

Financial Issues

Concessions for seniors



Pensioner Concession Card

This card is issued by Centrelink to people receiving an income support payment such as Age Pension, Disability Support Pension and Carer Payment. It is also issued by the Department of Veterans' Affairs (DVA) to service pensioners, age pensioners who receive their service pension through DVA, and war widows and widowers receiving an income support supplement. The card normally entitles holders to concessions and benefits from both the Australian Government and South Australian Government (conditions may apply). Private businesses, cultural institutions and other organisations may also offer discounts to Pensioner Concession Card holders.

Australian Government benefits for pensioners

Pharmaceutical Benefits Scheme (PBS) - You may get medicines listed under the scheme at a further discount if you have a Pensioner Concession Card. You can only collect PBS medicines from a pharmacy. You need to show your Medicare card when filling your prescription. Visit www.pbs.gov.au/info/about-the-pbs for further information.

Medicare Safety Net – Once a person's out-of-pocket medical expenses for out-of-hospital services reach a set figure (a different threshold apply for each category) the Australian Government will pay most or all of any additional costs. Pensioner Concession Card holders get a bigger refund for medical costs when they reach the Medicare Safety Net. Contact **Medicare**, tel. **132 011**.

Services Australia Indigenous Access Line - Aboriginal and Torres Strait Islander Australians can call this free hotline if they need help with a Medicare service or payment. Staff working on the Access Line have cultural training. **Tel. 1800 556 955**.

Hearing tests, aids and subsidised batteries - **Office of Hearing Services**, tel. **1800 500 726**, email hearing@health.gov.au, or visit www.health.gov.au/our-work/hearing-services-program

Note: If you are a NDIS participant and meet the eligibility requirements for the Hearing Services Program, you:

- can access hearing support through the Hearing Services Program (not the NDIS)
- might be able to access additional supports not provided by the program through the NDIS, such as complementary technology, payment of your maintenance agreement and other services.

State Government household concessions for pensioners

You can apply for these when you obtain your Pensioner Concession Card and must advise the State Government if you relocate or change providers. Concession amounts change on 1 July each year, subject to indexation.

Energy - It covers energy payments, including fuels used to generate energy (e.g. LPG bottled gas, petrol). The concession is calculated as a flat rate per day.

Water and sewerage rates – amounts vary depending on whether you are a homeowner-occupier or tenant (who pay for water usage and supply charges) and whether your home is connected to a community wastewater management system.

Residential parks resident concession - single combined concession to help with the energy, water and sewerage bills for residential park residents.

Emergency Services Levy (ESL) concession – regarding ESL charged against your principal place of residence, if you are the titled owner of the property or hold a life interest in the property.

Cost of living concession – Amounts are higher for homeowner-occupiers; a lower amount is paid to tenants. New applications for this concession are open from 1st July to 31st December in the relevant financial year.

For further details on the concessions above and application forms contact the **SA Government Concessions Hotline** on **1800 307 758**, email concessions@sa.gov.au; or visit www.sa.gov.au/concessions

Other concessions for Pensioner Concession Card holders

Subsidised prescription glasses through the South Australian Government scheme **GlassesSA** - The applicant must be receiving the maximum rate of a Centrelink income support payment (e.g. Age or Disability Support, Carer Payment, JobSeeker Payment), or maximum rate of Department of Veterans' Affairs pension, or be under the age of 18 years and the dependant of an eligible person. Apply through a participating optometrist. Specific criteria and referral process apply for contact lenses and for thinner lenses. For further information tel. **1300 762 577** or visit www.sa.gov.au/concessions/GlassesSA. The website also includes a list of participating optometrists.

Dental treatment – subsidised procedures and dentures available through the **SA Dental's** clinics. Co-payments apply. The adult service is for people aged (18 years or older who hold a current Health Care Card or Pensioner Concession Card and live in

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South Australia. Tel. **1300 008 222**, email HealthSAASEnquiries@sa.gov.au or visit www.dental.sa.gov.au/ for further information and to find your local clinic.

Ambulance cover – pensioner discount available with **SA Ambulance Service**, tel. **1300 136 272**, email HealthSAASEnquiries@sa.gov.au or visit <https://saambulance.sa.gov.au>

Driver's licence and permits, and vehicle registration – Reductions on these fees are available to holders of pension concession cards issued by the Australian Government, as well as an exemption from the payment of stamp duty on compulsory third party insurance. Apply at your local **Service SA** office, tel. **131 084** or visit www.sa.gov.au/topics/driving-and-transport

Public transport fares - 50% reduction when using your Concession Metrocard. See also section about the State Seniors Card on this fact sheet.

Rail and bus tickets – Most intercity and interstate bus operators give discounts to Pensioner Concession Card holders. Percentage varies. Journey Beyond Rail (formerly Great Southern Rail) no longer provides pensioner concessions; however, rail operators in other states may still offer discounts. Check with the relevant company.

Dog and cat registration – contact your local council for the concession amount.

Mail redirection and stamps – Redirection concession rate varies according to period and location. In addition Australia Post provides free redirection for up to 12 month for the following people: victims of domestic violence, those impacted by natural disasters and caretakers of deceased estates.

Domestic stamps are available at a concession rate, with a MyPost Concession Account. Apply at your local post office. Application forms available on line: <https://auspost.com.au/sending/stamps>.

Telephone voice services and the national broadband network: priority assistance and discounts - Telstra is required by the Australian Government to offer priority assistance services to Telstra customers who have a diagnosed life-threatening medical condition and rely on a fixed home phone service. **Tel. 132 200;** www.telstra.com.au/consumer-advice/customer-service/priority-assist

Other phone or Internet service providers may also offer priority assistance (or similar arrangements) to their customers. Ask your telecommunication provider. The Australian Government also requires Telstra to

offer a package to eligible low-income households for continued access to voice services over the nbn™ access network. This includes a 'Telstra Pensioner Discount' available to holders of eligible Pensioner Concession Cards issued either by Services Australia (Centrelink) or the Department of Veterans' Affairs, on their eligible fixed line service. To request the Pensioner Discount or to check the discount rates, call Telstra on **132 200**, visit your nearest Telstra shop or check www.telstra.com.au/plans-devices/concession-offers.

There is a variety of services and plans available over the national broadband and mobile phone networks to suit a range of needs and budgets. If you are a pensioner, ask your preferred service provider whether they can offer you a discount.

Commonwealth Seniors Health Card

Available to non-pensioners of pension age with an annual adjusted taxable income of less than \$95,400 (single), \$152,640 (couple combined) or \$190,800 (couple combined but separated by illness, residential care or prison). Add \$639.60 for each dependent child (amounts valid from 20th September 2023). These income threshold rates are indexed annually in line with the Consumer Price Index.

This card entitles holders to cheaper medicine under the [Pharmaceutical Benefits Scheme](#), and a bigger refund for medical costs when you reach the [Medicare Safety Net](#). At the discretion of your doctor bulk-billing may also be available for medical appointments.

For further information about concessions and benefits granted by the Australian Government, contact **Centrelink** tel. **132 300** or, for veterans **Department of Veterans' Affairs (DVA)**, tel. **1800 555 254**.

Domestic stamps are available at a concession rate, with a MyPost Concession Account. Apply at your local post office. Concession rates for mail redirection are also available.

In South Australia, Commonwealth Seniors Health Card holders may also be entitled to the Emergency Service Levy remission, cost of living and energy concessions (conditions apply). Concessions on medical heating and cooling and the residential park scheme may also be available (see details elsewhere on this fact sheet).

For further information on the household concessions above and application forms contact **ConcessionsSA Hotline** on **1800 307 758**, email concessions@sa.gov.au or visit the website www.sa.gov.au/concessions.

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Veterans' entitlement cards

The Department of Veterans' Affairs (DVA) provides eligible veterans with a Veteran Card, entitling holders to a range of benefits, which depend on the colour of the card (Gold, White or Orange). Benefits may include free health services and concessions for accepted disabilities and other medical conditions. Related travel expenses may also be included. Holders of a Veteran Gold Card (Totally and Permanently Incapacitated, Extreme Disablement Adjustment, War Widow or Military Rehabilitation and Compensation Act) are entitled to the same State household concessions as the holders of a Pensioner Concession Card (see the relevant section).

Contact **DVA**, tel. **1800 555 254** or visit www.dva.gov.au.

Other Centrelink or DVA payments

Rent assistance - May be paid to Centrelink clients and eligible veterans who rent privately or from a community housing provider and pay rent above an amount based on their individual family circumstances. It may also be paid to eligible pensioners and veterans who rent a site on a residential park or who have paid an entry contribution in a retirement village up to the maximum allowable amount. It is not paid to people in public housing, as their rent is already subsidised.

Carer Payment - For carers who are unable to support themselves in the workforce because they provide substantial care to a person with a disability in that person's home. The carer does not need to live with the person for whom they care. It is subject to an income and assets test; not paid in conjunction with the Age Pension or Disability Support Pension.

Carer Allowance - Available to parents or carers who provide personal daily care for adults or children with a disability or severe medical condition. There is no asset test; combined household adjusted taxable income must be under \$250,000 a year. It can be paid in addition to other income support payments such as the Carer Payment or Age Pension.

A **Carer Supplement** is automatically paid annually to Carer Payment and Carer Allowance recipients.

For further information on all benefits for carers contact **Centrelink** on **132 717** or visit www.servicessaustralia.gov.au.

Low Income Health Care Card – issued by Centrelink; entitles holders to the same State Government household concessions as the Pensioner Concession Card. Other concessions similar to those available for pensioners may apply. For information on eligibility and how to apply, contact Centrelink on **132 490** or visit www.servicessaustralia.gov.au.

For South Australian Government-specific concessions contact the **ConcessionsSA Hotline**, tel. **1800 307 758**, email concessions@sa.gov.au or visit www.sa.gov.au/concessions

Bereavement Payments – If someone in your family has died Centrelink has some payments and services that might help you, for example:

- Temporary exemption from mutual obligations for those receiving JobSeeker Payment, Parenting Payment, etc.
- Up to 14 weeks of Carer Allowance as a lump sum after the care recipient dies.

Carer Payment may continue to be paid for up to 14 weeks after the death. This is to give you time to contact Centrelink and apply for another income support payment.

A lump sum bereavement payment may also be available if your partner dies and both of you were getting a pension or income support payment for 12 months or more. It's usually equal to the total you and your partner would have received as a couple, minus your new single rate. This is for up to 14 weeks after your partner's death.

For further information contact Centrelink on **132 300** or visit www.servicessaustralia.gov.au.

State Seniors Card

For permanent residents of South Australia aged 60 years and over who are not working more than 20 hours per week in paid employment (part-time and casual employees may average their hours over a 12-month period).

South Australian Seniors Card members can travel for free on Adelaide Metro buses, trains and trams at all times. In addition a range of discounts are provided by commercial and retail businesses.

Cards are recognised by all interstate urban public transport services and **possibly** by other participating businesses interstate. The level of discount in public transport interstate may vary.

Contact the **Seniors Card Unit**, tel. **1800 819 961** or apply online at www.sa.gov.au/topics/seniors/seniors-card/apply-for-a-seniors-card. Application forms are also available from post offices and local libraries.

Other concessions

Personal AlertSA

This South Australian government program provides a subsidy for eligible frail older South Australians to obtain a personal alert system. It is available to pensioners who are 75 or older (65 for people of Aboriginal

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descent) and meet all the specific clinical, social, functional and other eligibility criteria for the rebate.

See our fact sheet *Personal Alarms* and/or contact us or the scheme (tel. **1300 700 169**, email pasa@sa.gov.au) for further details. Information and the application form are also available at www.sa.gov.au/topics/care-and-support/concessions/health-concessions/personal-alert-systems

BreastScreen SA

BreastScreen SA offers free mammograms to eligible women (primarily those aged 50 to 74 years) without breast symptoms. Women aged 40 – 49 years or 75 years and over may also be eligible, but are advised to speak with their doctor when deciding about booking. Tel. **132 050**, www.breastscreen.sa.gov.au

Funeral AssistanceSA

Assists immediate relatives or friends of a deceased South Australian resident who are genuinely unable to pay for a basic funeral if the person's estate will not cover the cost. Contact the Program, tel. **1300 762 577**, apply online or download form from www.sa.gov.au/concessions or email FuneralAssistanceSA@sa.gov.au

Medical heating and cooling concession

Assists South Australians who hold an eligible concession card or receive an eligible Centrelink payment and have a clinically verified medical condition which requires the frequent use of heating or cooling in the home to prevent the severe worsening of their condition. The concession is available to eligible applicants in addition to the current energy concession. Visit www.sa.gov.au/topics/care-and-support/financial-support/concessions/medical-heating-and-cooling-concession or email concessions@sa.gov.au for further information and application form. Alternatively contact the Medical Heating and Cooling line **1300 735 350** or the ConcessionsSA Hotline **1800 307 758**.

Essential Medical Equipment Payment

A yearly payment made by Services Australia (Centrelink) to Commonwealth Concession Card holders to help with energy costs to run medical equipment or medically required heating or cooling. Specific criteria apply regarding medical conditions and types of equipment. See further information at www.servicesaustralia.gov.au/essential-medical-equipment-payment, visit a Centrelink service centre or call **132 717**.

Transport assistance for people with a disability

For information on the types of concessions available and how to apply, see Catalyst Foundation's fact sheet *Transport* or contact us on **8168 8776**. Alternatively contact the South Australian Transport Subsidy Scheme (SATSS) on **1300 360 840**.

Companion Card

Issued to people who have a significant, lifelong disability and will always need a companion to enable them to attend and participate in community-based activities. The Companion Card allows the cardholder's companion free entry into participating venues and events. For further information and to download an application form, visit www.sa.gov.au/topics/care-and-support/disability/companion-card/apply-for-a-companion-card. Alternatively phone **1800 667 110**.

Passports

For Australians aged 75 and over, a five-year passport is available at 50% of the cost of a normal passport. Contact any Australia Post office or visit www.passports.gov.au.

Further information

Catalyst Foundation (including Seniors Information Service) can assist with information on the various concessions available, with sourcing application forms and may be able to assist with completing applications. Tel. **8168 8776** (SA country callers **1800 636 368**); email information@catalystfoundation.com.au; www.catalystfoundation.com.au

The information contained here is general in nature and is not intended as financial advice.

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