



# Veterans' Affairs

Information Kit



This kit is printed, authorised and distributed with the compliments of:

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# A Message from the Shadow Minister for Veterans' Affairs

Dear Reader,

I am pleased to provide you with an updated Veterans' Information Kit.

While the Kit will not answer all your questions, it will give you a guide to payments and services available to veterans and their families.

This issue contains the current rates of pensions and allowances from March 2015.

If you would like to know more about Labor's policy and activities in the Veterans' Affairs portfolio, or for copies of recent speeches and media releases, please contact my office on (03) 9416 8690 or contact me via email on [david.feeney.mp@aph.gov.au](mailto:david.feeney.mp@aph.gov.au).

Information is available either electronically or by post.

Yours sincerely,



**THE HON. DAVID FEENEY MP**

**Federal Member for Batman**

Shadow Assistant Minister for Defence

Shadow Minister for Veterans Affairs

Shadow Minister for the Centenary of the Anzac

Shadow Minister for Justice

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## Introduction

This booklet is a guide for payments and services provided by the Department of Veterans' Affairs (DVA), drawn from DVA Fact Sheets.

DVA Fact Sheets are available on request from any DVA office, or on the DVA website at [factsheets.dva.gov.au/factsheets/](http://factsheets.dva.gov.au/factsheets/)

If you have an interest in a particular subject addressed in this information kit it is strongly advised you regularly check with your nearest DVA office, or on the website for the latest information. Remember, DVA Fact Sheets are updated on a regular basis.

Wherever possible, reference is made to the relevant DVA Fact Sheet throughout this Information Kit. The reference numbers quoted relate to individual DVA Fact Sheets. While every care is taken to ensure the information in this kit is up to date and accurate it is recommended that if you have any queries about your entitlements, please contact DVA

## Veterans' Access Network

The Veterans' Access Network (VAN) provides access points for members of the veteran community to provide information to DVA and to obtain information on DVA's benefits and services.

VAN Officers :

- Work with veterans and the local community to develop programs and services to meet veterans' needs;
- Answer queries about DVA's services and veterans' entitlements;
- Inform clients of the services available in their community;
- Educate service providers about the department and veterans;
- Work with local service providers to make sure veterans and war widow(er)s have access to appropriate services; and

- Represent and work with other Departmental services to ensure veterans and war widow(er)s receive effective and efficient services.

Addresses and telephone numbers are at the end of this booklet.

Contact details are also available on the DVA website:  
[www.dva.gov.au/contact/van-office-locations](http://www.dva.gov.au/contact/van-office-locations)

# On Base Advisory Service

The On Base Advisory Service (OBAS) was established on 1 October 2011 and is an extension of existing DVA services for current and separating Australian Defence Force (ADF) Personnel including Reservists and Cadets.

The purpose of the OBAS is to provide another channel for ADF members to access information about DVA services including compensation, health services, rehabilitation and support, or to make a claim.

The advisory service is provided by specially trained and experienced DVA staff who have a full time or part time presence in or near Defence Health Centres on ADF bases across Australia. On Base Advisors can assist with:

- Advice and support relating to the provision of DVA services and benefits;
- Advice relating to entitlements under the Veterans' Entitlements Act 1986 (VEA), the Safety, Rehabilitation and Compensation Act 1988 (SRCA), and Military Rehabilitation and Compensation Act 2004 (MRCA);
- Provision of support for current or prospective compensation claims; and
- Early identification of health and income support requirements post discharge.

If an ADF member has been injured or has suffered illness which may relate to ADF service, treatment should be sought as soon as possible.

A claim can then be lodged to determine

eligibility for compensation or additional support through DVA. Former ADF members can also contact On Base Advisors for assistance with prospective claims.

## **How do I make an appointment?**

There are a number of ways you can organise an appointment with OBAS.

Email: [GeneralEnquiries@dva.gov.au](mailto:GeneralEnquiries@dva.gov.au)

(Please include the name of the base where you are located, and the state/territory)

Phone: 133 254 (metro) 1800 555 254 (regional)

North Queensland: [OBAS.NthQld@dva.gov.au](mailto:OBAS.NthQld@dva.gov.au) or via the phone numbers listed above.

Western Australia: all appointments are made through the Medical Centres on base.

## **What if there is no OBAS at my location or I am no longer on base?**

If you have recently left the ADF and think you may be eligible for services, or there is no OBAS at your location, please contact the general enquiry email or phone numbers listed above, or you can contact your local VAN Office.

For more information or for an updated OBAS visiting schedule head to:

[www.dva.gov.au/obas.htm](http://www.dva.gov.au/obas.htm)

# DVA Online Services

## **MyAccount**

MyAccount is an internet based gateway to a wide range of DVA services. You can still deal with the DVA face-to-face, over the phone and by mail, email and fax. MyAccount just gives you another option.

## **What can I do in MyAccount?**

MyAccount is regularly updated as new or improved services become available. Currently the below features are available:

## **My Details**

In the My Details section you can:

- View the personal information DVA currently holds about you;
- Update your personal circumstances including contact details, assets and income;
- View your active Veterans' health card/s and request replacement cards;
- Lodge and track claims for payment and initial liability including the service pension, partner service pension, Gold Card and Commonwealth Seniors Healthcare Card;
- Request additional benefits;
- Notify DVA of overseas travel;
- Provide feedback;
- Request official letters.

## **Request a Lump Sum Advance of a Payment**

You can view your eligibility for a lump sum advance, and if eligible, request an advance online. You will be able to see the results right away on your screen.

## **Transport**

If you are eligible for transport to and from medical appointments, you can use the Transport Section to:

- Make a new booking for travel to or from a medical appointment;
- View upcoming and past transport bookings to medical appointments;
- Claim for travel expenses to approved medical appointments, track progress of these claims, and see a history of them;
- Specify any special requirements for a particular journey; and
- Check your transport preferences held by DVA (such as wheelchair accessible taxi).

Note: MyAccount now enables clients with entitlement under the Veterans' Entitlement Act 1986, Safety, Rehabilitation and Compensation Act 1988 (SRCA) or Military Rehabilitation and Compensation Act 2004 (MRCA) to claim for travel reimbursement.

## **Forms and publications**

The Forms and Publications section provides quick access to commonly requested DVA forms, fact sheets and publications. You can:

- Ask for forms or fact sheets to be mailed to you;
- Download, complete, print and save forms;
- View fact sheets online, and download, print and save them; and
- Download publications.

### **Benefits Guide**

The benefits guide is an online tool, intended as a general reference guide, to allow prospective and existing DVA clients to assess quickly if they might be considered eligible for DVA services. Once completed it allows the user to view possible compensation amounts and other entitlements they may be eligible for.

### **How do I use it?**

The guide comprises a series of quick questions regarding circumstances, service and medical history. It then provides a broad summary of potential DVA benefits that you may be eligible for including rehabilitation, compensation, health benefits and income support.

### **Who can use it?**

Veterans, current and former serving ADF members and their family.

### **How do I access the Guide?**

Visit [www.dva.gov.au/rab](http://www.dva.gov.au/rab)

Once you have completed the Benefits Guide you can obtain further information, including appropriate claim forms and factsheets for your particular situation, via the online Entitlements Self Assessment ([www.dva.gov.au/esa](http://www.dva.gov.au/esa)) which provides a further level of detail.

### **Entitlements Self Assessment (ESA)**

The ESA is an online tool which pulls relevant DVA information together for you and filters it depending on your circumstances. Information regarding rehabilitation, compensation, health benefits and income support including factsheets, brochures and claim forms are vetted by the tool for ease of accessibility to potential clients.

The ESA takes about 10 to 20 minutes depending on your individual circumstances.

The ESA can be accessed via the homepage of the DVA website or head straight to: [www.dva.gov.au/esa](http://www.dva.gov.au/esa)

### **Who can use the ESA?**

Veterans, current and former serving ADF members, family and carers may be eligible to claim benefits and receive assistance, the ESA can be completed by either those who may be eligible or on behalf of them.

### **Is it anonymous?**

Yes. The ESA is anonymous, private and easy to use.

### **What do I need?**

You will need to provide information about your service history including overseas duty and any health issues arising from periods of service, you may wish to gather this information to hand before you start.

**Note:** Completing the ESA does not guarantee your entitlement to benefits nor is it an online claim form. It will however provide you with the information you will need to lodge a claim and further assistance in lodging a claim form is available from DVA via the Veterans Access Network on 133 254 (local) or 1800 555 254 (regional) through the On Base Advisory Service or via an ex-service organisation advocate.



# DVA Pensions

The DVA pays two main types of pensions:

- Compensation Pensions

A veteran may be eligible for compensation payments if you have sustained physical or psychological impairment or incapacity related to your defence service. You may also be eligible for compensation payments if you are the dependant of a current or former ADF member who has died as a result of their defence service

They include:

- Disability Pension
- Permanent Impairment Payment
- Incapacity Payment
- War Widow(er)'s Pension
- Wholly Dependant Partner Payment
- Eligible Young Person Payment
- Orphan's Pension
- Prisoner of War Payment

- Income Support Pensions

Income support pensions are means tested payments designed to assist with the everyday cost of living.

They include:

- Service Pension
- Age Service Pension
- Invalidity Service Pension
- Partner Service Pension
- Social Security Age Pension (payed by DVA)
- Defence Force Income Support Allowance (DFISA)
- Income Support Supplement
- Allowances
- Rent Assistance and Remote Area Allowance

More information regarding DVA Compensation and Income Support Pensions, including information about eligibility and how to claim is available online:

Income Support Pension: [www.dva.gov.au/benefits-and-payments/income-support](http://www.dva.gov.au/benefits-and-payments/income-support)

Compensation: [www.dva.gov.au/benefits-and-payments/compensation](http://www.dva.gov.au/benefits-and-payments/compensation)

Or you can contact your nearest DVA or VAN office. Contact information is available at the end of this booklet.

Some additional information Compensation and Income Support Pensions is also provided on pages 10 to 15 of this booklet.

## Compensation Pensions

All amounts of pensions given are current from 20 March 2015.

### Disability Pension

The Disability Pension may be paid to a veteran or an eligible person who has an injury or disease related to their service. It is not taxable and is not subject to an income or assets test.

It may be paid in addition to a Service Pension (and Defence Incapacity payments) where it is not included in the means test, and in addition to Centrelink benefits.

Where Centrelink includes disability pensions in the means test for social security payments such as age pensions and disability support pensions, any deduction made from the social security payment because of the disability pension is refunded by the DVA on a fortnightly basis. This payment is known as the Defence Force Income Support Allowance (DFISA).

A veteran may be eligible for a disability pension under the *Veterans' Entitlements Act 1986* if they suffer from an injury or disease that is a result of service:

- in the Australian Defence Force (ADF) during a time of conflict before 1 July 2004;
- in the Australian Merchant Navy during World War 2;
- as a United Nations Peacekeeper representing Australia overseas before 1 July 2004;
- in the ADF whilst undertaking hazardous service overseas before 1 July 2004;
- during the British Nuclear Tests program in Australia at prescribed nuclear test areas or whilst performing certain tasks during prescribed nuclear testing periods in the 1950s and 1960s;
- as one of certain civilians who assisted the ADF in wartime before 1 July 2004; or
- in the ADF (after completion of 3 years qualifying period, unless medically discharged) from 7 December 1972 to 6 April 1994.

The veteran may also be entitled to a disability pension if they served with a Commonwealth or allied country and they lived in Australia before they enlisted (domicile test applied).

**What if I am ineligible under the VEA?**

ADF personnel ineligible under the VEA may be entitled to compensation and benefits under the *Safety, Rehabilitation and Compensation Act 1988* (SRCA) or the *Military Rehabilitation and Compensation Act 2004* (MRCA).

For those with service between 1972 and 1994, compensation may be available under both schemes (SRCA and VEA) for peacetime service. Similarly, ex-members of the Defence Force who participated in the British Nuclear Tests program in Australia, may be eligible for benefits under both the VEA and the SRCA.

Payment of compensation for the same conditions accepted under different Acts must be offset against the other. If offsetting may affect the veteran or eligible person, they should get advice from DVA that is specific to their circumstances. They may also wish to obtain financial advice as compensation offsetting in most cases affects a disability pension for life.  
see DVA Factsheet DP82

For ADF personnel injured after 1 July 2004, compensation is only available under the MRCA. This Act is administered by DVA.

***However, as all this entails a very complex interaction of three compensation schemes, advice on making claims should be obtained from DVA, or any ex service organisation with trained advocates. A list of DVA contacts appears at the end of this kit.***

As well as the disability pension, allowances are payable for specific purposes relating to war caused or defence-caused injuries and diseases. (See the Health Care and Services/Entitlement Cards sections of this booklet).

**Types of Disability Pension**

There are four different types of disability pensions under the VEA:

(Note: Rates given here include the Energy Supplement)

**General Rate**

The General Rate is the scale of compensation that takes into account the medical impairment and lifestyle effects of a condition. It does not have regard to whether or not a veteran is employed. The General Rate is paid in increments at the following rates:

100% \$469.40	50% \$238.55
90% \$423.23	40% \$192.38
80% \$377.06	30% \$146.21
70% \$330.89	20% \$100.04
60% \$284.72	10% \$53.87

see DVA Factsheet DP43 and DP28

### **Special (T&PI) Rate and Intermediate Rate**

Special (T&PI) Rate and Intermediate Rate pensions may be paid to veterans whose capacity to earn a living has been seriously affected by war-caused or defence-caused injury or disease.

#### **Special Rate:**

To receive Special Rate you must have been prevented from continuing in your substantive paid work solely due to your accepted war or defence caused conditions, and must now be incapable of working more than 8 hours per week. The fortnightly rate is \$1,320.50.

#### **Intermediate Rate:**

For the Intermediate Rate the limit is 20 hours per week in other work. This must result in a loss of earnings. The fortnightly rate is \$896.40.  
see DVA Factsheet DP43 and DP29

### **Extreme Disablement Adjustment (EDA)**

EDA may be paid to severely incapacitated veterans (special eligibility criteria apply) aged over 65 years who do not receive the Special or Intermediate Rate. The assessment only takes into account the medical impairment and lifestyle effects of a disability. It does not have regard to whether or not a veteran is employed nor any regard to income or assets.

The current rate is \$729.30.

see DVA Factsheet DP43 and DP30

### **Additional Disability Pension for Specific Disabilities**

This pension is paid to veterans with war-caused or defence-caused amputation or blindness, depending on their circumstances.

The adjustment is added to the veteran's disability pension but the total of the disability pension and the additional amount for amputations or blindness cannot exceed the Special Rate (T&PI).

DVA Factsheet DP43 and DP71 - includes information regarding rates, which will differ depending on the disability.

## **Allowances and Other Benefits**

If the veteran receives a disability pension, they may also be entitled to other allowances. If they have any queries about their eligibility for any of these allowances, contact a local DVA office.

### **Loss of Earnings Allowance (LOE)**

LOE may be payed when a veteran loses salary, wages or earnings because:

- The veteran is being treated for a war-caused or defence-caused injury or disease;
- A veteran has to attend appointments in relation to a claim for disability pension; or
- Another person loses salary, wages or earnings because they are helping a veteran to pursue a claim for disability pension.

As a general rule, the amount of LOE allowance paid is the lesser of:

- the difference between the Special Rate and the veteran's present disability pension, or
- the amount of salary, wages or earnings actually lost (including loadings or other allowances that would have been payable).

see DVA Factsheet DP43 and DP75

### **Victoria Cross Allowance**

An allowance of \$4,256 per year is payable to holders of the Victoria Cross.

see DVA Factsheet DP43 and DP74

### **Decoration Allowance**

This allowance is paid automatically at the rate of \$2.10 per fortnight to Disability Pensioners who were awarded certain decorations for gallantry.

see DVA Factsheet DP43 and DP74

### **Attendant Allowance**

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, loss of speech and loss of limbs) and requires the assistance of

an attendant to perform basic functions.  
The allowance is payable at two levels, according to the type of injury or disease.

High rate \$319.80

Low rate \$159.70

see DVA Factsheet DP43, IS30 and DP72

### **Clothing Allowance**

Clothing allowance may be paid to a veteran who has a war-caused or defence-caused injury or disease which causes exceptional wear and tear or damage to clothing. Damage to clothing may be due to factors such as staining from medications or abrasions from aids and appliances. The rate of clothing allowance depends on the extent of the veteran's injury or disease.

High rate \$13.40

Mid rate \$9.10

Low rate \$6.20

see DVA Factsheet DP43, IS30 and DP73

### **Recreation Transport Allowance**

Recreation transport allowance may be paid to an eligible veteran to assist with the costs of transport for recreation purposes. The amount of the allowance payable depends on the extent of the impact of the veteran's war-caused or defence-caused incapacity on their mobility.

High rate \$85.40

Low rate \$42.60

see DVA Factsheet DP43, IS30 and DP76

### **Vehicle Assistance Scheme**

This scheme may assist a veteran to purchase and modify a motor vehicle where service or war caused amputation, injury or disease severely affect the ability to move around. A running and maintenance allowance is also payable to help defray the cost of registering and insuring the vehicle.

Maintenance and running costs \$2,220.40 p/a

see DVA Factsheet DP43, IS30 and DP78.

### **GST Exemption**

An exemption from payment of GST on the purchase of a new motor vehicle, or spare parts, may be available to a veteran on the Special (T&PI) Rate or in the case of serious injury to a leg or both arms.

To claim the exemption an Australian Taxation Office declaration form must be submitted to the car or car parts supplier.

see DVA Factsheet DP79

The equivalent is also available for purchase of a motorcycle by way of a grant from DVA.

see DVA Factsheet DP42

### **War Widow(er)s Pension (WWP)**

A widow or widower may be eligible for a widow(er) pension under the VEA if they are a person who was legally married to, or was in a de facto relationship with, an Australian veteran immediately before the veteran's death and has not since remarried, married or entered into a de facto relationship with another person.

The War Widow(er) Pension rate is \$874.10 fortnightly and is indexed twice a year in September and March.

This is a non taxable payment and is not affected by other income, except from other compensation payments.

see DVA Factsheet DP60 and IS30

### **Orphan's Pension**

A child may be eligible for an Orphan's Pension if they are a dependent child, the natural or adopted child of a veteran, or a child who was wholly or substantially dependent on the veteran. The child must be under 16 years, or under 25 years and still undertaking full-time studies.

Orphan's pension may not be payable if the child is aged 16 years or over and is in receipt of Commonwealth educational

assistance through Youth Allowance; Assistance for Isolated Children Scheme; ABSTUDY; Post-Graduate Awards Scheme; or the Veteran's Children Education Scheme.

The rates below are paid fortnightly and are indexed each January.

Single orphan \$97.70

Double orphan (both parents are deceased) \$195.30

see DVA factsheet DP60 and IS30

### **Additional Benefits**

Recipients of War Widow(er) and Orphan Pensions are issued with a Gold Repatriation Health Card which entitles them to a range of health care for all conditions (DVA Factsheet HSV60). They may also be entitled to a number of additional benefits. For more information, please see DVA Factsheet DP60.

Some information is also included in this booklet.

***Note: A war widow(er) and orphan pension will be granted automatically under certain circumstances (DVA Factsheet DP60). In all other cases you will need to lodge a claim. Preparing a claim can be very complicated, so it is important that you seek assistance from the DVA or an ex-service organisation pension officer or advocate.***

# Income Support Pensions

### **Service Pension**

The Service pension is a means tested income support payment that provides a regular income for people with limited means.

Service Pensions are payable to eligible veterans, their partners and widows and widowers. For service pension purposes, a veteran is a person who has qualifying service (has served in operations against the enemy while in danger from hostile forces of the enemy), meets residency requirements and is either of service pension age or is permanently incapacitated for work.

There are three different types of service pension - age, invalidity and partner service pension.

### **Age Service Pension**

To be eligible for an age service pension, you must be a veteran and be service pension age. Age service pension is granted 5 years earlier than the age pension paid by Centrelink. This is in recognition of the fact that the effects of war may be intangible and result in premature ageing. The current service pension age is 60. If you claim a service pension on the basis of age, you will need to provide documents proving your date of birth (DVA Factsheet IS02).

***Note: From 1 July 2017 age pension age (non-veteran) will increase by six months every two years until it reaches 67 on 1 July 2023. This will not affect people born before 1 July 1952.***

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

### **Invalidity Service Pension**

If you are a veteran with qualifying service and are permanently incapacitated for work, you may be eligible for invalidity service pension.

You are automatically accepted as permanently incapacitated for work if you:

- are permanently blind in both eyes; or
- are in receipt of, or eligible for the Special Rate of disability pension (T&PI) under the VEA or the Special Rate Disability Pension (SRDP) under the MRCA.

If you do not meet any of the conditions for automatic acceptance, you need to have a disability(ies), including non-service related disabilities, that permanently prevent you from working. This means that:

- you have a disability(ies) that results in a combined impairment rating of 40 points or more using the Guide to the Assessment of Rates of Veterans' Pensions (GARP); and
- the disability(ies) is permanent; and
- the incapacity from the disability(ies) alone, permanently prevents you from working for periods adding up to more than 8 hours per week.

Where it is obvious from available medical evidence that your disability(ies) alone permanently prevents you from working, your claim for permanent incapacity may be decided without the need for further medical assessment.

### **Partner Service Pension**

The partner of a Service Pensioner may also be entitled to receive a Partner Service Pension.

To check eligibility for:

- current partners, or
  - former partners, or
  - widow(er)s, and
  - age and other eligibility requirements,
- please contact your local DVA office or see DVA Factsheet IS45.

### **Current maximum rates for Service Pensions**

Singles rate Pension	\$782.20
Pension Supplement	\$78.00
Total	\$860.20

Couples rate Pension (each)	\$589.60
Pension Supplement (each)	\$58.80
Total (each)	\$648.40

see DVA Factsheet IS30

### **Income Support Supplement (ISS)**

ISS provides a regular income in addition to the war widow(er)s pension for Australian war widow(er)s with limited means. This includes wholly dependent partners under the Military Rehabilitation and Compensation Act 2004 (MRCA) with limited means. The payment is subject to income and assets tests.

ISS may be granted on the basis of invalidity if you are permanently incapacitated for work. Invalidity ISS paid to a person who is under age pension age is non-taxable income.

The current maximum rate of ISS is \$257.80 per fortnight

see DVA Facts Sheet IS03

### **Income and Assets Tests for Income Support Pensions**

The amount of income Support Pension an eligible person is able to receive is subject to two separate tests, an Income Test and an Assets Test. The test paying the lower rate of pension is the one that is applied.

The Income Test and Assets Test Ready Reckoners on the following pages (p 20 - 31) provide a rough guide as to how much pension is payable. To use the tables correctly you will need to determine the following:

- Whether you will be paid a single rate or couples rate of pension;
- Whether you are considered a homeowner or a non-homeowner;
- Your total assets; and

- Your gross fortnightly income (including deemed income from financial assets and for ISS, including your war widow(er) pension).

**Note: Illness seperated couples may be paid the higher single rate of pension but their pension calculation is based on thier combined assets.**

see DVA Factsheet IS166

All amounts shown in the accompanying tables are fortnightly payments and include teh Pension Supplement (where applicable). The tables are taken from Ready Reckoner information prepared by the DVA.

DVA Factsheets IS164 - IS168

A seperate series of Ready Reckoners are available for pension calculation under the pre-20 September 2009 (transitional rules). Please contact the DVA or see Factsheet IS184 - IS188 for more information.

### Income Test & Income Test Taper Rates

The income test assesses the amount of other income you recieve. Income is any amount that:

- is earned, derived or received by you for your use or benefit; or
- is a periodical benefit or payment (including a gift or an allowance).

It includes amounts received as personal earnings, money, profits (whether of a capital nature or not) and other forms of remuneration whether received from an Australian source or from another country.

The amount of income that you may earn and still receive the maximum pension is called the Income Free Area.

Income free areas are different for singles and couples:

- For singles - \$162 per fortnight.
- For couples - \$288 combined per fortnight.
- For couples who are separated by illness - \$288 combined per fortnight.

The rate of reduction (the 'taper rate') from the maximum rate once income exceeds these income free areas is:

- For singles - 50 cents for every \$1 over.
- For couples - 25 cents each for every \$1 over.
- For couples who are separated by illness- 25 cents each for every \$1 over (a reduction from the maximum singles rate).

### Income from Financial Assets & Deeming

Financial assets are financial investments you have. Income from financial assets is calculated using an assumed (deemed) rate of income.

Deeming works as follows:

- The values of your financial assets are added together.
- The first \$48,600 (\$80,600 for couples) is deemed to earn the lower deeming rate of 1.75%.
- Amounts over \$48,600 (\$80,600 for couples) are deemed to earn the higher deeming rate of 3.25%.

### Assets Test

The assets test assesses the value of pensioner or couple assets such as investments, real estate, vehicles, boats and caravans. The family home is not counted as an asset, but holiday homes and investment properties are. The value of assets you can have and still receive the maximum rate pension is called the assets value limit. Once the value of your assets exceeds the assets value limit, your pension is reduced by 75 cents a fortnight for every \$500 above the limit.

Asset Value Limits:

	Homeowner	Non-homeowner
<b>Single</b>	\$205,500	\$354,500
<b>Couple</b>	\$291,500	\$440,500

For more information on income support pensions, income and assets tests please see: [www.dva.gov.au/benefits-and-payments/income-support/managing-your-pension](http://www.dva.gov.au/benefits-and-payments/income-support/managing-your-pension) or contact the DVA.

### **Pension Bonus Scheme**

The pension bonus scheme commenced on 1 July 1998. It is designed to encourage people to stay in the workforce longer by offering a once only, tax free, lump sum bonus to those veterans, partners of veterans, war widows and widowers, who wish to keep working instead of claiming an income support pension.

From 1 July 2014, the pension bonus scheme was closed to new registrations. Current members can remain in the scheme while they continue to meet the work requirements to accrue a pension bonus if they wish.

If you are currently registered in the pension bonus scheme, you may wish to consider whether you will be better off claiming the pension and any bonus you are entitled to. You may also then benefit from the work bonus arrangements.

see DVA Factsheet IS07 and IS08

***Note: Veterans are encouraged to seek independent financial advice before claiming a pension to find out how these changes may affect your finances and your retirement and work plans.***

### **Work Bonus**

The work bonus is an incentive to encourage people who are able, to continue working after they reach qualifying/pension age. Under the work bonus rules, the first \$250.00 of wages earned per fortnight will be excluded from the income test. If your pension is currently income tested, this will increase the rate of pension payable to you. Unused portions of the \$250 per fortnight can be accumulated in a Work Bonus Bank up to a maximum of \$6,500. This amount can be used to discount any future earnings.

For more information about the Work Bonus Scheme, please contact your local DVA office or see DVA Factsheet IS99.

## **British Nuclear Test Service - Maralinga, Emu Field and Montebello Islands**

From 1 July 2010 the Veterans' Entitlements Act 1986 (VEA) provides benefits to ex-members of the Defence Force who participated in the British Nuclear Tests (BNT) program in Australia. BNT participants are also able to continue to apply under the Safety, Rehabilitation and Compensation Act 1988 (SRCA) for compensable conditions related to their service. The usual compensation offsetting provisions apply if a British Nuclear Test participant is eligible for compensation under both the VEA and the SRCA.

Former members of the Defence Force with any condition which is accepted under the VEA as being related to their participation in the BNT program in Australia, will be eligible for compensation and health care benefits under the VEA.

BNT defence participants are also eligible for automatic coverage of treatment (via a White Card) for the following conditions under 85(2) and 88A of the VEA, irrespective of service providing a diagnosis is obtained;

- malignant cancer;
- pulmonary tuberculosis;
- post-traumatic stress disorder;
- anxiety; and
- depression.

Widows and dependent children of BNT defence participants have access to war widow's pensions, orphan's pensions and Gold Cards where the defence participant's death is accepted as related to BNT service, or where the defence participant was eligible to receive a Special Rate disability pension, Temporary Special Rate pension, or an Intermediate Rate pension.



Claims are determined under the more generous 'reasonable hypothesis' standard of proof.

### **British Nuclear Test Participants Non-Liability Health Care Scheme**

Eligible Australian military personnel, Commonwealth employees and civilian contractors have also been covered since 2006 under the Australian Participants in the British Nuclear Tests (Treatment) Act 2006 for the cost of testing and treatment for any cancer. They do not need to have an accepted compensation claim to access health care for cancer under this scheme, rather, they have to satisfy the definition of 'nuclear test participant' as specified in the Act.

For more information about BNT eligibility, entitlements and healthcare please contact your local DVA Office or see DA Factsheet DP83.

## F-111 deseal/ reseal

As part of the 2010–11 Federal Budget, the Australian Government announced \$55 million over five years to ensure more F-111 fuel tank maintenance workers, including pick and patch workers and others, have easier access to compensation and health care for conditions that relate to their service.

Tier classification is the first step in the process to determine your eligibility for benefits such as compensation, health care and the ex-gratia payments schemes. Tier classification is a rating that reflects a worker's level of involvement in F-111 fuel tank maintenance activities. Classification is based on Tier definitions developed by the Department of Defence and the Department of Veterans' Affairs (DVA). The definitions specify the exact types of fuel tank maintenance work, associated tasks and duration required to meet Tier 1, 2 or 3 classification.

For information regarding eligibility, Tier classifications, health care and other available benefits please see:

Website - <http://f111.dva.gov.au>

Phone: 1800 555 323

Email: [f111enquiries@dva.gov.au](mailto:f111enquiries@dva.gov.au)

DVA Factsheets: F111- 01 to 09

# Payment Ready Reckoners

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## Service & Social Security Age Pension Ready Reckoner Income Test Table (Couples)

Look for the closest figure to you total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. These figures include your pension supplement (\$58.80).

Combined Income	Pension Rate (each) per Fortnight	Combined Income	Pension Rate (each) per Fortnight	Combined Income	Pension Rate (each) per Fortnight
\$288.00	\$648.40	\$1,121.90	\$439.90	\$1,955.80	\$231.40
\$314.90	\$641.60	\$1,148.80	\$433.20	\$1,982.70	\$224.70
\$341.80	\$634.90	\$1,175.70	\$426.40	\$2,009.60	\$217.90
\$368.70	\$628.20	\$1,202.60	\$419.70	\$2,036.50	\$211.20
\$395.60	\$621.50	\$1,229.50	\$413.00	\$2,063.40	\$204.50
\$422.50	\$614.70	\$1,256.40	\$406.30	\$2,090.30	\$197.80
\$449.40	\$608.00	\$1,283.30	\$399.50	\$2,117.20	\$191.00
\$476.30	\$601.30	\$1,310.20	\$392.80	\$2,144.10	\$184.30
\$503.20	\$594.60	\$1,337.10	\$386.10	\$2,171.00	\$177.60
\$530.10	\$587.80	\$1,364.00	\$379.40	\$2,197.90	\$170.90
\$557.00	\$581.10	\$1,390.90	\$372.60	\$2,224.80	\$164.10
\$583.90	\$574.40	\$1,417.80	\$365.90	\$2,251.70	\$157.40
\$610.80	\$567.70	\$1,444.70	\$359.20	\$2,278.60	\$150.70
\$637.70	\$560.90	\$1,471.60	\$352.50	\$2,305.50	\$144.00
\$664.60	\$554.20	\$1,498.50	\$345.70	\$2,332.40	\$137.20
\$691.50	\$547.50	\$1,525.40	\$339.00	\$2,359.30	\$130.50
\$718.40	\$540.80	\$1,552.30	\$332.30	\$2,386.20	\$123.80
\$745.30	\$534.00	\$1,579.20	\$325.60	\$2,413.10	\$117.10
\$772.20	\$527.30	\$1,606.10	\$318.80	\$2,440.00	\$110.30
\$799.10	\$520.60	\$1,633.00	\$312.10	\$2,466.90	\$103.60
\$826.00	\$513.90	\$1,659.90	\$305.40	\$2,493.80	\$96.90
\$852.90	\$507.10	\$1,686.80	\$298.70	\$2,520.70	\$90.20
\$879.80	\$500.40	\$1,713.70	\$291.90	\$2,547.60	\$83.40
\$906.70	\$493.70	\$1,740.60	\$285.20	\$2,574.50	\$76.70
\$933.60	\$487.00	\$1,767.50	\$278.50	\$2,601.40	\$70.00
\$960.50	\$480.20	\$1,794.40	\$271.70	\$2,628.30	\$63.30
\$987.40	\$473.50	\$1,821.30	\$265.00	\$2,655.20	\$56.50
\$1,014.30	\$466.80	\$1,848.20	\$258.30	\$2,682.10	\$49.80
\$1,041.20	\$460.10	\$1,875.10	\$251.60	\$2,709.00	\$43.10
\$1,068.10	\$453.30	\$1,902.00	\$244.80	\$2,735.60	\$36.50
\$1,095.00	\$446.60	\$1,928.90	\$238.10	\$2,881.60	\$0.00

Source: DVA Factsheet IS165

## Service & Social Security Age Pension Ready Reckoner Income Test Table (Singles)

Look for the closest figure to you total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. This pension rate includes your pension supplement (\$78.00).

Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight	Income per Fortnight	Pension Rate per Fortnight
\$162.00	\$860.20	\$713.80	\$584.30	\$1,265.60	\$308.40
\$179.80	\$851.30	\$731.60	\$575.40	\$1,283.40	\$299.50
\$197.60	\$842.40	\$749.40	\$566.50	\$1,301.20	\$290.60
\$215.40	\$833.50	\$767.20	\$557.60	\$1,319.00	\$281.70
\$233.20	\$824.60	\$785.00	\$548.70	\$1,336.80	\$272.80
\$251.00	\$815.70	\$802.80	\$539.80	\$1,354.60	\$263.90
\$268.80	\$806.80	\$820.60	\$530.90	\$1,372.40	\$255.00
\$286.60	\$797.90	\$838.40	\$522.00	\$1,390.20	\$246.10
\$304.40	\$789.00	\$856.20	\$513.10	\$1,408.00	\$237.20
\$322.20	\$780.10	\$874.00	\$504.20	\$1,425.80	\$228.30
\$340.00	\$771.20	\$891.80	\$495.30	\$1,443.60	\$219.40
\$357.80	\$762.30	\$909.60	\$486.40	\$1,461.40	\$210.50
\$375.60	\$753.40	\$927.40	\$477.50	\$1,479.20	\$201.60
\$393.40	\$744.50	\$945.20	\$468.60	\$1,497.00	\$192.70
\$411.20	\$735.60	\$963.00	\$459.70	\$1,514.80	\$183.80
\$429.00	\$726.70	\$980.80	\$450.80	\$1,532.60	\$174.90
\$446.80	\$717.80	\$998.60	\$441.90	\$1,550.40	\$166.00
\$464.60	\$708.90	\$1,016.40	\$433.00	\$1,568.20	\$157.10
\$482.40	\$700.00	\$1,034.20	\$424.10	\$1,586.00	\$148.20
\$500.20	\$691.10	\$1,052.00	\$415.20	\$1,603.80	\$139.30
\$518.00	\$682.20	\$1,069.80	\$406.30	\$1,621.60	\$130.40
\$535.80	\$673.30	\$1,087.60	\$397.40	\$1,639.40	\$121.50
\$553.60	\$664.40	\$1,105.40	\$388.50	\$1,657.20	\$112.60
\$571.40	\$655.50	\$1,123.20	\$379.60	\$1,675.00	\$103.70
\$589.20	\$646.60	\$1,141.00	\$370.70	\$1,692.80	\$94.80
\$607.00	\$637.70	\$1,158.80	\$361.80	\$1,710.60	\$85.90
\$624.80	\$628.80	\$1,176.60	\$352.90	\$1,728.40	\$77.00
\$642.60	\$619.90	\$1,194.40	\$344.00	\$1,746.20	\$68.10
\$660.40	\$611.00	\$1,212.20	\$335.10	\$1,764.00	\$59.20
\$678.20	\$602.10	\$1,230.00	\$326.20	\$1,785.40	\$48.50
\$696.00	\$593.20	\$1,247.80	\$317.30	\$1,882.40	\$0.00

## Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$58.80).

Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each) per Fortnight
\$291,500	\$648.40	\$569,477	\$440.20	\$847,454	\$231.70
\$300,467	\$642.00	\$578,444	\$433.50	\$856,421	\$225.00
\$309,434	\$635.20	\$587,411	\$426.70	\$865,388	\$218.20
\$318,401	\$628.50	\$596,378	\$420.00	\$874,355	\$211.50
\$327,368	\$621.70	\$605,345	\$413.20	\$883,322	\$204.70
\$336,335	\$615.00	\$614,312	\$406.50	\$892,289	\$198.00
\$345,302	\$608.20	\$623,279	\$399.70	\$901,256	\$191.20
\$354,269	\$601.50	\$632,246	\$393.00	\$910,223	\$184.50
\$363,236	\$594.70	\$641,213	\$386.20	\$919,190	\$177.70
\$372,203	\$588.00	\$650,180	\$379.50	\$928,157	\$171.00
\$381,170	\$581.20	\$659,147	\$372.70	\$937,124	\$164.20
\$390,137	\$574.50	\$668,114	\$366.00	\$946,091	\$157.50
\$399,104	\$567.70	\$677,081	\$359.20	\$955,058	\$150.70
\$408,071	\$561.00	\$686,048	\$352.50	\$964,025	\$144.00
\$417,038	\$554.20	\$695,015	\$345.70	\$972,992	\$137.60
\$426,005	\$547.50	\$703,982	\$339.40	\$981,959	\$130.90
\$434,972	\$541.10	\$712,949	\$332.60	\$990,926	\$124.10
\$443,939	\$534.40	\$721,916	\$325.90	\$999,893	\$117.40
\$452,906	\$527.60	\$730,883	\$319.10	\$1,008,860	\$110.60
\$461,873	\$520.90	\$739,850	\$312.40	\$1,017,827	\$103.90
\$470,840	\$514.10	\$748,817	\$305.60	\$1,026,794	\$97.10
\$479,807	\$507.40	\$757,784	\$298.90	\$1,035,761	\$90.40
\$488,774	\$500.60	\$766,751	\$292.10	\$1,044,728	\$83.60
\$497,741	\$493.90	\$775,718	\$285.40	\$1,053,695	\$76.90
\$506,708	\$487.10	\$784,685	\$278.60	\$1,062,662	\$70.10
\$515,675	\$480.40	\$793,652	\$271.90	\$1,071,629	\$63.40
\$524,642	\$473.60	\$802,619	\$265.10	\$1,080,596	\$56.60
\$533,609	\$466.90	\$811,586	\$258.40	\$1,089,563	\$49.90
\$542,576	\$460.10	\$820,553	\$251.60	\$1,098,530	\$43.10
\$551,543	\$453.40	\$829,520	\$244.90	\$1,107,500	\$36.50
\$560,510	\$446.60	\$838,487	\$238.50	\$1,156,500	\$0.00

Source: DVA Factsheet IS165

## Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. These figures include your pension supplement (\$58.80).

Combined Assets	Pension Rate (each) per Fortnight	Combined Assets	Pension Rate (each)	Combined Assets	Pension Rate (each)
\$440,500	\$648.40	\$718,477	\$440.20	\$996,454	\$231.70
\$449,467	\$642.00	\$727,444	\$433.50	\$1,005,421	\$225.00
\$458,434	\$635.20	\$736,411	\$426.70	\$1,014,388	\$218.20
\$467,401	\$628.50	\$745,378	\$420.00	\$1,023,355	\$211.50
\$476,368	\$621.70	\$754,345	\$413.20	\$1,032,322	\$204.70
\$485,335	\$615.00	\$763,312	\$406.50	\$1,041,289	\$198.00
\$494,302	\$608.20	\$772,279	\$399.70	\$1,050,256	\$191.20
\$503,269	\$601.50	\$781,246	\$393.00	\$1,059,223	\$184.50
\$512,236	\$594.70	\$790,213	\$386.20	\$1,068,190	\$177.70
\$521,203	\$588.00	\$799,180	\$379.50	\$1,077,157	\$171.00
\$530,170	\$581.20	\$808,147	\$372.70	\$1,086,124	\$164.20
\$539,137	\$574.50	\$817,114	\$366.00	\$1,095,091	\$157.50
\$548,104	\$567.70	\$826,081	\$359.20	\$1,104,058	\$150.70
\$557,071	\$561.00	\$835,048	\$352.50	\$1,113,025	\$144.00
\$566,038	\$554.20	\$844,015	\$345.70	\$1,121,992	\$137.60
\$575,005	\$547.50	\$852,982	\$339.40	\$1,130,959	\$130.90
\$583,972	\$541.10	\$861,949	\$332.60	\$1,139,926	\$124.10
\$592,939	\$534.40	\$870,916	\$325.90	\$1,148,893	\$117.40
\$601,906	\$527.60	\$879,883	\$319.10	\$1,157,860	\$110.60
\$610,873	\$520.90	\$888,850	\$312.40	\$1,166,827	\$103.90
\$619,840	\$514.10	\$897,817	\$305.60	\$1,175,794	\$97.10
\$628,807	\$507.40	\$906,784	\$298.90	\$1,184,761	\$90.40
\$637,774	\$500.60	\$915,751	\$292.10	\$1,193,728	\$83.60
\$646,741	\$493.90	\$924,718	\$285.40	\$1,202,695	\$76.90
\$655,708	\$487.10	\$933,685	\$278.60	\$1,211,662	\$70.10
\$664,675	\$480.40	\$942,652	\$271.90	\$1,220,629	\$63.40
\$673,642	\$473.60	\$951,619	\$265.10	\$1,229,596	\$56.60
\$682,609	\$466.90	\$960,586	\$258.40	\$1,238,563	\$49.90
\$691,576	\$460.10	\$969,553	\$251.60	\$1,247,530	\$43.10
\$700,543	\$453.40	\$978,520	\$244.90	\$1,256,500	\$36.50
\$709,510	\$446.60	\$987,487	\$238.50	\$1,305,500	\$0.00

Source: DVA Factsheet IS165

## Service & Social Security Age Pension Ready Reckoner Assets Test Table (Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$78.00).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$205,500	\$860.20	\$389,888	\$583.80	\$574,276	\$307.00
\$211,448	\$851.50	\$395,836	\$574.80	\$580,224	\$298.40
\$217,396	\$842.50	\$401,784	\$565.80	\$586,172	\$289.40
\$223,344	\$833.50	\$407,732	\$557.20	\$592,120	\$280.40
\$229,292	\$824.50	\$413,680	\$548.20	\$598,068	\$271.40
\$235,240	\$815.90	\$419,628	\$539.20	\$604,016	\$262.40
\$241,188	\$806.90	\$425,576	\$530.20	\$609,964	\$253.80
\$247,136	\$797.90	\$431,524	\$521.20	\$615,912	\$244.80
\$253,084	\$788.90	\$437,472	\$512.50	\$621,860	\$235.80
\$259,032	\$779.90	\$443,420	\$503.50	\$627,808	\$226.80
\$264,980	\$771.30	\$449,368	\$494.50	\$633,756	\$217.80
\$270,928	\$762.30	\$455,316	\$485.50	\$639,704	\$209.20
\$276,876	\$753.30	\$461,264	\$476.50	\$645,652	\$200.20
\$282,824	\$744.30	\$467,212	\$467.90	\$651,600	\$191.20
\$288,772	\$735.30	\$473,160	\$458.90	\$657,548	\$182.20
\$294,720	\$726.70	\$479,108	\$449.90	\$663,496	\$173.50
\$300,668	\$717.70	\$485,056	\$440.90	\$669,444	\$164.50
\$306,616	\$708.70	\$491,004	\$431.90	\$675,392	\$155.50
\$312,564	\$699.70	\$496,952	\$423.30	\$681,340	\$146.50
\$318,512	\$690.70	\$502,900	\$414.30	\$687,288	\$137.50
\$324,460	\$682.00	\$508,848	\$405.30	\$693,236	\$128.90
\$330,408	\$673.00	\$514,796	\$396.30	\$699,184	\$119.90
\$336,356	\$664.00	\$520,744	\$387.70	\$705,132	\$110.90
\$342,304	\$655.00	\$526,692	\$378.70	\$711,080	\$101.90
\$348,252	\$646.00	\$532,640	\$369.70	\$717,028	\$92.90
\$354,200	\$637.40	\$538,588	\$360.70	\$722,976	\$84.30
\$360,148	\$628.40	\$544,536	\$351.70	\$728,924	\$75.30
\$366,096	\$619.40	\$550,484	\$343.00	\$734,872	\$66.30
\$372,044	\$610.40	\$556,432	\$334.00	\$740,820	\$57.30
\$377,992	\$601.80	\$562,380	\$325.00	\$746,768	\$48.50
\$383,940	\$592.80	\$568,328	\$316.00	\$752,716	\$0.00

Source: DVA Factsheet IS164

## Service & Social Security Age Pension Ready Reckoner Assets Test Table (Non-Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test. This pension rate includes your pension supplement (\$78.00).

Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight	Total Assets	Pension Rate per Fortnight
\$354,500	\$860.20	\$538,888	\$583.80	\$723,276	\$307.00
\$360,448	\$851.50	\$544,836	\$574.80	\$729,224	\$298.40
\$366,396	\$842.50	\$550,784	\$565.80	\$735,172	\$289.40
\$372,344	\$833.50	\$556,732	\$557.20	\$741,120	\$280.40
\$378,292	\$824.50	\$562,680	\$548.20	\$747,068	\$271.40
\$384,240	\$815.90	\$568,628	\$539.20	\$753,016	\$262.40
\$390,188	\$806.90	\$574,576	\$530.20	\$758,964	\$253.80
\$396,136	\$797.90	\$580,524	\$521.20	\$764,912	\$244.80
\$402,084	\$788.90	\$586,472	\$512.50	\$770,860	\$235.80
\$408,032	\$779.90	\$592,420	\$503.50	\$776,808	\$226.80
\$413,980	\$771.30	\$598,368	\$494.50	\$782,756	\$217.80
\$419,928	\$762.30	\$604,316	\$485.50	\$788,704	\$209.20
\$425,876	\$753.30	\$610,264	\$476.50	\$794,652	\$200.20
\$431,824	\$744.30	\$616,212	\$467.90	\$800,600	\$191.20
\$437,772	\$735.30	\$622,160	\$458.90	\$806,548	\$182.20
\$443,720	\$726.70	\$628,108	\$449.90	\$812,496	\$173.50
\$449,668	\$717.70	\$634,056	\$440.90	\$818,444	\$164.50
\$455,616	\$708.70	\$640,004	\$431.90	\$824,392	\$155.50
\$461,564	\$699.70	\$645,952	\$423.30	\$830,340	\$146.50
\$467,512	\$690.70	\$651,900	\$414.30	\$836,288	\$137.50
\$473,460	\$682.00	\$657,848	\$405.30	\$842,236	\$128.90
\$479,408	\$673.00	\$663,796	\$396.30	\$848,184	\$119.90
\$485,356	\$664.00	\$669,744	\$387.70	\$854,132	\$110.90
\$491,304	\$655.00	\$675,692	\$378.70	\$860,080	\$101.90
\$497,252	\$646.00	\$681,640	\$369.70	\$866,028	\$92.90
\$503,200	\$637.40	\$687,588	\$360.70	\$871,976	\$84.30
\$509,148	\$628.40	\$693,536	\$351.70	\$877,924	\$75.30
\$515,096	\$619.40	\$699,484	\$343.00	\$883,872	\$66.30
\$521,044	\$610.40	\$705,432	\$334.00	\$889,820	\$57.30
\$526,992	\$601.80	\$711,380	\$325.00	\$895,768	\$48.50
\$532,940	\$592.80	\$717,328	\$316.00	\$901,716	\$39.50
				\$907,664	\$30.50
				\$913,612	\$21.50
				\$919,560	\$12.50
				\$925,508	\$3.50
				\$931,456	\$0.00



## Income Support Supplement Ready Reckoner Income Test Table (Couples)

Look for the closest figure to your total gross fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. The income figures below include your war widow's or war widower's pension.

Combined Income	Pension Rate per Fortnight	Combined Income	Pension Rate per Fort-night	Combined Income	Pension Rate per Fortnight
\$1,808.00	\$257.80	\$2,124.20	\$178.70	\$2,440.40	\$99.70
\$1,818.20	\$255.20	\$2,134.40	\$176.20	\$2,450.60	\$97.10
\$1,828.40	\$252.70	\$2,144.60	\$173.60	\$2,460.80	\$94.60
\$1,838.60	\$250.10	\$2,154.80	\$171.10	\$2,471.00	\$92.00
\$1,848.80	\$247.60	\$2,165.00	\$168.50	\$2,481.20	\$89.50
\$1,859.00	\$245.00	\$2,175.20	\$166.00	\$2,491.40	\$86.90
\$1,869.20	\$242.50	\$2,185.40	\$163.40	\$2,501.60	\$84.40
\$1,879.40	\$239.90	\$2,195.60	\$160.90	\$2,511.80	\$81.80
\$1,889.60	\$237.40	\$2,205.80	\$158.30	\$2,522.00	\$79.30
\$1,899.80	\$234.80	\$2,216.00	\$155.80	\$2,532.20	\$76.70
\$1,910.00	\$232.30	\$2,226.20	\$153.20	\$2,542.40	\$74.20
\$1,920.20	\$229.70	\$2,236.40	\$150.70	\$2,552.60	\$71.60
\$1,930.40	\$227.20	\$2,246.60	\$148.10	\$2,562.80	\$69.10
\$1,940.60	\$224.60	\$2,256.80	\$145.60	\$2,573.00	\$66.50
\$1,950.80	\$222.10	\$2,267.00	\$143.00	\$2,583.20	\$64.00
\$1,961.00	\$219.50	\$2,277.20	\$140.50	\$2,593.40	\$61.40
\$1,971.20	\$217.00	\$2,287.40	\$137.90	\$2,603.60	\$58.90
\$1,981.40	\$214.40	\$2,297.60	\$135.40	\$2,613.80	\$56.30
\$1,991.60	\$211.90	\$2,307.80	\$132.80	\$2,624.00	\$53.80
\$2,001.80	\$209.30	\$2,318.00	\$130.30	\$2,634.20	\$51.20
\$2,012.00	\$206.80	\$2,328.20	\$127.70	\$2,644.40	\$48.70
\$2,022.20	\$204.20	\$2,338.40	\$125.20	\$2,654.60	\$46.10
\$2,032.40	\$201.70	\$2,348.60	\$122.60	\$2,664.80	\$43.60
\$2,042.60	\$199.10	\$2,358.80	\$120.10	\$2,675.00	\$41.00
\$2,052.80	\$196.60	\$2,369.00	\$117.50	\$2,685.20	\$38.50
\$2,063.00	\$194.00	\$2,379.20	\$115.00	\$2,695.40	\$35.90
\$2,073.20	\$191.50	\$2,389.40	\$112.40	\$2,705.60	\$33.40
\$2,083.40	\$188.90	\$2,399.60	\$109.90	\$2,715.80	\$30.80
\$2,093.60	\$186.40	\$2,409.80	\$107.30	\$2,726.00	\$28.30
\$2,103.80	\$183.80	\$2,420.00	\$104.80	\$2,735.60	\$25.90
\$2,114.00	\$181.30	\$2,430.20	\$102.20	\$2,839.20	\$0.00

Source: DVA Factsheet IS168

## Income Support Supplement Ready Reckoner Income Test Table

### (Singles)

Look for the closest figure to you total fortnightly income in the 'Income Per Fortnight' columns. The figure to the right of this number is your estimated rate of pension under the Income Test. The income figures below include your war widow's or widower's pension.

Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight	Income	Pension Rate per Fortnight
\$1,338.60	\$257.80	\$1,490.50	\$181.80	\$1,642.40	\$105.80
\$1,343.50	\$255.30	\$1,495.40	\$179.30	\$1,647.30	\$103.40
\$1,348.40	\$252.90	\$1,500.30	\$176.90	\$1,652.20	\$100.90
\$1,353.30	\$250.40	\$1,505.20	\$174.40	\$1,657.10	\$98.50
\$1,358.20	\$248.00	\$1,510.10	\$172.00	\$1,662.00	\$96.00
\$1,363.10	\$245.50	\$1,515.00	\$169.50	\$1,666.90	\$93.60
\$1,368.00	\$243.10	\$1,519.90	\$167.10	\$1,671.80	\$91.10
\$1,372.90	\$240.60	\$1,524.80	\$164.60	\$1,676.70	\$88.70
\$1,377.80	\$238.20	\$1,529.70	\$162.20	\$1,681.60	\$86.20
\$1,382.70	\$235.70	\$1,534.60	\$159.70	\$1,686.50	\$83.80
\$1,387.60	\$233.30	\$1,539.50	\$157.30	\$1,691.40	\$81.30
\$1,392.50	\$230.80	\$1,544.40	\$154.80	\$1,696.30	\$78.90
\$1,397.40	\$228.30	\$1,549.30	\$152.40	\$1,701.20	\$76.40
\$1,402.30	\$225.90	\$1,554.20	\$149.90	\$1,706.10	\$74.00
\$1,407.20	\$223.40	\$1,559.10	\$147.50	\$1,711.00	\$71.50
\$1,412.10	\$221.00	\$1,564.00	\$145.00	\$1,715.90	\$69.10
\$1,417.00	\$218.50	\$1,568.90	\$142.60	\$1,720.80	\$66.60
\$1,421.90	\$216.10	\$1,573.80	\$140.10	\$1,725.70	\$64.20
\$1,426.80	\$213.60	\$1,578.70	\$137.70	\$1,730.60	\$61.70
\$1,431.70	\$211.20	\$1,583.60	\$135.20	\$1,735.50	\$59.30
\$1,436.60	\$208.70	\$1,588.50	\$132.80	\$1,740.40	\$56.80
\$1,441.50	\$206.30	\$1,593.40	\$130.30	\$1,745.30	\$54.40
\$1,446.40	\$203.80	\$1,598.30	\$127.90	\$1,750.20	\$51.90
\$1,451.30	\$201.40	\$1,603.20	\$125.40	\$1,755.10	\$49.50
\$1,456.20	\$198.90	\$1,608.10	\$123.00	\$1,760.00	\$47.00
\$1,461.10	\$196.50	\$1,613.00	\$120.50	\$1,764.90	\$44.60
\$1,466.00	\$194.00	\$1,617.90	\$118.10	\$1,769.80	\$42.10
\$1,470.90	\$191.60	\$1,622.80	\$115.60	\$1,774.70	\$39.70
\$1,475.80	\$189.10	\$1,627.70	\$113.20	\$1,779.60	\$37.20
\$1,480.70	\$186.70	\$1,632.60	\$110.70	\$1,785.40	\$34.40
\$1,485.60	\$184.20	\$1,637.50	\$108.30	\$1,854.20	\$0.00

Source: DVA Factsheet IS167

## Income Support Supplement Ready Reckoner Assets Test Table (Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight
\$798,500	\$257.80	\$903,776	\$179.00	\$1,009,052	\$99.90
\$801,896	\$255.50	\$907,172	\$176.40	\$1,012,448	\$97.60
\$805,292	\$252.90	\$910,568	\$173.80	\$1,015,844	\$95.00
\$808,688	\$250.30	\$913,964	\$171.50	\$1,019,240	\$92.40
\$812,084	\$247.60	\$917,360	\$168.90	\$1,022,636	\$89.80
\$815,480	\$245.40	\$920,756	\$166.30	\$1,026,032	\$87.10
\$818,876	\$242.80	\$924,152	\$163.60	\$1,029,428	\$84.90
\$822,272	\$240.10	\$927,548	\$161.00	\$1,032,824	\$82.30
\$825,668	\$237.50	\$930,944	\$158.80	\$1,036,220	\$79.60
\$829,064	\$234.90	\$934,340	\$156.10	\$1,039,616	\$77.00
\$832,460	\$232.60	\$937,736	\$153.50	\$1,043,012	\$74.40
\$835,856	\$230.00	\$941,132	\$150.90	\$1,046,408	\$72.10
\$839,252	\$227.40	\$944,528	\$148.30	\$1,049,804	\$69.50
\$842,648	\$224.80	\$947,924	\$146.00	\$1,053,200	\$66.90
\$846,044	\$222.10	\$951,320	\$143.40	\$1,056,596	\$64.30
\$849,440	\$219.90	\$954,716	\$140.80	\$1,059,992	\$62.00
\$852,836	\$217.30	\$958,112	\$138.10	\$1,063,388	\$59.40
\$856,232	\$214.60	\$961,508	\$135.50	\$1,066,784	\$56.80
\$859,628	\$212.00	\$964,904	\$133.30	\$1,070,180	\$54.10
\$863,024	\$209.40	\$968,300	\$130.60	\$1,073,576	\$51.50
\$866,420	\$207.10	\$971,696	\$128.00	\$1,076,972	\$49.30
\$869,816	\$204.50	\$975,092	\$125.40	\$1,080,368	\$46.60
\$873,212	\$201.90	\$978,488	\$123.10	\$1,083,764	\$44.00
\$876,608	\$199.30	\$981,884	\$120.50	\$1,087,160	\$41.40
\$880,004	\$196.60	\$985,280	\$117.90	\$1,090,556	\$38.80
\$883,400	\$194.40	\$988,676	\$115.30	\$1,093,952	\$36.50
\$886,796	\$191.80	\$992,072	\$112.60	\$1,097,348	\$33.90
\$890,192	\$189.10	\$995,468	\$110.40	\$1,100,744	\$31.30
\$893,588	\$186.50	\$998,864	\$107.80	\$1,104,140	\$28.60
\$896,984	\$184.30	\$1,002,260	\$105.10	\$1,107,500	\$25.90
\$900,380	\$181.60	\$1,005,656	\$102.50	\$1,142,000	\$0.00

Source: DVA Factsheet IS168

## Income Support Supplement Ready Reckoner Assets Test Table (Non-Homeowner Couples)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight	Combined Assets	Pension Rate per Fortnight
\$947,500	\$257.80	\$1,052,776	\$179.00	\$1,158,052	\$99.90
\$950,896	\$255.50	\$1,056,172	\$176.40	\$1,161,448	\$97.60
\$954,292	\$252.90	\$1,059,568	\$173.80	\$1,164,844	\$95.00
\$957,688	\$250.30	\$1,062,964	\$171.50	\$1,168,240	\$92.40
\$961,084	\$247.60	\$1,066,360	\$168.90	\$1,171,636	\$89.80
\$964,480	\$245.40	\$1,069,756	\$166.30	\$1,175,032	\$87.10
\$967,876	\$242.80	\$1,073,152	\$163.60	\$1,178,428	\$84.90
\$971,272	\$240.10	\$1,076,548	\$161.00	\$1,181,824	\$82.30
\$974,668	\$237.50	\$1,079,944	\$158.80	\$1,185,220	\$79.60
\$978,064	\$234.90	\$1,083,340	\$156.10	\$1,188,616	\$77.00
\$981,460	\$232.60	\$1,086,736	\$153.50	\$1,192,012	\$74.40
\$984,856	\$230.00	\$1,090,132	\$150.90	\$1,195,408	\$72.10
\$988,252	\$227.40	\$1,093,528	\$148.30	\$1,198,804	\$69.50
\$991,648	\$224.80	\$1,096,924	\$146.00	\$1,202,200	\$66.90
\$995,044	\$222.10	\$1,100,320	\$143.40	\$1,205,596	\$64.30
\$998,440	\$219.90	\$1,103,716	\$140.80	\$1,208,992	\$62.00
\$1,001,836	\$217.30	\$1,107,112	\$138.10	\$1,212,388	\$59.40
\$1,005,232	\$214.60	\$1,110,508	\$135.50	\$1,215,784	\$56.80
\$1,008,628	\$212.00	\$1,113,904	\$133.30	\$1,219,180	\$54.10
\$1,012,024	\$209.40	\$1,117,300	\$130.60	\$1,222,576	\$51.50
\$1,015,420	\$207.10	\$1,120,696	\$128.00	\$1,225,972	\$49.30
\$1,018,816	\$204.50	\$1,124,092	\$125.40	\$1,229,368	\$46.60
\$1,022,212	\$201.90	\$1,127,488	\$123.10	\$1,232,764	\$44.00
\$1,025,608	\$199.30	\$1,130,884	\$120.50	\$1,236,160	\$41.40
\$1,029,004	\$196.60	\$1,134,280	\$117.90	\$1,239,556	\$38.80
\$1,032,400	\$194.40	\$1,137,676	\$115.30	\$1,242,952	\$36.50
\$1,035,796	\$191.80	\$1,141,072	\$112.60	\$1,246,348	\$33.90
\$1,039,192	\$189.10	\$1,144,468	\$110.40	\$1,249,744	\$31.30
\$1,042,588	\$186.50	\$1,147,864	\$107.80	\$1,253,140	\$28.60
\$1,045,984	\$184.30	\$1,151,260	\$105.10	\$1,256,536	\$25.90
\$1,049,380	\$181.60	\$1,154,656	\$102.50	\$1,259,932	\$23.20
				\$1,291,000	\$0.00

Source: DVA Factsheet IS168

## Income Support Supplement Ready Reckoner Assets Test Table(Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$597,750	\$257.80	\$648,497	\$182.00	\$699,244	\$105.90
\$599,387	\$255.50	\$650,134	\$179.40	\$700,881	\$103.30
\$601,024	\$252.90	\$651,771	\$176.80	\$702,518	\$100.60
\$602,661	\$250.60	\$653,408	\$174.50	\$704,155	\$98.40
\$604,298	\$248.00	\$655,045	\$171.90	\$705,792	\$95.80
\$605,935	\$245.80	\$656,682	\$169.60	\$707,429	\$93.50
\$607,572	\$243.10	\$658,319	\$167.00	\$709,066	\$90.90
\$609,209	\$240.90	\$659,956	\$164.80	\$710,703	\$88.60
\$610,846	\$238.30	\$661,593	\$162.10	\$712,340	\$86.00
\$612,483	\$236.00	\$663,230	\$159.90	\$713,977	\$83.80
\$614,120	\$233.40	\$664,867	\$157.30	\$715,614	\$81.10
\$615,757	\$230.80	\$666,504	\$154.60	\$717,251	\$78.50
\$617,394	\$228.50	\$668,141	\$152.40	\$718,888	\$76.30
\$619,031	\$225.90	\$669,778	\$149.80	\$720,525	\$73.60
\$620,668	\$223.60	\$671,415	\$147.50	\$722,162	\$71.40
\$622,305	\$221.00	\$673,052	\$144.90	\$723,799	\$68.80
\$623,942	\$218.80	\$674,689	\$142.60	\$725,436	\$66.50
\$625,579	\$216.10	\$676,326	\$140.00	\$727,073	\$63.90
\$627,216	\$213.90	\$677,963	\$137.80	\$728,710	\$61.60
\$628,853	\$211.30	\$679,600	\$135.10	\$730,347	\$59.00
\$630,490	\$209.00	\$681,237	\$132.90	\$731,984	\$56.80
\$632,127	\$206.40	\$682,874	\$130.30	\$733,621	\$54.10
\$633,764	\$203.80	\$684,511	\$127.60	\$735,258	\$51.50
\$635,401	\$201.50	\$686,148	\$125.40	\$736,895	\$49.30
\$637,038	\$198.90	\$687,785	\$122.80	\$738,532	\$46.60
\$638,675	\$196.60	\$689,422	\$120.50	\$740,169	\$44.40
\$640,312	\$194.00	\$691,059	\$117.90	\$741,806	\$41.80
\$641,949	\$191.80	\$692,696	\$115.60	\$743,443	\$39.50
\$643,586	\$189.10	\$694,333	\$113.00	\$745,080	\$36.90
\$645,223	\$186.90	\$695,970	\$110.80	\$746,717	\$34.40
\$646,860	\$184.30	\$697,607	\$108.10	\$748,354	\$31.80
				\$749,991	\$29.20
				\$751,628	\$26.60
				\$753,265	\$24.00
				\$754,902	\$21.40
				\$756,539	\$18.80
				\$758,176	\$16.20
				\$759,813	\$13.60
				\$761,450	\$11.00
				\$763,087	\$8.40
				\$764,724	\$5.80
				\$766,361	\$3.20
				\$768,000	\$0.60
				\$769,637	\$0.00

## Income Support Supplement Ready Reckoner Assets Test Table(Non-Homeowner Singles)

Look for the closest figure to your total assets in the 'Total Assets' columns. The figure to the right of this number is your estimated rate of pension under the Asset Test.

Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight	Assets	Pension Rate per Fortnight
\$746,750	\$257.80	\$797,497	\$182.00	\$848,244	\$105.90
\$748,387	\$255.50	\$799,134	\$179.40	\$849,881	\$103.30
\$750,024	\$252.90	\$800,771	\$176.80	\$851,518	\$100.60
\$751,661	\$250.60	\$802,408	\$174.50	\$853,155	\$98.40
\$753,298	\$248.00	\$804,045	\$171.90	\$854,792	\$95.80
\$754,935	\$245.80	\$805,682	\$169.60	\$856,429	\$93.50
\$756,572	\$243.10	\$807,319	\$167.00	\$858,066	\$90.90
\$758,209	\$240.90	\$808,956	\$164.80	\$859,703	\$88.60
\$759,846	\$238.30	\$810,593	\$162.10	\$861,340	\$86.00
\$761,483	\$236.00	\$812,230	\$159.90	\$862,977	\$83.80
\$763,120	\$233.40	\$813,867	\$157.30	\$864,614	\$81.10
\$764,757	\$230.80	\$815,504	\$154.60	\$866,251	\$78.50
\$766,394	\$228.50	\$817,141	\$152.40	\$867,888	\$76.30
\$768,031	\$225.90	\$818,778	\$149.80	\$869,525	\$73.60
\$769,668	\$223.60	\$820,415	\$147.50	\$871,162	\$71.40
\$771,305	\$221.00	\$822,052	\$144.90	\$872,799	\$68.80
\$772,942	\$218.80	\$823,689	\$142.60	\$874,436	\$66.50
\$774,579	\$216.10	\$825,326	\$140.00	\$876,073	\$63.90
\$776,216	\$213.90	\$826,963	\$137.80	\$877,710	\$61.60
\$777,853	\$211.30	\$828,600	\$135.10	\$879,347	\$59.00
\$779,490	\$209.00	\$830,237	\$132.90	\$880,984	\$56.80
\$781,127	\$206.40	\$831,874	\$130.30	\$882,621	\$54.10
\$782,764	\$203.80	\$833,511	\$127.60	\$884,258	\$51.50
\$784,401	\$201.50	\$835,148	\$125.40	\$885,895	\$49.30
\$786,038	\$198.90	\$836,785	\$122.80	\$887,532	\$46.60
\$787,675	\$196.60	\$838,422	\$120.50	\$889,169	\$44.40
\$789,312	\$194.00	\$840,059	\$117.90	\$890,806	\$41.80
\$790,949	\$191.80	\$841,696	\$115.60	\$892,443	\$39.50
\$792,586	\$189.10	\$843,333	\$113.00	\$894,080	\$36.90
\$794,223	\$186.90	\$844,970	\$110.80	\$895,717	\$34.40
\$795,860	\$184.30	\$846,607	\$108.10	\$918,750	\$0.00

Source: DVA Factsheet IS167

## Additional Benefits

All Service Pensioners and Income Support Supplement recipients are eligible for a number of additional benefits, including pharmaceutical benefits, assistance with hearing benefits, certain postal services and travel concessions.

### Concessions

A Pensioner Concession Card, issued at the beginning of each year, must be produced to receive these benefits.

Concessions may also be available for utility charges such as water and electricity supply and on local council rates.

Details of these concessions are available from the appropriate State Government or Local Government authorities. The Commonwealth has no role in providing these concessions and considerable variation occurs between states.

For more information see DVA Factsheet IS125 and CON01 to CON08.

### Bereavement Payment

A bereavement payment is a one-off, non-taxable payment designed to help with the costs that may follow the death of a pensioner or member/former member. The bereavement payment available depends on whether the person's service is covered by the Veterans' Entitlements Act 1986 (VEA) or the Military Rehabilitation and Compensation Act 2004 (MRCA). There is no bereavement payment for those with service under the Safety, Rehabilitation and Compensation Act 1988 (SRCA).

### Who can receive a bereavement payment?

The payment is usually made to the deceased person's estate if the pensioner was single, separated, or widowed when they died, and they were receiving:

- service pension; or
- social security age pension; or
- Defence Force Income Support Allowance (DFISA); or

- income support supplement.

If the pensioner was a member of a couple the payment is made to the surviving partner if the partners were:

- living together; or
- separated because of medical reasons or if either of them was in respite care at the time of death and the pensioner was receiving:
- service pension; or
- social security age pension; or
- Defence Force Income Support Allowance (DFISA); or
- income support supplement or
- disability pension.

For further information contact DVA on 133 254 or see:

VEA - DVA Factsheet BR04

MRCA - DVA Factsheet MRC18

### Funeral Benefit

Funeral assistance is available to help families meet the cost of the funeral. The assistance available depends on whether the person's service is covered by the VEA, MRCA or SRCA.

Where the cost of a member's funeral is met by the ADF for members who die while still serving, no funeral expenses are payable by DVA.

VEA - Up to maximum payment of \$2,000 to assist with costs of eligible veteran or dependant (BR04)

MRCA - Up to maximum payment of \$11,459.25 for eligible veterans (MRC17, MRC04).

SRCA - Funeral expenses can be reimbursed up to a maximum amount if the deceased died as a result of a compensable injury or disease (MCS06).

**Note: Information about preparing for bereavement is available through DVA, including a Planning Ahead Kit, key forms and advice about what to do upon death.**

### Family Tax Benefit

Family Tax Benefit may be paid to income support pensioners in respect of dependent children. Veterans' Affairs income support pensioners receive the maximum rate of Family Tax Benefit Part A irrespective of their income. If income support is not received for a period of time, the normal income test for FTB A will apply during that period. This may result in less than the maximum rate of payment being received until the DVA benefit becomes payable again.

Application for and enquiries about payment of this benefit should be made to the Family Assistance Office, which is located in all Medicare offices, Centrelink outlets and ATO access and enquiry sites. You can also visit their Internet site at: [www.familyassist.gov.au](http://www.familyassist.gov.au)

see DVA Factsheet IS30

## Education Schemes

Education Schemes provide financial assistance, student support services, guidance and counselling for eligible children to help them achieve their full potential in full-time education or career training. While the benefits available under these schemes are similar, eligibility rules differ slightly. Please see DVA Factsheet MRC47, DP43 and MRC04.

### Veterans' Children Education Scheme (VCES)

Primary students: \$258.80 p/a

Secondary and tertiary students (per fortnight)

Age	At Home	Living Away	Homeless
-16	\$53.70	\$364.20	\$433.80
16-17	\$237.50	\$433.80	\$433.80
18+	\$285.60	\$433.80	\$433.80

Secondary/tertiary double orphans (per fortnight - applies to VCES Students only)

Age	Amount
-16	\$241.20
16-20	\$433.80
21 +	\$527.10

see DVA Factsheet DP43, IS30 and MRC47

### Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS).

Primary students (per year) \$258.80

Secondary and tertiary students (per fortnight)

Age	At Home	Living Away	Homeless
-16	\$53.70	\$364.20	\$433.80
16-17	\$237.50	\$433.80	\$433.80
18+	\$285.60	\$433.80	\$433.80

see DVA Factsheet MRC04

### Start Up and Relocation Scholarships

VCES and MRCAETS tertiary students may be eligible for an annual Student Start Up Scholarship worth \$2,050 per annum paid in two equal instalments.

Students who need to move to study may be eligible for a Relocation Scholarship worth \$4,269 in the first year of study, \$2135 for the second and third years of study and \$1067 in subsequent years.

Students do not need to apply for the scholarships. Eligibility will be determined automatically by DVA.

see DVA Factsheet MRC04, MRC45 and MRC47

### Long Tan Bursary

The Long Tan Bursary scheme was established to help eligible children of Vietnam veterans meet the cost of post-secondary education.

Fifty bursaries, worth \$9,000 for each recipient and paid over three years, are awarded each year to successful applicants from each state and territory. The scheme is administered by the Australian Veterans' Children Assistance Trust on behalf of DVA. Applications for LTB open annually on Vietnam Veterans' Day, 18 August each year, and close on 31 October.

see DVA Factsheet DS04



### **Remote Area Allowance**

Remote area allowance is a fortnightly, non-taxable payment made to income support pensioners to help offset the higher than normal costs, such as transport and communication, incurred while living in remote areas of Australia. You do not need to apply for the remote area allowance. The allowance is paid automatically each fortnight as part of your pension. However, if you believe you are eligible but have not been paid this allowance, you should contact DVA.

The current rates are:

Singles rate	\$18.20
Couples rate (each)	\$15.60
Each child	\$ 7.30

DVA Factsheet IS30 and IS12

### **Rent Assistance**

Rent assistance is a non taxable allowance paid to income support pensioners to help meet the cost of private rented accommodation. You must pay a minimum amount of rent before you can be paid rent assistance. This minimum amount is called the rent threshold. For every \$1 of rent that you pay in excess of the rent threshold you will receive \$0.75 of rent assistance, up to a maximum amount.

Rent thresholds:

Single (per fortnight) \$114  
 Couple (per fortnight) \$185.40

The maximum amount of rent assistance:

Single (per fortnight) \$128.40  
 Couple (per fortnight, combined) \$120.80

For income support pensioners with a dependent child under the age of 16, their rent assistance is paid by the Family Assistance Office as part of Family Tax Benefit.

see DVA Factsheet IS74

## Supplements

Veterans may also be eligible for certain supplements available to assist with the cost everyday living.

### **Seniors Supplement**

The Seniors Supplement was a quarterly payment paid automatically to Commonwealth Seniors Health Cards and certain DVA Gold Card holders who do not receive a pension supplement. Legislation passed in June 2015 to cease this payment with the last instalment paid in late June 2015.

see DVA Factsheet IS17

### **Veterans supplement**

Veterans supplement is a non taxable fortnightly amount paid to some veterans, some war widow(er)s and orphans, who do not receive an income support payment.

There are two rates of payment for the Veterans Supplement depending on the situation- a low rate of \$6.20 per fortnight or a high rate of \$12.40 per fortnight. More information about eligibility can be found in DVA Factsheet IS18.

### **Energy Supplement**

The Energy Supplement is part of the Household Assistance Package, which provides ongoing financial assistance to certain members of the veteran and defence community. The Energy Supplement is automatically paid to eligible recipients. It is not counted as taxable income and you can receive more than one Energy Supplement if you receive more than one of the underlying eligible payments.

Rates for each eligible underlying payment can be found in DVA Factsheet CEP01.

### **MRCA and SRCA Supplements**

The MRCA supplement is a fortnightly payment that may be payable under the Military Rehabilitation and Compensation Act 2004 (MRCA) and replaces telephone (and Internet) allowance and pharmaceutical allowance to eligible MRCA claimants. The MRCA supplement is payable at a rate of either \$6.20 (low rate) per fortnight or \$12.40 (high rate) per fortnight, depending on your eligibility.

The SRCA supplement is a fortnightly payment designed to compensate those SRCA clients who are required to make a co-contribution to the cost of the pharmaceuticals needed for conditions that have been accepted under the Safety, Rehabilitation and Compensation Act 1988. The SRCA supplement is payable at a rate of \$6.20 per fortnight.

see DVA Factsheet MRC40

### **Prisoner of War Recognition Supplement (POWR)**

The POWR Supplement is a measure that provides special recognition of former surviving Australian prisoners of war (POWs), both veteran and civilian, for the severe hardships and deprivations they experienced. It will apply to all surviving former Australian POWs from World War 2 and the Korean War.

The POWR Supplement payment is \$533.60 per fortnight and is indexed annually in accordance with the Consumer Price Index (CPI).

see DVA Factsheet POW02

## **Income Support for Veterans not entitled to a Service Pension**

Veterans who are not entitled to a Service Pension may be entitled to income support benefits, such as the Age Pension or Disability Support Pension, from Centrelink.

Veterans in this situation who receive a Disability Pension and are eligible for an Age Pension have the option of receiving their Age Pension from DVA.

Age Pensions paid by DVA are subject to the same income and assets tests that apply to other social security pensions.

(Source: DVA FACTS IS05)

Where a pensioner is otherwise entitled to a social security income support benefit but that payment is reduced or not payable because of Disability Pension paid by DVA, the Defence Force Income Support Allowance (DFISA) is paid. Payment of DFISA is made by DVA, not Centrelink.

see DVA Factsheet IS29

# Health Care and Support Services

DVA provides or funds a range of health, housing and other support services for veterans.

## **Convalescent Care**

Convalescent care refers to a short period of non-acute care that is provided to assist your recovery from an illness or operation. It is prescribed by your treating doctor or other health care provider and will immediately follow an acute hospital admission.

You may be eligible for convalescent care if you hold a Gold or White Repatriation Health Care Card. The DVA will pay for up to 21 days of convalescent care for all conditions (Gold Card) or eligible conditions (White Card).

Your hospital discharge planner, treating doctor or other health provider, such as a social worker or charge nurse, can arrange convalescent care if it is medically necessary. They must seek prior financial authorisation from DVA before arranging convalescent care for you.

see DVA Factsheet HSV77

## **Coordinated Veterans' Care (CVC) Program**

The Coordinated Veterans' Care (CVC) Program is a team-based program designed to increase support for Gold Card holders with one or more targeted chronic conditions or complex care needs and those who are at risk of unplanned hospitalisation. CVC focuses on improving the management of chronic conditions and quality of life for eligible Gold Card holders who are most at risk of unplanned hospitalisation. Gold Card holders can include veterans, war widow/widowers and dependants. The programme is aimed at Gold Card holders with the following chronic conditions:

- congestive heart failure
- coronary artery disease
- pneumonia
- chronic obstructive pulmonary disease
- diabetes

GPs are paid to enrol Gold Card holders onto the CVC Program and to provide ongoing, comprehensive and coordinated care with the assistance of their practice nurse or a community nurse (from a DVA contracted provider). The program is completely voluntary.

Coordination care activities could include:

- coordinating the veteran or war widow(er)'s appointments with other health professionals;
- providing an appointment reminder service;
- undertaking home visits;
- assisting the veteran or war widow(er) with managing medications and treatment;
- helping the veteran or war widow(er) self manage their condition; and
- assembling information for the GP on the range of services provided to the veteran or war widow(er).

Participants whose health outcomes are impacted by social isolation may be eligible for social assistance services, such as assisting participation in community activities through CVC social assistance services.

More information about the CVC is available from:

Phone: 133 254 Regional Callers: 1800 55 254

Email: [CVCPprogram@dva.gov.au](mailto:CVCPprogram@dva.gov.au) Mail: CVC Program, GPO Box 9998, Canberra ACT 2601.

Email: [info@cvchelpline.net.au](mailto:info@cvchelpline.net.au)

see DVA Factsheet HSV101 (CVC) HCS10 (Social Assistance)

### **Veterans' Home Care (VHC) Program**

Veterans' Home Care (VHC) is a DVA program designed to assist entitled persons who need a small amount of practical help to continue living independently in their own home. Services include:

- Domestic assistance (help with basic household tasks);
- Personal care (help with daily self-care tasks like washing and eating that a veteran is unable to perform themselves);
- Home and garden maintenance to minimise environmental health and safety hazards (up to 15 hour p/a, does not include major repairs or ornamental gardening services);
- Respite services, including in home respite; residential and emergency respite services; and

With the exception of respite care, eligible veterans and war widow(er)s may be asked to pay a co-payment for services received. If you are having difficulties paying the copayment, please contact DVA or refer to Factsheet HCS05 (Waiver of Copayments for Veterans' Home Care Services).

To receive VHC services you must have an assessment by a VHC assessor. Most assessments are done over the phone. To arrange an assessment call a VHC Assessment Agency on 1300 550 450. The VHC assessor will discuss your circumstances with you to identify the range of services you may need.

Following the assessment, the services you need will be detailed in a Care Plan and sent to you and the VHC Service Provider. The VHC Service Provider will call you to discuss a suitable time to provide their service(s).

see DVA Factsheet HCS01

Members of the veteran community not eligible to receive home care services under the DVA Veterans' Home Care program may be eligible for similar services provided under the Home and Community Care (HACC) Program.

### **Respite Care**

Respite care is designed to provide relief for a carer (including a self-carer, residential respite only) who has responsibility for the ongoing care, attention and support of a veteran or war widow(er) who is in ill health or incapacitated. It provides an alternative form of care and enables the carer to have a break.

Respite care may be provided:

- in-home;
- Residential Respite in an Australian government-funded aged care facility;
- as emergency respite care in the home (ESTHR).

Respite care through DVA is only available through the VHC Program following an assessment by a VHC Assessment Agency and residential respite also requires an assessment by an Aged Care Assessment Team (ACAT) officer.

In any one year, DVA will pay for 196 hours of in-home or residential care, or a combination of both. DVA will also pay for up to 72 hours per episode of ESTHR, with a maximum limit of 216 hours, per financial year.

Respite care is also available through other government programs, including the National Respite for Carers Program (NRCP) and the Home and Community Care (HACC) program. For more information about these programs call My Aged Care on 1800 200 422 or visit the My Aged Care website at [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

see DVA Factsheet HSV06

### **Falls Prevention**

Previously falls prevention items were available through Homefront and the Veterans' Home Maintenance Line (VHML) programs. These programs ceased on 6 February 2015.

Falls prevention items can now be accessed under the Rehabilitation Appliance Program (RAP). To access falls prevention items you will need to undertake RAP assessment which will be carried out by a health professional, usually an Occupational Therapist or Registered Nurse. If you believe you have a clinical need for a falls prevention item, just ask your GP for a RAP assessment and they will arrange for a health professional to go to your home and carry out a RAP assessment. If the assessment identifies that you clinically require items/services that are available on the RAP Schedule, then the health professional will work with DVA in delivering those items to you at no cost to you.

For more information about the RAP please see DVA Factsheet HSV107, contact the DVA or head to [www.dva.gov.au/health-and-wellbeing/home-and-care/rehabilitation-appliances-program-rap](http://www.dva.gov.au/health-and-wellbeing/home-and-care/rehabilitation-appliances-program-rap)

Additional information is also provided on p 47 of this booklet.

# Veteran & Community Grants

## **Veteran & Community Grants**

The Veteran and Community Grants (V&CG) programme aims to maintain and improve the independence and quality of life for members of the veteran community by providing funding for projects that support activities and services to sustain or enhance health and wellbeing.

V&CG is open to ex-service organisations, veteran representative groups and other organisations.

V&CG provides seed funding to develop projects that will become sustainable and financially viable and that have an ongoing benefit for members of the veteran community.

Funding rounds occur on an ongoing, rolling basis. When sufficient applications are received or a two month period has elapsed, a funding round will be processed for the Minister's decision. For further information, the application form and guidelines, contact DVA:

Phone: 133 254 (metro) 1800 555 254 (regional)

Website: [www.dva.gov.au/grants](http://www.dva.gov.au/grants)

see DVA Factsheet GS03

## **Building Excellence in Support and Training Grants Program**

The Building Excellence in Support and Training (BEST) grants program supports ex-service organisation (ESO) practitioners and advocates to provide pensions and welfare assistance to the veteran and Defence community. It also links closely to the Training and Information Program, which provides the essential skills for claims, advocacy and welfare work.

BEST grant rounds are conducted annually. Rounds open in approximately March each year and approved grants are paid early in the following financial year.

Applicants are advised to visit [www.dva.gov.au/grants](http://www.dva.gov.au/grants) periodically for updated information. Guidelines and an Approved Grants List is also available on the website.

## **Training and Information Program (TIP)**

TIP provides training and information for welfare and pensions officers who are volunteers working within ex-service organisations (ESOs). TIP training is delivered to enable them to provide the best possible advice to veterans and former serving members of the defence forces seeking their services.

Each state has a calendar of courses. A list of your state's course calendar and description of the courses that are available at [www.dva.gov.au/consultation-and-grants/grants/training-and-information-program-tip](http://www.dva.gov.au/consultation-and-grants/grants/training-and-information-program-tip)

If you are interested in attending TIP training you need to be endorsed by an ESO. Each state has entry pre-requisites for some of their courses. Application forms are also available at the website listed above.

# Entitlement Cards

## Health Care Cards

There are three health care cards:

- Gold Card (Repatriation Health Card – For All Health Care Conditions)
- White Card (Repatriation Health Card – For Specific Health Care Conditions); and
- Orange Card (Repatriation Pharmaceutical Benefits Card or RPBC – For Commonwealth and Allied servicemen and women with qualifying service).

The DVA issues health cards to eligible veterans and former members of Australia's defence force, their widows/widowers and dependants. There are different eligibility requirements for each type of card.

## Gold Card

### Repatriation Health Card – For all Conditions

Gold Card holders are entitled to receive medical and allied health care for all health conditions, whether service related or not. This means that, generally, a Gold Card holder should not have to pay for any health care treatment under DVA arrangements. However there are some exceptions so clients should check with their health care provider who can ask DVA before proceeding with treatment. A small number of services are subject to the Department's prior financial authorisation.

For a full list of services available, please see DVA Factsheet HSV01.

### Who is Eligible?

The Gold Card is issued to veterans of the Australian Defence Force who:

- are ex-prisoners of war;
- are World War 1 veterans, nurses or mariners;

- 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;
- are mariners who served in Australia's merchant navy between 3 September 1939 and 29 October 1945 and are ex-prisoners of war; or
- are veterans who served in Australia's defence force after World War II, who are aged 70 years or over, and have qualifying service under section 7A of the VEA. This includes members who have rendered a period of service classified as warlike on or after 1 July 2004, and which is covered under the Military, Rehabilitation and Compensation Act 2004 (MRCA) for compensation purposes.

Some veterans of Commonwealth or allied forces with qualifying service are also eligible to receive the Gold Card. To be eligible, veterans must have been domiciled in Australia immediately prior to enlisting with Commonwealth or allied forces.

DVA Factsheet HSV59, IS57 and IS62

Veterans who do not fit into the above categories but receive the disability pension under the VEA are eligible to receive the Gold Card if:

- the rate of their disability pension is 100% of the general rate or higher;
- the rate of their disability pensions is 50% of the general rate or higher and they also receive any amount of service pension;
- their disability pension includes an

additional amount under section 27 of the VEA for specific service-related amputations or blindness in one eye; or

- they were granted the disability pension for pulmonary tuberculosis before 2 November 1978.

Some veterans who receive an age or invalidity pension are also eligible for the Gold Card if they:

- satisfy the treatment benefits eligibility income and assets test; or
- are permanently blind in both eyes; or
- receive any amount of service pension and have an impairment from one or more service injuries or diseases that constitutes at least 30 impairment points under the MRCA.

Former members of the Australian Defence Force (ADF), cadets and reservists who have conditions for which liability has been accepted under the MRCA are eligible for a Gold Card if they:

- have permanent impairment from accepted conditions assessed at or above 60 points; or
- have a permanent impairment from accepted conditions assessed at 30 points or above, and the person is receiving any amount of Service Pension, or
- meet the criteria for the Special Rate Disability Pension (SRDP) safety net payment even if they have not chosen that pension.

Certain dependants of veterans are also eligible for the Gold Card if they are:

members are also eligible for a Gold Card if they are:

- war widow(er)s in receipt of that pension;
- as at 1 July 2008 a war widow whose partner was in receipt of Temporary Special Rate and Intermediate Rate Pensions at the time of their death;

- dependant children of a war-caused deceased veteran, under 16, or between 16 and 25 undergoing full-time study;
- children of a deceased veteran whose death was not war-caused and who had operational service, and are not cared for by remaining parent;
- the partner or eligible young person who was wholly dependant on a deceased veteran, and entitled to compensation for the death under MRCA;

The invalid child of a war-caused deceased veteran, or a widowed mother or stepmother who was dependant on an unmarried, war-caused deceased veteran, who had treatment entitlements before 6 June 1985 is also eligible for a Gold Card. Please note, no new treatment eligibility grants for this category have been possible since 18 October 1985.

see DVA Factsheet HSV59 - Eligibility

#### **When do I use my Gold Card?**

The Gold Card identifies you as being eligible for treatment and care for all your health care conditions at the Department of Veterans' Affairs (DVA) expense. You should present your Gold Card whenever you visit:

- a doctor, medical specialist, dentist, pharmacist, dental prosthetist, optometrist or other health care professional who provides services under DVA arrangements;
- or
- a hospital or day procedure facility.

The Gold Card can only be accepted by Australian Health Care Providers who have registered with DVA. It is a good idea to check with your healthcare provider before making an appointment.

#### **Can I use it overseas?**

You can use your Gold Card anywhere in Australia but not overseas. If you are planning to travel overseas, you must contact the DVA *before* you travel for information about treatment arrangements while you are away.

DVA Factsheet HSV60



Gold Card holders are entitled to receive subsidised pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme and appliances under the Rehabilitation Appliances Program (RAP), among other benefits, more information about these two schemes is set out in this booklet.

## White Card

### Repatriation Health Card for Specific Conditions

The White Card gives access to a wide range of public and private health care services for the treatment, at the department's expense, of your disabilities and conditions accepted as war or service related.

Holders of a White Card are only entitled to be treated at DVAs expense including subsidised pharmaceuticals for their accepted service related disabilities or illnesses. DVA Factsheet HSV01 contains information about available services, White Card holders may access *some* of these services.

Veterans of the Australian Defence Force may also receive treatment for the following conditions whether service related or not:

- cancer (malignant neoplasia)
- pulmonary tuberculosis
- post traumatic stress disorder
- anxiety and/or depression
- symptoms of unidentifiable conditions, until diagnosed, where a claim is lodged within 15 years of eligible service (being other than peacetime service). This is subject to certain additional requirements.

### Who is eligible?

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

- an accepted war or service-caused injury or disease;

- malignant cancer (neoplasia), whether war-caused or not;
- pulmonary tuberculosis, whether war-caused or not;
- post traumatic stress disorder (PTSD), whether war-caused or not;
- anxiety and/or depression, whether war-caused or not; or
- Symptoms of unidentifiable conditions, until diagnosed, where a claim is lodged within 15 years of eligible service (being other than peacetime service). This is subject to certain additional requirements.

A White Card is issued to former members of the Australian Defence Force who have accepted conditions under the Safety, Rehabilitations and Compensation Act 1988 (SRCA) and ongoing treatment needs.

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

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

In certain circumstances, members and former members with warlike or non-warlike service after 1 July 2004 may also be provided with a White Card under the VEA for the treatment of malignant neoplasia, pulmonary tuberculosis, post-traumatic stress disorder or anxiety and/or depression, irrespective of whether those conditions are war-caused or not (DVA Factsheet MRC46).

DVA Factsheet HSV61 - Entitlements and Eligibility

**When do I use my Card?**

The White Card identifies you as being eligible for treatment and care for your accepted conditions at the Department of Veterans' Affairs (DVA) expense. You should present your Gold Card whenever you visit:

- a doctor, medical specialist, dentist, pharmacist, dental prosthetist, optometrist or other health care professional who provides services under DVA arrangements; or
- a hospital or day procedure facility.

**Can I use it overseas?**

You can use your White Card anywhere in Australia but not overseas. If you are planning to travel overseas, you must contact the DVA *before* you travel for information about treatment arrangements while you are away.

DVA Factsheet HSV61

White Card holders are entitled to receive subsidised pharmaceuticals under the Repatriation Pharmaceutical Benefits Scheme and appliances under the Rehabilitation Appliances Program (RAP), among other benefits, for accepted conditions only, more information about these two schemes is set out in this booklet.

## Orange Card

**Repatriation Pharmaceutical Benefits Card**

The Orange Card gives access to subsidised pharmaceuticals and medicines under the Repatriation Pharmaceutical Benefits Scheme (RPBS). The Orange Card is issued to Commonwealth and allied veterans and mariners who meet the eligibility criteria.

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

**Who is eligible?**

This card is issued to Commonwealth and allied veterans and mariners who:

- have qualifying service from World War I or II;
- are aged 70 or over; and

- have been resident in Australia for 10 years or more.

see DVA Factsheet HSV69

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

An allied mariner is a person who, between 3 September 1939 and 29 October 1945, was employed as a mariner in sea-going service on a ship that was operated by, or on behalf of, an allied country.

For more information about what constitutes qualifying service for Commonwealth and allied veterans please see DVA Factsheets IS57 and IS64.

**When do I use my Card?**

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

**Can I use it overseas?**

You can use your Orange Card anywhere in Australia but not overseas. If you are planning to travel overseas, you must contact the DVA *before* you travel for information about treatment arrangements while you are away.

DVA Factsheet HSV69

Card Holder will be expected to pay.

Orange Card holders obtain prescribed medications at the concessional rate (DVA Factsheet HSV92). They are also entitled to receive the Veterans Supplement. However Orange Card holders are not eligible for the Veterans' Pharmaceutical Reimbursement

Scheme (DVA Factsheet HSV132). More information about the RBPS and the Veterans' Pharmaceutical Reimbursement Scheme is contained in this booklet.

**Lost or Stolen Cards**

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

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

## Repatriation Transport Scheme (RTS)

DVA provides eligible persons and their medically required attendants assistance with their transport when travelling for approved medical treatment.

**Arranged Transport under the RTS**

RTS allows DVA to provide a pre-booked taxi or hire car service under the Booked Car Scheme (BCS) for travel to approved treatment locations from your permanent residence. If you are travelling away from home and require medical treatment, DVA can also provide this service to and from your temporary residence.

The BCS is an additional service provided under the RTS that assists more aged and frail entitled persons with assistance to travel to their treatment.

**Who is eligible?**

To be eligible for any assistance under the RTS you must be a Gold Card holder (you are entitled to transport for treatment of all health conditions) or a White Card holder (you are eligible for transport for treatment of accepted conditions only).

If you are over 80 you are eligible for the BCS for all approved treatment locations. In addition, if you are suffering from dementia, or are legally blind, you are also entitled to a DVA arranged car with driver to attend all approved treatment locations.

If you are 79 years or younger you can declare your eligibility for the BCS if you have any of the following medical conditions:

- psychosis;
- hemiplegia;
- ataxia;
- respiratory insufficiency severely limiting independent activity;
- cardiac failure severely limiting independence;
- recent coronary occlusion severely limiting independence;
- peripheral vascular disease severely limiting independence;
- amputation severely limiting independence;
- arthritis severely limiting independence;
- recent surgery severely affecting your capacity to use public transport;
- conditions that would cause you to be gravely embarrassed or that are unacceptable to other passengers on public transport e.g. incontinence of bladder or bowel, severe deformity or disfigurement;
- significant trauma; or
- frailty that severely limits your independence.

**How do I book?**

You, your health provider or your carer can request transport by contacting Veterans' Transport Services.

Metro Phone: 1300 550 455

Regional Phone: 1800 550 455

(available during DVA business hours only)

You can also request a transport booking using DVA's online portal, MyAccount. MyAccount enables you to request transport, update your details and claim reimbursement of travelling expenses online.

see DVA Factsheet HSV03

### Claiming Travel Expenses

DVA pays a contribution towards travelling expenses in the form of an allowance when you attend DVA approved medical appointments within Australia. This is only a contribution towards cost of transport, meals and accommodation and may not reimburse the entire cost.

The below allowances are effective 1 July 2015 to 30 June 2016.

Private vehicle:	33.7cents p/k
Public transport/plane	actual fare
Taxi Transport	actual fare
Commercial accomodation (non-capitol city/single)	\$139.10 p/n
Commercial accomodation (capitol city/single)	\$165.20 p/n
Commercial accomodation (required attendant sharing)	\$226.20 p/n
Subsidised accomodation (single)	\$86.90 p/n
Private accomodation (single)	\$43.40 p/n
Meal allowance* (treatment place more than 50km but less than 200km from residence)	\$13.80 p/d
Meal allowance* (treatment place more than 200km from reesidence)	\$28.00 p/d

\*All accomodation allowances include a daily meal allowance, meal allowances will only be paid on days when an accomodation allowance is not paid.

see DVA Factsheet HSV02

### Ambulance Services

If you hold a DVA Health Card — For All Conditions (Gold) you are eligible for ambulance services for the treatment of all health conditions, subject to your clinical need.

If you hold a DVA Health Card — For Specific Conditions (White) you are eligible for ambulance services, subject to your clinical need, for ambulance services relating to:

- the treatment of your DVA accepted injury or disease
- malignant cancer (neoplasia)
- pulmonary tuberculosis
- post traumatic stress disorder (PTSD); and
- anxiety and/or depression.

DVA will pay for emergency ambulance transport for eligible persons to the nearest medical facility that can treat the clinical needs.

DVA will also pay for non-emergency ambulance transport if you:

- require transport on a stretcher
- require treatment while in the ambulance
- are severely disfigured; or
- are incontinent to a degree that rules out the use of other forms of transport.

The transport must also be to or from the nearest clinical facility to your current residence, whether temporary or permanent, that can treat your medical needs.

### How do I arrange transport?

If it is an emergency a Local Medical Officer (LMO), you or someone acting on your behalf may request an emergency ambulance by dial-

ling 000. Your LMO, General Practitioner, hospital physician or hospital discharge planner will be able to arrange non-emergency ambulance transport for you.

see DVA Factsheet HSV120

### **NSW Country Taxi Service Scheme**

A NSW country Local Medical Officer (LMO) may, when medically necessary or at the request of DVA, issue taxi vouchers to entitled persons residing in NSW country areas who require assistance when travelling for treatment purposes. This Scheme does not operate in the metropolitan areas of Sydney, Canberra or Wollongong, or for travel across the borders into Victoria and Queensland.

### **Travel for Treatment under the MRCA and SRCA**

Under the Military Rehabilitation and Compensation Act 2004 (MRCA) and the Safety, Rehabilitation and Compensation Act 1988 (SRCA), you can claim reimbursement for the cost of reasonable travel expenses for treatment of an accepted condition if:

- the journey exceeds 50km of a return journey when travelling by private vehicle; or
- any length of a journey by public transport or ambulance where the accepted condition requires the use of this form of transport.

Travel by private vehicle is reimbursed based on a set rate per kilometre travelled. You can lodge your travelling expenses claims using DVA's online service, MyAccount. For more information, please visit the MyAccount website. Alternatively claims can be made by completing form D0800 Claim for Travelling Expenses.

## **Allied Health Services**

A range of Allied Health Services are available to eligible veterans.

Most services will require a referral from your general practitioner, LMO, medical specialist, treating doctor in hospital or hospital discharge planner. The requirements will differ depending on the service. It is important that you read the information provided in the DVA Factsheets for the service you require, or you can contact the

DVA directly for more information.

- Chiropractic and Osteopathy – HSV13 & HSV14
- Community Nursing – HSV16
- Dental – HSV17
- Optical Services and Supplies – HSV18
- Physiotherapy – HSV19
- Podiatry and Footwear – HSV20
- Dietetic – HSV21
- Occupational Therapy – HSV23
- Alternative Therapies - HSV131
- Speech Pathology – HSV27
- Diabetes Educators – HSV29
- Exercise Physiology – HSV30
- Receiving Health Services while Overseas – HSV65
- Mental Health Support HSV99 (more information and important contacts are provided in this booklet)

### **Hearing Services**

Hearing services and devices are provided to DVA clients by the Office of Hearing Services. This program is managed by the Department of Health.

You are eligible to receive hearing services through the program if you are a Department of Veterans' Affairs (DVA) client and are one of the following:

- the holder of a DVA Gold Card issued for all conditions;
- the holder of a DVA White Card issued for conditions that include hearing loss;
- the holder of a DVA Pensioner Concession Card or;
- a spouse or dependent of a person in one of the above categories.

Hearing services provided through the program include:

- choice of hearing services provider;
- a comprehensive hearing assessment;
- ongoing advice and support; and

- if needed, access to a range of free-to-client hearing devices to assist in managing hearing loss, and a contribution to maintenance and repair.

For more information head to:  
[www.hearingservices.gov.au](http://www.hearingservices.gov.au)

## Pharmaceuticals

### **Repatriation Pharmaceutical Benefits Scheme (RPBS)**

The Repatriation Pharmaceutical Benefits Scheme (RPBS) provides a wide range of pharmaceuticals and dressings at a concessional rate for the treatment of eligible veterans, war widows/widowers, and their dependants. The RPBS allows you access to all items listed in the Schedule of Pharmaceutical Benefits (SPB) available to the general community under the Pharmaceutical Benefits Scheme (PBS), and also an additional list contained in the Repatriation Schedule of Pharmaceutical Benefits (RSPB) which is available only to veterans.

You are eligible to access to the RPBS if you are a Gold Card holder (for all medical conditions), a White Card holder (for accepted conditions) or an Orange Card holder (for all medical conditions).

Under the RPBS you will pay a patient contribution charge (co-payment) for each prescription until your combined family total reaches the Safety Net Limit/Threshold under the Safety Net Scheme. The co-payment for 2015 is \$6.10 per prescription. The Safety Net Limit (the maximum number of RPBS prescriptions you and your family/dependant pay for in one calendar year) is 60 prescriptions or \$366. After you reach this limit prescriptions will be free for the remainder of the year.

Some medications can have a Brand Premium and/or Therapeutic Group Premium (they are not the same). They are in addition to your \$6.10 co-payment, so they will increase the price you pay above the \$6.10 per prescription. They also need to be paid even if you have reached the Safety Net Limit. You may wish to ask your doctor or pharmacist about prescribing low cost generic brands.

see DVA Factsheet HSV92

### **Veterans' Pharmaceutical Reimbursement Scheme (VPRS)**

The VPRS reimburses eligible veterans for out of pocket costs associated with the concessional pharmaceutical co-payment. Reimbursements will be made annually each March for the previous calendar year.

#### **Who is eligible?**

- Veterans under the Veterans' Entitlements Act 1986 (VEA) who have a Gold Card or White Card, and are in receipt of a DVA disability pension and who have qualifying service ;
- Members under the Military Rehabilitation and Compensation Act 2004 (MRCA) who have a Gold or White Card and are in receipt of permanent impairment (PI) compensation (or would be receiving PI compensation if the member had not chosen to convert their periodic payment to a lump sum) and who have rendered warlike service; or
- Veterans under the Safety, Rehabilitation and Compensation Act 1988 (SRCA) assessed as having permanent impairment and who also have either qualifying or warlike service under the VEA or MRCA respectively

see DVA Factsheet HSV132

# Appliances & Devices

## Rehabilitation Appliances Program

RAP helps eligible members of the veteran community to be independent and self-reliant in their own homes. Health care assessments and the provision of aids and appliances help to minimise the impact of disabilities, enhance quality of life and maximise independence. RAP provides equipment according to each persons assessed clinical need as part of the overall management of their health care.

### Who is eligible?

Veterans will be eligible under the RAP if they have been assessed as having a clinical need for an aid or appliance and are a Gold Card holder, a White Card Holder (only to assist with accepted conditions) or a veteran from an allied country (only to assist with accepted conditions).

You will need to undertake a RAP assessment. Your needs will be assessed by your doctor or a health professional, such as an occupational therapist. Their referral and prescription will be sent to an appropriate supplier or DVA to arrange issue of the item to you.

### What aids and devices are available?

There are more than 270 items available on the RAP National Schedule of Equipment including household adaptive appliances, Continuous Positive Airway Pressure (CPAP) equipment, personal response systems and oxygen supplies.

A full list is available on the Schedule and Guidelines page of the DVA website:

<http://www.dva.gov.au/providers/provider-programmes/rehabilitation-appliances-program-rap>

see DVA Factsheet HSV107

## Residential Aged Care Facilities & the RAP

You can be provided with RAP aids and appliances if you live in Australian Government funded aged care facilities, depending on the level of care you receive.

DVA can provide RAP aids and appliances that the Australian Government funded aged care facility is not legally required to supply if you are receiving a lower level of care.

DVA cannot supply RAP aids and appliances if you are receiving a greater level of care in an Australian Government funded aged care facility. The threshold for a person requiring a greater level of care within a residential aged care facility is as described in paragraph 7(6) (a) of the Quality of Care Principles 2014. This will generally be a person who is identified as having a high domain category in any one Aged Care Funding Instrument (ACFI) domain or a medium domain category in at least two ACFI domains.

Approved providers of Australian Government funded aged care services must provide care and services as specified under the Aged Care Act (1997) and Quality of Care Principles (2014). Schedule 1 of the Quality of Care Principles (2014) lists the care, services, aids and appliances that must be provided to all residents who need them.

RAP items can be taken with you if you move from a lower level of care to a greater level of care (as described in paragraph 7(6)(a) of the Quality of Care Principles 2014), with the approval of your aged care provider. DVA will still be responsible for the repair, maintenance and replacement of these items.

My Aged Care has been established by the Australian Government to help you navigate the aged care system. For more information, call My Aged Care on 1800 200 422 or visit the My Aged Care website at [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

# Rehabilitation and Counselling Services

If you are worried about how you, a family member or a friend are feeling or coping, then help is available.

You may be feeling sad, anxious, or angry. You may be troubled by memories, drinking too much, not sleeping or having difficulties relating to family or friends. It's not unusual to have these feelings, or to experience problems after stressful events or during stressful periods in life. If these symptoms persist and get in the way of you enjoying life or meeting your responsibilities, there are steps you can take.

If you or someone close to you need help, there are people and services who can provide support and treatment. For information regarding mental health services available and eligibility see DVA Factsheet HSV99.

## **At Ease**

At Ease is an online tool that helps serving and ex-serving personnel, veterans and their family members to recognise the signs of poor mental health, locate self-help tools and professional support.

It includes information about health and well-being, finding the right balance with alcohol and a healthy lifestyle, suicide prevention and information for health professionals.

<http://at-ease.dva.gov.au/>

## **Veterans and Veterans Families Counselling Service (VVCS)**

1800 011 046; [www.vvcs.gov.au](http://www.vvcs.gov.au)

VVCS provides free and confidential, nationwide counselling and support for war and service-related mental health conditions, such as posttraumatic stress disorder (PTSD), anxiety, depression, sleep disturbance and anger.

VVCS also provides relationship and family counselling to address issues that can arise due to the unique nature of the military lifestyle. VVCS counsellors have an understanding of military culture and can work with clients to find effective solutions for improved mental health and wellbeing.

## **How do I access VVCS?**

Eligible members of the military community and their families can refer themselves by calling 1800 011 046 between 9am and 5pm on weekdays.

Current serving ADF members may request a referral for VVCS services from their ADF health provider or self-refer if they meet VVCS eligibility criteria.

Medical practitioners or an allied mental health professionals may refer a prospective client or recommend self-referral to VVCS.

Welfare and ex-service organisations are also encouraged to support client self-referral should they consider that it would benefit a member of the veteran and ex-service community.

## **Veterans Line - 1800 011 046**

Veterans Line is the after hours crisis counselling telephone service of the VVCS. The service is designed to assist VVCS clients in coping with crisis situations outside of VVCS office hours. Veterans Line can organise follow up by VVCS counsellors on the next business day and can arrange for direct assistance for callers who are in crisis, or provide appropriate referrals to health professionals and community services throughout Australia.

## **Group Programs**

Group programs provide a safe and supportive environment in which to learn about issues impacting on mental health and wellbeing, obtain treatment and support for mental health concerns, connect with others with similar experiences and/or develop self-management skills to enhance wellbeing. You can access group program schedules and register your interest via the VVCS website.

## **Crisis Assistance Program**

The Crisis Assistance Program aims to provide short-term accommodation for up to five days to Vietnam veterans. This allows time for the veteran to seek VVCS assistance to help address issues that contributed to the crisis, and to reintegrate into the family and/or community.



### **Rehabilitation Provided by DVA**

Rehabilitation is designed to assist serving and ex serving members who are injured or become ill as a result of their service. The process brings together a range of services to meet the individual's specific needs to achieve recovery, improved functioning, independence and overall wellbeing. The type and extent of rehabilitation will depend on the nature and severity of the injury or illness and the individual's particular circumstances. Each veterans rehabilitation needs will be different and the DVA offers rehabilitation services that reflect that diversity of needs.

### **Eligibility**

You may be eligible for rehabilitation assistance through DVA if you are incapacitated for service or work, or have an impairment, as a result of a service injury or disease; and the Commission has accepted liability for the injury or disease.

- If your injury relates to service before 1 July 2004, you may be covered under the Safety Rehabilitation and Compensation Act 1988 (SRCA) or Veterans' Entitlements Act 1986 (VEA).
- If your injury relates to service on or after 1 July 2004, you may be covered under the Military Rehabilitation and Compensation Act 2004 (MRCA).
- Vocational rehabilitation provided under the VEA is available regardless of an injury or disease being related to service.

### **Services**

There are three types of rehabilitation which can be included in a DVA rehabilitation plan, and may be provided at the same time, including:

- Medical Management Rehabilitation,
- Psychosocial Rehabilitation
- Vocational Rehabilitation

For comprehensive information about rehabilitation services that may be suitable for you:

Contact the DVA

View the CLIK Rehabilitation Guide - <http://clik.dva.gov.au/rehabilitation-library>

View the DVA website - <http://www.dva.gov.au/health-and-wellbeing/rehabilitation>

### **Veterans' Vocational Rehabilitation Scheme**

The Veterans' Vocational Rehabilitation Scheme (VVRS) focuses on helping veterans and serving members of the ADF who:

- want to return to paid work;
- feel at risk of losing their job
- are finding it increasingly difficult to keep working and hold their jobs or the hours they are working; or
- are leaving the ADF with eligible service and feel that they need special assistance to move into civilian employment, regardless of whether they have an injury or receive a pension or other entitlements from DVA.

The VVRS provides the following services:

- advice and support for veterans whose jobs are at risk;
- advice on job seeking;
- assistance with updating skills and retraining;
- a professional vocational assessment to determine opportunities; and
- assistance with finding work.

Participation in the scheme is voluntary and there are no penalties for failure or inability to complete a program for whatever reason. For those participants on DVA pensions who are working as a result of their participation in the scheme, the rates of their pension will be subject to adjustment while they are working.

If they withdraw from work, again for whatever reason, they will have their pension restored in full, once DVA is notified of their change in employment circumstances.

For further information please contact your DVA or VAN office or at [www.dva.gov.au](http://www.dva.gov.au).

see DVA Factsheet HSV108

### **External Support Programs**

A number of ex-service and other non for profit organisations offer mental health, peer support, vocational support, community and lifestyle services. A small selection of these are listed below:

#### **Soldier On**

Soldier On supports Australian service men and women who have been wounded, physically or psychologically in contemporary conflicts. This includes conflicts after 1990, as well as serving members who were wounded in training or other exercises and individuals working for other Government agencies (DFAT, AFP, Customs).

Soldier On does this in several different ways, in an effort to make a physical and emotional link with those who have been wounded through enhancing rehabilitation, adventurous events, community events, and employment and education.

Website: <https://www.soldieron.org.au/>

Email: [admin@soldieron.org.au](mailto:admin@soldieron.org.au)

State Telephone Contacts:

ACT/HQ – 0478 589 132

NSW/QLD – 02 9929 9576

VIC/TAS – 0439 665 409

WA – 0439 702 482

SA/NT – 0477 775 020

#### **Mates4Mates**

Mates4Mates offers a range of services specifically designed to meet the needs of the wounded, injured and ill current and ex-serving ADF personnel and their families including physical rehabilitation, psychological services, career coaching and adventure challenges.

Website: <http://mates4mates.org/>

Email: [enquiry@mates4mates.org](mailto:enquiry@mates4mates.org)

Tel: 1300 4 MATES (1300 4 62837)

#### **RSL LifeCare**

RSL LifeCare is a charitable organisation that was formed in 1911 to provide care to war veterans. From small beginnings providing care and service to just a handful of war veterans, the organisation has grown to be one of the largest senior living services in Australia.

They also run the 'Homes for Heroes Program' which is the only dedicated homeless accommodation service for contemporary veterans in Australia.

If a contemporary veteran is in an emergency situation they can contact Homes for Heroes on 0425 315 794.

Website: <http://rsllifecare.org.au/about-rsl-lifecare/>

Tel: (02) 9982 6666

***Ex-service organisations offer a huge diversity of services to their members and the wider veterans community. It is a good idea to contact your local ex-service organisations to see what services are available.***

***A list of ex-service organisations and their contact details can be found at:***

***<http://www.dva.gov.au/contact/ex-service-organisations>***

***Each organisation will be able to provide information about its branch locations. They can also assist with referrals to other appropriate services.***

# Housing and Community Support

## Defence Home Ownership Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) is administered by DVA on behalf of Defence. DHOAS provides home loan subsidy payments to eligible current and former ADF members and their surviving partners. Former ADF members must apply for DHOAS within two years of their discharge date.

Further information may be obtained from DHOAS on 1300 434 627 or on the DHOAS website: [www.dhoas.gov.au](http://www.dhoas.gov.au).

## Defence Service Homes Loan Scheme

The Defence Service Homes (DSH) Scheme provides subsidised housing loans to veterans.

You may qualify for a Defence Service Homes home loan if you:

- first enlisted with the Australian Defence Force before 15 May 1985, or you were allotted for service in Namibia between 18 February 1989 and 10 April 1990, and completed a specified period of service;
- were part of the British Commonwealth forces or, in certain circumstances, were part of the merchant marine or welfare organisations attached to Defence operations; or
- are a surviving partner or dependent parent of a person qualified under the criteria above.

DSH offers loans of up to \$25,000 but the maximum amount you can borrow depends on various factors; for example, the bank's lending criteria and your ability to meet your instalments and other commitments.

The interest rate is a variable rate set on the 5th of each month. It is set at 1.5% below the average standard variable home loan rate on the last working day of the previous month. It will not exceed 6.85% per annum.

Westpac Banking Corporation provides the DSH home loan, which generally must be secured by way of a first mortgage. Where the loan relates to a retirement village, security is at the discretion of Westpac. Not all retirement

village (RV) forms of ownership are acceptable to Westpac. You should discuss your proposal with Westpac before you enter into any binding commitment.

see DVA Factsheet HAC01

## Home Support Loan

The Defence Service Homes (DSH) Home Support Loan is a loan of up to \$10,000 available to eligible veterans and their dependants to assist with the cost of home maintenance and modifications.

You may qualify for the Defence Service Homes Home Support Loan if you are:

- an eligible person under the Defence Service Homes Act 1918;
- eligible for a benefit under the Veterans' Entitlements Act 1986 as the result of service with the Australian Defence Force or a Peacekeeping Force; or
- a surviving partner or dependent parent of a person mentioned above.

You need to access the Defence Service Home Subsidised Home Loan before you can obtain a Home Support Loan. You are not eligible for a Home Support loan if you have a current DSH loan with a balance of more than \$10,000.

You can access more information or obtain an application from:

- your nearest DVA office;
- by phoning Defence Service Homes on 1800 722 000;
- from the Home Support Loan page of the DSH website [www.dsh.gov.au/lending/home\\_loan\\_support.htm](http://www.dsh.gov.au/lending/home_loan_support.htm);
- by emailing [DSHSubsidyVIC@dva.gov.au](mailto:DSHSubsidyVIC@dva.gov.au)
- or from your local Westpac branch.

see DVA Factsheet HAC05

### **Defence Service Homes Insurance Scheme**

DSH offers a range of insurance options to:

- Australian veterans;
- Current or former ADF members, reservists or peacekeepers;
- Widows or widowers of any of the above groups; and
- Those that provide services to any of the above groups.

This includes building insurance, home and contents insurance, residential landlord insurance, private motor vehicle insurance, private pleasure craft insurance, caravan, trailer and motorcycle insurance, compulsory third party insurance and travel insurance.

Information about DSH insurance is available at your local office on 1300 552 662 or at [www.dsh.gov.au](http://www.dsh.gov.au)

### **Residential Aged Care**

The Department of Social Services (DSS) is responsible for the administration of the Aged Care Act 1997 for all Australians, including veterans and war widow/ers. The Aged Care Act 1997 also covers residential aged care.

To access a residential aged care home, you will need to contact My Aged Care to register and be screened for aged care services. My Aged Care contact centre staff will conduct screening by asking a series of questions over the phone to understand your needs to determine the appropriate assessment pathway (home support or comprehensive).

You can look for an aged care service in your area on the 'Find a Service' page of the My Aged Care Website - [www.myagedcare.gov.au](http://www.myagedcare.gov.au).

Information regarding fees is available in 'The Fees for Home Care Packages and Residential Aged Care for People Entering Care from 1 July 2014' information booklet. You can access this booklet by visiting the DSS website at [www.dss.gov.au](http://www.dss.gov.au).

### **Special Needs Status**

In 2001, veterans were assigned 'Special Needs' status under the Aged Care Act 1997.

This requires aged care providers to consider the needs of the veteran community in the provision of care. It also requires planning authorities to consider the aged care requirements of the ex-service community in determining the numbers of Home Care Packages and places in aged care homes.

The 'Special Needs' status for veterans does not provide priority access or any advantage over other members of the Australian community when a place becomes vacant in an aged care home.

### **POWs and Victoria Cross Recipients**

DVA will pay the Basic Daily Fee and Means Tested Care Fee for former Prisoners of War and Victoria Cross recipients. For more information, please see DVA Factsheet HSV10.

### **Gold and White Card Holders**

If you have a Gold or White Card and live in residential aged care, you may continue to access many of the same services that you were entitled to prior to entering residential aged care (for example travel for treatment and medical services). This may depend on the care classification that you are classified as requiring in residential aged care.

There are limits to services that can be provided to you in an aged care home if you are classified as requiring a greater level of care.

Allied health services and aids and appliances should be provided to you by the residential aged care home. Therefore they should not be accessed under DVA Health Card arrangements, except in exceptional circumstances where DVA has given prior approval for this to occur.

If you are in an aged care home and do not meet the criteria outlined above, allied health services and rehabilitation aids and appliances can be accessed through DVA Health Card arrangements. If you have a DVA provided appliance you can take it with you if you are moved to a greater level of care, but seek approval from the residential aged care home first.

see DVA Factsheet HSV05

# Commemoration & Recognition

## Saluting Their Service Commemorative Grants

The Saluting Their Service (STS) grants are designed to support activities and projects that highlight the sacrifice and service of Australia's servicemen and women.

Two categories of grants are available under STS:

- Community Commemorative Grants of up to \$4,000 for projects that enable small communities to build memorials and preserve wartime memorabilia that are locally significant.
- Major Commemorative Grants for significant projects, usually at a national or state/territory level, that contribute to Australia's understanding of its wartime heritage and honour its servicemen and women.

Website: [www.dva.gov.au/grants](http://www.dva.gov.au/grants)

## The Office of Australian War Graves

The Office has the following functions:

- Provides and maintains the official commemorations of Australian veterans who have died in war or conflict and of eligible veterans who have died after a war or conflict from causes related to their service in that war or conflict;
- Refer to Fact Sheets WG01: What does OAWG do? and WG02: Official Commemoration.
- Provides permission, on behalf of the Department of Defence, to use the Service emblem on the private memorials of individual veterans;

- Provides information in respect of those who have died in war or conflict;
- Provides and maintains official Australian memorials overseas;
- Manages the Overseas Privately-Constructed Memorial Restoration Program which provides grants for the refurbishment of memorials constructed privately at overseas sites; and
- Provides the 'Graves of our Bravest' maintenance program which cares for the Graves of Victoria cross recipients which are not covered under the program of official commemoration, as well as the graves of recipients of the George Cross and the Cross of Valour.

OAWG also works with the Commonwealth War Graves Commission, which is responsible for the care and maintenance of the graves of Commonwealth casualties from the world wars.

OAWG produces a number of publications and these are listed in Fact Sheet WG01: What Does the OAWG do? or can be downloaded from the Department's website at [www.dva.gov.au/oawg](http://www.dva.gov.au/oawg).

For further information or assistance, Phone 133254 (metro) 1800 555 254 (country) fax (02) 6289 4861 or e-mail [wargraves@dva.gov.au](mailto:wargraves@dva.gov.au).

# The Australian War Memorial

The Australian War Memorial commemorates the sacrifice of Australian servicemen and servicewomen who died on operational service, including non-warlike operations.

From the time of its inception, the Memorial was conceived as a shrine, a museum that supports commemoration through understanding, and an archive holding the key records of war. Its development down through the years has remained consistent with this concept. In recent years it has undergone a major renewal.

It is an outstanding museum, housing engaging exhibitions and a diverse collection of material relating to the Australian experience of war; a centre of historical research and dissemination of knowledge relating to Australian military history; and an archive, holding extensive official and unofficial documents, diaries and papers. The Memorial is a cultural institution of international standing. It is also one of Australia's leading major tourist attractions.

The Memorial's Hall of Memory contains the Tomb of the Unknown Australian Soldier symbolising all Australians who have died in war.

The Memorial is open to the public from 10am to 5pm every day (closed Christmas Day) and is located on Anzac Parade, Campbell, Canberra ACT.

The Memorial's Research Centre is open to the public from 10am to 4.50pm Monday to Friday, 1pm to 4.50pm Saturdays and closed on Sundays and ACT public holidays. The Research Centre is located at the rear of the main Memorial building.

## **Australian War Memorial ANZAC Foundation**

The Australian War Memorial ANZAC Foundation is an independent public company whose purpose is to raise funds to support the work of the Memorial. Individuals and corporations may elect to make financial contributions to the Memorial through the Foundation. Donations to the Australian War Memorial ANZAC Foundation are tax deductible. Information on donating to the Memorial can be found at: <http://www.awm.gov.au/support/donations.asp>

# Contact Lists

## DVA Business Specific Numbers

Service Name	Number	Where Available	Description
VVCS – Veterans & Veterans Families Counselling Service	1800 011 046	Anywhere in Australia FREECALL	Veterans Line – and AFTER HOURS
Transport Bookings	1300 550 455	Anywhere in Australia	
	1800 550 455	Country/Regional callers only	
Transport Claims	1300 550 454	Anywhere in Australia	
	1800 550 454	Country/Regional callers only	
Veterans Home Care (contracted by DVA)	1300 550 450	Anywhere in Australia from a landline (not from mobile phones)	Connects call to local relevant VHC assessment agency

## DVA Phone Numbers

Service name	Number
General enquiries – from anywhere in Australia	<b>133 254</b>
General enquiries – from country areas only (Freecall)	<b>1800 555 254</b>

Service Name	Number
Defence Service Homes Insurance	<b>1300 552 662</b>
Defence Service Homes Loans	<b>1800 722 000</b>
Health, medical and hospital providers	<b>1300 550 457</b>
Veterans' Home Care Assessment Agency	<b>1300 550 450</b>
VAPAC	<b>1800 552 580</b>
Veterans and Veterans Families Counselling Service (VVCS)	<b>1800 011 046</b>
Veterans' Review Board	<b>1300 550 460</b> <b>1800 550 460</b> (regional callers)
Overseas Treatment Office (if dialling from outside Australia)	<b>+61 3 6221 6752</b>
Pension Enquiries (if dialling from outside Australia)	<b>+61 3 6221 6782</b>

# DVA Office Locations and Contacts

## Australian Capital Territory

DVA ACT contact details	
<b>Address</b>	Loxton Tower, 13 Kellie Street, Woden 2606
<b>Postal</b>	GPO Box 9998, Canberra ACT 2601

### Veterans' Access Network office

VAN Office location	
<b>Address</b>	2B-30 Corinna St, Woden, Canberra ACT 2606

### Veterans and Veterans Families Counselling Service (VVCS)

VVCS - Deakin ACT contact details	
<b>Address</b>	6-8 Camplen Street, Deakin ACT 2600
<b>Postal</b>	PO Box 302, Deakin West ACT 2600
<b>Phone</b>	(02) 6225 4670
<b>24 hours</b>	1800 011 046

## New South Wales

### Deputy Commissioner: Jennifer Collins

DVA New South Wales contact details	
<b>Address</b>	Tower B, 280 Elizabeth Street, Surry Hills NSW 2001
<b>Postal</b>	GPO Box 9998, Sydney NSW 2001
<b>Phone</b>	(02) 9213 7777
<b>Fax</b>	(02) 9213 7853



## Veterans' Access Network offices

VAN office locations	
<b>Addresses</b>	<ul style="list-style-type: none"> <li>• Tower B, Centennial Plaza, 280 Elizabeth Street, Surry Hills NSW 2010</li> <li>• Level 15, Deloitte building, 60 Station Street, Parramatta NSW 2150 (9am-12pm Mon, Wed &amp; Fri by appointment - 133 254)</li> <li>• Shop 45, Centro Tweed Shopping Centre, Wharf Street, Tweed Heads NSW 2485</li> <li>• Office 6, Level 1, Cnr Molesworth &amp; Conway Streets, Lismore NSW 2480</li> <li>• 2/8 Auckland Street, Newcastle NSW 2300</li> </ul>

## Agency Arrangements

Information and services are also available through arrangements with the organisations listed below:

Agency Locations	
<b>Department of Human Services (Service Centres)</b>	<ul style="list-style-type: none"> <li>• 49-61 Church St, Bega NSW 2550</li> <li>• 21-25 Duke St, Coffs Harbour NSW 2450</li> <li>• 64 Wingewarra St (Cnr Macquarie), Dubbo NSW 2830</li> <li>• 4 Lawrence Ave, Nowra NSW 2541</li> <li>• 189-191 Anson St, Orange NSW 2800</li> <li>• 5-7 Short St, Port Macquarie NSW 2444</li> <li>• 219-223 Peel St, Tamworth NSW 2340</li> <li>• 184-188 Victoria St, Taree NSW 2430</li> <li>• 63 Tampson St, Wagga Wagga NSW 2650</li> <li>• 25-27 Hely St, Wyong NSW 2259</li> </ul>
<b>Government Access Centres</b>	Gilgandra, Grenfell, Oberon.

## Veterans and Veterans Families Counselling Service (VVCS)

Parramatta	
<b>Address</b>	Level 3 Tower B, 280 Elizabeth Street, Surry Hills NSW 2124
<b>Postal</b>	PO Box 4077, Parramatta NSW 2001
<b>Phone</b>	(02) 8633 2700
<b>24 hours</b>	1800 011 046
<b>Fax</b>	(02) 9635 5568
Lismore	
<b>Address</b>	17 Conway Street, Lismore NSW 2480
<b>Postal</b>	PO Box 579, Lismore NSW 2480
<b>Phone</b>	(02) 6622 4479
<b>24 hours</b>	1800 011 046
<b>Fax</b>	(02) 6622 3619
Newcastle	
<b>Address</b>	1/8 Auckland Street, Newcastle NSW 2300
<b>Postal</b>	1/8 Auckland Street, Newcastle NSW 2300
<b>Phone</b>	(02) 4915 0420
<b>24 hours</b>	1800 011 046
<b>Fax</b>	(02) 4925 2361

## Veterans' Review Board

VRB contact information	
<b>Address</b>	Tower B, 280 Elizabeth Street, Surry Hills NSW 2010
<b>Postal</b>	PO Box 1631, Sydney NSW 2001
<b>Phone</b>	(02) 9211 3090 (02) 9213 8600
<b>Fax</b>	(02) 9211 3074

## Office of Australian War Graves

Sydney War Cemetery and NSW Garden of Remembrance	
<b>Address</b>	<b>Memorial Avenue, Rookwood Necropolis, Rookwood NSW 2135</b>
<b>Postal</b>	<b>PO Box 83, Strathfield NSW 2135</b>
<b>Phone</b>	<b>(02) 9746 5565</b>
<b>Fax</b>	<b>(02) 9763 1060</b>

## Northern Territory

**Deputy Commissioner: Leanne Cameron**

DVA Darwin contact details	
<b>Address</b>	<b>14 Winnellie Road WINNELLIE</b>
<b>Postal</b>	<b>GPO Box 9998, Darwin NT 0801</b>
<b>Phone</b>	<b>133 254 (local) 1800 555 254 (regional)</b>
<b>Fax</b>	<b>(08) 8935 1489</b>

## Veterans' Access Network Office

VAN office location	
<b>Address</b>	<b>14 Winnellie Road WINNELLIE 0820</b>

## Veterans and Veterans Families Counselling Service (VVCS)

VVCS Darwin contact details	
<b>Address</b>	<b>Unit 1, Winnellie Central, Cnr Hickman St and Winnellie Rd WINNELLIE NT 0820</b>
<b>Postal</b>	<b>Winnellie BC, PO Box 35895 WINNELLIE 0820</b>
<b>Phone</b>	<b>(08) 8927 9411</b>
<b>After hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(08) 8927 0320</b>

## Agency Arrangements

Information and services are also available through an arrangement with the Department of Human Services.

### Alice Springs contact details

**Department of Human Services (Service Centre)      5 Railway Terrace, Alice Springs NT 0870**

## Office of Australian War Graves

### Adelaide River War Cemetery

**Address      Memorial Drive, Adelaide River NT 0846**

**Phone      (08) 8976 7053**

**Fax      (08) 8976 7043**

## Queensland

**Deputy Commissioner: Jill Simpson**

### DVA Queensland contact details

**Address      250 Queen Street, Brisbane QLD 4000**

**Postal      GPO Box 9998, Brisbane QLD 4001**

**Phone      133 254 (local) 1800 555 254 (regional)**

**Fax      (07) 3223 8304**

## Veterans' Access Network Offices

### VAN office locations

- Addresses**
- Level 4 Bank of Queensland Centre, 250 Queen Street, Brisbane QLD 4001
  - Level 11 Mecon Tower, 17 Victoria Avenue Broadbeach QLD 4218
  - 120 Harkin Parade, Maroochydore Qld 4558
  - 99 Russell Street, Toowoomba Qld 4350
  - 1st Floor, 520 Flinders Street, Townsville Qld 4810

## Agency Arrangements

Information and services are also available through arrangements with the organisations listed below:

Agency Locations	
Department of Human Services (Service Centres)	<ul style="list-style-type: none"> <li>• 104 Grafton St, Cairns Qld 4870</li> <li>• 160-164 Grandoon St, Gladstone Qld 4680</li> <li>• 6 Hunter St, Paluma (Hervey Bay) Qld 4605</li> <li>• 12 Greenfields Blvd, Mackay Qld 4740</li> <li>• 100-194 Musgrave St, Rockhampton Qld 4700</li> <li>• 30 Hawthorne St, Roma Qld 4455</li> <li>• Cnr Hastings St &amp; Victoria Pde (The Commonwealth Centre), Thursday Island Qld 4875</li> </ul>
Queensland Government Agent Program	<p>Agnes Waters, Aramac, Augathella, Babinda, Beralda, Beralda, Beaudesert, Bedourie, Bloeba, Birchville, Blackall, Blackbutt, Boonah, Boulia, Camooweal, Cannavale, Clermont, Collinsville, Cooktown, Crows Nest, Croydon, Cunnamulla, Dirranbandi, Eldersville, Georgetown, Goombungee, Herberton, Hughenden, Inglewood, Injune, Isisford, Jandowae, Julia Creek, Jundah, Kalbar, Kilken, Laidley, Lowood, Malanda, Maleny, Middlemount, Miles, Mirani, Mitchell, Monto, Moranbah, Moura, Mt Garnet, Mt Morgan, Mundubbera, Murgon, Normanton, North Stradbroke Is, Ravenshoe, Richmond, Sarina, Springsure, St George, Stanthorpe, Surat, Tara, Texas, Thargomindah, Wandoan, Welpe, Windsorah, Winton, Yarrabah, Yepoon,</p>

## Veterans and Veterans Families Counselling Service (VVCS)

Brisbane	
Address	15 Astar Terrace Spring Hill QLD 4000
Postal	PO Box 166 Spring Hill QLD 4004
Phone	(07) 3303 0433
24 hours	1800 011 046
Fax	(07) 3831 4340

Maroochydore	
<b>Address</b>	<b>129 Harlan Parade Maroochydore QLD 4558</b>
<b>Postal</b>	<b>PO Box 1797 Sunshine Plaza Maroochydore QLD 4558</b>
<b>Phone</b>	<b>(07) 5479 3902</b>
<b>24 hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(07) 5479 5468</b>
Broadbeach	
<b>Address</b>	<b>Level 38 Nlecon Tower 17 Victoria Avenue QLD 4218</b>
<b>Postal</b>	<b>PO Box 3224 Southport QLD 4215</b>
<b>Phone</b>	<b>(07) 5630 0204</b>
<b>24 hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(07) 5591 6124</b>
Townsville	
<b>Address</b>	<b>Nathan Business Centre 340 Ross River Road Cranbrook QLD 4814</b>
<b>Postal</b>	<b>PO Box 891 Thuringowa Central QLD 4817</b>
<b>Phone</b>	<b>(07) 4723 9155</b>
<b>24 hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(07) 4723 9149</b>

### Veterans' Review Board

VRB Queensland contact details	
<b>Address</b>	<b>Level 8, 259 Queen Street, Brisbane QLD 4000</b>
<b>Postal</b>	<b>GPO Box 349, Brisbane QLD 4001</b>
<b>Free call</b>	<b>1300 550 460</b>
<b>Country callers</b>	<b>1800 550 460</b>
<b>Fax</b>	<b>(07) 3220 0041</b>

## Office of Australian War Graves

Queensland Garden of Remembrance - Pinnaroo Lawn Cemetery	
<b>Address</b>	<b>Graham Road, Bridgeman Downs QLD 4035</b>
<b>Postal</b>	<b>PO Box 23, Kedron QLD 4031</b>
<b>Phone</b>	<b>(07) 3862 8604</b>
<b>Fax</b>	<b>(07) 3862 8609</b>

## South Australia

### Deputy Commissioner: Ian Kelly

DVA South Australia contact details	
<b>Address</b>	<b>Blackburn House, 199 Grenfell Street, Adelaide SA 5000</b>
<b>Postal</b>	<b>GPO Box 9998, Adelaide SA 5001</b>
<b>Phone</b>	<b>133 254 (local) 1800 555 254 (regional)</b>
<b>Fax</b>	<b>(08) 82600480</b>

### Veterans' Access Network Office

VAN office location	
<b>Addresses</b>	<b>Blackburn House, 199 Grenfell Street, Adelaide SA 5000</b>

## Agency Arrangements

Information and services are also available through arrangements with the organisations listed below:

Agency Locations	
<b>Department of Human Services (Service Centres)</b>	<ul style="list-style-type: none"> <li>• 5 Percy St, Mt Gambler SA 5290</li> <li>• 8 Edinburgh St, Port Lincoln SA 5606</li> <li>• 53 Gertrude St, Port Pirie SA 5540</li> <li>• 90 Victoria St, Victor Harbour SA 5211</li> </ul>
<b>Other agencies</b>	<ul style="list-style-type: none"> <li>• Melkild District Progress Association</li> <li>• Minlaton Licensed Post Office</li> <li>• Naracoorte Work Options</li> <li>• Southern YP Community Centre, Yorketown</li> </ul>

## Veterans and Veterans Families Counselling Service (VVCS)

VVCS Adelaide contact details	
<b>Address</b>	<b>99 Frome Street, Adelaide SA 5000</b>
<b>Phone</b>	<b>(08) 7422 4500</b>
<b>Country freecall</b>	<b>1800 011 046 - (24 hour Telephone Crisis Counselling Veterans' Line)</b>
<b>Fax</b>	<b>1800 011 046</b>

## Office of Australian War Graves

Centennial Park Cemetery & SA Garden of Remembrance	
<b>Address</b>	<b>760 Goodwood Road, Pasadena SA 5042</b>
<b>Postal</b>	<b>PO Box 410, Melbourne Park SA 5039</b>
<b>Phone</b>	<b>(08) 8277 3993</b>
<b>Fax</b>	<b>(08) 8374 3543</b>

## Tasmania

### Deputy Commissioner: Jan Hyde

DVA Tasmania contact details	
<b>Address</b>	<b>254-286 Liverpool, St Hobart TAS 7000</b>
<b>Postal</b>	<b>GPO Box 9998 Hobart TAS 7001</b>
<b>Phone</b>	<b>133 254 (local) 1800 555 254 (regional)</b>
<b>Fax</b>	<b>(03) 62 216 602</b>

## Veterans' Access Network Offices

VAN office locations	
<b>Addresses</b>	<ul style="list-style-type: none"> <li>• Hobart Office, 254-286 Liverpool St, Hobart TAS 7000</li> <li>• 105/287 Charles St, Hotel Charles Complex, Launceston TAS 7250</li> </ul>



## Agency Arrangements

Information is also available through arrangements with Service Tasmania in the locations listed below:

Agency Locations	
<b>Service Tasmania</b>	Hobart, Smithton, Queenstown, Launceston, Burnie, Georgetown, St Helena, Triabunna, New Norfolk, Oatlands, King Island, Glenorchy, Huonville, Beaconsfield, Campbell Town, Devonport, Sheffield, Sorell, Delamaine, Scottsdale, Flinders Island, Longford, Ulverstone, Wynyard, Bridgewater, Rosny Park, Kingston.

## Veterans & Veterans Families Counselling Service (VVCS)

Hobart	
<b>Address</b>	254-286 Liverpool St, Hobart TAS 7001
<b>Phone</b>	1800 011 046
Launceston	
<b>Address</b>	Launceston Office, Branch Office Business Centre, Cnr George & Cameron Streets, Launceston TAS 7250
<b>Phone</b>	1800 011 046

## Office of Australian War Graves

Cornelian Bay War Cemetery and Hobart Garden of Remembrance	
<b>Address</b>	Queens Walk, Hobart TAS 7001
<b>Postal</b>	PO Box 385, Moonah TAS 7001
<b>Phone</b>	(03) 6228 2124
Carr Villa War Cemetery and Launceston Garden of Remembrance	
<b>Address</b>	Quarantine Road, Kings Meadow, Launceston TAS 7249
<b>Postal</b>	PO Box 78, Kings Meadow, Launceston TAS 7249
<b>Phone</b>	(03) 6343 0175
<b>Fax</b>	(03) 6343 0653

## Victoria

### Deputy Commissioner: John Geary

DVA Victoria contact details	
<b>Address</b>	<b>300 La Trobe Street, Melbourne VIC 3000</b>
<b>Postal</b>	<b>GPO Box 9908, Melbourne VIC 3001</b>
<b>Phone</b>	<b>133 254 (local) 1800 555 254 (regional)</b>
<b>Fax</b>	<b>(03) 9284 6120</b>

### Veterans' Access Network Offices

VAN office locations	
<b>Addresses</b>	<ul style="list-style-type: none"> <li>• <b>300 La Trobe Street, Melbourne VIC 3000</b></li> <li>• <b>200 Malop Street, Geelong VIC 3220</b></li> <li>• <b>81 Hume Street, Wodonga VIC 3690</b></li> </ul>

A DVA staff member is also available at the Department of Human Services Service Centres at Ballarat and Morwell.

DHS VAN office locations	
<b>Addresses</b>	<ul style="list-style-type: none"> <li>• <b>4-12 Albert Street, Ballarat VIC 3350</b></li> <li>• <b>Corner Chapel Street &amp; Elgin Street, Morwell VIC 3840</b></li> </ul>

### Agency Arrangements

Information and services are also available through arrangements with the Department of Human Services in some areas.

Agency locations	
<b>Department of Human Services (Service Centres)</b>	<ul style="list-style-type: none"> <li>• <b>231-245 Lyttleton Tce, Bendigo VIC 3550</b></li> <li>• <b>Cnr Davey &amp; Young St, Frankston VIC 3199</b></li> <li>• <b>112-124 Deakin Ave, Mildura VIC 3502</b></li> <li>• <b>109 Lava St, Warrnambool VIC 3280</b></li> </ul>

**veterans and veterans families Counselling Service (VVCS)**

Melbourne	
<b>Address</b>	<b>Level 4, 440 Elizabeth Street Melbourne VIC 3000</b>
<b>Postal</b>	<b>PO Box 12631, Melbourne VIC 8006</b>
<b>Phone</b>	<b>(03) 8640 8700</b>
<b>24 hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(03) 9663 3683</b>
Albury/Wodonga	
<b>Address</b>	<b>81 Hume Street Wodonga VIC 3680</b>
<b>Postal</b>	<b>PO Box 601 Wodonga VIC 3680</b>
<b>Phone</b>	<b>(02) 6056 1341</b>
<b>24 hours</b>	<b>1800 011 046</b>
<b>Fax</b>	<b>(02) 6056 1236</b>

**Veterans' Review Board**

VRB contact details	
<b>Address</b>	<b>Level 14, 300 LaTrobe Street , Melbourne VIC 3000</b>
<b>Free call</b>	<b>1300 550 460</b>
<b>Country callers</b>	<b>1800 550 460</b>
<b>Phone</b>	<b>(03) 9602 8000</b>
<b>Fax</b>	<b>(03) 9602 1496</b>

**Office of Australian War Graves**

Springvale War Cemetery and Garden of Remembrance	
<b>Address</b>	<b>North Drive, Springvale Necropolis, Princes Highway, Springvale VIC 3171</b>
<b>Postal</b>	<b>PO Box 186, Springvale VIC 3171</b>
<b>Phone</b>	<b>(03) 9547 1001</b>
<b>Fax</b>	<b>(03) 9547 5032</b>

## Western Australia

### Deputy Commissioner: Peter King

DVA Western Australia contact details	
<b>Address</b>	Level 5, AMP Building, 140 St George's Terrace, Perth WA 6000
<b>Postal</b>	GPO Box 9998, Perth WA 6848
<b>Phone</b>	133 254 (local) 1800 555 254 (regional)
<b>Fax</b>	(08) 9366 8375

### Veterans' Access Network Office

VAN office location	
<b>Address</b>	Level 5, AMP Building, 140 St Georges Terrace, Perth WA 6000

### Veterans and Veterans Families Counselling Service (VVCS)

VVCS contact details	
<b>Address</b>	7 Kintail Road, Applecross WA 6153
<b>Postal</b>	GPO PO Box 1337, Canning Bridge WA 6153
<b>Phone</b>	1800 011 046
<b>Fax</b>	(08) 9364 5482

### Veterans' Review Board

VRB Perth contact details	
<b>Address</b>	5th Floor, AMP Building, 140 St George's Terrace, Perth WA 6000
<b>Phone</b>	1300 550 460
<b>Country callers</b>	1800 550 460
<b>Fax</b>	(08) 9366 8583

## Office of Australian War Graves

### Perth War Cemetery and Garden of Remembrance

Perth War Cemetery and Garden of Remembrance	
<b>Address</b>	<b>Smyth Road, Nedlands WA 6009</b>
<b>Country callers</b>	<b>(08) 9386 3807</b>
<b>Fax</b>	<b>(08) 9386 2257</b>

### Agency Arrangements

Information is also available through arrangements with Community Resource Centres in some areas.

Agency Locations	
<b>Community Resource Centres</b>	<b>Augusta, Beverley, Bridgetown, Bruce Rock, Carrigin, Gingin, Greenbushes, Harvey, Jurien Bay, Kojanup, Kununurra, Manjimup, Meekatharra, Merredin, Moore, Mukinbudin, Shark Bay, Wagin, Walpole, York</b>

# Websites

	Site	Address
<b>Veterans' Affairs Portfolio</b>	Department of Veterans' Affairs	<a href="http://www.dva.gov.au">http://www.dva.gov.au</a>
	Australian War Memorial	<a href="http://www.awm.gov.au">http://www.awm.gov.au</a>
<b>Veterans Agencies – Other Countries</b>	Canada – Veterans' Affairs	<a href="http://www.vac-acc.gc.ca/">http://www.vac-acc.gc.ca/</a>
	Commonwealth War Graves Commission (CWGC)	<a href="http://www.cwgc.org/">http://www.cwgc.org/</a>
	New Zealand Government	<a href="http://www.veteransaffairs.mil.nz/">http://www.veteransaffairs.mil.nz/</a>
	UK – Service Personnel and Veterans Agency	<a href="http://www.veterans-uk.info/">http://www.veterans-uk.info/</a>
	USA – Veterans Affairs	<a href="http://www.va.gov/">http://www.va.gov/</a>
<b>Australian Links – Government and Legal</b>	Administrative Appeals Tribunal	<a href="http://www.aat.gov.au">http://www.aat.gov.au</a>
	Australian Commonwealth Government Entry Point	<a href="http://www.australia.gov.au">http://www.australia.gov.au</a>
	Australian Department of Defence	<a href="http://www.defence.gov.au/">http://www.defence.gov.au/</a>
	Centrelink	<a href="http://www.centrelink.gov.au">http://www.centrelink.gov.au</a>
	Department of Finance and Deregulation	<a href="http://www.finance.gov.au">http://www.finance.gov.au</a>
	Department of Health and Ageing	<a href="http://www.health.gov.au">http://www.health.gov.au</a>
	Department of Families, Housing, Community Services and Indigenous Affairs	<a href="http://www.fahcsia.gov.au">http://www.fahcsia.gov.au</a>
	Australasian Legal Information Institute	<a href="http://www.austlii.edu.au">http://www.austlii.edu.au</a>
	ComLaw – the legal information retrieval system (owned by the Australian Attorney-General's Department)	<a href="http://www.comlaw.gov.au/">http://www.comlaw.gov.au/</a>