



FAMILIES OF VETERANS GUILD

*Support & Services for aging
Veteran Families*





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Concession Cards

Pensioner Concession Card

The Pensioner Concession Card is available to older persons who receive the Aged Pension. Receiving other payments from the Commonwealth Government can also qualify you for the Pensioner Concession Card. The card helps with the costs of healthcare and prescriptions. You do not need to apply for the Pensioner Concession Card, if you qualify it will be automatically sent to you.

The Pensioner Concession card is valid for 2 years, and if you receive the Aged Pension, you will automatically be sent a replacement card every two years on your birthday.

A Pensioner Concession Card (PCC) in New South Wales (NSW) provides benefits for healthcare, public transport, utilities, and more.

- Healthcare benefits
- Cheaper medicine through the Pharmaceutical Benefits Scheme
- Bulk billed doctor visits, depending on your doctor
- Larger refund for medical costs when you reach the Medicare Safety Net
- Help with hearing services
- Public transport benefits Opal public transport discounts and Discounted travel on regional trains
- Utility benefits Utility discounts
- Vehicle registration benefits
- Registration concessions and automatic renewal
- No payment of registration fees or motor vehicle tax
- Other benefits
- Council rate concessions
- Recreational and cultural benefits
- Discounts to redirect your mail through Australia Post
- Pensioner Travel Vouchers for eligible seniors in regional, rural, and remote areas up to 4 single/2 return trips a year

Concessions and pensions

Department of Veteran Affairs

Income Support Supplement

ISS is a regular, tax-free payment from DVA to supplement everyday living costs.

- Paid fortnightly.
- For eligible war widows and widowers.
- Can be paid on top of your War Widow(er)'s Pension.



How much can I get?

The maximum amount of ISS payable to both singles and members of a couple is currently \$347.60 per fortnight (the ceiling rate). The maximum rate of ISS is indexed in March and September each year. The amount you receive depends on your income, assets and whether you are partnered or single. The ISS is 'means-tested', but some widow(er)s can receive the full rate.

Benefits of receiving ISS

If you receive ISS, you may also get:

- Pensioner Concession Card
- Cheaper medicines
- Discounts on transport and other services
- Rent assistance (if eligible)

You may be eligible if:

- You receive the War Widow(er)'s Pension.
- You meet certain income and asset limits.
- You are living in Australia as an Australian resident.

What counts as income and assets?

Income includes:

- Pensions from Centrelink or other countries
- Superannuation income
- Bank interest, shares, etc.

Assets include:

- Property (other than your home)
- Savings, vehicles, investments

If you are permanently blind, you can receive the maximum rate of ISS regardless of your income and assets. However, it should be noted that if you are in a residential aged care facility your income will be considered when calculating the fees that you pay. Scan the QR Code to watch our DVA webinar about the Income Support Supplement.

How do I apply?

- Fill in applications: D0529 (Part A) and D0648 (Part B).
- Call 1800 VETERAN (1800 838 372).
- Visit a DVA office.
- Provide income/assets details and supporting documents.



DVA Concessions

The Department of Veterans Affairs website provide a range of information, resources, and support services covering a range of entitlements to eligible veterans, families, and service providers including:

- Urgent support
- Financial support
- Health support
- Forms and documents
- Support for families
- For Indigenous veterans
- For providers
- Support for advocates and ESO's
- Advocacy, representation, and advice
- Transitioning to civilian life
- Care at home or aged care
- Accessing information



If you are interested in exploring other concessions available to war widows and families of veterans in the Australian community, please follow the link below and find your relevant state:

Website: dva.gov.au/financial-support/discounts-and-concessions

Phone: 1800 838 327

Website (general): dva.gov.au

Service Pension

The DVA Service Pension provides a regular and steady income for veterans and their partners. It is an income support payment so assets and income will affect how much of the payment can be received. Eligibility criterium provided online.

Website: dva.gov.au/get-support/financial-support/income-support/service-pension/service-pension-overview#what-is-a-service-pension

The War Widows Pension

The War Widows Pension is a disability compensation claim available to a widow or widower of an eligible veteran. The War Widows Pension includes an energy supplement and is \$1,136.30

Phone: 1800 838 372 Mon – Fri, 8am – 5pm

Website: dva.gov.au/get-support/financial-support/payment-rates/rates-disability-compensation-payment-and-war-widowers-pension

Services Australia

Age Pensions

The Age Pension is available for eligible individuals over the age of 67 years old who meet residency requirements. It is used to supplement income after retirement. Individuals need to apply via Centrelink.

Phone: 132 300

Website: servicesaustralia.gov.au/age-pension

Pensioner Concession Cards

The card is available for eligible older person Australians and have partial working capacity and receive any of the following payments: age pension, carer payment, disability support pension, JobSeeker payment/youth allowance are single, caring for a dependent child and looking for work, or parenting payment and are single Individuals need to apply via Centrelink.

Phone: 132 300

Website: servicesaustralia.gov.au/pensioner-concession-card



Pension Supplements

The Pension Supplement provides supplementary support to eligible Aged Pension recipients. It provides extra regular support with utility and health costs. Individuals need to apply via Centrelink.

Phone: 132 300

Website: servicesaustralia.gov.au/pension-supplement

Commonwealth Seniors Health Cards

This card is for self-funded retirees of Age Pension age who do not receive the Age Pension because of assets/ income eligibility testing. Individuals need to apply via Centrelink and must meet eligibility and residency requirements. Card holders can also apply for an energy supplement.

Phone: 132 300

Website: servicesaustralia.gov.au/commonwealth-seniors-health-card

Centrelink

Carer Allowance supplementary payment

The Carer Allowance is a supplementary payment if you care for someone who has a disability, medical condition, or who is frail and requires daily support for at least a period of 12 months or has a terminal condition. Carer Allowance is \$159.30 fortnightly. Individuals need to apply via Centrelink.

Phone: 132 717

Website: servicesaustralia.gov.au/carers-allowance

Carer Payment

Carer Payment is a payment for carers who provide constant care to someone for at least 6 months with a disability, medical condition, a frail adult or elderly person, or someone who is terminally ill. Carer payment is taxable if you or the person you are supporting is of pension age. You may still get Carer Payment if you take time away from caring for up to 25 hours a week to work, study, or train.

Phone: 132 717

Website: servicesaustralia.gov.au/carers-payment

Energy supplement payments for energy costs

The energy supplement is an extra payment for eligible Australians who receive certain Centrelink payments to help with energy costs.

Phone: 132 717

Website: servicesaustralia.gov.au/energy-supplement



Disability Support Pension

The Disability Support Pension is financial assistance if you have a physical, intellectual, or psychiatric condition which persists for more than 2 years and prevents you from being able to work. To be eligible for the Disability Support Pension you must meet medical and non-medical requirements.

Phone: 132 717

Website: servicesaustralia.gov.au/disability-support-pension

National Disability Insurance Scheme (NDIS)

The NDIS provides funding to eligible people with disability to gain more time with family and friends, greater independence, access to new skills, jobs, or volunteering in their community, and an improved quality of life. The NDIS also connects anyone with disability to services in their community. You must be younger than 65 on the day you make your NDIS application.

Phone: 1800 800 110

Email: enquiries@ndis.gov.au

Website: www.ndis.gov.au

Housing assistance

Rent assistance

Rent assistance is an extra regular payment for eligible Australians who pay rent and receive certain Centrelink payments.

Phone: 132 717

Website: servicesaustralia.gov.au/rent-assistance

Defence Housing – for Defence Housing Australia

If you're a Defence Housing Australia tenant, Centrelink will work out your Rent Assistance based on the rent you pay to Defence Housing Australia.

Website: servicesaustralia.gov.au/who-can-get-rent-assistance?context=22206#a2

Health benefits

Pharmaceutical Benefits Scheme

Pensioner concession card holders may be eligible for medication under PBS at \$6.60 per prescription. War Widows with a gold card are covered under the Repatriation Pharmaceutical Benefits Scheme for a range of medicines and wound care at a concession rate. It is recommended to present your gold card at your local pharmacy.

Phone: 1800 552 580

Website: pbs.gov.au/pbs/home



Hoyts Movie Theatre benefits

Please check with your local Hoyts cinema for any discounts which may be provided for war widows in your location/state. Application required and conditions apply.

Website: hoyts.com.au/seniors

Transport Assistance

MyGov

MyGov provides information to the Australian community on how to find your local community transport providers in your state or territory. You should contact your local council to find out about services in your specific area or call My Aged Care on 1800 200 422 for an eligibility assessment. You can find more information about community transport on your state or territory website through the links provided below.

Follow to the link relevant to your state provided below:

ACT Community Bus Services Flexible bus service - act.gov.au/community/older-canberrans/community-bus

NSW Community transport - transportnsw.info/travel-info/ways-to-get-around/community-transport

NT Community Transport - ntcommunity.org.au/services-category/transport/community-transport/

QLD Community Transport Program - qld.gov.au/community/getting-support-health-social-issue/community-home-care-services/community-transport-program

SA Community Transport - sacommunity.org/thesaurus/14715-Community_Transport

TAS Community transport services - health.tas.gov.au/health-topics/ageing-and-aged-care/staying-healthy-you-age/support-you-get-older#community-transport-services

VIC Check your local council website - seniorsonline.vic.gov.au/services-information/local-councils

WA Check your local council website - mycouncil.wa.gov.au/

DVA transport to medical appointments

Veteran Gold and White Card holders are eligible for transport assistance when travelling to obtain medical treatment for a condition covered by their Veteran Card.

The travel assistance available to the Veteran Card holder depends on the Act that covers their eligibility. Please call DVA for further support on: 1800 550 455

For more information, please follow the links below:

MyGov Community Transport: my.gov.au/en/services/ageing/retirement/after-you-retire/connecting-older-australians/getting-around-as-an-older-australian/community-transport



DVA Travel Treatment Bookings: www.dva.gov.au/get-support/providers/travel-treatment-bookings-information-health-providers

DVA Travel for Treatment: www.dva.gov.au/get-support/health-support/local-or-overseas-medical-care/travel-treatment

DVA Home Care & Transport: www.dva.gov.au/get-support/providers/gps-other-primary-care-providers/health-wellbeing-services/home-care-transport-services

Eligibility

Veteran Gold and White Card holders are eligible for transport assistance when travelling to obtain medical treatment for a condition covered by their Veteran Card. The travel assistance available to the Veteran Card holder depends on the Act that covers their eligibility.

Arranging travel for treatment

Travel is usually arranged by the Veteran Card holder themselves (or their representative). DVA or health providers can also arrange some forms of travel for eligible Veteran Card holders.

Travel claims for veteran card holders

The Veteran Card holder or their representative (such as a family member or friend) arranges the travel to attend treatment and submits a claim for reimbursement of expenses to DVA.

If the Veteran Card holder needs assistance with travel, encourage them to call DVA on 1800 VETERAN (1800 550 455).

DVA motor vehicle support

Support such as modifications to a vehicle, may be subsidised by DVA for eligible veterans with an accepted condition(s) that:

- limits their ability to drive safely
- severely reduces their mobility.

Financial assistance may be granted under the Motor Vehicle Compensation Scheme: www.dva.gov.au/get-support/financial-support/help-your-vehicle-costs/motor-vehicle-compensation-scheme

or the Vehicle Assistance Scheme: www.dva.gov.au/get-support/financial-support/help-your-vehicle-costs/vehicle-assistance-scheme

Scan the QR Code to watch our DVA webinar that talks more about the Transport Support.





Families of Veterans Guild War Widow Transport Program

The objective of the War Widow Transport Program is to reduce social isolation of War Widows through encouraging and supporting war widows, with one or more mobility limitations or issues, to continue to attend meetings and gatherings held by their local Club or run by the organisation.

Eligibility criteria

War widows may be eligible for transport support where one or more of the following applies:

- Can no longer drive
- Have reduced mobility
- Have vision impairment
- Are socially isolated
- Are unable to use public transport
- Have long or short-term health problem

Access to transport support

To determine eligibility for transport support, a war widows' case will be assessed by the program manager. Community Transport is the first option for transport where available in the town/suburb. The Program Manager can assist Members to connect to suitable Community Transport. An eligible war widow may receive Cabcharge vouchers to cover transport to meetings at a nominated Guild or Social Club if Community Transport is not suitable or available.

Travel allowance for social clubs

Purpose of the travel allowance is to encourage and support Clubs to host social functions or undertake activities as a group outside of their regular scheduled meetings.

An annual Allowance of up to \$825 is available to each club per financial year (April – March). The allowance is a contribution toward the costs of transport to and from a social outing or activity organised and or hosted by the social or guild club for the benefit of its members.

To discuss, please contact Families of Veterans Guild at:

Phone: (02) 9267 6577

Email: warwidows@fov.org.au

DVA Home Services

The Veterans' Home Care (VHC) Program provides in-home care and support services to assist DVA clients to maintain their independence to live at home. The VHC Program also assist Carers in recognition of the vital role they play in the veteran and defence community. VHC is not designed to meet complex or high-level care needs. If you have long-term high-level personal care needs, please refer to the DVA Community Nursing Program.



Applying and accessing for services

You can complete a HHS or Attendant care claim form and send it to DVA: by email to hhs@dva.gov.au; or by post to GPO Box 9998, Brisbane QLD 4001

Eligibility for Veterans' Home Care (VHC)

You may be eligible if you: need this service due to a condition that has been accepted as service-related; and have an assessed need for this service. You are eligible for an assessment if you have a: Veteran Gold Card; or Veteran White Card (Specific conditions and/or Non-liability Health Care); and Living at home; and have difficulty performing activities of daily living without help due to Functional Limitations.

Please note the process for accessing Veteran Home Care services below:

VHC services are approved and coordinated by contracted assessment agencies and delivered by contracted service providers.

1. Call the VHC assessment agency on 1300 550 450 to have an assessment for services.
2. The VHC assessor will discuss your circumstances to identify the ranges of services required.
3. If services are required, the VHC assessment agency will send you a VHC Care Plan which will contain:

- details of the service/s approved
- the period of approval
- the co-payment amount
- the name of the VHC service provider who will deliver the service/s

4. The service provider will call you to set a suitable time to provide the services.

The VHC assessment agency will contact you for a reassessment every 6 to 9 months to ensure the service/s continue to meet your needs.

However, if you feel your circumstances have changed since your assessment, you can contact the VHC assessment agency on 1300 550 450.

If you have any concerns about the services you are getting, contact your VHC Service Provider.

DVA Information Website: www.dva.gov.au/household-services-attendant-care-and-veteran-home-care

You can complete a HHS or Attendant care claim form and send it to DVA: by email to hhs@dva.gov.au; or by post to GPO Box 9998, Brisbane QLD 4001.



Scan the QR Code to watch our DVA webinar that talks more about Veteran Home Care assistance.

DVA Community Nursing Program

The Community Nursing Program aims to enhance the independence and health outcomes of DVA clients by providing clinically necessary nursing and personal care services in their own home, helping avoid early admission to hospital or residential aged care.



Contracted providers assess and deliver the nursing and personal care services to eligible DVA clients. Services may include clinical care (e.g. wound care, medication assistance, palliative care) and personal care (e.g. help with hygiene).

Who can access Community Nursing services

- Veteran Gold Card holders can receive community nursing services to meet their assessed clinical nursing and personal care needs
- Veteran White Card holders with an accepted condition can access services that directly relate to their accepted condition/s – eligibility must be confirmed by DVA Provider Enquiries before commencement of services
- White Card Holders with current approval for Provisional Access to Medical Treatment (PAMT) and recipients of Non-Liability Health Care are also eligible
- Services to eligible clients are free of charge - DVA contracted Community Nursing providers cannot charge for services

Referrals

Providers must receive a valid written referral from an authorised referral source:

- GP
- treating medical practitioner in a hospital
- hospital discharge planner
- nurse practitioner (specialising in community nursing field)



Clients can choose their own DVA contracted Community Nursing provider from the DVA panel of providers in their area. Services must be provided in the client's home and must be based on client's assessed clinical needs. Scan the QR Code to watch our DVA webinar about the Community Nursing Program.



Service delivery

Upon receipt of a referral, a comprehensive nursing assessment is conducted by a Registered Nurse (RN). Based on this assessment, the RN develops a nursing care plan in collaboration with the client. The client, or their legal representative, must agree to the nursing care plan before services commence.

Care may be provided on a short-term or long-term basis depending on the client's clinical needs, for example, short-term care following an operation for wound care, or long-term assistance with showering and hygiene needs. All care is overseen and delegated by an RN, with clinical care services delivered by either an RN or an Enrolled Nurse (EN), and personal care services provided by personal care workers. Care plans and care requirements are reviewed regularly.

Scope of program

A person with significant care requirements, such as those needing 24-hour care, may not be considered independent. Respite and supervision services, including overnight care, are out of scope unless the care is clinically required.

Instrumental Activities of Daily Living, such as laundry, cleaning, social assistance, companionship, shopping, meal preparation, and driving to appointments are also excluded from the program. Additionally, hospital substitution services, including Hospital in the Home, do not fall within the scope of the Community Nursing Program.

Where clients are receiving similar services through another program, duplication of services between programs is not permitted.

My Aged Care

My Aged Care is eligible for Australians 65yrs+ (50yrs+ for Aboriginal and Torres Strait Islander peoples). They coordinate all my aged care services (excluding veterans home care) to access Australian Government aged care information, services, assessments, and referrals to providers including Aged Care Assessment Team (ACAT), residential aged care homes, residential respite, and home care packages.

Phone: 1800 200 422

Website: www.myagedcare.gov.au

Booking an assessment

Establish if you are needing residential aged care or in-home services. Contact my aged care to book an assessment to discuss your specific needs and financial situation. If you have any questions about your personal financial capacity, you can consult the fee estimator tool on the My Aged Care Website or call your financial advisor for support.



Accessing Aged Care services

Once you have been assessed and deemed eligible you will be provided with access codes depending on your situation for residential aged care, restorative care, home care service and/or transport. You will be provided with a list of service providers you will need to call to determine the best fit for you. These codes will need to be provided to aged care service providers when you make contact.

Commencing services

After making contact with your desired aged service providers, you can expect services to start within the average waiting period at that time. Your service provider should inform you of how long the waiting period will be.

Changing providers or services

If you feel that your current services provided are not a good fit, and/or your needs change, you can call My Aged Care to discuss changing providers or increasing your services/package. This may result in a reassessment and applicable waiting times.

DVA & My Aged Care

It is important to have a basic understanding of how aged care and DVA can work on their own and together noting that individuals can access both together as well as separately. If you require specific information relating to your unique situation and needs, please call My Aged Care on: 1800 200 422 and/or DVA on: 1800 550 455 as they are best placed to advise you on your specific needs and this information provided is a general overview and can change at any time depending on your circumstances and current government reforms.

2025 Aged Care Reform Information Sessions

Join My Aged Care for their webinar where they will take you through a summary of the new Aged Care Act rollout. This is the first in a series providing information and insight into the changes to the act and how it will affect you.

Elderly Person's Advocacy Network

Join My Aged Care for their webinar where they will take you through a summary of the new Aged Care Act rollout. This is the first in a series providing information and insight into the changes to the act and how it will affect you.

Elderly Person's Advocacy Network webinar: opan.org.au/video/new-aged-care-act-for-you/



My Aged Care

The Department of Health and Aged Care hosted a free webinar to give older people, families and carers an update on the Support at Home program.

This webinar and Q&A session took place on Tuesday, 25 March and provided:

- Information on the Support at Home program design.
- advice for people transitioning from a Home Care Package to Support at Home from 1 July 2025
- guidance on the resources available to help you better understand the changes.



My Aged Care Webinar: myagedcare.gov.au/news-and-updates/webinar-support-home-program-update

Proveda

On Thursday 23 January 2025, Proveda explored the essentials of navigating the aged care system in their webinar - Understanding the Aged Care System. Here's what they covered:

- How can you get funding for support at home
- How does the aged care system work?
- What are the options available?
- How do I start?
- What steps do I take?
- How much funding support is available?
- What is the difference between the Commonwealth Home Support Programme and a Home Care Package?



You can watch the webinar at: <https://youtu.be/CxfA-aXtRxg?feature=shared>

View more of their webinars here or scan the QR Code: <https://proveda.com.au/aged-care-webinar-series/>

For more helpful resources like this, please visit our Resource Hub:
<https://familiesofveterans.org.au/resource-hub/>



FAMILIES OF VETERANS GUILD

Owned by Australian War Widows NSW Ltd

This resource guide is current as of 2025 and has been compiled by the Families of Veterans Guild. It is intended as a general overview of support and services available to older veteran families, including spouses, parents and war widows. The information provided is subject to change based on government policy updates, aged care reforms, and service provider adjustments. This guide does not cover all secondary benefits available directly to veterans. Eligibility criteria may apply, and not all services will be accessible to everyone. Readers are encouraged to confirm details with the relevant providers, as this document may not capture all available programs or the most recent changes.

STAY IN TOUCH



Email enquiries and correspondence can be sent to **guild@fov.org.au**



Our office number is **(02) 9267 6577** or
1800 451 615 for those in the regional areas.



Mail can be sent to **PO Box 146, Chatswood NSW 2057**