

The Seniors' Guide

With the compliments of



Paul Neville MP
Member for Hinkler

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Printed and Authorised by Paul Neville, Suite 1 City Centre Arcade, Woongarra Street, Bundaberg Qld 4670

AGE PENSION RATES

QUESTION: What is the maximum rate of pension?

	Per week	Per Fortnight	Per Year
Single Pensioner	\$344.50	\$689.00	\$17,914.00
Pensioner Couple (each person)	\$259.70	\$519.40	\$13,504.40

These amounts exclude the Pension Supplement which pensioners may receive as an additional payment to the base pension.

The next pension rate review will occur in March 2012

QUESTION: What is the Pension Supplement?

ANSWER: A pension supplement is added to the regular fortnightly payment made to the recipients of Age Pension, Carer Payment, Wife Pension, Widow B Pension, Bereavement Allowance, Disability Support Pension (except if aged under 21 without children) and to certain other income support payment recipients if the person has reached age pension age. The maximum Supplement combines the value of Telephone Allowance, Utilities Allowance, the GST Supplement and Pharmaceutical Allowance. It is currently \$59.80 per fortnight for singles and \$90.20 per fortnight for couples combined.

QUESTION: What are the Pension Reform Transitional Arrangements?

ANSWER: Pensioners receiving payments at 19 September 2009 will not receive a payment reduction because of the changes made to the pension system from 20 September 2009 (including changes to the income test taper rate, the Work Bonus and removal of higher income test free area for pensioners with dependant children). These pensioners will be assessed under both the old rules and the new rules. Some pensioners will be paid a transitional rate until the new rules provide an equal or better outcome for them. The transitional rate is based on the income test rules and payment rates (indexed to CPI) that applied before 20 September 2009. Please contact Centrelink for more information.

QUESTION: When will my pension be paid?

ANSWER: Pensioners can choose which weekday they are paid. Members of a couple are paid on the same day, unless special circumstances apply.

QUESTION: Is my pension affected if I travel overseas?

ANSWER: In most cases you can live or visit anywhere in the world and still receive your pension, however, the rate of payment may change after 26 weeks away. If you are planning to travel overseas, please contact Centrelink on 132 300 to discuss your entitlements.

PENSION AGE

QUESTION: From what age can I receive the Age Pension?

ANSWER: See Table Below

Women Born Between	QUALIFYING AGE
1 July 1947 and 31 December 1948	64.5
1 January 1949 and 30 June 1952	65
Men and Women Born Between	QUALIFYING AGE
1 July 1952 and 31 December 1953	65.5
1 January 1954 and 30 June 1955	66
1 July 1955 and 31 December 1956	66.5
1 January 1957 and later	67

RENT ASSISTANCE

QUESTION: How much assistance can I get to help pay my rent or lodgings?

ANSWER: Before rent assistance becomes payable, a minimum amount of rent must be paid. See table below

	Single Pensioner (per fortnight)	Pensioner Couple (per fortnight)
Maximum Rent Assistance	\$119.40	\$112.60
Minimum rent paid to be eligible	\$106.20	\$172.80
Maximum Rent Assistance paid when your rent is more than...	\$265.40	\$322.95

Note: Rent Assistance is not paid to people paying rent to a State Government Housing Authority. Special rules apply to single sharers, people paying board or those living in a retirement village.

CENTREPAY

QUESTION: What is Centrepay?

ANSWER: Centrepay can assist pensioners with paying bills by setting up an automatic deduction from your pension each fortnight for bills such as rent, electricity, gas and rates. Centrepay is entirely voluntary and free for pensioners. Contact: 132 300 for further information.

INCOME TEST

QUESTION: How much extra income, as well as my pension, can I receive before I start losing my pension?

		Per Fortnight	Per Year
Pension starts reducing when income is more than..	Single Pensioner	\$150.00	\$3,900.00
	Pension Couple (combined income)	\$264.00	\$6864.00
Pension cuts out completely when income is more than..	Single Pensioner	\$1647.60	\$42,837.60
	Pension Couple (combined income)	\$2522.00	\$65,572.00

- *Add \$24.60 per fortnight for each dependent child*
- *Figures may be higher for couples separated by illness or receiving rent assistance*

QUESTION: What happens if my income is greater than \$150 allowable income (\$264 Pensioner couple) in any fortnight?

ANSWER: Income over these amounts reduces the rate of pension payable by 50 cents in the dollar for single pensioners and 25 cents in the dollar for each member of a couple.

QUESTION: What happens if I also receive an overseas pension?

ANSWER: A pension from another country is included as income and must be converted to Australian dollars for the income test. Centrelink uses the Commonwealth Bank of Australia's airmail buying rate on the fifth working day before the first business day of any month. That rate is used for all days in that month and you can call the Overseas Income Exchange Line on 1800 050 041 to find out more. You can also ask for a review if the exchange rate varies by more than five per cent.

If you receive an overseas pension, the way this income is assessed may be modified depending on whether the country paying your pension has an international social security agreement with Australia. To find out more about how your overseas pension is assessed, you can call Centrelink International Services on 131 673.

ASSETS TEST

QUESTION: Which assets are included in the Assets Test?

ANSWER: All of your belongings are counted, including your car and the contents of your home. Assets that are exempt from this rule are:

- Your home you live in
- Proceeds from the sale of your home that will be applied within 12 months to the purchase of another home
- Donation for life-time accommodation
- Special aids for disabilities
- Income stream products that meet assets test exemption
- Pre-paid funeral expenses or funeral bonds up to \$10,250
- A deceased person's estate that you have not received yet
- Life interest (not created by you or your partner)
- A gift car provided by Veteran Affairs

QUESTION: If I own the home in which I live, what value of assets can I have before my pension is affected?

	Single Pensioner	Couple Combined
Pension starts reducing at..	\$186,750	\$265,000
Pension cuts out completely at..	\$686,000	\$1,018,000

QUESTION: If I do not own the home in which I live, what value of assets can I have before my pension is affected?

	Single Pensioner	Couple Combined
Pension starts reducing at..	\$321,750	\$400,000
Pension cuts out completely at..	\$821,000	\$1,153,000

- *There is no income or assets test for permanently blind pensioners*
- *Figures may be higher for couples separated by illness or receiving rent assistance*

QUESTION: I have some assets and some income. Which test will be used?

ANSWER: Your pension will be calculated separately under both the Assets Test and the Income Test. Whichever gives the lower pension is used.

QUESTION: How much does my pension reduce when my assets are more than the minimum limit?

ANSWER: There is a gradual reduction in your pension when assets are of greater value than the allowable asset limit. It is reduced each fortnight by \$1.50 every \$1,000 over the minimum limit.

QUESTION: How much land around my home may I own before it affects my pension?

ANSWER: Usually only 2 hectares surrounding your home can be exempt from the assets test. However, if you have a 20 year connection to the land, there are provisions for an assets test exemption if you meet the eligibility criteria. Contact Centrelink on 132300 for further advice.

QUESTION: Do Retirement Village residents receive an extra assets test allowance?

Retirement Village residents are able to have extra allowable assets of \$135,000 for a single pensioner or couple combined. If your village entry contribution is equal to or less than the extra allowable amount, you are assessed as a non-homeowner. Your entry contribution will count as an asset but not as a financial investment under the income test deeming rules. You may qualify for rent assistance. Age care hostel bonds are exempt from the Assets Test.

QUESTION: Can I give some of my assets away?

ANSWER: Yes, you can give away money or other assets to any value you choose. However, gifts which are of more value than the allowable gifting limit may affect the rate of pension or allowance you receive.

Since 1 July 2002, if you have gifted assets of more than \$10,000 in a single financial year, or more than \$30,000 in a five (financial) year rolling period, the amount gifted is added to the total value of your financial investments for five years.

QUESTION: What can I do if I'm in a situation where I do not have any income, and would suffer considerable loss if I sold my assets?

ANSWER: Ask Centrelink about hardship provisions, or whether you can obtain the pension as a loan under the pension loan scheme.

MONEY INVESTED

QUESTION: What is "deeming"?

ANSWER: Deeming is used by Centrelink as a way of assessing income from your financial investments. Centrelink's deeming rules assume that your investments are earning a certain amount of income, regardless of the income they actually earn.

QUESTION: What is regarded as a financial investment?

ANSWER:

- Bank, building society and credit union accounts
- Term deposits and debentures
- Friendly society bonds
- Managed investments
- Listed shares and securities
- Shares in unlisted public companies
- Gold and other bullion
- Certain income streams, eg short-term asset tested income
- Approved deposit funds, deferred annuities and superannuation fund investments held by people over 65+
- Loans, including those to family trust and companies
- Gifts of money or other assets of more than \$10,000 per financial year, or more than \$30,000 over 5 financial years.

QUESTION: If my only source of income is from financial investments, how much can I have invested before I start losing some of my pension under the income test or ‘deeming’ provisions?

Single Pensioner	\$101,533
Pensioner Couple (combined income)	\$177,333

Note: These figures are based on deeming rates mentioned previously and apply only if you have no other income. Rates will also change if you have dependant children

QUESTION: What if my investments earn more than the deemed rates?

ANSWER: If your investments generate more income than the deemed rate, the extra income is not counted when assessing your pension.

QUESTION: What are the current deeming rates?

ANSWER: The current deeming rate for Single Pensioners is 3 percent on investments up to \$44,600 and 4.5 percent over that. For a Pensioner Couple, it is 3 percent on \$74,400 and 4.5 percent over that.

INCOME TAX

QUESTION: Do I have to pay income tax or complete a tax return if I receive the full pension?

ANSWER: Usually no - even though the Age Pension is a taxable payment. You generally do not have to pay income tax or complete a tax return if you only receive the pension. However, if you paid tax during the last financial year, then you should lodge a tax return. If this is the first time that you have not had to lodge a tax return then you should notify the Australian Tax Office that you will not be lodging a tax return in future years. Also, complete a ‘Non Lodgement Advice’ located in the taxpack.

QUESTION: Can I get help with my tax return if I am on the pension?

ANSWER: Tax Help is a group of volunteers who are trained to help people on low incomes prepare their tax returns. This is a free service and available to anyone. For further information about Tax Help or tax offsets, phone the Australian Tax Office on 132 861.

QUESTION: What is the low income tax offset?

ANSWER: From 1 July 2011, this offset remains at \$1,500. You will get the full offset if your taxable income is below \$30,000. It is reduced by 4 cents on every dollar over that amount until your taxable income reaches \$67,500, when it cuts out completely. Any unused portions cannot be refunded.

QUESTION: What is the Senior Australians Tax Offset (SATO)?

ANSWER: As at 30 June 2011 the maximum Senior Australians Tax Offset available is \$2,230 for Singles and \$1,602 for each member of a couple. There is a taxable income threshold to be eligible for SATO, which is \$48,525 for Singles and \$39,496 for each member of a couple.

QUESTION: How much income can I earn before I start paying tax if I am eligible for both the low income and Senior Australians offset?

ANSWER: Senior Australians who are eligible for both offsets will have no tax liability until they reach the income threshold as follows:

Category	Income threshold
Single	\$30,685
Couple	\$26,680 each

QUESTION: How does the Senior Australians Tax Offset work for a couple?

ANSWER: The calculation of your entitlement is based on your individual income - even though eligibility for the Senior Australians Tax Offset depends on the combined taxable income of you and your spouse. In some circumstances, an 'unused portion' of Senior Australians Tax Offset or Pensioner Tax Offset can be transferred between you and your spouse.

QUESTION: Do I still have to pay the Medicare Levy?

ANSWER: As of 1 July 2011, senior Australians do not pay a Medicare Levy until they reach a taxable income of \$30,685 for Singles or \$52,352 for couples combined income, if eligible for SATO.

QUESTION: **Should I give my bank or building society my tax file number?**

ANSWER: Generally no, but the law now requires it when opening new accounts and in some other circumstances. You do need to tell your bank or building society that you are receiving a pension, otherwise your interest will be taxed at the highest rate.

WORK BONUS

QUESTION: **What is the Work Bonus?**

ANSWER: The Work Bonus is an incentive for pensioners over age pension age to participate in the workforce.

Under the Work Bonus, the first \$250 of fortnightly employment income will be disregarded from the income test for pensioners over age pension age.

QUESTION: **What is eligible for the Work Bonus?**

ANSWER: All pensioners over age pension age (other than recipients of Parenting Payment Single) are eligible for the Work Bonus if they have employment income.

QUESTION: **How do I get the Work Bonus?**

ANSWER: You do not need to apply for the Work Bonus but you will need to keep Centrelink up to date with your earnings. If you receive eligible employment income, Centrelink will automatically recognise this and include it in your assessment.

HELPFUL INFORMATION FOR PENSIONERS

Seniors Enquiry Line

The Seniors Enquiry Line can give you information on a range of topics that may be of interest to you, such as: concessions, social activities, household assistance, retirement accommodation, financial and legal matters, health, education, transport and many other issues. They also have a monthly newsletter and a website with information on upcoming activities around Queensland. Contact: 1300 135 500.

Senior Shopper Service

The Senior Shopper Service is an independent telephone shopping service that is free for people with a Seniors Card or Seniors Business Discount Card. The service aims to get the best price on various goods and services for cardholders. Contact: 1300 366 265.

Taxi Subsidy Scheme

Queensland Transport runs the Taxi Subsidy Scheme which offers a 50% concession on taxi travel for people with disabilities. To be eligible for the scheme, a person must have a severe disability and live in Queensland. There is a maximum subsidy of \$25 for each trip, and only one voucher can be used. Members are entitled to a maximum of 20 interstate travel vouchers per year. Contact: 1300 134 755

HEALTH CARE

QUESTION: What extra help is available for older Australians to make private health care more affordable?

ANSWER: The Federal Government provides a 30% rebate off the premium cost for private health insurance. The rebate is not capped and is not asset or income tested.

A higher rebate is paid for older Australians. The rebates are as follows:

Age	Private health insurance premium rebate
0 – 64 years	30%
65 – 69 years	35%
Over 70 years	40%

QUESTION: What is lifetime health cover?

ANSWER: Lifetime health cover rules provide lower private health insurance premiums for people with long term membership of their health funds, compared with those who join later in life. Discuss with your Fund the impact of these rules on the premiums you pay for private health insurance, particularly if you are considering cancelling your insurance.

The Lifetime health cover rules do not apply to people born before 1 July 1934.

QUESTION: What is the medical expenses tax offset?

ANSWER: You can claim a tax offset of 20% of your net medical expenses once they have exceeded \$1500. There is no upper limit of what you can claim.

QUESTION: Can my family get any other help when I die?

ANSWER: A bereavement payment may be paid to your partner to provide short term assistance to help your partner adjust to changed financial circumstances.

CONCESSION CARDS

QUESTION: Who can get the Pensioner Concession Card?

ANSWER: The Pensioner Concession Card is issued annually to all pensioners – concessions are valid in Queensland and may vary in other States

QUESTION: What might this card entitle me to?

- Prescription medicines charged at a concession rate of \$5.30 per medicine (PBS), and free after 60 scripts
- Increased benefits for out-of-pocket, out-of-hospital medical expenses above a certain threshold of the Medicare Safety Net
- Free hearing aids from Australian Hearing Services.
Contact: 1800 500 726
- Four single or two return economy rail trips within Queensland
Rail Contact: 132 232
- Free eye examinations. Talk to your optometrist or call Queensland Health on 3250 8695.
- Free dental treatment from Public Dental Hospitals and Clinics including the supply of free dentures (clinics in white pages)
- Discounted mail redirection fees

- Reduction in land leasing and rental fees under certain conditions (contact Department of Natural Resources and Mines)
- Car registration 50% off. Contact: Queensland Transport 13 23 80
- Queensland Rail travel 50% off. Contact: 132 232
- Council General Rates 20% off up to \$180 per annum
- Electricity rebate. Apply through your electricity supplier.
- Boat registration 50% off
- Exemption from paying the Ambulance levy on your principal place of residence

QUESTION: **What is the Commonwealth Seniors' Health Card (CSHC)?**

ANSWER: The Commonwealth Seniors' Health Card gives some concessions and rebates to Australians of age pension age who do not get a pension. The income limits are \$50,000 (single) and \$80,000 (couple) per annum (higher for couples separated by illness or with dependant children). There is no assets test.

QUESTION: **What does the CSHC entitle me to?**

- Prescription medicines under the Pharmaceutical Benefits Scheme (PBS) charged at a concession rate of \$5.30 per medicine
- Seniors Concession Allowance (SCA) and Telephone Allowance (TAL) have been combined into a Seniors Supplement. The last quarterly payments of SCA and TAL will be made soon after 20 September 2009. The rate of Seniors Supplement is \$806.00 a year for singles and \$600.60 a year for a cardholder who is partnered. This will be paid quarterly from 20 December 2009
- There may be health, household, transport, and recreation concessions at the State level in conjunction with the CHSC.
- Concessions on Great Southern Railways (Indian Pacific, The Ghan and The Overland).

QUESTION: **Who can get the Queensland Seniors' Card?**

ANSWER: The Seniors Card is for retired Queenslanders over 65 and for those retired residents over 60 who already receive a specified Centrelink payment or concession card. Seniors Card holders receive concessions on ambulance, public transport, car and boat registration, electricity and health services. Contact 13 13 04. A Seniors Business Discount Card is available to all permanent Queensland residents who are 60 years of age or over, regardless of their income or assets who do not qualify for a Seniors Card. This card can provide discounts on a range of goods and services.

SUPPORT SERVICES FOR THE ELDERLY

QUESTION: I am getting frail and need to go into an aged care home. What should I do?

ANSWER: Before you can enter a nursing home or hostel, your needs must be assessed by an Aged Care Assessment Team. Your local doctor will tell you how to contact the closest team. Referral can be through community nurses, your doctor, from hospitals, or yourself.
Contact: 1800 052 222

QUESTION: What is the difference between a nursing home and an aged person's hostel?

ANSWER: A nursing home cares for people who need constant nursing care and are now called 'high care' residential. Hostels accommodate people who are frail but do not yet need constant care, and are now called 'low care' residential.

QUESTION: What will I need to pay on entrance to an aged care facility?

ANSWER: How much you pay will depend on your financial circumstances and whether you require low care or high care. Contact the Department of Health & Ageing on 1800 500 853 for further information. It may also be helpful to get professional financial advice in advance so that you can get the best outcome.

QUESTION: What will it cost me to live in a hostel or nursing home?

ANSWER: Services vary in cost and are subject to an income test. Some are also subject to an assets test.

QUESTION: Is there any help to enable me to live at home for as long as possible?

ANSWER: There are many home and community-based services for older Australians who are finding it difficult to live at home without help, for example, home nursing services, meals on wheels, home help. You can contact the Commonwealth Carelink Centre to find out about these services on 1800 052 222.

QUESTION: How can I obtain Respite Care?

ANSWER: Commonwealth Carer Respite Centres Co-ordinate can give you advice about respite services and find the one closest to you. For further information, call 1800 059 059.

CARER PAYMENT

QUESTION: What is the Carer Payment?

ANSWER: Carer Payment may be paid to someone providing constant care to a person with a severe physical, intellectual or psychiatric disability. The person being cared for must need the care permanently or for an extended period. The care should be provided in the person's home, but it is not necessary for the carer and the person being cared for to live in the same home.

Carer Payment is paid at the same rate as the age pension and is subject to the same income and assets tests. A person cannot receive Carer Payment at the same time as another income support payment such as age pension, but in such cases may be eligible for other payments such as Carer Allowance.

Carers can interrupt providing constant care for 25 hours per week to work, train or study without losing eligibility for Carer Payment. They may also continue to be paid during up to 63 days of respite. Contact Centrelink on 132 717 for information on Carer Payment.

CARER ALLOWANCE

QUESTION: What is Carer Allowance?

ANSWER: Carer Allowance is a payment made to someone who cares for a person who is frail aged, or who has a disability, or is chronically ill, and who requires a lot of additional care because of their disability. The person being cared for must need care permanently or for an extended period, but the carer and the person being cared do not have to live in the same home.

Carer Allowance, currently \$105.10 per fortnight, is not subject to an income or assets test. Carer Allowance can be paid in addition to an income support payment such as age pension. Contact Centrelink on 132 717 for information on Carer Allowance.

PARTNER ALLOWANCE

QUESTION: What is the Partner Allowance?

ANSWER: This payment was for partners of people on income support payments and who faced barriers to finding employment. You can not claim Partner Allowance from 20 September 2003, but will continue to be paid if you have received it since 19 September 2003.

MATURE AGE ALLOWANCE

QUESTION What is the Mature Age Allowance?

ANSWER No new claims for Mature Age Allowance can be made, but those who have received this payment since 19 September 2003 will continue to receive it. You will be automatically transferred to Age Pension when you reach Age Pension age.

BEREAVEMENT PAYMENT

QUESTION: What is the Bereavement Payment?

ANSWER: If your partner passes away and you were both getting a full pension, you will get a lump sum bereavement payment. The payment is made up of up to seven payments of the difference between the amount you both got and the single rate you will be paid.

BEREAVEMENT ALLOWANCE

QUESTION: What is the Bereavement Allowance

ANSWER: If you are recently widowed, have no dependent children and **DO NOT** receive a Centrelink payment, the Bereavement Allowance will give you an adequate level of income while you make funeral arrangements, and settle financial affairs.

LOANS

QUESTION **What if I need some cash for an urgent expense?**

ANSWER From 1 July 2009 you may be eligible for a pension advance payment. This advance will then be recovered, interest free, from your pension payments over the next 6 months. The maximum Advance payment amount that a pensioner can receive is increased from \$500 to whichever is the less of:

- 3 weeks of the maximum basic pension plus part of the pension supplement amount (if the person gets more than the minimum; or
- 7.5% of their annual pension amount which is payable at the time of lodging the application; or
- Both calculations exclude the value of the minimum components of the Pension Supplement (or transitional rate) that can be taken on a quarterly basis.

QUESTION: **How many advanced Payments can I have under the new rules?**

The minimum Advance payment amount available is set at 1 week's maximum basic rate of pension. Pensioners will not be able to have more than 3 Advance Payments at any point in time. While a person has an outstanding advance after 12 months they will not be able to receive an additional advance.

QUESTION: **What is the Pension Loan Scheme?**

ANSWER: The Pension Loans Scheme may be able to help if your capital is tied up in your assets. You may be eligible for the loan if you are of Age Pension age, receive a Centrelink payment and own real estate in Australia that could be offered as security for the loan.

To register an intent to claim for the Pension Loans Scheme, you can call Centrelink on 132 300.

APPEALS

QUESTION: What can I do if I am unhappy with a Centrelink decision?

ANSWER: If you do not agree with a decision made by Centrelink regarding your entitlement to a pension or benefit, there are a number of avenues of appeal.

These three standard avenues of appeal are usually required before other avenues can be taken up. At each point of the appeal, it is an opportunity for you to provide new information that may assist your appeal.

1) ***Local Office Review:***

The person who made the decision explains and discusses the decision with you;

2) ***Authorised Review Officer:***

A Senior Staff Officer examines the disputed decision;

3) ***Social Security Appeals Tribunal (SSAT):***

The SSAT is an independent tribunal that provides a mechanism of review that is fair, just, economical, informal and quick. Centrelink appeals can be lodged with the SSAT over the telephone at 1800 011 140 or in writing at any Centrelink office. You can lodge an appeal with the SSAT anytime after you have appealed to the Authorised Review Officer.

If the appeal is about payment of a Centrelink benefit, it is best to lodge the appeal as soon as possible (certainly within 13 weeks), because back-pay may not be possible if a successful appeal is lodged more than 13 weeks after the Centrelink review. Once an appeal is lodged, an SSAT case manager will contact you and provide information about each step of the appeal process.

If you are unsuccessful after appealing to the Social Security Appeals Tribunal, there are other avenues of appeals, such as:

*** *Administrative Appeals Tribunal:***

A more formal tribunal to resolve disputes between Government agencies and individuals. The AAT aims to provide fair, impartial, high quality and prompt review with as little formality and technicality as possible. Contact: 1800 650 662

*** *Commonwealth Ombudsman:***

The Commonwealth Ombudsman can investigate complaints about the administrative actions of Centrelink. Complaints can be made by phone on 1300 362 072, in writing or online at www.ombudsman.gov.au.

OTHER MATTERS

AUSTRALIAN FLAGS

I am able to provide an Australian flag to approved organisations, as well as the National Anthem on either CD or DVD. Each organisation is entitled to one flag every seven years, although consideration is given to earlier requests where weather or other factors may have made the flag unusable. Approved organisations and individuals may also receive the portrait of the Queen, Australian Coat of Arms, and music sheets of the National Anthem.

CONGRATULATORY MESSAGES

On request, I can arrange for messages of congratulations from the Prime Minister and Governor-General to couples celebrating their 50th and subsequent wedding anniversaries. Messages from the Queen can be arranged for 60 years of marriage and 100th birthdays. I can also arrange for a message of congratulations from the Prime Minister for people celebrating their 90th birthday.

Please write to me with details at least three weeks before the birthday or anniversary. Where a message is to be sent from the Queen, at least five weeks prior notice is required. Where possible, a copy of the birth or marriage certificate should be supplied, otherwise a Statutory Declaration is to be provided.

VACCINATIONS FOR SENIORS

Flu is caused by a virus which is passed from person to person by coughing or sneezing or direct contact. It can lead to illness more severe than that caused by other respiratory viruses, such as the common cold. Some people, especially those over 65 years and those with chronic medical conditions, can suffer complications from the flu. The flu vaccine is a very important way to help protect you from the influenza virus. The best time to be vaccinated is autumn, before the outbreak of the flu in winter. The vaccine is free for people who are over 65 and is available from your medical practitioner or through your local health centre. The Australian Government also provides free pneumococcal vaccinations for seniors.

CERTIFICATES OF APPRECIATION

I am able to issue Certificates of Appreciation for those who served in the defence forces in the following conflicts and events; World War II (for service in the Australian armed forces or on the home front), British Commonwealth Occupation Force (BCOF) Japan, Korean War, Malayan Emergency, Indonesian Confrontation, Vietnam War, Gulf War and Peace Operations. Family members of deceased veterans can also apply for a certificate. Please contact my office on 4152 0744 for further information.

CONTACTS FOR CENTRELINK

www.centrelink.gov.au

BUNDABERG

26 Woongarra Street
BUNDABERG 4670

HERVEY BAY

6 Hunter Street
HERVEY BAY 4655

MARYBOROUGH

Cnr Richmond & Ellena St
MARYBOROUGH 4650

13 1021	..	..	Appointments
13 2300	..	..	Retirement Services
13 2717	..	..	Disability, Sickness and Carers
13 2850	..	..	Newstart
13 2490	..	..	Pensioner Education Supplement (PES)
13 6150	..	..	Family Assistance Office
13 1673	..	..	For information about claiming a payment from a country other than Australia and about claiming an Australian payment while outside Australia
+61 3 6222 3455	..		Calling from outside Australia (you can reverse the charge)
13 1202	..	..	To speak to Centrelink in languages other than English
13 1524	..		Fraud Tip-off line or online at www.centrelink.gov.au
1800 050 004	..		Customer relations for complaints, compliments or feedback
1800 810 586	..		TTY enquiries for people who have a hearing or speech impairment. A TTY phone is required to use this service.
1800 000 567	..		TTY customer relations for complaints, compliments, or feedback. Only for people who have a hearing or speech impairment A TTY phone is required to use this service.



PAUL NEVILLE MP

Federal Member for Hinkler

PO Box 535

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BUNDABERG QLD 4670)

Telephone: 07 4152 0744 or 1300 130 238

Facsimile: 07 4153 1752

Email: p.neville.mp@aph.gov.au

Internet: www.paulneville.com

IF I CAN HELP YOU

I visit all parts of the Hinkler electorate regularly and these visits are advertised in the local press. Alternatively, write or phone my office if ever I can be of assistance in matters controlled by the Federal Government.