



COMMONWEALTH DEPARTMENT OF
VETERANS' AFFAIRS

INFORMATION

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

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LIST OF ACRONYMS

ADF	Australian Defence Force
AMA	Australian Medical Association
BCAL	British Commonwealth and Allied veterans
BEST	Building Excellence in Support and Training
CBO	Community-based organisation
CPI	Consumer Price Index
CSHC	Commonwealth Seniors Health Card
DSH	Defence Service Homes
DVA	Department of Veterans' Affairs
EDA	Extreme disablement adjustment
ESO	Ex-service organisation
GST	Goods and Services Tax
HACC	Home and Community Care
ISS	Income support supplement
LCAF	Local Commemorative Activities Fund
LMO	Local Medical Officer
MCRS	Military Compensation and Rehabilitation Service
NHRC	Nursing home resident contribution
OAWG	Office of Australian War Graves
PBS	Pharmaceutical Benefits Scheme
PTSD	Posttraumatic Stress Disorder
RAP	Rehabilitation Appliances Program
RGH	Repatriation General Hospital
RPBS	Repatriation Pharmaceutical Benefits Scheme
RPPS	Repatriation Private Patient Scheme
RWMP	Regional War Memorials Project
SRCA	Safety Rehabilitation and Compensation Act 1988
T&PI	Totally and permanently incapacitated
TTI	Temporarily totally incapacitated
VAN	Veterans' Affairs Network
VEA	<i>Veterans' Entitlements Act 1986</i>
VHC	Veterans' Home Care
VVCS	Vietnam Veterans Counselling Service
VVRS	Veterans' Vocational Rehabilitation Scheme

RECENT CHANGES AFFECTING PENSIONS AND POLICIES

This section outlines recent and significant changes that have occurred to pensions and policies affecting sections of the veteran community.

Date	Change
20 March 2002	Changes to the deeming and threshold rates for DVA pensions and income support supplement. For a single pensioner, the deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$33,400 and 4 per cent per annum for any amount over \$33,400. For a pensioner couple, the current deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$55,800 and 4 per cent per annum for any amount over \$55,800.
1 July 2002	Eligibility for the Gold Card extended to all Australian Defence Force personnel with qualifying service aged 70 and over.
1 July 2002	Changes to Disposal of Assets rules – yearly gift limit remains at \$10,000; rolling 5 year gift limit reduced to \$30,000; financial year replaces pension year for disposal of assets rules.
1 July 2002	Changes to the deeming threshold rates for DVA pensions and income support supplement. For a single pensioner, the deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$34,400 and 4 per cent per annum for any amount over \$34,400. For a pensioner couple, the current deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$57,400 and 4 per cent per annum for any amount over \$57,400.
20 September 2002	Indexation of the ceiling rate of income support supplement and service pension for war widows and war widowers commences.

Independent Review of Veterans' Entitlements

The Minister for Veterans' Affairs made the following statement on the release of the Report of the Review of Veterans' Entitlements.

VA005

Thursday 13 February 2003

RELEASE OF CLARKE REPORT INTO VETERANS' ENTITLEMENTS

The Minister for Veterans' Affairs, Danna Vale, today released the report of the independent Review of Veterans' Entitlements.

The Federal Government delivered on its 2001 election commitment by establishing, in February 2002, an independent committee to examine perceived anomalies in access to veterans' entitlements and the current level of benefits and support for recipients of Veterans' Affairs disability pensions.

"This significant Review, chaired by the Hon John Clarke QC, covered a range of complex issues raised in more than 3000 submissions from ex-service organisations, veterans and the community," Mrs Vale said.

In all, the committee made 109 recommendations ranging across areas including eligibility for qualifying service and hazardous service under the *Veterans' Entitlements Act 1986*, access to health care under the Gold Card, eligibility and assistance for widows, and benefits and support for recipients of the special (T&PI) and intermediate rates of veteran disability pension.

"The Report addresses complex matters that will require detailed consideration in the context of broader Government policies and long-standing principles of veteran entitlements," Mrs Vale said.

"However, there are several aspects of the Report that warrant an immediate response.

"Veterans can be assured that the Government does not accept the Report's recommendation that future access to the Gold Card should be subject to means testing.

"The Government also notes the Committee's conclusions that life-time Totally and Permanently Incapacitated (T&PI) disability benefits are adequate when compared with community norms, and that T&PI recipients with qualifying service receive 90 to 115 per cent of Male Total Average Weekly Earnings plus additional benefits.

"The proposals for restructuring those benefits will require careful consideration and further comment from veteran organisations before the Government makes its response."

Mrs Vale said the Government had still to consider its response to the detail of the Report. However, a key factor in shaping the Government's response will be to ensure that the current funding envelope is maintained.

Mrs Vale thanked the Committee for its work in taking submissions and conducting meetings with interested parties across the country in the lead-up to preparing its final Report.

"The Government also appreciates the strong support of the veteran community for the Review. I will continue to seek its feedback on the Committee's recommendations," the Minister said.

The report of the Review of Veterans' Entitlements will be available on the Internet at www.veteransreview.gov.au after 7pm (Canberra time).

INTRODUCTION

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

The Department is responsible for providing:

- compensation and health care to veterans under the *Veterans' Entitlements Act 1986* (the VEA);
- compensation, health care and rehabilitation to ADF members under the Military Compensation and Rehabilitation Service (MCRS);
- commemoration and recognition of the service of Australian veterans;
- housing assistance to eligible veterans through the *Defence Service Homes Act 1918* (DSH Act).

Veterans' Affairs Information is published as part of DVA's commitment to providing timely and accurate information. It is a general guide to the payments and services provided by DVA. However, the information is not exhaustive. Veterans should contact DVA on 133 254 or their nearest Veterans' Affairs Network (VAN) office on 1300 551 918 to verify details.

Further information is also available on the DVA Internet site at <http://www.dva.gov.au>. The information contained in this edition is current as at March 2003. This guide will be updated in July 2003.

SERVICE DELIVERY ARRANGEMENTS

DVA has a variety of service delivery arrangements in place to ensure that all veterans, whether in metropolitan, rural or remote areas, have access to Departmental services.

As part of this commitment, the Department has continued to upgrade its telephone network to provide better access to information and services, and has further extended its Veterans' Affairs Network (VAN) services into rural and remote areas.

Telephone numbers

The veteran community can contact DVA on the following numbers.

- To contact the local State office of DVA call **133 254**;
- Non-metropolitan callers can also contact the local State office of DVA on **1800 555 254**;
- To contact your local VAN office call **1300 551 918**;
- To contact a DVA State office in another State call **1300 131 945**.

Veterans' Affairs Network

The Veterans' Affairs Network is an extension of DVA State offices into local communities. VAN promotes the independence and well-being of the veteran community through the provision of information and assistance. VAN's role is to:

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

Retirement Service Centres

The Department of Veterans' Affairs, Centrelink and the Australian Taxation Office have established combined Retirement Service Centres which provide a 'one-stop-shop' service to members of the veteran community, the aged and pre-retirees. Sites have been established at:

- Camberwell, Victoria
- Chatswood, New South Wales
- Launceston, Tasmania

Other agents

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

On-line service delivery

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

There is a comprehensive range of information available on the DVA web site – <http://www.dva.gov.au> – from Fact Sheets containing information about benefits administered by DVA, to printable application forms, to media releases and photographs, and information about commemorative events. DVA's on-line priorities include:

- providing a secure on-line communication system, which will allow DVA's service providers and the veteran community to communicate with the Department via secure email; and
- providing a system to allow benefit claim forms to be completed on-line and lodged over the Internet. A trial of this service is taking place in Tasmania.

The full range of on-line services planned by DVA is documented in DVA's On-line Action Plan, available on the DVA web site at <http://www.dva.gov.au/media/aboutus/olap/index.htm>

This plan is consistent with DVA's Corporate Plan, which is also on the web site at http://www.dva.gov.au/media/publicat/2002/corp_plan/index.htm

PENSIONS AND ALLOWANCES

The Department pays two main types of pension:

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

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

These pensions are paid fortnightly and most are adjusted twice-yearly, in March and September, in line with movements in the Consumer Price Index (CPI). The Government has legislated that the minimum benchmark for single rate of service pension will be maintained at no less than 25 per cent of average weekly earnings (Male Total Average Weekly Earnings - MTAWWE). This also applies to the war widow's/widower's pension.

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

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

Compensation pensions

Disability pension

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

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

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

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

General rate

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

The pension is paid in increments of 10 per cent. The general rate disability pension is paid at the following fortnightly rates (effective as at 20 March 2003):

100%	\$285.40	50%	\$142.70
90%	\$256.86	40%	\$114.16
80%	\$228.32	30%	\$ 85.62
70%	\$199.78	20%	\$ 57.08
60%	\$171.24	10%	\$ 28.54

Special rate and intermediate rate

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

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

The special rate of disability pension may be paid to a veteran who, because of the effects of war-caused or defence-caused injury or disease, is unable to undertake more than 8 hours of paid work per week. Veterans who are blinded in both eyes as a result of a war-caused or defence-caused injury or disease are also eligible for the special rate. The special rate is currently \$752.80 per fortnight.

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

The intermediate rate of disability pension may be paid to a veteran who, because of the effects of war-caused or defence-caused injury or disease, is able to work for more than 8 hours per week but less than 20 hours per week. The intermediate rate adjustment is currently \$519.60 per fortnight.

Extreme disablement adjustment

A veteran aged 65 years or over who is not receiving a disability pension at the special rate or intermediate rate may be entitled to receive the extreme disablement adjustment (EDA) if they are severely incapacitated due to war-caused or defence-caused injury or disease. The EDA is equal to 150 per cent of the general rate and is currently \$428.10 per fortnight.

Increased rate of pension for specific disabilities

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

Item 1	Two arms amputated	\$467.40
Item 2	Two legs and one arm amputated	\$467.40
Item 3	Two legs amputated above the knee	\$467.40
Item 4	Two legs amputated and blinded in one eye	\$467.40
Item 5	One arm and one leg amputated and blinded in one eye	\$467.40
Item 6	One leg and one arm amputated	\$467.40
Item 7	One leg amputated above, and one leg amputated below the knee	\$153.90
Item 8	Two legs amputated below the knee	\$103.90
Item 9	One arm amputated and blinded in one eye	\$ 89.10
Item 10	One leg amputated and blinded in one eye	\$ 89.10
Item 11	One leg amputated above the knee	\$ 44.60

Item 12	One leg amputated below the knee	\$ 23.30
Item 13	One arm amputated above the elbow	\$ 44.60
Item 14	One arm amputated below the elbow	\$ 23.30
Item 15	Blinded in one eye	\$ 34.50

Other disability benefits

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

- **loss of earnings allowance** may be paid when a veteran loses any salary, wages or earnings because of treatment for a war-caused or defence-caused injury or disease, waiting for the supply or repair of artificial aids or appliances, or attending appointments relating to a claim for a disability pension. The allowance also may be paid to an authorised attendant who loses salary, wages or earnings because they are accompanying a veteran who travels in relation to a claim for a disability pension;
- **temporary incapacity allowance** may be paid to a veteran who cannot work while being treated for a war-caused or defence-caused injury or disease. Treatment must commence with a period of hospitalisation and must last for a continuous period of at least four weeks;
- **Victoria Cross allowance** is paid to veterans who have been awarded this decoration. The Victoria Cross allowance is currently \$2,808 per annum;
- **decoration allowance** is paid automatically to disability pensioners who were awarded certain decorations for gallantry. The decoration allowance is currently \$2.10 per fortnight;
- **attendant allowance** may be paid to a veteran who has certain war-caused or defence-caused injuries or diseases causing loss of function (such as blindness in both eyes or loss of limbs) and requires the assistance of an attendant to perform basic functions such as feeding, bathing and going to the toilet. The attendant allowance is currently \$115.30 per fortnight (low rate) or \$230.90 per fortnight (high rate);
- **clothing allowance** may be paid to a veteran who has a war-caused or defence-caused amputation, blindness, injury or disease that causes exceptional wear and tear or damage to clothing. The clothing allowance currently ranges from \$4.50 to \$9.60 per fortnight;
- **recreation transport allowance** may be paid to a veteran to assist with the costs of transport for recreation purposes, where war-caused or defence-caused injury or disease seriously affects the veteran's mobility. The recreation transport allowance is currently \$30.70 per fortnight (low rate) or \$61.50 per fortnight (high rate);
- the **Vehicle Assistance Scheme** provides an initial grant to assist an eligible veteran to purchase, modify or run a motor vehicle where war-caused or defence-caused amputation, or disease or injury severely affects the powers of locomotion. Further grants may be available to assist with the purchase of a replacement motor vehicle. In addition, a yearly allowance is paid to assist with the vehicle's running and maintenance costs. The veteran does not have to be the driver of the vehicle but he or she must be able to benefit from its use. Recreation transport allowance cannot be paid at the same time;
- a **GST exemption** is available on the purchase of a new or used car and spare parts by a veteran who:
 - receives the special rate of disability pension; or
 - has lost a leg or both arms as a result of war or eligible defence service; or
 - has a war-caused or defence-caused injury or disease which renders one leg or both arms permanently and wholly useless.

Financial assistance on the purchase of a motorcycle

A scheme has been established to assist eligible veterans with the purchase of motorcycles and parts under the VEA. Financial assistance is available under the scheme for eligible veterans who purchase a motor cycle (from 1 July 2000) for use as his or her personal transportation (whether or not as the driver).

Those eligible under the scheme are veterans who:

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

War widow's/widower's pension

If a veteran dies as a result of a war-caused or defence-caused disease or injury, or if a veteran was severely incapacitated as a result of war-caused or defence-caused disease or injury, the widow or widower of the veteran may be entitled to a war widow's/widower's pension. (For simplicity, the term 'war widow's pension' will be adopted for future references.)

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

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

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

Indexed pension	\$423.80 per fortnight
Pension supplement	\$ 16.50 per fortnight
Non-indexed allowance	\$ 25.00 per fortnight
Total	\$465.30 per fortnight

Orphan's pension

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

- was receiving, or was eligible to receive, a special rate (T&PI) pension; or
- was an Australian ex-prisoner of war; or
- was receiving a pension for an incapacity described in items 1 to 8 of the table in section 27 of the VEA; or
- was receiving an extreme disablement adjustment; or

- was a veteran or mariner who had rendered operational service and whose death was not war-caused, and the child is not being maintained by a parent, adoptive parent or step-parent.

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

Veteran parent deceased	\$ 70.50 per fortnight
Both parents deceased	\$141.00 per fortnight

Income support pensions

Service pension

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

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

The service pension is also subject to a residency test and, where a claimant is a Commonwealth or Allied veteran, they must have been an Australian resident and residing in Australia for 10 years before lodging a claim. The 10-year residency rule does not apply to claimants who have refugee status.

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

Female veterans are eligible to receive age service pension at age 57*. War widows also became eligible to receive income support supplement at 57 years from 1 July 2001, whereas women in the general community become eligible to receive the social security age pension at the age of 62 years.

(*NOTE: The age at which women become eligible for the age service pension, or income support supplement, is being progressively lifted in six-monthly increments from 55 to 60 years during the period 1995 to 2013. The most recent increment, which lifted the qualifying age to 57 years, occurred on 1 July 2001. The next increment will be from 1 July 2003, this will lift the qualifying age to 57 years 6 months.)

Partner service pension

The partner of a veteran service pensioner may be entitled to receive a partner service pension if they:

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

A partner service pension may also be granted to a person who is the widowed partner of a veteran who was not entitled to receive service pension because he or she failed to satisfy one or more of the eligibility criteria, or had never claimed a service pension.

The current maximum rates of service pension are:

Single pensioner	\$440.30 per fortnight
Pensioner couple	\$367.50 each partner per fortnight

Income and assets tests for service pension

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

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

The current income free areas are:

Not a member of a couple	\$116 per fortnight
Partnered (combined)	\$204 per fortnight
Illness separated (combined)	\$204 per fortnight

Deemed rates of return

Deeming rates are used to assess income from financial assets for those receiving a pension or income support supplement from DVA. For pension purposes, financial assets include accounts with banks, building societies, credit unions, term deposits, managed investments, shares, bonds, debentures, loans you make to other people and any gifts that total more than \$10,000 in any financial year or more than \$30,000 in a 5 year rolling period.

For a single pensioner, the current deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$34,400 and 4 per cent per annum for any amount over \$34,400.

For a pensioner couple, the current deemed rates of return on the total amount of financial assets held are 2.5 per cent per annum for any amount up to \$57,400 and 4 per cent per annum for any amount over \$57,400. Any income earned from these financial assets above the deemed rates does not reduce a person's pension or income support supplement.

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

Income test for service pension

Couples Assessment		Singles Assessment	
Combined Income	Pension Rate (each)	Income	Pension Rate
\$204.00	\$370.40	\$116.00	\$446.10
\$258.00	\$359.60	\$148.00	\$433.30
\$312.00	\$348.80	\$180.00	\$420.50
\$366.00	\$338.00	\$212.00	\$407.70
\$420.00	\$327.20	\$244.00	\$394.90
\$474.00	\$316.40	\$276.00	\$382.10
\$528.00	\$305.60	\$308.00	\$369.30
\$582.00	\$294.80	\$340.00	\$356.50
\$636.00	\$284.00	\$372.00	\$343.70
\$690.00	\$273.20	\$404.00	\$330.90
\$744.00	\$262.40	\$436.00	\$318.10
\$798.00	\$251.60	\$468.00	\$305.30
\$852.00	\$240.80	\$500.00	\$292.50
\$906.00	\$230.00	\$532.00	\$279.70
\$960.00	\$219.20	\$564.00	\$266.90
\$1,014.00	\$208.40	\$596.00	\$254.10
\$1,068.00	\$197.60	\$628.00	\$241.30
\$1,122.00	\$186.80	\$660.00	\$228.50
\$1,176.00	\$176.00	\$692.00	\$215.70
\$1,230.00	\$165.20	\$724.00	\$202.90
\$1,284.00	\$154.40	\$756.00	\$190.10
\$1,338.00	\$143.60	\$788.00	\$177.30
\$1,392.00	\$132.80	\$820.00	\$164.50
\$1,446.00	\$122.00	\$852.00	\$151.70
\$1,500.00	\$111.20	\$884.00	\$138.90
\$1,554.00	\$100.40	\$916.00	\$126.10
\$1,608.00	\$89.60	\$948.00	\$113.30
\$1,662.00	\$78.80	\$980.00	\$100.50
\$1,716.00	\$68.00	\$1,012.00	\$87.70
\$1,770.00	\$57.20	\$1,044.00	\$74.90
\$1,824.00	\$46.40	\$1,076.00	\$62.10
\$1,878.00	\$35.60	\$1,108.00	\$49.30
\$1,932.00	\$24.80	\$1,140.00	\$36.50
\$1,986.00	\$14.00	\$1,172.00	\$23.70
\$2,056.00	\$0.00	\$1,204.00	\$10.90
		\$1,231.25	\$0.00

The assets test assesses the value of a pensioner's or pensioner couple's financial assets and non-financial assets, such as real estate, vehicles, boats and caravans. The family home is not counted as an asset, however holiday homes and investment properties are counted. An amount of \$10,000 is held in the assets test in respect of the value of clothing, furniture and personal effects, unless the pensioner advised that they are valued at less than this amount. A single pensioner or pensioner couple may hold assets up to a certain value before the amount of pension payable to them is reduced. This is known as the *assets value limit*.

The current assets value limits are:

	Home owner	Non-home owner
Not a member of a couple	\$145,250	\$249,750
Partnered - combined	\$206,500	\$311,000
Illness-separated	\$206,500	\$311,000

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

Assets test – Home owner

Couples Assessment		Singles Assessment	
Combined Assets	Pension Rate (each)	Assets	Pension Rate
\$206,500	\$370.40	\$145,250	\$446.10
\$213,700	\$359.90	\$149,550	\$433.40
\$220,900	\$349.40	\$153,850	\$420.60
\$228,100	\$338.20	\$158,150	\$407.90
\$235,300	\$327.70	\$162,450	\$395.10
\$242,500	\$316.40	\$166,750	\$381.60
\$249,700	\$305.90	\$171,050	\$368.90
\$256,900	\$295.40	\$175,350	\$356.10
\$264,100	\$284.20	\$179,650	\$343.40
\$271,300	\$273.70	\$183,950	\$330.60
\$278,500	\$262.40	\$188,250	\$317.10
\$285,700	\$251.90	\$192,550	\$304.40
\$292,900	\$241.40	\$196,850	\$291.60
\$300,100	\$230.20	\$201,150	\$278.90
\$307,300	\$219.70	\$205,450	\$266.10
\$314,500	\$208.40	\$209,750	\$252.60
\$321,700	\$197.90	\$214,050	\$239.90
\$328,900	\$187.40	\$218,350	\$227.10
\$336,100	\$176.20	\$222,650	\$214.40
\$343,300	\$165.70	\$226,950	\$201.60
\$350,500	\$154.40	\$231,250	\$188.10
\$357,700	\$143.90	\$235,550	\$175.40
\$364,900	\$133.40	\$239,850	\$162.60
\$372,100	\$122.20	\$244,150	\$149.90
\$379,300	\$111.70	\$248,450	\$137.10
\$386,500	\$100.40	\$252,750	\$123.60
\$393,700	\$89.90	\$257,050	\$110.90
\$400,900	\$79.40	\$261,350	\$98.10
\$408,100	\$68.20	\$265,650	\$85.40
\$415,300	\$57.70	\$269,950	\$72.60
\$422,500	\$46.40	\$274,250	\$59.10
\$429,700	\$35.90	\$278,550	\$46.40
\$436,900	\$25.40	\$282,850	\$33.60
\$444,100	\$14.20	\$287,150	\$20.90
\$453,500	\$0.00	\$294,000	\$0.00

Assets test – Non-home owner

Couples Assessment		Singles Assessment	
Combined Assets	Pension Rate (each)	Assets	Pension Rate
\$311,000	\$370.40	\$249,750	\$446.10
\$318,200	\$359.90	\$254,050	\$433.40
\$325,400	\$349.40	\$258,350	\$420.60
\$332,600	\$338.20	\$262,650	\$407.90
\$339,800	\$327.70	\$266,950	\$395.10
\$347,000	\$316.40	\$271,250	\$381.60
\$354,200	\$305.90	\$275,550	\$368.90
\$361,400	\$295.40	\$279,850	\$356.10
\$368,600	\$284.20	\$284,150	\$343.40
\$375,800	\$273.70	\$288,450	\$330.60
\$383,000	\$262.40	\$292,750	\$317.10
\$390,200	\$251.90	\$297,050	\$304.40
\$397,400	\$241.40	\$301,350	\$291.60
\$404,600	\$230.20	\$305,650	\$278.90
\$411,800	\$219.70	\$309,950	\$266.10
\$419,000	\$208.40	\$314,250	\$252.60
\$426,200	\$197.90	\$318,550	\$239.90
\$433,400	\$187.40	\$322,850	\$227.10
\$440,600	\$176.20	\$327,150	\$214.40
\$447,800	\$165.70	\$331,450	\$201.60
\$455,000	\$154.40	\$335,750	\$188.10
\$462,200	\$143.90	\$340,050	\$175.40
\$469,400	\$133.40	\$344,350	\$162.60
\$476,600	\$122.20	\$348,650	\$149.90
\$483,800	\$111.70	\$352,950	\$137.10
\$491,000	\$100.40	\$357,250	\$123.60
\$498,200	\$89.90	\$361,550	\$110.90
\$505,400	\$79.40	\$365,850	\$98.10
\$512,600	\$68.20	\$370,150	\$85.40
\$519,800	\$57.70	\$374,450	\$72.60
\$527,000	\$46.40	\$378,750	\$59.10
\$534,200	\$35.90	\$383,050	\$46.40
\$541,400	\$25.40	\$387,350	\$33.60
\$548,600	\$14.20	\$391,650	\$20.90
\$558,000	\$0.00	\$398,500	\$0.00

Income support supplement (ISS)

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

From 20 September 2002, the maximum rate of ISS (\$130.60) will be indexed twice yearly in line with percentage increases that apply to service pensions. War widows who are receiving their income support in the form of a service pension that was frozen, will have that pension indexed in the same way as ISS.

Income and assets tests for income support supplement

Income support supplement is subject to income and assets tests similar to those applied to service pensions. These are briefly described earlier in this guide. The difference is that any war widow's pension or any disability pension received by the pensioner or his or her partner is assessed as income.

A war widow who is a veteran in her own right and has qualifying service, may be paid service pension up to the ceiling rate. In this case the war widow's pension or disability pension is not counted as income for war widows who are veterans.

The income and assets tests ready reckoners below provide rough guides to how much income support supplement may be payable. The fortnightly rates of income support supplement given do not include pharmaceutical allowance as this is paid with the war widow's pension.

Income test for ISS (The income figures below includes the war widow's pension).

Couples Assessment		Singles Assessment	
Combined Income	ISS Pension Rate	Income	ISS pension Rate
\$1,388.50	\$130.60	\$890.25	\$130.60
\$1,407.50	\$126.80	\$899.25	\$127.00
\$1,426.50	\$123.00	\$908.25	\$123.40
\$1,445.50	\$119.20	\$917.25	\$119.80
\$1,464.50	\$115.40	\$926.25	\$116.20
\$1,483.50	\$111.60	\$935.25	\$112.60
\$1,502.50	\$107.80	\$944.25	\$109.00
\$1,521.50	\$104.00	\$953.25	\$105.40
\$1,540.50	\$100.20	\$962.25	\$101.80
\$1,559.50	\$96.40	\$971.25	\$98.20
\$1,578.50	\$92.60	\$980.25	\$94.60
\$1,597.50	\$88.80	\$989.25	\$91.00
\$1,616.50	\$85.00	\$998.25	\$87.40
\$1,635.50	\$81.20	\$1,007.25	\$83.80
\$1,654.50	\$77.40	\$1,016.25	\$80.20
\$1,673.50	\$73.60	\$1,025.25	\$76.60
\$1,692.50	\$69.80	\$1,034.25	\$73.00
\$1,711.50	\$66.00	\$1,043.25	\$69.40
\$1,730.50	\$62.20	\$1,052.25	\$65.80
\$1,749.50	\$58.40	\$1,061.25	\$62.20
\$1,768.50	\$54.60	\$1,070.25	\$58.60
\$1,787.50	\$50.80	\$1,079.25	\$55.00
\$1,806.50	\$47.00	\$1,088.25	\$51.40
\$1,825.50	\$43.20	\$1,097.25	\$47.80
\$1,844.50	\$39.40	\$1,106.25	\$44.20
\$1,863.50	\$35.60	\$1,115.25	\$40.60
\$1,882.50	\$31.80	\$1,124.25	\$37.00
\$1,901.50	\$28.00	\$1,133.25	\$33.40
\$1,920.50	\$24.20	\$1,142.25	\$29.80
\$1,939.50	\$20.40	\$1,151.25	\$26.20
\$1,958.50	\$16.60	\$1,160.25	\$22.60
\$1,977.50	\$12.80	\$1,169.25	\$19.00
\$1,996.50	\$9.00	\$1,178.25	\$15.40
\$2,015.50	\$5.20	\$1,187.25	\$11.80
\$2,041.50	\$0.00	\$1,216.75	\$0.00

Assets test - Home owner – (for income support supplement):

Couples Assessment		Singles Assessment	
Combined Assets	ISS Pension Rate	Assets	ISS Pension Rate
\$364,000	\$130.60	\$248,250	\$130.60
\$366,600	\$126.90	\$249,550	\$126.90
\$369,200	\$123.10	\$250,850	\$123.10
\$371,800	\$119.40	\$252,150	\$119.40
\$374,400	\$115.60	\$253,450	\$115.60
\$377,000	\$111.10	\$254,750	\$111.10
\$379,600	\$107.40	\$256,050	\$107.40
\$382,200	\$103.60	\$257,350	\$103.60
\$384,800	\$99.90	\$258,650	\$99.90
\$387,400	\$96.10	\$259,950	\$96.10
\$390,000	\$91.60	\$261,250	\$91.60
\$392,600	\$87.90	\$262,550	\$87.90
\$395,200	\$84.10	\$263,850	\$84.10
\$397,800	\$80.40	\$265,150	\$80.40
\$400,400	\$76.60	\$266,450	\$76.60
\$403,000	\$72.10	\$267,750	\$72.10
\$405,600	\$68.40	\$269,050	\$68.40
\$408,200	\$64.60	\$270,350	\$64.60
\$410,800	\$60.90	\$271,650	\$60.90
\$413,400	\$57.10	\$272,950	\$57.10
\$416,000	\$52.60	\$274,250	\$52.60
\$418,600	\$48.90	\$275,550	\$48.90
\$421,200	\$45.10	\$276,850	\$45.10
\$423,800	\$41.40	\$278,150	\$41.40
\$426,400	\$37.60	\$279,450	\$37.60
\$429,000	\$33.10	\$280,750	\$33.10
\$431,600	\$29.40	\$282,050	\$29.40
\$434,200	\$25.60	\$283,350	\$25.60
\$436,800	\$21.90	\$284,650	\$21.90
\$439,400	\$18.10	\$285,950	\$18.10
\$442,000	\$13.60	\$287,250	\$13.60
\$444,600	\$9.80	\$288,550	\$9.80
\$447,200	\$6.10	\$289,850	\$6.10
\$451,500	\$0.00	\$292,250	\$0.00

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

Couples Assessment		Singles Assessment	
Combined Assets	ISS Pension Rate	Assets	ISS Pension Rate
\$468,500	\$130.60	\$352,750	\$130.60
\$471,100	\$126.90	\$354,050	\$126.90
\$473,700	\$123.10	\$355,350	\$123.10
\$476,300	\$119.40	\$356,650	\$119.40
\$478,900	\$115.60	\$357,950	\$115.60
\$481,500	\$111.10	\$359,250	\$111.10
\$484,100	\$107.40	\$360,550	\$107.40
\$486,700	\$103.60	\$361,850	\$103.60
\$489,300	\$99.90	\$363,150	\$99.90
\$491,900	\$96.10	\$364,450	\$96.10
\$494,500	\$91.60	\$365,750	\$91.60
\$497,100	\$87.90	\$367,050	\$87.90
\$499,700	\$84.10	\$368,350	\$84.10
\$502,300	\$80.40	\$369,650	\$80.40
\$504,900	\$76.60	\$370,950	\$76.60
\$507,500	\$72.10	\$372,250	\$72.10
\$510,100	\$68.40	\$373,550	\$68.40
\$512,700	\$64.60	\$374,850	\$64.60
\$515,300	\$60.90	\$376,150	\$60.90
\$517,900	\$57.10	\$377,450	\$57.10
\$520,500	\$52.60	\$378,750	\$52.60
\$523,100	\$48.90	\$380,050	\$48.90
\$525,700	\$45.10	\$381,350	\$45.10
\$528,300	\$41.40	\$382,650	\$41.40
\$530,900	\$37.60	\$383,950	\$37.60
\$533,500	\$33.10	\$385,250	\$33.10
\$536,100	\$29.40	\$386,550	\$29.40
\$538,700	\$25.60	\$387,850	\$25.60
\$541,300	\$21.90	\$389,150	\$21.90
\$543,900	\$18.10	\$390,450	\$18.10
\$546,500	\$13.60	\$391,750	\$13.60
\$549,100	\$9.80	\$393,050	\$9.80
\$551,700	\$6.10	\$394,350	\$6.10
\$556,000	\$0.00	\$396,750	\$0.00

Income support for veterans not entitled to service pension

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

The age pension differs from the service pension in that:

- it is paid to pensioners five years later than the age service pension (that is 65 years of age for males and 62 years for females);
- disability pension is regarded as income when assessing the amount of pension payable; and
- the age pension does not attract the same health care entitlements as the service pension (i.e. entitlement to the Repatriation Health Card for All Conditions - Gold Card, for those who satisfy the treatment benefits income and assets tests).

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

Allowances and other benefits

Allowances

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

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

Rent assistance

Rent assistance is designed to help pensioners with limited means to meet the cost of non-subsidised rental accommodation. The amount of rent assistance payable depends on the amount of rent a pensioner pays above the rent threshold, and the amount of income the pensioner receives in addition to their pension. For the purposes of assessing eligibility for rent assistance and the amount to be paid, disability pension is counted as income. Where a pensioner is receiving income support supplement, the war widow's pension is counted as income for the purposes of rent assistance.

Rent assistance rates per fortnight are:

Single pensioner	\$93.20
Couple	\$88.00

Rent thresholds apply in determining eligibility for rent assistance. They are as follows (per fortnight):

No children:

Single pensioner	\$ 82.80
Couple	\$134.80

With children, the rent thresholds per fortnight are:

Single (no partner) with children	\$109.00
Partnered - combined	\$161.20

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

Telephone allowance

Some veterans, war widows and widowers may be eligible for a telephone allowance to help them meet the cost of telephone rental. To be eligible to receive telephone allowance a pensioner must be a telephone subscriber. The following people are eligible for the telephone allowance from DVA:

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

Telephone allowance is indexed once a year in line with movements in the CPI. For most eligible veterans the telephone allowance is currently \$74.40 per year paid as quarterly instalments of \$18.60 into nominated bank accounts. Telephone allowance can also be paid for a mobile telephone service, if this is the only service the pensioner has.

Remote area allowance

This allowance may be paid to service pensioners or income support supplement recipients who live in remote areas to help offset the higher-than-usual costs incurred in living in such areas. *Remote areas* are defined in the Income Tax Assessment Act, and are Tax Zone A, and those parts of Australia listed in Special Tax Zone B that are further than 250 kilometres from the nearest urban centre with a census population of 2,500 or more.

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

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

Pharmaceutical allowance

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

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

Other benefits

Bereavement payments

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

The bereavement payment (on service pension or income support supplement) for couples (partners) is generally the equivalent of seven fortnightly instalments of the deceased person's pension, and includes any service pension, rent assistance and remote area allowance payable to the deceased. The bereavement payment may be paid as a lump sum. Where a member of an illness-separated or respite care couple dies, the surviving partner will receive bereavement payment at the same rate. In the case of the death of a single service pensioner, one additional instalment of pension is paid to the estate. The bereavement payment on disability pension is the equivalent of six fortnightly pension instalments. It is paid to the veteran's widow or widower based on the rate payable prior to the veteran's death, or 100 per cent of the general rate, whichever is less.

Funeral benefit

A funeral benefit is a lump sum payment of up to \$572 granted towards the cost of a funeral of an eligible veteran or dependant. Veterans who may be eligible for the funeral benefit are:

- those who have died as a result of war-caused or defence-caused injury or disease; or
- those who were receiving, or were eligible to receive, the special rate of disability pension before they died; or
- those who were receiving, or were eligible to receive, the extreme disablement adjustment before they died; or
- those who were receiving, or were eligible to receive, a special disability amount for war-caused or defence-caused injuries or diseases as described in items 1 to 8 of section 27 of the VEA; or
- those who were Australian ex-prisoners of war; or
- those who died while receiving approved in-patient treatment; or
- those who died while travelling to or from hospital to receive approved treatment; or
- those who died at home after being discharged from receiving approved in-patient treatment for a terminal illness; or
- those who died at home while receiving approved treatment for a terminal illness; or
- those who died in indigent circumstances.

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

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

- dependants of veterans who died as a result of war-caused or defence-caused injury or disease; or
- dependants of deceased veterans who were receiving, or were entitled to receive, the special rate disability pension at the time of death; or
- dependants of deceased veterans who were receiving, or were eligible to receive, a special disability amount for war-caused or defence-caused injuries or diseases as described in items 1 to 8 of section 27 of the VEA at the time of death.

Pension Bonus Scheme

The Pension Bonus Scheme entitles people who have reached pension age and who on or after 1 July 1998 choose to delay their retirement and keep working, to accrue and receive a lump sum bonus payment when they take up their income support pension entitlement.

The bonus is calculated at 9.4 per cent of the assessed pension rate per year that the pension is deferred, multiplied by the number of years worked after pension age. Work is defined as paid employment for at least 20 hours per week (or a total of 960 hours over 12 months) and the amount of bonus can be accrued for up to five years of continuous work beyond pension age.

Fringe benefits

All service pensioners and income support recipients are eligible for fringe benefits, including pharmaceutical benefits, hearing aids, telephone allowance, certain postal services and concessions on train services operated by Great Southern Railway. Service pensioners and income support supplement recipients are issued with a Pensioner Concession Card at the beginning of each year, which must be produced to receive these benefits.

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

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) gives access to National Health Service pharmaceuticals at the concession rate. The card is provided by DVA to veterans with qualifying service and their partners or widows or widowers who meet the qualifying criteria. The adjusted taxable income limits are currently:

single person	\$50,000
couple	\$80,000
illness-separated couple	\$50,000 each

Lump Sum Advance

If you have been receiving a pension continually from DVA for at least 3 months and you require additional funds for any purpose you might be able to get up to \$500 of your pension paid in advance. The advance payment will be made in a single lump sum. You repay the advance with no interest over the six-month period immediately following the advance.

You are not eligible for a lump sum advance if you have been paid an advance in the last 12 months, or if you owe a debt to the Commonwealth because you have been overpaid pension.

Crisis Payments

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

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

To receive a crisis payment, a person must on the day of the claim be receiving an income support pension, such as service pension or income support supplement, or have made a claim for and be eligible to receive such a pension. The claimant must also be in severe financial hardship and submit the application for crisis payment within 7 days of the extreme circumstance occurring or from the date of prison release.

The crisis payment is half the fortnightly 'maximum basic rate' of the income support pension. That is, a flat rate of one week's pension. Crisis payment is not payable where a disaster relief

payment has been paid for the same circumstances or where the person has already received four crisis payments in the previous 12 months.

Pension Loans Scheme

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

The amount payable is the maximum pension rate. This payment attracts interest and is generally repayable from the person's estate. The loan may be paid for a short period while the person's assets are being re-arranged, or for an indefinite period.

To qualify for the scheme, a person must meet the basic eligibility criteria and be in receipt of, or be eligible to receive an income support pension at a rate reduced under the income or assets tests. The person must also have pension loans scheme assets valued at not less than 70% of the total value of the assets.

Hardship Provisions

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

To be considered under the hardship rules the person must meet the basic eligibility criteria for an income support pension and whose pension is assessed under the assets test. The value of the person's or the partner's unrealisable asset/s will be disregarded and the rate of pension calculated to pay a higher rate of pension than would be payable if the usual rules were applied. The hardship rules exist so that people are not placed in severe financial hardship where there is no action which they could reasonably be expected to take to alleviate the hardship.

Veterans' Children Education Scheme

This scheme provides education allowances and support for the dependent children of veterans or Australian mariners who immediately before their death were eligible to receive a disability pension at the extreme disability adjustment (EDA) rate and:

- whose death was war-caused; or
- who, immediately before death, was eligible to receive a disability pension at the special rate, or at a rate increased under section 27 (items 1-8) of the VEA; or
- who, immediately before death, was receiving a disability pension at the extreme disability adjustment (EDA) rate; or
- who was a former Australian prisoner of war; or
- who had rendered operational service, whose death was not war-caused, but whose child is not being maintained by a parent, adoptive parent or step-parent; or
- who was receiving a disability pension at the special rate, or at a rate increased under section 27 (items 1-8) of the VEA.

The scheme was recently extended to include the children of current EDA pensioners. Further support is provided to students in the form of education and vocational counselling.

Allowances are payable depending on the age and domestic situation of the student. Primary students are paid a lump sum of \$186.90 annually.

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

	Living at home	Living away from home	Homeless
Under 16 years	\$ 38.40	\$205.01	\$310.10
16 to 17 years	\$169.70	\$310.10	\$310.10
18 years and over	\$204.20	\$310.10	\$310.10

Double orphans receive a fortnightly allowance as follows:

Under 16 years (new grants)	\$169.10
16 to 20 years	\$310.10
21 years and over	\$376.70

Building Excellence in Support and Training (BEST)

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

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

The funding is available to ESOs that provide welfare and pension assistance to veterans and their eligible dependants. Applications must be lodged from 1 March to 31 March each year.

Long Tan Bursary

The Long Tan Bursary was established to help children of Vietnam veterans meet the cost of full-time tertiary education and help them get the formal qualifications and skills needed to pursue their chosen career. Successful applicants will receive \$6,000 to assist them. They have the option of taking the money over one or two years of study.

The number of Long Tan Bursaries available has increased from 14 to 30 per year. There are five each in Queensland and New South Wales, the States with the largest Vietnam veteran populations. Four bursaries are offered in each of the remaining States and two each in the Northern Territory and ACT.

Application forms and further information can be obtained from the Australian Vietnam War Veterans Trust on 1800 620 361 (toll free). Applications open in August and close 31 October of the same year.

HEALTH CARE AND SERVICES

Health care

Health care arrangements

Veterans and their dependants who are eligible for benefits under the *Veterans' Entitlements Act 1986* (VEA), such as service, disability and war widows' pensions, may also be entitled to health care under DVA arrangements.

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

While most health services are GST free, GST is applicable on some health items, e.g. spectacle frames, sunglasses, low vision aids and repairs to some dental, optical and footwear items. The majority of services that were supplied free of charge to veterans, widows, widowers and dependants prior to 1 July 2000 have remained GST free after the implementation of the GST. Where DVA pays for a GST-taxable service, DVA pays the GST on that service. However, there are some rare exceptions to this, for example, if an eligible person selects a non DVA-approved spectacle frame and agrees to pay the difference in cost, they will be asked to pay the GST payable on their share of the cost.

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

Repatriation Health Cards

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

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

Gold Card

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

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

- received a disability pension for pulmonary tuberculosis before 2 November 1978;
- served in World War I;
- are returned ex-servicewomen of World War II, that is, who served in Australia's Defence Force between 3 September 1939 and 29 October 1945 and who have qualifying service from that conflict;
- are World War II veterans who served in Australia's Defence Force and mariners who served in Australia's Merchant Navy, between 3 September 1939 and 29 October 1945, who are aged 70 years or over, and have qualifying service from that conflict; or
- are Australian veterans of post World War II conflicts, who are 70 years of age and who have qualifying service.

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

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

Certain dependants are also eligible for a Gold Card:

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

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

Treatment benefits income/assets reduction limit

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

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

Income	per fortnight
Singles	\$334.50
Couples (combined)	\$581.00
For each child, increase by:	\$ 72.60

Assets	Value
<i>Home Owners</i>	
Singles	\$174,500.00
Plus 1 child	\$181,000.00
Plus 2 children	\$187,250.00
Plus 3 children	\$193,750.00
For each additional child increase by	\$ 6,500.00
 <i>Home Owners</i>	
Partnered – combined	\$257,000.00
Plus 1 child	\$263,250.00
Plus 2 children	\$269,750.00
Plus 3 children	\$276,000.00
 <i>Non-home Owners</i>	
Singles	\$279,000.00
Plus 1 child	\$285,500.00
Plus 2 children	\$291,750.00
Plus 3 children	\$298,250.00
For each additional child increase by	\$ 6,500.00
 <i>Non-Home Owner</i>	
Partnered – combined	\$361,500.00
Plus 1 child	\$367,750.00
Plus 2 children	\$374,250.00
Plus 3 children	\$380,500.00
For each additional child increase by	\$ 6,500.00

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

Pharmaceutical allowance for Gold Card holders

Gold Card holders are entitled to pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme (RPBS). A patient contribution of \$3.70 applies for each prescription item supplied. However, the tax-free pharmaceutical allowance, paid by the Department along with pension payment, is \$2.90 a week, that is:

$$52 \times \$2.90 = \$150.80$$

Safety net protection is available for families and the chronically ill. Prescriptions supplied under both the RPBS (including non-listed drugs provided through prior approval arrangements) and the Pharmaceutical Benefits Scheme (PBS) count toward the annual safety net limit of 52 prescriptions. On reaching the safety net threshold within a calendar year, further prescriptions are supplied free of charge for the rest of that year. The reduction does not apply to special patient contributions, brand price premiums or therapeutic group premiums – these charges must still be met by the patient. Where a Gold Card holder is prescribed a more expensive brand of drug, and the prescriber has indicated on the prescription NOT to substitute the brand prescribed, there is an extra cost. This additional charge is not counted towards the safety net limit. Where a doctor prescribes a dearer brand of drug and has not prevented brand substitution and the patient does not wish to pay the brand premium, the pharmacist may supply the cheapest brand without referring to the prescriber.

The patient contribution and safety net limit are indexed annually.

Gold Card holders are entitled to a full range of dental care. However, an annual limit applies to certain high-cost dental items including gold inlays, crowns and bridgework.

The limit does not apply to dental treatment for:

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

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

White Card

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

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

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

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

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

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

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

Repatriation Pharmaceutical Benefits Card (Orange Card)

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

Eligible BCAL veterans are entitled to access the full range of medications and other items available through the RPBS at the concession rate. A patient contribution applies for each RPBS prescription supplied unless the safety net has been reached. On reaching the safety net threshold of \$182 within a calendar year, further prescriptions are supplied free of charge for the rest of that year. The reduction does not apply to special patient contributions, brand price premiums or therapeutic group premiums – these charges must still be met by the patient. They are also able to claim the pharmaceutical allowance of \$5.80 per fortnight from DVA.

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

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

Medicare levy and Medicare levy surcharge

The Medicare levy is built into the annual tax return at the end of each financial year. It is 1.5 per cent of a person's taxable income. Gold Card holders who have held the Gold Card for the full financial year and have no dependants, are exempt from paying the Medicare levy, irrespective of their income.

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

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

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

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

Allowances

Pharmaceutical allowance

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

Repatriation Transport Scheme

Travelling expenses

The Department may pay travelling expenses for a veteran travelling to a health provider for treatment. These expenses will be based on the cost of a veteran attending the closest practical health provider to the veteran's home. It is expected that a veteran should use the most economical means of transport available at that time.

If a veteran wishes to claim for reimbursement of travelling expenses, the treating health provider must sign a 'Claim for Travelling Expenses' form (D800), to certify that the treatment met the health care needs of the veteran and that the health provider was the closest practical provider able to administer the required treatment.

If a veteran travels more than 50 kilometres from their home to visit a health provider and the health provider does not indicate on the form that they are the closest practical health provider, DVA will pay travelling expenses only for the first 100 kilometres of travel for that visit.

All claims must be lodged with the Department within three months of the date of the visit to the health provider. Late claims may be accepted only if the circumstances that prevented a veteran from lodging their claim within three months are considered by DVA to be exceptional and beyond the veteran's control.

Reimbursement of expenses related to travel by private vehicle or public transport is payable based on the distance travelled and in accordance with a per kilometre rate applicable at the time.

Taxi, community transport and air fares may be reimbursed if the treating health provider certifies that this type of transport was medically necessary, and receipts are provided with the claim.

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

- former Repatriation General Hospitals;
- admission to the nearest suitable hospital;
- prosthetic, surgical footwear or orthotics providers;
- Office of Hearing Services-accredited providers; and
- specialised treatment not readily available in the community.

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

Accommodation and meal allowances

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

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

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

Different allowances apply depending on the type of accommodation chosen. The details of allowance amounts are set out below. Receipts are required for all overnight stays where the eligible veteran stays in commercial or subsidised accommodation.

Meal allowances

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

Attendant's expenses

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

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

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

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

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

Parking fees

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

Travel, accommodation, meal and attendant's allowances

The following rates are effective from 1 July 2002.

Reimbursement of travelling expenses

The payment rate for a private vehicle or public transport is 24 cents per kilometre.

Combined accommodation and meal allowance

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

Commercial accommodation -

Non capital cities:	\$ 99.00 per day
Capital cities:	\$117.70 per day
Veteran and attendant sharing:	\$160.90 per day

Subsidised accommodation \$ 61.90 per day

Private accommodation \$ 30.90 per day

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

Meal allowance

Where an overnight stay is not required, and the distance travelled from the veteran's home to the treatment location is greater than 50km and up to 200km, a meal allowance of \$9.90 is payable.

Where an overnight stay is not required, and the distance travelled from the veteran's home to the treatment location exceeds 200km, \$19.90 is payable.

Aboriginal and Torres Strait Islander Veterans' Project

Like all Australian veterans, Aboriginal and Torres Strait Islander veterans and their dependants can apply for benefits and services offered through DVA. There are concerns, however, that some indigenous veterans and their families are not aware of these benefits.

The Aboriginal and Torres Strait Islander Veterans' Project aims to:

- increase awareness among the indigenous veteran community about DVA benefits and services; and
- develop a strong and enduring working relationship with the indigenous veteran community.

The project has developed a number of initiatives to ensure that members of the indigenous veteran community are informed about any entitlements they may have. The project is also examining ways to ensure that DVA delivers these benefits and services in a culturally appropriate way.

Health and treatment services

Allied health services

A range of allied health services is available to entitled veterans, war widows and widowers under Departmental arrangements. These include services from physiotherapists, chiropractors, osteopaths, occupational therapists, podiatrists, speech pathologists, psychologists, social workers, optometrists and dietitians. Access to these services is based on clinical need and, with the exception of optometrical services and supplies, requires a referral from a Local Medical Officer, medical specialist, treating doctor in hospital or hospital discharge planner. Prior approval is required from DVA for some services before treatment is provided at DVA expense.

Community nursing care

Eligible veterans, war widows and war widowers may receive community nursing services to meet an assessed clinical need on referral from an LMO, treating doctor in hospital, hospital discharge planner or a Veterans' Home Care assessor. Services will be provided by a contracted community nursing organisation in the home of the eligible veteran, war widow or widower.

Dental services

A full range of dental services is provided to veterans, their widows or widowers and eligible dependants through the Local Dental Officer Scheme and from dental prosthetists. Before commencing treatment, veterans should check with their dentist that they are a registered DVA provider of dental services. Veterans may attend a dentist or dental prosthetist directly without a referral. All Gold Card holders are eligible for dental treatment.

Annual limits apply to certain high-cost dental items including gold inlays, crowns and bridgework. The limit does not apply to dental treatment for:

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

However, prior financial authorisation is required for treatment plans for all eligible beneficiaries above who are exempt from the annual monetary limit. White Card holders are eligible for dental treatment only for their accepted war-caused disabilities. Prior approval is required for treatment of White Card holders. Before commencing any dental treatment, you should check with your dentist or dental prosthetist that they are a registered DVA provider of dental services, otherwise you may have to pay for treatment.

Hospital treatment – the Repatriation Private Patient Scheme (RPPS)

In New South Wales, Victoria, Tasmania and South Australia, the Repatriation Hospitals (RHs) have been integrated into their respective State health systems. In Queensland and Western Australia the RHs have been sold to the Ramsay Health Care Group. Veterans, war widows and war widowers who are eligible for repatriation health care now receive treatment under the Repatriation Private Patient Scheme (RPPS). The RPPS provides acute hospital care for veterans in local facilities. Under the scheme, entitled veterans and war widows or widowers may be admitted directly to a local public hospital, former Repatriation Hospital (RH) or a Veteran Partnering Hospital as a private patient, in a shared ward, with their choice of doctor.

The Repatriation Commission sought to improve access of veterans to private hospitals in their own communities. On a State-by-State basis the Commission called for tenders from private hospitals to be selected as Veteran Partnering (VP) Hospitals, allowing the same access as public hospitals and former RHs. These hospitals have been selected by the Department because they are conveniently located for most veterans, offer a full range of services at competitive rates, and perform consistently to industry approved standards.

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

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

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

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

The RPPS requires the treating doctor to contact the Department when contemplating the elective admission of a veteran, war widow or war widower to any Tier 2 or 3 hospital. Under the RPPS, the decision to approve the use of a Tier 2 or 3 hospital is made by the Department following discussion between the patient's doctor and a Departmental Medical Officer. In an emergency, an eligible veteran, war widow or widower may be admitted to the nearest public or private hospital that can

provide the necessary care. If the admission is to a Tier 2 or 3 hospital, the patient's doctor should notify the Department's State office on the next working day so that the situation can be assessed.

Psychiatric care

In all States, long-term psychiatric, psycho-geriatric and aged residential care is provided at State-operated facilities under arrangements with State Governments for such services. This follows the transfer of former Commission-owned facilities to State Governments. In-patient psychiatric care is also offered at a number of private hospitals.

Prosthetic and orthotic services (artificial limbs and appliances)

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

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

Rehabilitation Appliances Program

The aim of the program is to restore, facilitate or maintain functional independence and/or minimise disability or dysfunction as part of the provision of quality care to entitled veterans, war widows and war widowers. The program provides appliances to manage clinical conditions, and treatment aids for home requirements. Medical grade footwear is also provided under this program.

Gold Card holders can receive appliances for which they have a clinical need, as assessed by appropriate health professionals, while White Card holders can do so only in relation to their **accepted disabilities or relevant determined conditions**. Some items are available only under this program where the eligible veteran has an accepted war-caused disability.

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

Hearing services

The Office of Hearing Services (OHS) has responsibility for the Commonwealth Government's Hearing Services Program. OHS introduced a voucher system for providing of hearing services in November 1997. Under the voucher system eligible veterans (Gold Card holders, White Card holders with an accepted hearing disability, and veterans who are Pensioner Concession Card holders and dependants of these three) can choose which accredited service provider they attend.

DVA will pay the annual fee for hearing aid batteries and maintenance on behalf of eligible Gold and White Card holders who have an accepted disability relating to hearing loss.

A wide range of hearing aids can be fitted at no cost. Veterans can also choose to be fitted with an aid that is not on the free list. People who choose such an aid pay the difference between the cost of the aid that would have been supplied free, and the cost of the preferred aid. To obtain hearing services, eligible veterans should fill in an OHS *Application for Hearing Services* form available from Local Medical Officers.

Rehabilitation and counselling

Vietnam Veterans Counselling Service (VVCS)

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

VVCS professional counsellors can help with:

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

VVCS Centres provide the following services:

- individual counselling;
- relationship counselling;
- family therapy;
- group counselling;
- support for family and carers;
- telephone counselling during business hours;
- counselling in rural areas provided by contracted counsellors;
- self-help and lifestyle management programs;
- community education and development; and
- referral to specialist medical, psychiatric and psychological services.

VVCS has established an after hours telephone crisis counselling service known as Veterans Line, which can be accessed free of charge on 1800 043 503 in New South Wales, 1800 019 332 in North Queensland and 1800 011 046 from anywhere else in Australia.

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

The age of eligibility for access to VVCS services has been extended to age 35 for sons and daughters of Vietnam veterans and a Sons and Daughters Project has been established to support children and young adults, particularly those who may be at risk of self harm. However, the Federal Government has announced that for five years from 1 July 2001, the sons and daughters of Vietnam veterans will be able to access the full range of VVCS services, regardless of their age.

VVCS also has new programs to assist veterans improve their physical well-being. The National Heart Health program aims to develop cardiovascular fitness, while enhancing sociability and other healthy lifestyle behaviours. Addresses and telephone numbers for VVCS are listed at the end of this guide.

Posttraumatic stress disorder (PTSD)

PTSD is a serious psychological reaction that develops in some individuals following traumatic events, such as war. Veterans with PTSD may experience intrusive and distressing recollections of traumatic events, and may try to block out these memories. Some veterans may avoid situations that remind them of past trauma and become socially isolated. PTSD symptoms also include irritability, outbursts of rage, moodiness, guilt, poor memory and reduced concentration. Alcohol and other substance misuse or other associated conditions often complicates the situation.

The Australian Centre for Posttraumatic Mental Health promotes the mental health of veteran and defence force communities. Located at the Austin and Repatriation Medical Centre, Heidelberg, Victoria, the Centre's role is to facilitate the development and delivery of appropriate, cost effective, quality services to eligible veterans for PTSD and other mental health conditions, and to their families and carers. The Centre also has a role in providing training to clinicians in PTSD treatment, and in identifying a national PTSD research agenda.

The role of the centre has recently been expanded to include:

- a broader agenda in psychiatric care;
- specialised alcohol rehabilitation; and
- military medicine/mental health issues.

PTSD programs provide individual and group therapy in both day and in-patient settings. The programs cover PTSD symptoms, assertiveness, anger, problem solving, medication management, social interaction, living skills, marital and family problems and physical health. Alcohol rehabilitation is available for patients with alcohol problems. Partners of veterans are offered group therapy while the veteran is in the program. On completion of the treatment programs, the continuing needs of veterans and families are assessed by a discharge planning team, including the PTSD program staff and the Vietnam Veterans Counselling Service (VVCS). Veterans are referred to VVCS counsellors, general medical practitioners and psychiatrists in their local community. PTSD programs have been approved in all States. Further information about the status of PTSD treatment programs in your area can be obtained from the senior medical adviser in the State office of the Department or from the VVCS.

Veterans' Vocational Rehabilitation Scheme (VVRS)

The VVRS has been established to help eligible veterans who:

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

Veterans who have been out of the ADF for some time, for example, Vietnam veterans, may also be eligible to participate. Veterans do not need to have an accepted disability to access the scheme.

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

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

Participation in the Veterans' Vocational Rehabilitation Scheme is voluntary and veterans will not be penalised for not completing a program.

Veterans who currently receive a T&PI or invalidity service pension who find work through the scheme will not receive less income than they would have without that employment.

Veterans who start work through the scheme and then leave the work force for any reason, including retirement, will automatically return to the pension level they would have received but for their participation in the scheme.

To obtain more information, please contact the nearest DVA office.

Health promotion policy initiatives

DVA has adopted a holistic approach to the health and well-being of the veteran community with a greater emphasis placed on health promotion and preventive health initiatives. Health promotion programs aim to enhance both the mental and physical health of members of the ex-service community. DVA has a range of programs in place for the ex-service community that emphasise maintaining independence, preventing illness and improving health and quality of life.

Health promotion programs acknowledge that where disease prevention is no longer a possible outcome, the emphasis moves to encouraging early treatment along with behavioural and lifestyle changes. Health promotion programs also aim to assist members of the veteran community to better manage existing chronic diseases and any associated disability to improve health and quality of life. The DVA Health Promotion Strategic Plan 2001–2005, *Choose Health!* brings together a range of preventive health measures to encourage members of the veteran community to participate in healthy activities. The plan highlights seven priority health areas that address the primary health needs of the veteran community. These priority health areas and strategic directions are to be utilised by DVA State and VAN officers to develop appropriate programs and activities.

The priority areas are:

- physical activity;
- management of chronic conditions;
- personal safety;
- encouraging and maintaining social networks;
- mental well-being;
- support for carers; and
- gender-specific health needs.

The *Choose Health!* Strategic Plan promotes sustainable programs that are developed through collaborative partnerships with other government agencies, ex-service and community groups. It aims to empower members of the veteran community to take greater control of their health and well-being by providing resource materials and programs.

HomeFront

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

Following this assessment, up to \$163 per calendar year may be provided towards the cost of recommended minor home modifications, aids or appliances.

HomeFront also provides veterans, war widows and widowers with information about a range of Departmental and community services to assist them to remain in their own homes as long as possible. To request a HomeFront assessment, telephone 1800 801 945.

Other health programs

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

The Department works with Local Medical Officers (LMOs), pharmacists and veterans to ensure that veterans receive the most suitable medications for their medical conditions. One major initiative is the Prescriber Intervention and Feedback program that identifies veterans at potential risk from medication misadventure and advises their LMOs. An LMO may then choose to conduct their own medication review or collaborate with an accredited pharmacist specifically trained to conduct medication reviews. This process aims to review the veteran's total medication intake, including non-prescription and complementary medicines, identify any potential medication problems and assist the veteran and LMO to manage the medications thereafter.

Modern wound management

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

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

F - 111 Deseal/Reseal Health Care Scheme

The F-111 Deseal/Reseal Health Care Scheme is a Defence partnership which provides treatment and/or counselling to Defence personnel, ex-serving members and civilian contractors who worked on F-111 fuel tank maintenance programs at RAAF Base Amberley. Partners and children of eligible personnel, and others who worked on the base are eligible to access counselling. The scheme provides:

- treatment and/or counselling to eligible personnel for conditions that may be reasonably related to the deseal/reseal programs; and
- counselling to partners and children of eligible personnel, including others who worked on RAAF Base Amberley.

Resources

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

Aged care and housing

Residential aged care

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

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

- disability pension, which is compensation for service-related injuries, is exempt from income testing of daily fees for service pensioners and self-funded retirees with qualifying service. This reduces the amount payable in daily fees;
- DVA continues to pay the daily resident fee for ex-POWs receiving high-level care (equivalent to nursing-home-level care);
- should an ex-POW choose to reside in an Extra Services Scheme nursing home then DVA pays only the standard daily resident fee;
- the assessed income of war widows on the ceiling rate of income support supplement is adjusted to ensure they do not pay a greater residential care contribution than other income support pensioners with equivalent total means; and
- the generous repatriation health care benefits are also maintained for entitled veterans and war widows, even if they enter residential care.

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

Veterans' Home Care

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

Eligibility

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

Commonwealth and Allied veterans are eligible for respite care but not other Veterans' Home Care services. Like other members of the Australian community, they are eligible to be assessed for services under the Home and Community Care (HACC) Program.

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

Assessment

Veterans and war widows and widowers can be referred by their Local Medical Officer, or can apply for an assessment themselves by ringing their regional Veterans' Home Care Agency direct on 1300 550 450.

Provision of services is based on assessed need. Assessments are undertaken by regional assessment agencies, which also arrange for the services to be provided.

Services and Co-Payments

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

Personal Care – \$5 an hour to a maximum of \$10 a week

Domestic Assistance – \$5 an hour to a maximum of \$5 a week

Home and Garden Maintenance – a \$5 an hour co-payment applies per hour of service

Respite Care – no co-payment applies

Other Home and Community Care (HACC) services eg. delivered meals, community transport and social support – are provided through separate arrangements with State and Territory governments. Separate co-payment arrangements apply to these services.

Those who transferred to VHC from the HACC program before 1 November 2002 may be able to continue to receive the same services and pay no more for those services under Veterans' Home Care. This applies unless they move to a new home or agree to a change with their assessment agency.

VHC assessment, service and co-payment arrangements apply to all veterans and war widows/widowers who enter the program from 1 November 2002.

General Information (not Veterans' Home Care assessment)

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

Respite care

Respite care services are available through the Veterans' Home Care program. Respite care provides relief for a carer who has the responsibility for ongoing care, attention and support of another person. It provides an alternative form of care and enables the carer to have a break. Respite may be provided at a residential care facility (nursing home or hostel) or at home, or a combination of both. In any one financial year, DVA will pay for up to 196 hours (28 days) of respite care.

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

DVA will pay the daily fee for the full length of stay in a residential care facility for Australian ex-prisoners of war if they receive respite care at the higher levels of care (i.e. nursing-home-level care).

Where a pensioner couple is separated during a period of residential respite of more than 14 days, each person's pension may be assessed under "member of a respite couple" rules. This may result in pension being paid at a higher rate. Should you seek this adjustment, please contact your DVA State office.

Where there is an assessed need, DVA may also cover the costs of in-home respite. Under in-home respite arrangements, a paid carer will come into the home for short periods, enabling the carer to have a break. A combination of residential and in-home respite care can be taken, provided the limit of 28 days or its equivalent is not exceeded. Seven hours of in-home respite equates to one day. Additional respite services may be available under the Commonwealth Respite for Carers Program or other programs, but the user is responsible for paying any user fees.

To arrange an assessment for respite or emergency short-term home relief, contact the regional Veterans' Home Care assessment agency on 1300 550 450. Alternatively for residential respite, contact the local Aged Care Assessment Team.

Carer and volunteer support

DVA helps carers to obtain the information and training they need to effectively carry out their work. DVA has carer and volunteer support advisers in most State offices to provide advice on services such as:

- the DVA carers' register;
- carer support groups;
- newsletters;
- education about caring for someone with dementia;
- information and advocacy services;
- the development of volunteer training; and
- management tools for ex-service organisations.

Further assistance is available from the nearest DVA office by calling 133 254 for general inquiries or 1800 555 254 for non-metropolitan callers.

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

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

Day clubs

Day clubs sponsored by ex-service organisations provide physical, mental and social activities to benefit veterans, war widows and widowers. The clubs are run by volunteers from both the veteran and wider community, with some assistance from DVA.

Defence Service Homes Loans

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

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

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

Under the DSH Scheme, eligible people are entitled to a maximum subsidised loan of \$25,000 over a period of 25 years. Two or more eligible people may pool their entitlements on the one property. DSH loans are available only through the Westpac Banking Corporation and are subsidised by the Government. The interest rate payable on initial loans is capped at 6.85 per cent per annum.

However if general market rates fall below 8.35 per cent the DSH rate is adjusted accordingly with a guaranteed minimum subsidy of 1.5 per cent. New loans granted since 9 December 1987, as well as many of those that were current as at 9 December 1987, are portable from one home to another.

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

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

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

Home Support Loans

Home Support Loans are available to veterans eligible for Defence Service Homes (DSH) loans and to Australian veterans who are eligible for benefits under the *Veterans' Entitlements Act 1986* and to their widows or widowers. These loans assist veterans to maintain an independent lifestyle in their own homes. The loans can be used for home modifications, repairs, maintenance, and safety and security measures.

The maximum loan amount is \$10,000 over a term of 25 years. The minimum drawing is \$1000. The interest rate is variable, set 1.5 per cent per annum under an average of the five largest bank's standard variable home loan rate but is capped at 6.85 per cent per annum. The Commonwealth has contracted with Westpac Bank to provide the loans under first mortgage security.

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

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

Home owners' building insurance and contents insurance

The DSH Scheme offers quality home owners' building insurance to all people who are eligible for benefits under the *Defence Service Homes Act 1918* or the *Veterans Entitlements Act 1986*. It is also available to those who have homes funded through the Defence HomeOwner Scheme.

DSH also offers home contents insurance, underwritten by QBE Mercantile Mutual, to veterans, service personnel and associated groups. The building and contents policies are competitively priced and are especially designed to meet veterans' needs. Information about DSH insurance is available on 1300 552 662 or from <http://www.dsh.gov.au>.

Home Maintenance Help-Line

The Home Maintenance Help-Line is a telephone advice and referral service to assist with property maintenance, home inspection services and property emergencies. Advice is free but the caller must pay for work undertaken by tradespeople, including call-out fees. The service will link the caller to reputable tradespeople. The help-line telephone number is 1800 80 1945. Property maintenance and home inspection services are available Monday to Friday 9am to 5pm. Property emergencies are a 24-hour, 7-days-a-week service.

Grants

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

Veteran & Community Grants

Veteran & Community Grants aim to maintain and improve the independence and quality of life of members of the veteran community. These grants provide opportunities for the veteran community to participate in programs which promote healthier lifestyles, enhance health and quality of life, and assist them to remain independent in their own homes as long as possible. Grants can also fund initiatives that foster social and personal support services, support carers and improve access to community care services.

Grants are available to ex-service and community organisations that can demonstrate a contribution to the welfare of members of the veteran community. They provide seed funding for projects that are able to become financially viable and sustainable. Grant funds are not provided for recurrent or ongoing financial assistance. Funding applications are considered in March, July and October.

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

***Saluting Their Service* Grants**

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

Building Excellence in Support and Training Grants

Building Excellence in Support and Training grants (see related section) provide resources and additional staffing to enable ESOs to assist members of the veteran community prepare claims, applications and appeals.

The effect of the Goods and Services Tax (GST) on grants made by DVA

All grants made by the Department of Veterans' Affairs may be subject to GST depending on the GST registration status of the grantee. In cases where the grantee is registered for GST, the Department will apply a 10 per cent 'gross up' which is calculated on the approved grant amount. The amount of the 'gross up' will allow for the GST component, which must be remitted to the Australian Taxation Office by the grantee. DVA has developed a standard grant agreement that will be used for all grants. The agreement ensures that both contractual and GST requirements are addressed consistently.

MILITARY COMPENSATION AND REHABILITATION SERVICE (MCRS)

MCRS provides Australian Defence Force (ADF) members with workers' compensation and rehabilitation under the *Safety, Rehabilitation and Compensation Act 1988* (SRCA) and related earlier legislation. DVA administers the scheme by providing claims management and rehabilitation services through the MCRS. Policy and safety management issues are the responsibility of the Department of Defence.

MCRS benefits

The MCRS administers a range of benefits, including payments for injury or disability incurred as a result of ADF service and compensation to dependants of current or former ADF members who die as a result of their service.

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

The range of benefits includes:

- incapacity payments;
- medical and other treatment;
- household assistance;
- attendant care;
- vocational rehabilitation;
- death benefits; and
- lump sum payments.

Incapacity payments

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

Note - any superannuation payment may affect compensation entitlements and is considered when calculations are made. Compensation payable is also offset against any VEA pension received for the same condition.

Medical and other treatment

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

All reasonable medical, hospital, pharmaceutical and other treatment costs related to an accepted condition are met for former members of the ADF. This is done either by direct billing by the health provider or by reimbursement to the member.

Household assistance

Assistance with household duties may be provided if the claimant is unable to carry these duties out due to their accepted condition. There may be entitlement to help with cooking, house cleaning, gardening, laundry or other household services to a weekly limit of \$317.65.

Attendant care

If, because of the accepted condition, attendant care is needed for washing, dressing or administering of medications, the MCRS may pay for this up to a weekly limit of \$317.65.

Vocational rehabilitation

If, as a result of the accepted condition, help is needed with skills assessment, retraining and job search, etc. the MCRS will arrange and pay for this.

Death benefits (as at 1 July 2002)

Dependants may be entitled to:

- lump sum death benefit of \$229,024.45 (comprising \$190,595.65 under the SRCA and \$38,428.80 under the *Defence Act 1903*);
- a *further* lump sum of \$57,256.12 for each dependant child is also payable under the *Defence Act 1903*; and
- a weekly payment under the SRCA of \$63.52 for each dependant child at date of death who is under 16 or full time students under 25. (This is in addition to any superannuation benefits).

Funeral expenses up to \$4,399.68 are also payable.

Permanent impairment

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

If permanently impaired after 1 December 1988 there may be an entitlement of up to \$174,712.70 under the SRCA. Different rates apply for injuries prior to that date.

Where an accepted condition results in a “severe injury” (ie 80 per cent or more permanent whole person impairment) an additional \$54,311.75 is payable under the *Defence Act 1903*, together with an additional amount of \$57,256.12 for each dependant child.

It is important to note that these payments are not settlements of a claim and may be payable in addition to ongoing entitlements to compensation in respect of vocational rehabilitation, medical and other treatment and incapacity for work.

There are offsetting provisions for pensions paid under the VEA for death or disability.

Other benefits payable

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

- essential home, workplace or car modifications;
- repair or replacement of any aid or appliance required;
- financial advice if seriously injured, up to \$1,145.18.

Children of those with “severe injuries” or of those who die in compensable circumstances have access to the counselling services of the **Veterans’ Children Education Scheme**.

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

COMMEMORATION AND RECOGNITION

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

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

Saluting Their Service ensures that national days of remembrance, such as Anzac Day and Remembrance Day, are recognised and it encourages their commemoration in an appropriate and respectful manner.

The program also aims to preserve our wartime heritage, encourage community participation in commemorative events and ensure that the service of today's Australian Defence Force is properly recognised.

Under *Saluting Their Service*, local government authorities, community and ex-service organisations can apply for modest grants, normally up to \$4000, to restore or update memorials that are the community focus for commemoration, or establish a new memorial where none exists. Community memorials are an integral part of Australia's heritage and their preservation is important.

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

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

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

Further information about *Saluting Their Service* and application forms for grants are available from DVA and VAN offices. Addresses and telephone numbers are listed at the end of this guide, or email commemorations@dva.gov.au. MPs' offices may obtain Certificates of Appreciation and application forms from DVA Commemorations Branch on 02 6289 6455 or email commemorations@dva.gov.au

OFFICE OF AUSTRALIAN WAR GRAVES

The Office of Australian War Graves (OAWG), as an agent for the Commonwealth War Graves Commission (CWGC), cares for some 19,500 Commonwealth war graves in 76 war cemeteries, plots and civil cemeteries, as well as Memorials to the Missing, throughout Australia, Papua New Guinea, Norfolk Island and the Solomon Islands.

OAWG is also responsible for commemorating eligible post-war veterans and maintaining those commemorations in perpetuity. There are now in excess of 240,000 post-war commemorations, increasing by more than 8000 annually. Those eligible for official commemoration, for which war service is an essential prerequisite, are:

- those whose deaths have been accepted by DVA as being due to war service;
- those in receipt of a Totally and Permanently Incapacitated Pension (TPI) or an Extreme Disablement Adjustment (EDA) where the veteran has seen war service;
- multiple amputees on section 27.1 pension rate where war service has been proven;
- ex-prisoners of war; and
- all Victoria Cross winners.

In addition, OAWG provides and maintains national war memorials at significant locations where Australians have fought, suffered and died.

Current Projects

Australian War Memorial — London

The 2001-2002 Budget included an allocation of \$6.4 million to build a major new war memorial in London commemorating Australia's service with Britain in two world wars. The memorial, announced last year by Prime Minister John Howard and British Prime Minister Tony Blair, is planned to be erected at Hyde Park Corner and when completed later in 2003, the new memorial will become the site for the annual London Anzac Day Dawn Service from 2004.

Memorials in Papua New Guinea

Work to repair Memorials to the Missing and other structural assets at Port Moresby (Bomana), Lae and Rabaul (Bita Paka) War Cemeteries has been completed. The sandstone structures were repaired by a monument mason from Australia.

On 31 May 2002 the Federal Government allocated \$1.5 million for new memorials to mark the 60th anniversary of the Papua New Guinea campaigns during World War II. One of these memorials, at Isurava, the site of one of the most significant battles along the Kokoda Track, was dedicated on 14 August 2002 by the Prime Minister of Australia, John Howard and the Prime Minister of Papua New Guinea, Sir Michael Somare. As well as the official party, the service was attended by 10 veterans who served in the area during World War II and several hundred representatives from the many villages along the Kokoda Track. A guesthouse to accommodate those who traverse the Kokoda Track has also been constructed and is now operational.

A memorial at Milne Bay, where the Japanese made a concerted effort to secure a base for naval and air support for the attack on Port Moresby, was dedicated by the Minister for Veterans' Affairs, the Hon Danna Vale MP and the Governor of Milne Bay Province, the Hon Timothy Neville MP, on 1 November 2002. The Minister and the Governor of Oro Province, the Hon Bani Hoivo MP dedicated the upgraded Popondetta Memorial on 2 November 2002.

Gardens of Remembrance

Following representations over a number of years from the ex-service community in the Northern Territory, a new Garden of Remembrance was officially opened on 19 February 2002 at the Thorak Regional Cemetery. A new Garden of Remembrance for Townsville is currently being designed. A Garden of Remembrance is also planned for Canberra during the next two years.

Publications and general information

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

The following publications are also available free of charge:

- *Office of Australian War Graves Annual Journal*;
- *Services Provided by the Office of Australian War Graves*;
- *Garden of Remembrance* brochures (NSW, Vic, Qld, SA, WA, NT and Tas);
- *War Cemeteries within Australia*;
- *Adelaide River War Cemetery*;
- *War Cemeteries and Memorials in the Papua New Guinea and Indonesian Region*;
- *A Guide to Australian Memorials on the Western Front, in France and Belgium*;
- *Sandakan Memorial Park*;
- *Hellfire Pass Memorial Museum*;
- *Walking Trail - Hellfire Pass Memorial* (in English and Thai); and
- *Anzac Commemorative Site* (poster and brochure).

The above publications are also available from DVA offices and ex-service organisations.

In addition, an Australian World War I Battlefield Driving Tour Kit is available. The kit contains a guide book, CD, postcards and a military map, and can be purchased from the Office of Australian War Graves, PO Box 21, Woden ACT 2606 and at the Australian War Memorial Bookshop.

A 15-minute video dealing with the work of OAWG is available for loan.

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

For further general information about the services provided, telephone (02) 6289 6527. For information about the commemoration details of those who died in wartime please telephone (02) 6289 6510. Requests for information may be faxed to (02) 6289 4861 or email wargraves@dva.gov.au.

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

AUSTRALIAN WAR MEMORIAL

The Australian War Memorial commemorates the sacrifice of Australians who have died in war. It is not only a shrine to our war dead but also a major museum housing an outstanding collection of relics and other material reflecting Australia's experience at war, displayed in state-of-the-art exhibitions. It also has a major collection of records in its Research Centre. The Memorial has won the Australian Tourism Award as Australia's major national attraction in both 2000, 2001 and 2002.

The Memorial is open every day of the year, except Christmas Day, from 10am to 5pm (9am to 5pm during New South Wales and Australian Capital Territory school holidays). The Research Centre is open from 10am to 5pm Monday to Friday and 1pm to 5pm on Saturdays.

The Australian War Memorial has undergone extensive re-development in recent years. In particular, ANZAC Hall, located at the rear of the existing Memorial building, provides more than 3000 square metres of display space and houses many of the Memorial's historic large technology items. Several are displayed in a dramatic 'object-theatre' presentation, including a Japanese midget submarine that attacked Sydney Harbour in 1942, and the guns from HMAS Sydney and SMS Emden. There are extensive displays of aircraft, tanks, artillery and vehicles. The Lancaster bomber, G for George, will be displayed there by December 2003 following the completion of its conservation program.

The Memorial's award-winning web site contains comprehensive information on the Memorial and its activities. It also contains extensive databases including more than 200,000 images from the memorial's photographic and art collections, the complete Roll of Honour, and lists of every Australian who served in the Boer War and World War I. A large number of Memorial products are now available for sale on-line. The web site is regularly updated and can be found at www.awm.gov.au.

Australian War Memorial Anzac Foundation

The Australian War Memorial Anzac Foundation is an autonomous public company charged with raising funds to assist in the Memorial's ongoing development. Donations to the Australian War Memorial Anzac Foundation are tax deductible and are administered separately from Government funding. Contact numbers for the foundation are (02) 6243 4371, fax (02) 6243 4543 and email foundation@awm.gov.au.

The ANZAC Trust has been established within the foundation to encourage bequests and other donations to secure the long-term viability of the foundation's work.

VETERANS' AFFAIRS CONTACT LIST

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

General Inquiries
133 254

Non-Metropolitan Callers
1800 555 254

Dialling from Interstate
1300 13 1945

Local Veterans Affairs Network (VAN) office
1300 55 1918

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

DVA
<http://www.dva.gov.au>

Minister for Veterans' Affairs
<http://minister.dva.gov.au>

Australian War Memorial
<http://www.awm.gov.au>

Minister's Office

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

DVA National office

13 Keltie Street
WODEN ACT 2620
Postal Address:
PO Box 21
WODEN ACT 2606
Telephone: (02) 6289 1111

Office of Australian War Graves

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

Australian War Memorial

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

Australian War Memorial Anzac Foundation

Anzac Parade
CANBERRA
Postal Address:
GPO Box 1914
CANBERRA ACT 2601
Telephone: (02) 6243 4371
Fax: (02) 6243 4543

NEW SOUTH WALES

General Inquiries

133 254

Non-Metropolitan Callers

1800 555 254

Dialling from Interstate

1300 13 1945

Local Veterans Affairs Network (VAN) office

1300 55 1918

State office

Tower B, Centennial Plaza
280 Elizabeth Street
SURRY HILLS
Postal Address:
GPO Box 3994
SYDNEY NSW 1141
Telephone: (02) 9213 7777
Fax: (02) 9213 7400

Gosford

Suite 1, 250 Mann Street
GOSFORD
Postal Address:
PO Box 1956
GOSFORD NSW 2250
Telephone: (02) 4323 4945
Fax: (02) 4323 4952
Email: NSWVANGosford@dva.gov.au

Veterans' Affairs Network

Sydney
1st Floor
Tower B, Centennial Plaza
280 Elizabeth Street
SURRY HILLS
Postal Address:
GPO Box 3994
SYDNEY NSW 1141
Telephone: (02) 9213 7900
Fax: (02) 9213 7400
Email: NSWVANSydney@dva.gov.au

Lismore

Office 6, Level 1 Conway Court
Cnr Molesworth & Conway Streets
LISMORE
Postal Address:
PO Box 1137
LISMORE NSW 2480
Telephone: (02) 6622 4481
Fax: (02) 6622 4486
Email: NSWVANLismore@dva.gov.au

Canberra

10 Moore Street
CANBERRA
Postal Address:
GPO Box 802
CANBERRA ACT 2601
Telephone: (02) 6267 1411
Fax: (02) 6257 1818
Email: ACTVANCanberra@dva.gov.au

Newcastle

Ground Floor
6 Auckland Street
NEWCASTLE WEST
Postal Address:
PO Box 5136
NEWCASTLE NSW 2302
Telephone: (02) 4926 2733
Fax: (02) 4929 6215
Email: NSWVANNewcastle@dva.gov.au

Parramatta
Shop 3, The Octagon Centre
99 Phillip Street
PARRAMATTA
Postal Address:
PO Box 3245
PARRAMATTA NSW 2124
Telephone: (02) 9893 9892
Fax: (02) 9893 9940
Email: NSWVANParramatta@dva.gov.au

Tweed Heads
Shop 45, Tweed Mall Shopping Centre
Cnr Wharf and Bay Streets
TWEED HEADS
Postal Address
PO Box 589
TWEED HEADS NSW 2485
Telephone: (07) 5536 2933
Fax: (07) 5536 9235

Wollongong
Commonwealth Offices
43 Burelli Street
WOLLONGONG
Postal Address:
PO Box 755
WOLLONGONG EAST NSW 2520
Telephone: (02) 4226 0190
Fax: (02) 4226 0194
Email: NSWVANWollongong@dva.gov.au

Retirement Service Centre
60 Archer Street
CHATSWOOD NSW 2067
Telephone: (02) 9448 3902
Fax: (02) 9448 3899
Email: NSWRSCChatswood@dva.gov.au

**Veterans' Affairs Network Contracted
Service Sites**

Centrelink

Bega
Centrelink
49 Church Street
BEGA
Postal Address:
PO Box 534
BEGA NSW 2550
Telephone: (02) 6492 5809
Fax: (02) 6492 5810

Community Support Service
Bega Meals on Wheels Co-op Ltd
6/162 Carp Street
BEGA
Postal Address:
PO Box 880
BEGA NSW 2550
Telephone: (02) 6492 0972
Fax: (02) 6492 4274

Coffs Harbour
Centrelink
21-25 Duke Street
COFFS HARBOUR NSW 2450
Telephone: (02) 6650 9029
Fax: (02) 6650 9049

Dubbo
Centrelink
Cnr Wingewarra and Macquarie Streets
DUBBO NSW 2830
Telephone: (02) 6881 6719
Fax: (02) 6881 6791

Orange
Centrelink
Commonwealth Government Centre
Cnr Kite and Lords Place
ORANGE NSW 2800
Telephone: (02) 6361 1188
Fax: (02) 6361 0511

Port Macquarie
Centrelink
5-7 Short Street
PORT MACQUARIE NSW 2444
Telephone: (02) 6583 8273
Fax (02) 6583 8418

Tamworth
Centrelink
17 White Street
TAMWORTH NSW 2340
Telephone: (02) 6761 2547
Fax: (02) 6761 2568

Wagga Wagga
Centrelink
25-27 Thompson Street
WAGGA WAGGA NSW 2650
Telephone: (02) 6925 8061
Fax: (02) 6925 8062

Government Access Centres

Gilgandra
NSW Govt Access Program Centre
20 Miller Street
GILGANDRA NSW 2827
Telephone : (02) 6847 0070
Fax: (02) 6847 0101

Grenfell
New South Wales Government Access
Program Centre
Grenfell Court House
Camp Street
GRENFELL NSW 2810
Telephone: (02) 6343 1413
Fax: (02) 6343 2098

Oberon
New South Wales Government Access
Program Centre
C/- Oberon Court House
OBERON NSW 2787
Telephone: (02) 6336 1476
Fax: (02) 6336 1001

Defence Service Homes Subsidised Loans

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

Defence Service Homes Insurance

Sydney
Telephone: 1300 552 662
Tower B, Centennial Plaza
280 Elizabeth Street
SURRY HILLS

GPO Box 1504
SYDNEY NSW 2001
Telephone: (02) 9213 7777
Fax: (02) 9213 7382

Newcastle
Newcastle Veterans' Affairs Network Office
Telephone: (02) 4926 2733

Wollongong
Wollongong Veterans' Affairs Network Office
Telephone: (02) 4226 0190

Vietnam Veterans Counselling Service

Sydney/Parramatta
Telephone: 1800 043 503 (24 hours)
Ground Floor, 88 Phillip Street
PARRAMATTA
PO Box 3755
PARRAMATTA NSW 2124
Telephone: (02) 9635 9733
Fax: (02) 9635 5568

Albury/Wodonga (Vic/NSW border area)
Telephone: 1800 011 046 (24 hours)
81 Hume Street
Wodonga VIC 3690
PO Box 601
WODONGA VIC 3690
Telephone: (02) 6056 1341
Fax: (02) 6056 1236

Canberra (ACT and surrounding area)
Telephone: 1800 011 046 (24 hours)
Ground Floor, Suite G03, Fujitsu House
7-9 Moore Street
Canberra ACT 2601
Telephone: (02) 6247 2988
Fax: (02) 6247 6378

Lismore
Telephone: 1800 043 503 (24 hours)
Office 6, Level 1, Conway Court
17 Conway Street
(entrance: Molesworth Street)
LISMORE NSW 2480

PO Box 579
LISMORE NSW 2480
Telephone: (02) 6622 4479
Fax: (02) 6622 3619

Newcastle
Telephone: 1800 043 503 (24 hours)
4-6 Auckland Street
NEWCASTLE NSW 2300
PO Box 5015
NEWCASTLE WEST NSW 2302
Telephone: (02) 4925 2351
Fax: (02) 4925 2361

AUSTRALIAN CAPITAL TERRITORY

General Inquiries

133 254

Non-Metropolitan Callers

1800 555 254

Dialling from Interstate

1300 13 1945

Local Veterans Affairs Network (VAN) office

1300 55 1918

Veterans' Affairs Network

10 Moore Street

CANBERRA

Postal Address:

GPO Box 802

CANBERRA ACT 2601

Telephone: (02) 6267 1411

Fax: (02) 6257 1818

Email: ACTVANCanberra@dva.gov.au

Vietnam Veterans Counselling Service

Telephone: 1800 011 046 (24 hours)

Ground Floor, Suite G03

Fujitsu House

7-9 Moore Street

CANBERRA ACT 2601

Telephone: (02) 6247 2988

Fax: (02) 6247 6378

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