Peace, medical practitioner, person in charge of a Post Office or other authorised person. You can also have copies certified at any Department of Veterans' Affairs office.

What if I have no service documents?

If you have no service documents you should provide us with any documents which support your claim such as, training certificates or medals citations. You may also be asked to make a Statutory Declaration.

The declaration should include dates, places, duties, witnesses and specific information about the danger you were in.

For Commonwealth veterans, your claim can be assisted if you are entitled to a campaign medal in relation to service during the period of hostilities for World War II.

Australian, Commonwealth and Allied World War 2 Veterans, *continued*

What if I have no service documents? *continued*

Campaign Medals

- 1939 – 45 Star
- Atlantic Star
- Air Crew Europe Star
- Africa Star
- Pacific Star
- Burma Star
- Italy Star
- France and Germany Star
- Any other medal considered to be a campaign medal in relation to service during that period.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Other fact sheets

Other fact sheets related to this topic include:

- *Service Pension Overview: IS 01*
- *Qualifying Service Overview: IS 56*

More information

All DVA fact sheets are available on request from any DVA office or on the DVA website at www.dva.gov.au/factsheets/default.htm.

If you need more information about this topic, contact your nearest DVA office or visit the DVA website at www.dva.gov.au.

You can telephone DVA for the cost of a local call* on:

133 254 - general inquiries
1800 555 254 - non-metropolitan callers.

Note: *If you use a mobile phone, calls may be more costly. You are advised to use a normal phone (i.e. a landline phone) when ringing these numbers.



Qualifying Service

Commonwealth and Allied Post World War 2 Veterans

Introduction

This fact sheet explains qualifying service for Commonwealth and allied veterans who served post World War 2.

A Commonwealth or allied veteran with qualifying service may be eligible for an Australian service pension.

What is qualifying service?

Qualifying service is defined in the *Veterans' Entitlements Act 1986* (VEA) and is one of the criteria used to determine if you are eligible for a service pension.

For a person who served as a member of a defence force established by a Commonwealth country, qualifying service is service during a period of hostilities either:

- in an area and at a time when you incurred danger from hostile forces of the enemy outside the country in whose defence force you served; *or*
- within the country of enlistment for which you received, or were eligible to receive, a campaign medal.

Note: A Commonwealth country is a country (other than Australia) that is, or was at the time of service, part of the British Commonwealth.

For an allied veteran, qualifying service is service during a period of hostilities within or outside the country of enlistment when danger was incurred from hostile forces of the enemy.

In each case the Naval, Military or Air Forces of Australia must have been engaged in those war or war-like operations.

Who is an allied veteran?

An allied veteran is a person:

- who has been appointed or enlisted as a member of the defence force of an allied country; *and*
- who has rendered continuous full-time service as such a member during a period of hostilities.

Commonwealth and Allied Post World War 2 Veterans, *continued*

Who is an allied veteran? *continued*

You are not eligible if you have ever served:

- in the forces of a country, or its allies, that was at war with Australia at that particular time; *or*
- in any forces that were engaged in hostile operations against Australia at that particular time.

What are the defence forces of allied countries?

The defence force established by an allied country or Government in exile includes:

- the regular naval, military or air forces; *and*
- the nursing or auxiliary services of the regular naval, military or air forces; *and*
- the women's branch of the regular naval, military or air forces.

Incurred danger

A Commonwealth or allied post World War 2 veteran incurs danger when he or she is at risk or in peril of actual bodily harm from hostile forces. Danger is not incurred by merely perceiving or fearing danger. It is an objective test of facts.

Period of hostilities

Periods of hostilities for a Commonwealth or allied post World War 2 veteran are as follows:

- 1) Korea - 27 June 1950 to 19 April 1956
- 2) Malaya - 29 June 1950 to 31 August 1957
- 3) War-like operations in operational areas from 31 July 1962 to 11 January 1973. This includes:
 - Sabah & Sarawak (now part of Malaysia) & Brunei – 8 December 1962 to 16 August 1964
 - Malay – Thai border – 31 July 1962 to 16 August 1964
 - Malaysia, Brunei & Singapore – 17 August 1964 to 30 September 1967
 - Vietnam – 31 July 1962 to 11 January 1973

Note: There are no dates past 11 January 1973 which give Commonwealth or allied veterans entitlements under the VEA.

Commonwealth and Allied Post World War 2 Veterans, *continued*

How do I confirm qualifying service?

You need to lodge a form *D2673 Application to Determine Qualifying Service by a Veteran or Mariner* which is available from your local Department of Veterans' Affairs Office. You can have your qualifying service determined at any time even if you are not going to immediately apply for any related benefits such as a service pension.

Documents required

With your application you should send in certified copies of any documents that support your claim, such as a discharge certificate.

What is a certified copy?

A certified copy is a copy of an original document that has been signed and dated by a Justice of the Peace, medical practitioner, person in charge of a Post Office or other authorised person. You can also have copies certified at any office of the Department of Veterans' Affairs.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Other fact sheets

Other fact sheets related to this topic include:

- *Service Pension Overview: IS 01*
- *Qualifying Service Overview: IS 56*

Commonwealth and Allied Post World War 2 Veterans, *continued*

More information

All DVA fact sheets are available on request from any DVA office or on the DVA website at www.dva.gov.au/factsheets/default.htm.

If you need more information about this topic, contact your nearest DVA office or visit the DVA website at www.dva.gov.au.

You can telephone DVA for the cost of a local call* on:

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Note: *If you use a mobile phone, calls may be more costly. You are advised to use a normal phone (i.e. a landline phone) when ringing these numbers.



Qualifying Service

Allied Mariners

Overview

This fact sheet explains who allied mariners are and qualifying service for them.

An allied mariner with qualifying service may be eligible for an Australian service pension.

Who is an allied mariner?

An allied mariner is someone who between 3 September 1939 to 29 October 1945 was:

- a master, officer or seaman employed under agreement, or an apprentice employed under indenture, in sea-going service on a ship that was engaged in trading; *or*
- a master, officer, seaman or apprentice employed in a lighthouse tender or pilot ship; *or*
- employed as a pilot; *or*
- a master, officer, seaman or apprentice employed in sea-going service on a ship (being a hospital ship, troop transport, supply ship, tug, cable ship, salvage ship, dredge, fishing vessel or fisheries investigation vessel) that was operated by, or on behalf of, a foreign country.

In addition to the above criteria an allied mariner must have served on a ship that:

- was operating from a port in either Australia, an allied country or a Commonwealth country; *or*
- engaged in trading with Australia, an allied country or a Commonwealth country; *or*
- engaged in providing assistance or support (either supplying food, munitions, clothing, transporting personnel or coal, oil etc.) to Australian, allied or Commonwealth forces; *or*
- engaged in providing assistance or support (either supplying food, munitions, clothing, transporting personnel or coal, oil etc.) to Australia, or an allied country or a Commonwealth country.

Allied Mariners, *continued*

Who is not an allied mariner?

You are not an allied mariner if you were at any time a person who was employed:

- by a foreign country that was, at that time, at war with Australia; *or*
- on a ship that operated to, or was operating from, a port in a country that was, at that time, at war with Australia; *or*
- on a ship that was engaged in trading with a country that was, at that time, at war with Australia; *or*
- on a ship that was engaged in providing assistance or support to the enemy or to a country that was, at that time, at war with Australia.

What is qualifying service?

Qualifying service is defined in the *Veterans' Entitlements Act 1986* and is one of the criteria used to determine if you are eligible for a service pension.

Allied mariners have qualifying service if they:

- were detained by the enemy; *or*
- were in an area service in which would, if they had been a member of the Defence Force, have entitled them to the award of a campaign medal, and incurred danger from hostile forces of the enemy.

Incurred danger

An allied mariner incurs danger from hostile forces when he or she is at risk or in peril of actual bodily harm from hostile forces. Danger is not incurred by merely perceiving or fearing danger. It is an objective test of facts.

Period of Hostilities

The period of hostilities for an allied mariner is during World War 2 between 3 September 1939 and 29 October 1945 inclusive.

How do I confirm qualifying service

You need to lodge a form *D2673 Application to Determine Qualifying Service by a Veteran or Mariner* by post or at a Department of Veterans' Affairs (DVA) office. You can have your qualifying service determined at any time even if you are not going to immediately apply for any related benefits such as a service pension. DVA forms are available from DVA offices, and on the DVA website at www.dva.gov.au.

Allied Mariners, *continued*

Documents required

With your application you should send in certified copies of any documents that support your claim, such as a discharge certificate.

What is a certified copy?

A certified copy is a copy of an original document that has been signed and dated by a Justice of the Peace, medical practitioner, person in charge of a Post Office or other authorised person. You can also have copies certified at any Department of Veterans' Affairs office.

What if I have no service documents?

If you have no service documents you should provide us with any documents which support your claim such as certificate of qualifications or accounts of wages. You may also be asked to make a Statutory Declaration.

The declaration should include dates, places, duties, witnesses and specific information about the danger you were in.

Your claim can be assisted if you are entitled to a campaign medal in relation to service during the period of hostilities for World War II.

Campaign Medals

- 1939 – 45 Star
- Atlantic Star
- Air Crew Europe Star
- Africa Star
- Pacific Star
- Burma Star
- Italy Star
- France and Germany Star
- Any other medal considered to be a campaign medal in relation to service during that period.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Allied Mariners, *continued*

Other fact sheets

Other fact sheets related to this topic include:

- *Service Pension Overview: IS01*
- *Qualifying Service Overview: IS56*

More information

If you need more information about this topic, contact DVA, or visit our website at www.dva.gov.au.

You can phone DVA for the cost of a local call on:

133 254, or
1800 555 254, if you are outside a major city.

Use a normal, landline phone if you can. Mobile phone calls may cost you more.

All DVA factsheets and forms are available from DVA offices, and on the DVA website at www.dva.gov.au.



Concessions and Benefits

Overview of Cards Available to Veterans and Their Dependants

Overview

This Factsheet provides an overview of the various cards that are available to veterans and their dependants, either through DVA, or more generally. For more information on a particular card see the Factsheet specific to that card. Reference numbers are provided within this Factsheet.

What cards does DVA issue?

Cards are provided to identify the eligibility of veterans and their dependants for a range of benefits. These can include:

- health care
- pharmaceutical benefits
- concessional travel.

At the state and local level there is also a range of benefits and discounts provided by government and private providers.

Cards covered in this Factsheet

The following cards and the benefits they provide are described in this Factsheet:

- GOLD Repatriation Health Card for All Conditions
- WHITE Repatriation Health Card for Specific Conditions
- Repatriation Pharmaceutical Benefits Card (Orange Card)
- Commonwealth Seniors Health Card (CSHC)
- Pensioner Concession Card (PCC)
- War Widow's/Widower's Transport Concession Card (TC1)
- Low Income Health Card (Centrelink)
- Seniors Card (State Governments).

GOLD Repatriation Health Card for All Conditions (Factsheet HSV 60)

Who is eligible?

This card is issued to those veterans of Australia's defence force, their widows/widowers and dependants entitled to treatment for all medical conditions. This includes:

- World War 1 veterans and nurses;
- Ex-prisoners of war, including merchant mariners and certain civilians who were British subjects residing in the Territories of Papua or New Guinea at the time they were first detained;
- Veterans receiving a disability pension at 100% or more of the general rate;

Overview of Cards Available to Veterans and Their Dependants *continued*

GOLD Repatriation Health Card for All Conditions (Factsheet HSV 60), *continued*

Who is eligible? *continued*

- Intermediate rate pensioners;
- Extreme Disablement Adjustment (EDA) pensioners;
- Special Rate pensioners: i.e. T&PI & 'Blinded' veterans;
- Veterans receiving a disability pension at or above 50% of the general rate *and* receiving any amount of service pension;
- Veterans receiving a disability pension including an additional amount for specific service-related amputations or blindness in one eye;
- Veterans receiving a service pension and whose income and assets are below certain prescribed limits;
- World War 2 returned servicewomen of Australia's defence force who have 'qualifying service' as defined under the *Veterans' Entitlements Act 1986* (VEA);
- War Widows/Widowers and eligible dependants of a deceased veteran, whose death has been accepted as war-caused;
- All veterans of Australia's defence force, including Australian mariners, who are aged 70 years and over and who have qualifying service as a result of their service during World War 2; *and*
- As of 1 July 2002, all Australian veterans who are 70 years of age and over and who have qualifying service (from post World War 2 conflicts).

Benefits available with the Gold Card

- Treatment for all medical conditions
- Repatriation Pharmaceutical Benefits Scheme (refer to *Factsheet HSV 92: Repatriation Pharmaceutical Benefits Scheme*)
- Assessment for services through Veterans' Home Care
- Seniors concession allowance (if they are veteran pension age and not already eligible for utilities allowance or seniors concession allowance. Refer to *Factsheet IS127: Seniors Concession Allowance*).

WHITE Repatriation Health Card for Specific Conditions (Factsheet HSV 61)

Who is eligible?

A White Card is issued to veterans or mariners of Australia's defence force with:

- an accepted war or service caused injury or disease;
- malignant cancer (neoplasia) whether war-caused or not;
- pulmonary tuberculosis whether war-caused or not;
- post traumatic stress disorder whether war-caused or not; *or*
- anxiety and/or depression whether war-caused or not.

A White Card is also issued to ex-service personnel who are eligible for treatment under agreements between the Australian Government and New Zealand, Canada, South Africa and the United Kingdom governments for disabilities accepted as war-caused by their country of origin.

Overview of Cards Available to Veterans and Their Dependants *continued*

WHITE Repatriation Health Card for Specific Conditions (Factsheet HSV 61), *continued*

Who is eligible? *continued*

Note: Services available to these veterans may be different from those available to veterans of Australia's defence force. Please refer to the paragraph under the heading 'Other Factsheets' for specific information on the services available.

Benefits available with the White Card

For treatment of the specific condition(s) as described above, you should present your White Card whenever you visit:

- your doctor, medical specialist, dentist, pharmacist, dental prosthetist or optometrist or any after-hours medical service
- other health care providers to whom you are referred for treatment
- a hospital.

You should not be charged for any treatment received for your *specific conditions* as long as your health care provider agrees to treat you under the DVA arrangements. If you are billed, *do not pay the account* and advise DVA immediately. You may be required to make a contribution towards the cost for pharmaceutical items, nursing home care and some dental services.

You are also eligible for assessment for Veterans' Home Care (VHC) services. If you are a Commonwealth or Allied veteran you are only eligible to receive respite care. You are not eligible for other VHC services.

Repatriation Pharmaceutical Benefits Card (Orange Card) (Factsheet HSV 69)

Who is eligible?

A Repatriation Pharmaceutical Benefits Card (Orange 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.

A Commonwealth or allied veteran or mariner is a person who, as a member of the defence force established by a British Commonwealth or allied country, rendered continuous full time service during a period of hostilities, in connection with war or warlike operations in which the Australian defence force was involved.

For a Commonwealth veteran, qualifying service is either:

- service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy outside the country in whose defence force the veteran served; *or*
- service within that country for which the veteran received, or was eligible to receive, a campaign medal.

Overview of Cards Available to Veterans and Their Dependants *continued*

Repatriation Pharmaceutical Benefits Card (Orange Card) (Factsheet HSV 69), *continued*

Who is eligible? *continued*

For an Allied veteran, qualifying service is service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy.

Benefits available with the Orange Card

The range of pharmaceutical items available under the Repatriation Pharmaceutical Benefits Scheme (RPBS) is much wider than the range available under the Pharmaceutical Benefits Scheme (PBS).

- The Orange Card entitles you to obtain your prescribed medications at the current concessional rate of \$5.30 * per item. When the annual safety net is reached there are no further charges for prescribed items for that calendar year. The safety net limit for 2009 is \$318.00 * or 60 prescriptions for that calendar year.

Note: *These figures are indexed annually in line with the CPI, and do not include surcharges on some alternative brands/medicines.

- Based on clinical need and a request from your doctor, Orange Card holders may obtain items not listed in the Schedule of Pharmaceutical Benefits, with prior approval from the department.
- Based on clinical need and a request from your doctor, listed items may also be obtained for a use other than that stipulated in the Schedule, with prior approval from the department.
- The Orange Card entitles the holder to receive the pharmaceutical allowance. The pharmaceutical allowance is a fortnightly payment, which helps to offset the cost of prescriptions. The pharmaceutical allowance for 2009 is \$ 6.00 * per fortnight. Some Orange Card holders may already receive this allowance as part of their service pension or disability pension entitlement or if they already hold a White Card.

Note: *The pharmaceutical allowance is indexed annually in line with the CPI. (An increase in CPI will not necessarily result in an increase to PA).

Commonwealth Seniors Health Card (CSHC) (Factsheet IS 126)

Who is eligible?

The Department of Veterans' Affairs provides the CSHC to:

- Australian, Commonwealth or allied veterans with qualifying service; *and*
- Australian, Commonwealth or allied mariners of World War 2 with qualifying service; *and*
- partners (including widows or widowers) of veterans or mariners with qualifying service; *and*
- war widows/widowers.

To be eligible you must be:

- of qualifying age; *or*
- of pension age.

Overview of Cards Available to Veterans and Their Dependants *continued*

Commonwealth Seniors Health Card (CSHC) (Factsheet IS 126), *continued*

Who is eligible? *continued*

You must also:

- not be receiving a service pension or income support supplement from DVA; *and*
- not be receiving a pension or benefit from Centrelink; *and*
- meet the seniors health card income test (refer to *Factsheet IS 126: Commonwealth Seniors Health Card* for current limits); *and*
- not already hold a CSHC issued by Centrelink.

Note: If you have a PCC from either DVA or Centrelink, you are not eligible for the CSHC. The PCC already entitles you to the concessions that are available with the CSHC.

Benefits available with the CSHC

The CSHC entitles you to:

- concessional rate prescription medicines through the Pharmaceutical Benefits Scheme; *and*
- a quarterly payment of telephone allowance (TA) to eligible telephone subscribers; *and*
- concessional travel from Great Southern Railway for travel on the Indian Pacific, The Ghan and The Overland tourist trains; *and*
- a twice yearly payment of seniors concession allowance.

Some State Governments provide additional concessions similar to those available to holders of the PCC.

Pensioner Concession Card (PCC) (Factsheet IS 125)

Who is eligible?

PCCs are issued by DVA to all:

- service pensioners; *and*
- age pensioners who receive their pension through DVA; *and*
- war widows and widowers receiving an income support supplement.

Benefits available with the PCC

The PCC entitles the card holder to benefits from the Commonwealth Government including:

- pharmaceuticals at concessional prices
- hearing services
- discounts on mail redirection from Australia Post
- concessional travel from Great Southern Railway (GSR) for travel on The Ghan, The Indian Pacific and The Overlander.

Overview of Cards Available to Veterans and Their Dependants *continued*

Pensioner Concession Card (PCC) (Factsheet IS 125), *continued*

Benefits available with the PCC, *continued*

In addition to Commonwealth concessions, the PCC also entitles card holders to benefits from most State and Local Governments and authorities. Concessions may include discounts on such services as:

- property rates and water charges
- electricity and other energy bills
- fares on public transport
- motor vehicle registration fees and drivers' licences
- admission or ticket prices to various entertainment or sporting venues.

A range of discounts and concessions are also available through private retailers.

War Widow's/Widower's Transport Concession Card (TC1)

War widows/widowers who are not in receipt of service pension, income support supplement or age pension are eligible to receive a TC1 if they live in the following states:

- New South Wales; *and*
- Victoria (except World War 1 War widows/widowers); *and*
- Western Australia.

The TC1 provides state funded travel concessions.

The Australian Capital Territory, Northern Territory, South Australia, Queensland and Tasmania do not offer TC1 cards, however, war widows/widowers may still be eligible for concessions on travel through their DVA Gold Card, their PCC or their CSHC.

Low Income Health Care Card

This card is issued by Centrelink to people who meet a test of their average gross income in the 8 weeks immediately before they claim the card. (Contact Centrelink for further information on telephone 13 61 50 or visit their Internet site at:
www.centrelink.gov.au/internet/internet.nsf/payments/conc_cards_iat.htm)

All low-income Health Care Card holders and their dependants (i.e. their partner and dependent children) are entitled to pharmaceuticals listed under the PBS at the concessional rate (currently \$5.30 per script).

In some instances, additional health, household, transport, education and recreation concessions may be offered by some State/Territory and Local Governments and private providers. However these providers offer the concessions at their own discretion, and their availability may vary from state to state.

Overview of Cards Available to Veterans and Their Dependants

continued

Seniors Card (SC – State Governments)

All State Governments issue their own Seniors Card. Eligibility for this card is determined by each state and is usually based on age and/or the number of hours worked per week. Concessions vary between states, but may include discounts on travel, including travel on some public transport when interstate, licences or household expenses. State Government issued Seniors Cards are often accepted at local businesses and may be accepted where a PCC is not.

Please check eligibility for a Seniors Card with the relevant State Government department in your state.

Other Factsheets

Other Factsheets related to this topic include:

- *GOLD Repatriation Health Card for All Conditions: HSV 60*
- *WHITE Repatriation Health Card for Specific Conditions: HSV 61*
- *Repatriation Pharmaceutical Benefits Card (Orange Card): HSV 69*
- *Telephone Allowance: IS 13*
- *Income Support Allowances: IS 14*
- *Income Test Overview: IS 87*
- *Assets Test Overview: IS 88*
- *Pensioner Concession Card (PCC): IS 125*
- *Commonwealth Seniors Health Card (CSHC): IS 126*
- *Seniors Concession Allowance: IS 127*
- *Repatriation Pharmaceutical Benefits Scheme: HSV 92*

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost of a local call on 133 254 or 1800 555 254 for country callers.

Use a normal landline phone if you can. Mobile phone calls may cost you more.

You can send an email to DVA at: generalenquiries@dva.gov.au.

You can get more help from any DVA office.