



Concessions and Benefits

Overview of Cards Available to Veterans and Their Dependants

Purpose

This fact sheet provides an overview of the various cards that are available to veterans and their dependants either through DVA or more generally. For more information on a particular card see the fact sheet specific to that card - reference numbers are provided within this fact sheet.

What cards does DVA issue?

Cards are provided to identify the eligibility of veterans and their dependants for a range of benefits. These can include:

- health care
- pharmaceutical benefits
- concessional travel

At the state and local level there is also a range of benefits and discounts provided by government and private providers.

Cards covered in this fact sheet

The following cards and the benefits they provide are described in this fact sheet:

- GOLD Repatriation Health Card for All Conditions
- WHITE Repatriation Health Card for Specific Conditions
- Repatriation Pharmaceutical Benefits Card (Orange Card)
- Commonwealth Seniors Health Card (CSHC)
- Pensioner Concession Card (PCC)
- War Widow's/Widower's Transport Concession Card (TC1)
- Low Income Health Card (Centrelink)
- Seniors Card (state governments)

Overview of Cards Available to Veterans and Their Dependents, *continued*

GOLD Repatriation Health Card for All Conditions (Fact Sheet: HSV 60)

Who is eligible?

This card is issued to those veterans of Australia's defence force, their widows/widowers and dependents entitled to treatment for all medical conditions. This includes:

- World War 1 veterans and nurses;
- Ex-prisoners of war, including merchant mariners and certain civilians who were British subjects residing in the Territories of Papua or New Guinea at the time they were first detained;
- Veterans receiving a disability pension at 100% or more of the general rate;
- Intermediate rate pensioners;
- Extreme Disablement Adjustment (EDA) pensioners;
- Special rate pensioners: ie. T&PI & 'Blinded' veterans;
- Veterans receiving a disability pension at or above 50% of the general rate **and** receiving any amount of service pension;
- Veterans receiving a disability pension including an additional amount for specific service-related amputations or blindness in one eye;
- Veterans receiving a service pension and whose income and assets are below certain prescribed limits;
- World War 2 returned servicewomen of Australia's defence force who have 'qualifying service' as defined under the *Veterans' Entitlements Act 1986 (VEA)*;
- War Widows/Widowers and eligible dependents of a deceased veteran, whose death has been accepted as war-caused;
- All veterans of Australia's defence force, including Australian mariners, who are aged 70 years and over and who have qualifying service as a result of their service during World War 2;
- As of 1 July 2002, all Australian veterans who are 70 years of age and over and who have qualifying service (from post World War 2 conflicts).

Benefits available with the Gold Card

- Treatment for all medical conditions
- Repatriation Pharmaceutical Benefits Scheme (Refer to *Fact Sheet: HSV 92*)
- Assessment for services through Veterans' Home Care
- Seniors concession allowance (if they are veteran pension age and not already eligible for utilities allowance or seniors concession allowance. Refer to *Fact Sheet IS127*).

Overview of Cards Available to Veterans and Their Dependents, *continued*

WHITE Repatriation Health Card for Specific Conditions (Fact Sheet: HSV 61)

Who is eligible?

A White Card is issued to veterans or mariners of Australia's defence force 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 whether war-caused or not; or
- anxiety and/or depression (Vietnam veterans only) whether war-caused or not.

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 governments for disabilities accepted as war-caused by their country of origin.

Note: Services available to these veterans may be different from those available to veterans of Australia's defence force. Please refer to the paragraph under the heading 'Other fact sheets' for specific information on the services available.

Benefits available with the White Card

For treatment of the specific condition(s) as described above, you should present your White Card whenever you visit:

- your doctor, medical specialist, dentist, pharmacist, dental prosthetist or optometrist or any after-hours medical service
- other health care providers to whom you are referred for treatment
- a hospital.

You should not be charged for any treatment received for your *specific conditions* as long as your health care provider agrees to treat you under the Department of Veterans' Affairs (DVA) arrangements. If you are billed, *do not pay the account* and advise DVA immediately. You may be required to make a contribution towards the cost for pharmaceutical items, nursing home care and some dental services.

You are also eligible for assessment for Veterans' Home Care (VHC) services. If you are a Commonwealth or Allied veteran you are only eligible to receive respite care where it relates to your accepted disabilities. You are not eligible for other VHC services.

Overview of Cards Available to Veterans and Their Dependents, *continued*

Repatriation Pharmaceutical Benefits Card (Orange Card) (Fact Sheet: HSV 69)

Who is eligible?

An RPBC (Orange Card) is issued to Commonwealth and allied veterans and mariners who:

- have qualifying service from World War I or II; *and*
- are aged 70 or over; *and*
- have been resident in Australia for 10 years or more.

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.

For a Commonwealth veteran, qualifying service is either:

- service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy outside the country in whose defence force the veteran served; or
- service within that country for which the veteran received, or was eligible to receive, a campaign medal.

For an Allied veteran, qualifying service is service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy.

Benefits available with the Orange Card

The range of pharmaceutical items available under the Repatriation Pharmaceutical Benefits Scheme (RPBS) is much wider than the range available under the Pharmaceutical Benefits Scheme (PBS).

- The Orange Card entitles you to obtain your prescribed medications at the current concessional rate of \$4.90 * per item. When the annual safety net is reached there are no further charges for prescribed items for that calendar year. The safety net limit for 2007 is \$274.40 * or 56 prescriptions for that calendar year.

Note: *These figures are indexed annually in line with the CPI, and do not include surcharges on some alternative brands/medicines.

- Based on clinical need and a request from your doctor, Orange Card holders may obtain items not listed in the Schedule of Pharmaceutical Benefits, with prior approval from the department.

Overview of Cards Available to Veterans and Their Dependents, *continued*

Repatriation Pharmaceutical Benefits Card (Orange Card) (Fact Sheet: HSV 69), *continued*

Benefits available with the Orange Card, *continued*

- Based on clinical need and a request from your doctor, listed items may also be obtained for a use other than that stipulated in the Schedule, with prior approval from the department.
- The Orange Card entitles the holder to receive the pharmaceutical allowance. The pharmaceutical allowance is a fortnightly payment, which helps to offset the cost of prescriptions. The pharmaceutical allowance for 2007 is \$5.80 * per fortnight. Some Orange Card holders may already receive this allowance as part of their service pension or disability pension entitlement or if they already hold a White Card.

Note: *The pharmaceutical allowance is indexed annually in line with the CPI. (An increase in CPI will not necessarily result in an increase to PA).

Commonwealth Seniors Health Card (CSHC) (Fact Sheet: IS 126)

Who is eligible?

The Department of Veterans' Affairs provides the CSHC to:

- Australian, Commonwealth or allied veterans with qualifying service; and
- Australian, Commonwealth or allied mariners of World War 2 with qualifying service; and
- partners (including widows or widowers) of veterans or mariners with qualifying service; and
- war widows/widowers.

To be eligible you must be:

- of qualifying age; or
- of pension age.

You must also:

- not be receiving a service pension or income support supplement from DVA; and
- not be receiving a pension or benefit from Centrelink; and
- meet the seniors health card income test (see *Fact Sheet: IS 126* for current limits); and
- not already hold a CSHC issued by Centrelink.

Overview of Cards Available to Veterans and Their Dependents, *continued*

Commonwealth Seniors Health Card (CSHC) (Fact Sheet: IS 126), *continued*

Note: If you have a Pensioner Concession Card (PCC) from either DVA or Centrelink, you are not eligible for the CSHC. The PCC already entitles you to the concessions that are available with the CSHC.

Benefits available with the CSHC

The CSHC entitles you to:

- concessional rate prescription medicines through the Pharmaceutical Benefits Scheme; and
- a quarterly payment of telephone allowance (TA) to eligible telephone subscribers; and
- concessional travel from Great Southern Railway for travel on the Indian Pacific, The Ghan and The Overland tourist trains; and
- a twice yearly payment of seniors concession allowance.

Some state governments provide additional concessions similar to those available to holders of the PCC.

Pensioner Concession Card (DVA Fact Sheet: IS 125)

Who is eligible?

Pensioner Concession Cards (PCCs) are issued by DVA to all

- service pensioners; and
- age pensioners who receive their pension through DVA; and
- war widows and widowers receiving an income support supplement.

Benefits available with the PCC

The PCC entitles the card holder to benefits from the Commonwealth Government including:

- pharmaceuticals at concessional prices
- hearing services
- discounts on mail redirection from Australia Post
- concessional travel from Great Southern Railway (GSR) for the travel on The Ghan, The Indian Pacific, and The Overlander

Overview of Cards Available to Veterans and Their Dependents, *continued*

Pensioner Concession Card (DVA Fact Sheet: IS 125), *continued*

In addition to Commonwealth concessions, the PCC also entitles card holders to benefits from most state and local governments and authorities.

Concessions may include discounts on such services as:

- property rates and water charges
- electricity and other energy bills
- fares on public transport
- motor vehicle registration fees and drivers' licences
- admission or ticket prices to various entertainment or sporting venues.

A range of discounts and concessions are also available through private retailers.

War Widow's/Widower's Transport Concession Card (TC1)

War widows/widowers who are not in receipt of service pension, income support supplement or age pension are eligible to receive a Transport Concession Card (TC1) if they live in the following states:

- New South Wales; and
- Victoria (except World War 1 War widows/widowers); and
- Western Australia.

The TC1 provides state funded travel concessions.

The Australian Capital Territory, Northern Territory, South Australia, Queensland and Tasmania do not offer TC1 cards, however, war widows/widowers may still be eligible for concessions on travel through their DVA Gold Card, their PCC or their CSHC.

Low Income Health Care Card

This card is issued by Centrelink to people who meet a test of their average gross income in the 8 weeks immediately before they claim the card. (Contact Centrelink for further information on telephone 13 61 50 or visit their Internet site at www.centrelink.gov.au/internet/internet.nsf/payments/conc_cards_iat.htm).

Overview of Cards Available to Veterans and Their Dependents, *continued*

Low Income Health Care Card, *continued*

All low-income Health Care Card holders and their dependents (ie their partner and dependent children) are entitled to pharmaceuticals listed under the Pharmaceutical Benefits Scheme at the concessional rate (currently \$4.90 per script).

In some instances, additional health, household, transport, education and recreation concessions may be offered by some state/territory and local governments and private providers. However these providers offer the concessions at their own discretion, and their availability may vary from state to state.

Seniors Card (SC – state governments)

All state governments have a Seniors Card Program that offers discounts through a range of businesses and services.

Please check eligibility for a Seniors Card with the relevant state government department in your state.

Other fact sheets

Other fact sheets related to this topic include:

- *GOLD Repatriation Health Card for All Conditions: HSV 60*
- *WHITE Repatriation Health Card for Specific Conditions: HSV 61*
- *Repatriation Pharmaceutical Benefits Card (Orange Card): HSV 69*
- *Telephone Allowance: IS 13*
- *Income Support Allowances: IS 14*
- *Income Test Overview: IS 87*
- *Assets Test Overview: IS 88*
- *Pensioner Concession Card (PCC): IS 125*
- *Commonwealth Seniors Health Card (CSHC): IS 126*
- *Seniors Concession Allowance: IS 127*
- *VetPharm - Repatriation Pharmaceutical Benefits Scheme: HSV 92*

Overview of Cards Available to Veterans and Their Dependents, *continued*

More information

All DVA fact sheets are available on request from any DVA office or on the DVA website at www.dva.gov.au/factsheets/default.htm

If you need more information about this topic, contact your nearest DVA office or visit the DVA website at www.dva.gov.au

You can telephone DVA for the cost of a local call* on:

133 254 - general inquiries

1800 555 254 - non-metropolitan callers.

Note: *If you use a mobile phone, calls may be more costly. You are advised to use a normal phone (a landline phone) when ringing these numbers.