

# Centrelink concessions

Centrelink issues three types of concession and health care cards that provide a range of benefits to cardholders.

## Health Care Card

A Health Care Card entitles you to a reduction in the cost of medicines under the Pharmaceutical Benefits Scheme (PBS). You may also be entitled to a limited number of extra concessions from state and local government authorities. Health Care Card concessions vary from state to state and some of these extra concessions are also available to your dependants.

Concessions from state and local government authorities may include reductions in:

- Health care costs including ambulance, dental care and eye care
- Public transport costs
- Water rates
- Energy/electricity bills.

### How do I qualify for a Health Care Card?

To qualify for a Health Care Card you must receive one of the following payments:

- Newstart Allowance
- Exceptional Circumstances Relief Payment
- Special Benefit
- Sickness Allowance
- Partner Allowance
- Widow Allowance
- Youth Allowance
- Parenting Payment (Partnered)
- Mobility Allowance
- Carer Allowance.

You may also qualify if you are a Foster Carer or a low income earner.

## Pensioner Concession Card

A Pensioner Concession Card entitles you to a reduction in the cost of medicines as well as other concessions.

Concessions from state and local government authorities may include:

- Reductions in property and water rates
- Reductions in energy bills
- A telephone allowance
- Reduced fares on public transport
- Reductions on motor vehicle registration
- One or more free rail journeys within the state each year.

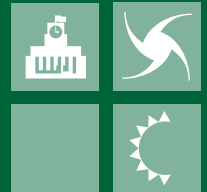
### How do I qualify for a Pensioner Concession Card?

To qualify for a Pensioner Concession Card you must receive one of the following payments:

- A Social Security pension such as Age Pension or Disability Support Pension
- Mature Age Allowance
- Parenting Payment (Single)
- Carer Payment or

You also qualify if you are aged over 60 and you have been receiving one or a combination of the following payments for more than nine months:

- Newstart Allowance
- Sickness Allowance
- Widow Allowance
- Partner Allowance
- Parenting Payment (partnered)
- Special benefit.



## Commonwealth Seniors Health Card

A Commonwealth Seniors Health Card helps reduce the cost of prescription medicines if you are of Age Pension age but do not qualify for the Age Pension.

### How do I qualify for a Commonwealth Seniors Health Card?

To qualify for a Commonwealth Seniors Health Card you must:

- Be an Australian resident living in Australia
- Have reached Age Pension age but do not qualify for the Age Pension
- Provide Centrelink with your tax file number (TFN) and your partner's TFN or be granted an exemption
- Have an adjusted taxable income of less than:
  - \$50,000 (single)
  - \$80,000 (couples combined)
  - \$100,000 (couples combined who are separated due to ill health).

The definition of adjustable taxable income (ATI) used for CSHC will include:

- Taxable income
- Fringe benefits
- Target foreign income
- Net investment losses
- Salary sacrifice super contributions
- Personal deductible super contributions.

The limit is increased by \$639.60 for each dependant child you care for.

Dependants of Commonwealth Seniors Health Cardholders are not eligible for concessions using the cardholder's card.

### Need further information?

Further details concerning these subsidies and how to apply for the concession cards can be obtained by contacting your nearest Centrelink office on 13 23 00 or you can visit [www.centrelink.gov.au](http://www.centrelink.gov.au)

Please note that the information contained in this document is of a general nature only and is not for personal advice and has not taken into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Limited (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). Chifley Financial Services Limited is an APRA Registrable Superannuation Entity Licensee and the trustee of FuturePlus Super (ABN 76 829 356 693). Chifley Financial Services Limited is co-owned by the Local Government Superannuation Scheme, the Energy Industries Superannuation Scheme and Unions NSW. Members should not rely solely on this information and should consider their own personal objectives, financial situation and needs before acting on this information. Prior to making any decision you should obtain and consider the relevant Product Disclosure Statement (PDS) pertaining to your membership.  
Date issued: 2 July 2009.