



# Wentworth Guide to Government Services for Seniors

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Spring 2025



**Allegra  
Spender MP**  
FEDERAL MEMBER FOR WENTWORTH



## A MESSAGE

# From Allegra

My name is Allegra and I've been the Independent Federal member for the electorate of Wentworth since 2022. I'm very proud of the community I represent. Not only are we an electorate rich in natural beauty and history, we are also an area with strong community spirit and a diverse population. From the beach at Bondi to the streets of Paddington, this community is shaped by the people that live in and care for this area.

Older Australians, over the age of 65, represent about 16% of the electorate (24,000 people) and contribute enormously to the culture and community fabric of Wentworth. I know this because I have met many of you and had the pleasure of swapping stories and experiences about the place where I grew up and now raise a family of my own.

Whether you have lived here for decades or have come later in life, I want to ensure that Wentworth continues to cater to everyone, including older Australians. I've heard from you about some of the challenges that can face older Australians. Between navigating complex systems and websites or trying to keep up with the seemingly constant changes in service provision, finding the right information when you need it can be incredibly challenging.

This Seniors Guide is intended to make this easier by placing the latest information about the latest relevant information about services and supports in one convenient place.

If you have other questions or concerns not addressed by this Guide, as always, my friendly electorate office team and I are happy to help or to put you in touch with someone who can. Contact my office on **9327 3988** or via email at **[Allegra.Spender.MP@aph.gov.au](mailto:Allegra.Spender.MP@aph.gov.au)**.



ALLEGRA SPENDER MP  
Independent Federal  
Member for Wentworth



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The information provided may not be a complete guide and every effort has been made to ensure the accuracy of the information provided.

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## Review dates for Federal Government Services

Many of the qualifying criteria and financial payments relating to the Age Pension are reviewed by Services Australia annually, semi-annually or in some cases three times per year as indicated below.

Whilst every effort has been made to ensure the accuracy of this document, please refer to the website [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au) for the most up to date numerical information.

Type of Service	Review dates
Age Pension Eligibility Income and Assets Tests	March, July & Sept annually
Age Pension Payment	20 March and 20 Sept annually
Age Pension Supplement Amount	20 March and 20 Sept annually
Work Bonus Amount	1 Jan annually
Deeming Rates	1 July annually
Carer Payment Income and Asset Test	March and Sept annually
Carer Payment Amount	March and Sept annually
Carer Allowance Income test	1 Jan annually
Carer Allowance	1 Jan annually
PBS Recalculation	1 Jan annually



## Key Telephone Contacts

### Allegra Spender Electorate Office

**Tel:** (02) 9327 3988

**Email:** Allegra.Spender.MP@aph.gov.au

**Website:** AllegraSpender.com.au

### Federal Government Services

#### Centrelink Older Australians: 132 300

This is a dedicated service for older Australians.

Provides information and support (pensions, payments, concessions and other benefits) to senior Australians, their families and carers.

Call Monday to Friday, except public holidays, from 8:00am – 5:00pm.

#### My Aged Care: 1800 200 422

Information about and access to Australian Government funded aged care services for older Australians and their carers.

#### Medicare: 132 011

Covers or provides discounts to many health costs that can help eligible older adults live healthier lives, including with costs of seeing your doctor, cheaper prescription drugs, in-home health care and in residential aged care.

#### Australian Taxation Office: 13 28 61

### State Members of Parliament

**Coogee – Marjorie O’Neill MP:** (02) 9398 1822

**Sydney – Alex Greenwich MP:** (02) 9267 5999

**Vaucluse – Kellie Sloane MP:** (02) 9326 1856

### Local Government Councils

**Woollahra Municipal Council:** (02) 9391 7000

**Waverley Council:** (02) 9083 8000

**City of Sydney Council:** (02) 9265 9333

**Randwick City Council:** 1300 722 542



## Useful Online Links

For **Federal Government** information on pensions, payments and services:

### **Services Australia — [www.servicesaustralia.gov.au](http://www.servicesaustralia.gov.au)**

(formerly Department of Human Services and before that the Department of Social Security)  
Executive agency responsible for delivering a range of welfare payments and services for eligible Australian citizens and permanent residents.

### **MyGov — [www.my.gov.au/en](http://www.my.gov.au/en)**

For online access to Federal Government services in one place

### **Centrelink — [www.servicesaustralia.gov.au/centrelink](http://www.servicesaustralia.gov.au/centrelink)**

For payments, concessions and support (not a complete list):

- Age Pension
- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Carer Payments
- Rent Assistance

### **Medicare — [www.servicesaustralia.gov.au/medicare](http://www.servicesaustralia.gov.au/medicare)**

Medicare provides low or no cost access to many hospital and medical services and pharmaceutical benefits for seniors with concession cards.

### **My Aged Care — [www.myagedcare.gov.au](http://www.myagedcare.gov.au)**

My Aged Care provides comprehensive information on different types of Federal Government funded aged care services available for older people.

### **Australian Taxation Office — [www.ato.gov.au](http://www.ato.gov.au)**

For information about your Tax File Number (TFN), lodging returns and accessing details about income, deductions and tax offsets applicable to Seniors.

For **State Government** information on aged care services, eligibility requirements, concessions, rebates, housing & property, healthcare, education, justice and Births Deaths & Relationships registration:

### **Service NSW — [www.service.nsw.gov.au](http://www.service.nsw.gov.au)**

For **Wentworth Local Government Councils** information on rates, parking, recreation, waste & other local community support services:

- Woollahra Municipal Council: [woollahra.nsw.gov.au](http://woollahra.nsw.gov.au)
- Waverley Council: [waverley.nsw.gov.au](http://waverley.nsw.gov.au)
- City of Sydney Council: [cityofsydney.nsw.gov.au](http://cityofsydney.nsw.gov.au)
- Randwick City Council: [randwick.nsw.gov.au](http://randwick.nsw.gov.au)



## Federal Government Services

### Services Australia

Help with

- A. Centrelink
- B. My Aged Care
- C. Medicare

### Services Australia local service centres:

#### **Bondi Junction Service Centre**

19-23 Hollywood Ave

Bondi Junction NSW 2022

Hours: Monday - Friday 8:30am - 4:30pm

#### **Darlinghurst Service Centre**

137-153 Crown St

Darlinghurst NSW 2010

Hours: Monday - Friday 8:30am - 4:30pm

## A. Centrelink

For an appointment call Centrelink for Older Australians

Tel: 132 300 / Monday to Friday 8:00am – 5:00pm

### When attending an appointment at a Centrelink Service Centre:

1. Provide your Customer Reference Number (CRN) if you have one.
2. Bring some identification documents. This may include:
  - Driver licence
  - Passport
  - Medicare card
  - Tax File Number and Notice of Assessment
  - Department of Veterans' Affairs card



## Age Pension – Eligibility and making your claim

Centrelink provides income support for older Australians who are retired and meet the following eligibility criteria:

1. Over pension age and
2. Under Income and Assets Test limits and
3. An Australian resident, generally for more than 10 years

### 1. AGE PENSION AGE

The Age Pension age is 67 years or older.

### 2. AGE PENSION AND INCOME TESTS

The Age Pension has income and asset limits. If you are over these limits, you may receive a part pension payment or no pension payment. Please see page 15 for your potential current age pension rate.

#### INCOME TEST

Centrelink assesses your income and your partner's income from all sources, including superannuation. These are the income rules for most pensioners:

##### Single person

Income per fortnight	Amount your pension will reduce by
Up to \$218 (free area)	\$0
Over \$218	50 cents for each dollar over \$218

##### Couple living together or apart due to ill health

Combined income per fortnight	Amount each member of the couple's pension will reduce by
Up to \$380 (free area)	\$0
Over \$380	25 cents for each dollar over \$380

To understand what is counted as assessable income go to [www.servicessaustralia.gov.au/income?context=22526#assessableincome](http://www.servicessaustralia.gov.au/income?context=22526#assessableincome)



## Age Pension Income Test

### How much you can earn before your age pension is cut off

If your income in a fortnight goes over the cut-off point, Centrelink may pay you \$0 for that fortnight. Your cut off point may be higher if you get Rent Assistance or Work Bonus. Your cut off point may be lower if you don't live in Australia.

Your situation	Fortnightly income cut off point
Single	\$2,516.00
A couple living together	\$3,844.40 combined
A couple living apart due to ill health	\$4,976.00 combined
A transitional rate pensioner - single	\$2,580.00
Transitional rate pensioners - couple living together	\$4,191.50 combined
Transitional rate pensioners - couple living apart due to ill health	\$5,104.00 combined

\*The transitional rate started in 2009. It's for pensioners who would get a lower pension rate if Centrelink uses the new income test. Centrelink regularly reassesses what is the correct rate of pension for you.

## Work Bonus

If you're an eligible pensioner, the Work Bonus may help you earn more income from working without reducing your pension.

You don't need to apply for the Work Bonus, except when it relates to self-employment income. If you meet all the eligibility requirements, Centrelink will automatically apply the Work Bonus. All you need to do is declare your income fortnightly.

The work bonus allows you to earn up to \$300 per fortnight without reducing your pension payment. If you don't work, you will accrue \$300 per fortnight until your work bonus balance reaches the maximum of \$11,800, ready to offset against eligible income if you do start working.

If you earn in excess of \$300 per fortnight, income will be offset against the work bonus balance first before being applied to the relevant income test to your circumstances. Your rate of payment may reduce if your income exceeds the combined work bonus balance and income test threshold.

For more information, go to [www.servicesaustralia.gov.au/work-bonus](http://www.servicesaustralia.gov.au/work-bonus)

**TIP:** Depending on how much income you earn in addition to receiving your Age Pension

payment in a financial year, you may be required to lodge a tax return and pay income tax. Passive income (applicable to the Centrelink income test) and employment and self-employed income (earned under the Work Bonus Scheme) are combined with your Pension Payment to determine your tax liability.

## ASSETS TEST

Centrelink assesses all asset types as part of the assets test but generally does not include your principal home. How much Centrelink pays you depends on the value of your assets, your homeownership status and if you're in a relationship. There are limits to how much you can have to get Age Pension. Centrelink reviews these limits and cut off points in March, July and September each year.

Your assets include any property (other than your principal home) and/or possessions you own in full, in part, or have an interest in. This includes both assets held outside Australia or debts owed to you.

To understand more about asset types, go to [www.servicesaustralia.gov.au/asset-types](http://www.servicesaustralia.gov.au/asset-types)

### Asset Test limits for a **Full Pension**

When your assets are more than the limit for your situation, your pension will reduce. If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you.

Your situation	Homeowner	Non-homeowner
Single	\$321,500	\$579,500
A couple, combined	\$481,500	\$739,500
A couple, separated due to illness, combined	\$481,500	\$739,500
A couple, one partner eligible, combined	\$481,500	\$739,500



### Asset Test limits for a **Part Pension** [cut-off point]

Part pensions cancel when your assets are over the cut off point for your situation. If you're a member of a couple, the limit is for both your and your partner's assets combined, not each of you.

If you get Rent Assistance with your pension, your cut off point is higher.

Your situation	Homeowner	Non-homeowner
Single	\$704,500	\$962,500
A couple, combined	\$1,059,000	\$1,317,000
A couple, separated due to illness, combined	\$1,247,500	\$1,505,500
A couple, one partner eligible, combined	\$1,059,000	\$1,317,000

## Deeming

Deeming rules are used to work out income earned from your financial assets. Centrelink adds this to your income and applies the income test to work out your payment rate.

### Deeming Rates

Your situation	Deeming rates
If you're single	The first \$64,200 of your financial assets has the deemed rate of 0.25% applied. Anything over \$64,200 is deemed to earn 2.25%.
If you're a member of a couple and at least one of you get a pension	The first \$106,200 of your combined financial assets has the deemed rate of 0.25% applied. Anything over \$106,200 is deemed to earn 2.25%.
If you're a member of a couple and neither of you get a pension	The first \$53,100 of each of your own and your share of joint financial assets has a deemed income of 0.25% per year. Anything over \$53,100 is deemed to earn 2.25%.

### If you earn more than the deemed rates

If your investment return is higher than the deemed rates, the extra amount doesn't count as your income.

### When the sale of your principal home is deemed income

If you sell your principal home, the sale proceeds may be assessed as deemed income.

To understand more about deeming rates, go to  
[www.servicesaustralia.gov.au/deeming?context=22526](http://www.servicesaustralia.gov.au/deeming?context=22526)

## 3. RESIDENCE RULES TO BE ELIGIBLE FOR AGE PENSION

To get the Age Pension you generally need to have been an Australian resident for at least 10 years in total. For at least 5 of these years, there must be no break in your residency.

Centrelink may need more information to establish your Australian residence history. If they do, they will ask you to complete the Residence in Australia and other countries form  
[www.servicesaustralia.gov.au/mod-o](http://www.servicesaustralia.gov.au/mod-o)

When claiming the Age Pension, you must be all of the following:

- living in Australia
- physically in Australia
- an Australian resident



### Exemptions for Residence Rules:

- Special rules may apply to people who have lived and worked in countries Australia has an International Social Security Agreement with.
- Some people may meet the rules for residency if they've been an Australian resident for less than 10 years, including refugees and a woman whose partner has died.

To understand more about resident rules for claiming the age pension, go to [www.servicesaustralia.gov.au/residence-rules-for-age-pension](http://www.servicesaustralia.gov.au/residence-rules-for-age-pension)

## Getting Started: How to claim the Age Pension

Before making your age pension claim you will need to set up your Centrelink online account, prove your identity to Centrelink and get a Centrelink Customer Reference Number (CRN).

### Step 1: MyGov Account



You will need a MyGov Account before setting up your Centrelink online account.

If you do not have a MyGov Account – you will need to create one.

Go to this website link and follow the instructions to create your MyGov Account [www.my.gov.au/en/about/help/mygov-website/create-mygov-account](http://www.my.gov.au/en/about/help/mygov-website/create-mygov-account)

After setting up your MyGov Account, you will be able to:

1. Link and access government services through your MyGov Account
2. Securely receive all emails from government services via your MyGov Inbox
3. Download the MyGov App to your mobile phone for easy access to your MyGov account

Once set up, open your MyGov account and select the **Services** tab to choose which of these government services you want to link to your MyGov account

- Centrelink
- ATO
- Medicare
- My Aged Care

### Step 2: Link your Centrelink account to your MyGov Account



To claim the Age Pension, you will need to link Centrelink to your MyGov account.

- a. Your Centrelink online account is the fastest and easiest way to claim a payment and update your details. It's also how you report your income and anything else Centrelink asks for. For information on how to manage your Centrelink account, make claims and appointments, go to [www.servicesaustralia.gov.au/centrelink-online-account](http://www.servicesaustralia.gov.au/centrelink-online-account)
- b. After setting up your Centrelink online account, streamline the process even more by downloading the Express Plus Centrelink App for easy access to your Centrelink account for

most information (not emails).

For more information on the Express Plus Centrelink App, go to

[www.servicesaustralia.gov.au/express-plus-centrelink-mobile-app](http://www.servicesaustralia.gov.au/express-plus-centrelink-mobile-app)

### **Step 3: Getting your Customer Reference Number (CRN)**

You only need a CRN if you want to claim Centrelink payments or services. Follow these steps to prove your identity online and get a CRN:

1. Sign in to **MyGov**
2. Select Services tab
3. Select **No** to **Do you have or know your CRN**, followed by **Next**
4. Select **Get started** on either **Digital Identity** or **Centrelink identity verification**

### **Step 4: Ready to make your Age Pension claim**

Once you have set up and linked your online MyGov Account and Centrelink Accounts and have your Customer Reference No. (CRN), you are now ready to make and track your online claim for the age pension and any other Centrelink payments or services.

You are able to submit your Age pension claim in three ways:

- online
- in paper form
- in person at a Centrelink service centre

To make a claim there are two forms you will need to complete:

- Claim for Age Pension and Pension Bonus (SA002) form
- Income and Assets (SA369) form

In addition, you will need to provide supporting documents regarding your relationships, living arrangements, identity, Australian residence status and your financial circumstances.

For more information and to download forms, go to [www.servicesaustralia.gov.au/sa002](http://www.servicesaustralia.gov.au/sa002)

## **IF YOU DO NOT HAVE A COMPUTER**

### **1. How to prove your identity and get a CRN**

Get your identity documents ready, including one photo ID and either:

- a. Telephone Centrelink and provide identity details from three acceptable documents; or
- b. Telephone Centrelink to book an appointment to attend in person at a Centrelink service centre to prove your identity.

**TIP: If you have trouble getting an appointment when calling Centrelink without a CRN, it is probably best to visit a Centrelink branch without an appointment. Take your 100 points of ID with you to obtain a CRN.**



For more information on acceptable identity documents go to  
[www.servicesaustralia.gov.au/proving-your-identity-person-for-centrelink-payment](http://www.servicesaustralia.gov.au/proving-your-identity-person-for-centrelink-payment)

## 2. Nominating someone to act on your behalf

If you are not able to set up online accounts by yourself, you can authorise a family member or friend, who you trust, to speak with or manage most of your Centrelink and aged care business online on your behalf.

Be aware that there are 2 types of nominees:

- a **correspondence nominee** can speak with Centrelink and do most of your Centrelink and aged care business for you
- a **payment nominee** can get your Centrelink payments for you

You can only nominate one person or organisation for each type.

For more information and to add a (correspondence) Nominee, ask your authorised representative to read and follow the instructions on this website link:

[www.servicesaustralia.gov.au/centrelink-online-account-help-add-nominee](http://www.servicesaustralia.gov.au/centrelink-online-account-help-add-nominee)



## Age Pension – Current Rates

There are different rates of Age Pension payments for single and partnered people. If you have a partner, Centrelink needs income and asset information for both of you to work out how much Age Pension you get.

You may have to pay income tax on your Centrelink payments. You can ask Centrelink to deduct tax from most taxable Centrelink payments.

### Normal Rates

Per fortnight	Single	Couple each	Couple combined	Couple apart due to ill health
Maximum basic rate	\$1,051.30	\$792.50	\$1,585.00	\$1,051.30
Maximum Pension Supplement	\$83.60	\$63.00	\$126.00	\$83.60
Energy Supplement	\$14.10	\$10.60	\$21.20	\$14.10
Total	\$1,149.00	\$866.10	\$1,732.20	\$1,149.00

This is a guide only.

Total Single per annum *including* supplements: \$29,874

Total Couple each per annum *including* supplement: \$22,519

Total Couple Combined *including* supplements: \$45,037

### Pension Supplements

If you get income support from Centrelink, you may be entitled to pension supplements to help with energy and other cost of living expenses.

Pension supplements are updated twice yearly and will be determined by Centrelink and paid either fortnightly or quarterly with your pension.

For more information, go to [www.servicesaustralia.gov.au/pension-supplement](http://www.servicesaustralia.gov.au/pension-supplement)

### Travelling Overseas

You must notify Centrelink if you are travelling or moving overseas. If you are absent overseas for more than 6 weeks your Age Pension payment may be reduced. If you move overseas, depending on which country you plan to move to and how long you plan to live outside Australia, your entitlement to the Age Pension and payment rate will be determined by Centrelink.

For more information and to understand the rules, go to [www.servicesaustralia.gov.au/travel-outside-australia-rules-for-age-pension?context=22526](http://www.servicesaustralia.gov.au/travel-outside-australia-rules-for-age-pension?context=22526)



### Some Additional Centrelink Services (not a complete list):

- **Tax Deduction service** to help reduce how much tax you may have to pay at the end of the tax year, [www.servicessaustralia.gov.au/deduct-tax-from-your-payment](http://www.servicessaustralia.gov.au/deduct-tax-from-your-payment)
- **Centrepay** is a free and voluntary service to pay bills and expenses as regular deductions from your Age Pension, [www.servicessaustralia.gov.au/centrepay](http://www.servicessaustralia.gov.au/centrepay)
- **Rent Deduction Scheme** to pay your public housing rent straight from your Age Pension, [www.servicessaustralia.gov.au/rent-deduction-scheme](http://www.servicessaustralia.gov.au/rent-deduction-scheme)
- **Rent Assistance** You may get a regular extra payment if you receive certain payments from Centrelink, e.g. Age Pension or Carer Payment and pay rent in the private rental market or community housing. [www.servicessaustralia.gov.au/rent-assistance](http://www.servicessaustralia.gov.au/rent-assistance)
- **Essential Medical Equipment Payment** A yearly payment with eligibility requirements to assist with energy costs to operate essential medical equipment in your home. [www.servicessaustralia.gov.au/essential-medical-equipment-payment](http://www.servicessaustralia.gov.au/essential-medical-equipment-payment)

## Centrelink Carer Payment & Carer Allowance

As a carer you may be able to get one or both of these payments depending on your circumstances and the needs of the person you care for.

The **Carer Payment** covers basic living costs if you are unable to work due to caring responsibilities for someone who needs constant care.

The **Carer Allowance** is a supplementary payment to cover the extra costs of more intensive care for someone who has a terminal medical condition or needs ongoing daily support for at least 12 months.

You may get both of these payments at the same time, depending on your circumstances (see more detailed information below).

If you get the Carer Payment, Carer Allowance or both for a period that includes 1 July, you may also get the **Carer Supplement**, which is an annual one-off payment of \$600. It helps cover costs when caring for someone with disability or a medical condition. If eligible, it is paid automatically into your bank account.

For more information, go to [www.servicessaustralia.gov.au/carers-supplement?context=21821](http://www.servicessaustralia.gov.au/carers-supplement?context=21821)

### 1. Carer Payment

If you provide constant care to someone with a disability, medical condition or an adult who is frail aged for at least 6 months, and if you are unable to support yourself through paid employment, you may be eligible for the Carer Payment.

The Carer Payment is paid at the same rate as the Age Pension, subject to income and asset tests. If you receive the Carer Payment you are also eligible for the Pensioner Concession Card.

To get the Carer Payment both you and the person you care for need to meet the following rules:

- be Australian residents
- meet an income and assets test

If you already get an income support payment from Centrelink and are granted a Carer Payment, your other payment will stop.

You might have to choose between the Age Pension and the Carer Payment. For more information go to

[www.servicesaustralia.gov.au/choosing-between-carer-payment-and-age-pension](http://www.servicesaustralia.gov.au/choosing-between-carer-payment-and-age-pension)

### **A. Income and Assets test for carers**

Centrelink applies the Age Pension income and assets test to assess your eligibility for the carer payment - see Age Pension income test limits and cut-off points section of this Guide. Centrelink assesses both your income and your partner's income from all sources.

For more information on income and assets tests for carers, go to

[www.servicesaustralia.gov.au/income-and-assets-test-for-carer-payment?context=21816](http://www.servicesaustralia.gov.au/income-and-assets-test-for-carer-payment?context=21816)

### **B. Income and assets limits for the person receiving care**

To qualify for the Carer Payment, the person receiving care must also pass income and asset tests.

If the person being cared for doesn't get a pension or benefit from Centrelink:

- income must be less than \$140,795 a year before tax
- assets must be worth less than \$868,500

These figures change on 1 January each year. The tests can also include the income and assets of some family members. The assets test:

- doesn't include the principal home and the first 2 hectares surrounding it
- may allow you to get Carer Payment if the person receiving care has assets over \$868,500

## **2. Carer Allowance**

The carer allowance is a supplementary payment, that may be paid to you fortnightly if you care for someone who needs daily support:

- with a disability
- with a medical condition
- who's frail aged

**The Carer Allowance is in addition to the carer payment, if the person you care for needs ongoing daily care for at least 12 months or has a terminal medical condition.**

The Carer Allowance is \$159.30 fortnightly. This is a set rate. This payment isn't part of your taxable income. If you share the care of a person with another carer, you may only get part of the payment. Centrelink reviews this payment rate on 1 January each year.

To get this additional Carer Payment, both you and the person you care for will need to meet some rules. As the carer, you'll need to:

- meet residence rules
- provide daily care and attention to someone who needs it in their home, or your home

### **Carer Allowance Income Tests**

#### **A. For the carer**

There is an income test for the Carer Allowance but no assets test.

Your work income won't affect how much Carer Allowance you get if you and your partner earn less than \$250,000 a year.

#### **B. For the person receiving care**

To get the Carer Allowance, there's no income test for the person you care for but they must meet these rules:

- needs care for at least 12 months, or has a terminal medical condition
- is assessed as needing care by a medical professional
- can be cared for in their home or your home
- living in Australia
- an Australian resident

For more information, go to [www.servicessaustralia.gov.au/who-can-get-carer-allowance](http://www.servicessaustralia.gov.au/who-can-get-carer-allowance)

### **HEALTH DIRECT**

A free 24 hour national health advice service jointly funded by Federal, State and Territory Governments providing quality approved online health information and advice for Seniors on:

- Health topics
- Symptom checker
- Health Service Finder
- Medicines information

For more information go to [www.healthdirect.gov.au/seniors-health](http://www.healthdirect.gov.au/seniors-health) or Tel: 1800 022 222 to speak with a registered nurse

**IN AN EMERGENCY, call triple zero (000) immediately for an ambulance**

### **BEREAVEMENT PAYMENTS**



There are different types of bereavement assistance depending on your situation and the situation of the person who died.

**If one member of a pensioner couple dies**, the surviving member may get a lump sum bereavement payment. To be eligible, you both needed to be getting a Centrelink payment for at least the previous 12 months, or a pension.

The amount paid is usually equal to the total you and your partner would've got as a couple, minus your new single rate. It's calculated over a 14-week bereavement period, which starts on the day your partner died.

**When a single pensioner dies**, Centrelink pays their regular payment covering the fortnight in which they died. The executor of the estate can access it from their bank account. Their payment stops after this payment.

**If you get a Carer Payment for a person who dies**, you may continue to get this payment after they die. You can get it for up to 14 weeks after the person's death. This is to give you time to apply for another income support payment if you need it.

For more information, go to

[www.servicesaustralia.gov.au/what-help-there-when-adult-dies?context=60101](http://www.servicesaustralia.gov.au/what-help-there-when-adult-dies?context=60101)



## Tips on Accessing Centrelink Services

### 1. **NEED HELP? If in doubt, contact the electorate office**

Constituents needing to access Centrelink are often met with long telephone hold times and lengthy claim times. Allegra's team is here to help with any issues regarding Centrelink. Call the office on (02) 9327 3988 to get advice or help contacting Centrelink.

### 2. **Making an Age Pension claim for the first time – you may have to confirm your identity in person**

Even if you have a CRN, you may have to do a face-to-face identity check at a Centrelink Service Centre before submitting your Age Pension claim online. Book an appointment by calling the Older Australians line on 132 300 or arrange an appointment in person at a Service Centre. Take your identity documents with you to the appointment.

### 3. **Free one-on-one digital coaching sessions**

If you are not computer literate but would like to be able to access Centrelink online, there are free one-on-one digital coaching sessions available at any Services Australia service centre.

To make a booking, go to [www.servicesaustralia.gov.au/book-centrelink-digital-coaching-appointment-service-centre](http://www.servicesaustralia.gov.au/book-centrelink-digital-coaching-appointment-service-centre)

An extra resource to help older people with computer literacy (unrelated to Centrelink) is the Federal Government's 'beconnected' program. (For more information see Additional Federal Government Benefits & Support Services on page 43).

### 4. **Update your information online with Centrelink**

Once your Centrelink account is linked to your MyGov account you can save time and update any changes to your financial situation online, such as:

- report your income
- update details of your savings, shares, managed investments, income streams, real estate and other assets
- report any gifts, including financial gifts, that you receive

### 5. **How to update financial documents online through the Centrelink App**

Once you have submitted your initial Age Pension claim and completed your identity check, the fastest way to upload additional documents via the Centrelink App is:

Select: **Upload Documents**

Select: **Other Documents (not Centrelink forms)**

Select: **Financial**

Add a file or photo of the document and **Submit**

### 6. **Centrelink forms**

Depending on your situation, you may need to submit additional forms when making an Age Pension claim, e.g. (partner) Separation Form or Add a Nominee form. Go to the online link to Centrelink forms: [www.servicesaustralia.gov.au/centrelink-forms](http://www.servicesaustralia.gov.au/centrelink-forms)



## **7. Digital Voice Print**

When calling Centrelink, prove your identity faster by setting up a digital voice print. You won't need to use or remember your PIN or answer security questions each time you call. When setting this up, you may need to ask a Centrelink operator to finalise the process for you.

## **8. Text in advance of Centrelink call back**

If you are expecting a call back from Centrelink, don't miss the call from their NO CALLER ID phone number. Ask Centrelink to set up a text to be sent to you in advance so you don't miss their call.

## **9. Medicare Refund on Prescriptions**

When your Age Pension claim is approved, you are able to claim a refund on medical prescriptions from Medicare for the period awaiting processing of your claim. Ask your pharmacist for a signed tax invoice listing all scripts for the applicable period, stating it is 'paid in full', and submit to Medicare for a refund. You will need to complete a Patient Claim for Refund PBS form to be submitted with your pharmacy tax invoice. For the form, go to: [www.servicesaustralia.gov.au/pb132](http://www.servicesaustralia.gov.au/pb132)

## **10. Digital Copy of your Concession Card**

Once your Age Pension claim is approved, you will receive your concession card about 10 days later. In the meantime, you are able to pay the reduced amount for pensioners by going to your Express Plus Centrelink App. Scroll down the screen and select 'Digital Wallet' to see a digital copy of your concession card.

## **11. Dates Vary**

Please note that Medicare operates on a calendar year (January to December) when calculating annual PBS thresholds, whereas Centrelink payments and benefits usually change annually (or more often) in line with the financial year (July to June). For example, Centrelink payment rates usually increase in May and September each year, whereas thresholds for the assets and income tests are indexed in March, July and September.



## B. My Aged Care

My Aged Care is a starting point for accessing Australian Government-funded aged care services. It aims to make it easier for older people, their families, and carers to find financial information on ageing and aged care in Australia.

You can access My Aged Care on the phone, online or in person at a Services Australia centre.

**Tel:** 1800 200 422

**Website:** [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

**PLEASE NOTE:** Major changes to in-home (will be called Support at Home) and residential aged care services were due to be introduced on 1 July, 2025. Introduction has been deferred until 1 November 2025. Existing aged care services will continue until then. We will keep you updated on these changes in the next version of Seniors Guide later this year once the changes have been fully confirmed and implementation begins. If you have any concerns or questions regarding the changes, please contact the electorate office for assistance.

For more information on the upcoming changes to aged care funding and service delivery, please go to

[www.myagedcare.gov.au/upcoming-changes-aged-care-funding-how-they-affect-you](http://www.myagedcare.gov.au/upcoming-changes-aged-care-funding-how-they-affect-you)

### Step 1. Learn about different types of care

If you are just starting to find out about aged care services, this is your first step. You can see what services are available to help you stay in your own home, or what to expect in an aged care home.

My Aged Care is the central access point for:

#### 1. Commonwealth Home Support Program (CHSP)

Entry-level **short-term** home support such as cleaning, gardening, respite and home maintenance.

#### 2. Home Care Packages (HCP)

For those who need a greater level of **ongoing** support to remain at home to keep them well, independent, safe and connected to the community.

#### 3. Residential Aged Care

For those who need more personal or nursing care than can be provided in their own home. This includes accommodation, laundry, meals as well as nursing and allied health services. Residential Aged Care is available on a permanent or respite (temporary) basis.

For more information on types of care, go to [www.myagedcare.gov.au/types-care](http://www.myagedcare.gov.au/types-care)



## Step 2. Get assessed for aged care services

If you've had a look at what services might be available and you want to know if you are eligible, this is your next step. You can apply online and find out what's involved in the assessment process.

It's the same form to apply for all types of care and support – including help at home, short-term care, and care in an aged care home.

You can complete the application yourself or on behalf of a family member or friend. If you'd like to set up an ongoing representative, you can also do that.

There are three parts. The first checks if you are eligible, the second captures your details, and the third confirms who the assessor should call to arrange the assessment. You will need your Medicare card to complete the form.

To apply for an online assessment, go to [www.myagedcare.gov.au/assessment/apply-online](http://www.myagedcare.gov.au/assessment/apply-online)

## Step 3. Find a provider in your area that suits your needs

If you've been assessed and are ready to find a provider and set up your new services, start here. Find out what to consider and get information about service providers near you.

To find a provider by location or name, go to [www.myagedcare.gov.au/find-a-provider](http://www.myagedcare.gov.au/find-a-provider)

## Three levels of Aged Care Support

### 1. COMMONWEALTH HOME SUPPORT PROGRAM (CHSP)

Entry-level home support is for older persons over 65 and Aboriginal & Torres Strait Islanders over 50 still living at home but needing **short-term support** following an injury, a period in hospital or during carer absence.

Assistance may include help with daily tasks and activities around the home such as meals, cleaning, gardening and home maintenance and safety. Health concerns and problems with memory may be addressed during assessment.

### 2. HOME CARE PACKAGES (HCP)

A Home Care Package can offer a variety of supports at home to assist you to live as independently as possible. Support is on a **longer-term** than the CHSP program.

The Australian Government provides funding for home care packages. A wide variety of providers (organisations and businesses) offer different home support services. This consumer directed principle of care model means you can choose the type of home support you receive, when you receive it and who you receive it from.

Government funding does not always cover the entire cost of the services needed and, depending on your income, you may have to contribute towards the cost of your home services. The amount you contribute is on a means tested basis.

Your home care package funding could be used for three main categories of service:

- A. Services to keep you well and independent, including:
  - Personal care, such as assistance to shower and dress
  - Nursing services
  - Allied health and therapy services
- B. Services to help keep you safe at home, including:
  - Minor home modifications
  - Home maintenance
  - Assistive technology
- C. Services to keep you connected to your community, including:
  - Transport services
  - Social support services

### **Home Care Packages come in four different levels of care based on your needs**

**Level 1** package supports people with basic care needs

**Level 2** package supports people with low level care needs

**Level 3** supports people with moderate care needs

**Level 4** supports people with high level care needs

The same supports and services are available at each of these levels, but the hours of care provided increase as the levels increase.

**TIP:** Use your Home Care Package to its maximum so you will be eligible for a higher level of care when you require it in future.

Respite care is also available for you and your carer.

### **Waiting times for Home Care Packages**

There is high demand for Home Care Packages. The level of support you need may impact how long you will have to wait for a package to become available.

For more information about wait times, call My Aged Care on 1800 200 422 or your assessor.

### **Veteran Home Care Program (VHC)**

Veteran Gold Card and Veteran White Card holders may be eligible for the Department of Veterans' Affairs in-home care and support services program. Wait times for a provider may be shorter than for an approved My Aged Care Home Care Package.

This program is designed to assist DVA clients to maintain their independence at home but not

for those with complex or long term high level care needs.

Following assessment, services may include domestic assistance, personal care, home and garden maintenance and respite care. Eligible clients will be required to contribute a small co-payment for services provided.

For more information on eligibility and services available, go to [www.dva.gov.au/get-support/providers/programs-services/veterans-home-care/veterans-home-care-vhc](http://www.dva.gov.au/get-support/providers/programs-services/veterans-home-care/veterans-home-care-vhc)

### **Additional Support Programs**

There are additional programs that provide practical support if you or your carer require it. (For more information see Additional Federal Government Benefits & Support Services)

- Care Finder Program for vulnerable older persons (over 65 years); and
- Carer Gateway for carers.

## **3. RESIDENTIAL AGED CARE**

Aged care homes provide personal and nursing care for older Australians no longer able to live independently in their own homes. This also includes residential respite for short stays in an aged care home.

Whilst the Federal government provides funding for these services, they are mostly managed and administered by the State, or private organisations.

As with the Home Care Packages the amount of government funding for each individual is dependent on the result of the eligibility assessment. For Home Care Packages, only income is considered but for residential aged care both income and assets are considered.

### **Assessment Process**

If you are no longer able to live independently at home, you will need at least 3 assessments to work out your government funding for residential care.

1. An Aged Care Assessment Team (ACAT) assessment to learn the care recipient's needs, and recommend and approve suitable services.
2. The Australian National Aged Care Classification (AN-ACC) assessment to look at a care recipient's functional, cognitive and physical capability. This ensures they get the right level of funding to support their care needs.
3. An Aged Care Calculation of your cost of care assessment to work out how much the recipient will pay for aged care services.

## How fees for Residential Aged Care are calculated:

- **Basic daily fee**

The maximum basic daily fee for all aged care residents is 85% of the single basic Aged Pension daily payment.

All care recipients pay this amount for living costs in residential care. It is paid to the service provider, for costs such as meals, electricity and laundry. For some people, this is the only fee they need to pay.

- **Means tested care fee**

Care recipients are asked for details of income and assets to work out how much they can pay for their aged care services. The amount paid is based on their individual details and is reviewed monthly.

People who don't provide income and asset details will pay maximum fees for aged care services up to the cap. For more information on caps, go to

**[www.myagedcare.gov.au/changes-aged-care-fees-annual-and-lifetime-caps](http://www.myagedcare.gov.au/changes-aged-care-fees-annual-and-lifetime-caps)**

- **Accommodation payment**

The accommodation payment is for the care recipient's accommodation in residential care. How much people pay is based on their income assessment. Some people may need to pay the accommodation price agreed with their residential care provider.

- **Additional fees**

Additional fees may apply if the care recipient chooses a higher standard of accommodation or additional services. These services and fees are arranged between the aged care recipient and the care provider.

For more information, on contribution calculations for residential aged care, go to **[www.myagedcare.gov.au/how-much-will-i-pay](http://www.myagedcare.gov.au/how-much-will-i-pay)**

## How to find a Residential Aged Care Home to suit your needs

All aged care organisations deliver their services differently and charge different amounts. So, it's important to look around and compare providers before deciding who to get your services from.

There are three main things you should consider:

1. Services – Finding aged care providers that meet your needs
2. Quality – Making sure you receive a good standard of care
3. Costs – Determining what you will need to pay

You should do your own research online to find a residential aged care provider in your local area or find out more about a specific provider. A good place to start is the My Aged Care website. The type of information provided includes aged care facility locations, services offered, cost structure (including refundable deposits), star ratings and resident reviews.

For more information, go to [www.myagedcare.gov.au/find-provider/what-consider](http://www.myagedcare.gov.au/find-provider/what-consider)

Your Local Council will also be able to assist with provision of lists of residential aged care homes in your area.

### **Residential Respite for Older Australians**

Residential respite care involves a person moving into a nursing home room for a short period of time and enjoying the services available, including meals, laundry, social activities, and personal and medical care.

The Australian Government subsidises up to 63 days of residential respite per year. This 63-day allowance 'resets' on 1 July each year and is paid directly to the care home.

For more information, go to [www.health.gov.au/our-work/residential-aged-care/managing-residential-aged-care-services/managing-residential-respite-care-allowances](http://www.health.gov.au/our-work/residential-aged-care/managing-residential-aged-care-services/managing-residential-respite-care-allowances)

## **AGED CARE SERVICES CONCERNS & COMPLAINTS**

### **My Aged Care**

If you have concerns about information and services you receive from My Aged Care or with your aged care experience in general (or a loved one's), it's important you raise them first with My Aged Care and ask for help.

Depending on what your concern is, there are different ways to provide feedback or make a complaint.

For more information, go to [www.myagedcare.gov.au/contact-us/complaints](http://www.myagedcare.gov.au/contact-us/complaints)

### **Older Persons Advocacy Network – OPAN**

A free federal advocacy service that helps you understand and exercise your rights, access aged care services and solve aged care problems.

For more information, telephone (02) 8246 7019, or go to [www.opan.org.au](http://www.opan.org.au)

### **Residential Aged Care Quality and Safety Commission (ACQSC)**

The quality of care provided by residential aged care service providers is monitored by the Aged Care Quality and Safety Commission (ACQSC). If you wish to raise concerns or make complaints contact the ACQSC on 1800 951 822. For more information, go to [www.agedcarequality.gov.au](http://www.agedcarequality.gov.au)

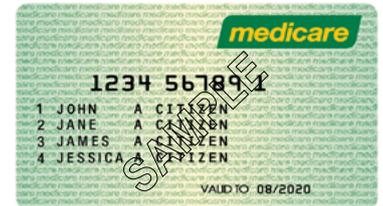


## C. Medicare Services and Concession Cards

Medicare is Australia's universal health insurance scheme. It guarantees all Australians (and some overseas visitors) access to a wide range of health and hospital services at low or no cost.

Medicare subsidises the costs of:

- hospital services
- medical services
- tests, imaging, and scans



For more information on what Medicare does and does not cover, go to [www.health.gov.au/topics/medicare/about/what-medicare-covers](http://www.health.gov.au/topics/medicare/about/what-medicare-covers)

### Concession Cards

Concession and health care cards for older Australians can get you cheaper health services and medicines, as well as discounts on some goods and services.

Your card displays your personal information, so keep it secure. Your card can display:

- your first name and family name
- your Customer Reference Number (CRN)
- your home address
- the date your concession entitlement begins
- the date it expires

### Pensioner Concession Card

A concession card to get cheaper health care, medicines and some discounts on goods and services **if you get certain payments from Centrelink** including Age Pension and Carer Payment.

For more information, go to

[www.servicesaustralia.gov.au/who-can-get-pensioner-concession-card](http://www.servicesaustralia.gov.au/who-can-get-pensioner-concession-card)



### Commonwealth Seniors Health Card

A concession card to get access to cheaper health care and some discounts. Card holders, including some eligible self-funded retirees, must meet all relevant criteria including:

- be Age Pension age or older
- **not getting an income support payment** from Centrelink or the Department of Veteran's Affairs
- meet all other eligibility criteria including an income test.



To meet the income test, you must earn less than:

- \$99,025 a year if you are single
- \$158,440 a year for couples
- \$198,050 a year for couples separated by illness, respite care or prison.

There is no assets test.

For more information, go to

[www.servicessaustralia.gov.au/commonwealth-seniors-health-card](http://www.servicessaustralia.gov.au/commonwealth-seniors-health-card)

### **Concession Card Benefits**

Discounts for holders of Pensioner Concession Cards and Commonwealth Seniors Health Cards may include:

Health:

- cheaper medicine under the PBS
- bulk billed doctor visits – if available from your doctor
- a refund for medical costs when you reach the Medicare Safety Net.

Depending on which card you hold, the NSW Government and your local council may provide discounts or rebates for:

- electricity and gas bills
- property and water rates
- health care costs, including ambulance, dental and eye care
- public transport fares
- private transport costs

Use the Service NSW **Savings Finder** tool to identify additional discounts or rebates for Seniors, go to [www.service.nsw.gov.au/campaign/savings-finder](http://www.service.nsw.gov.au/campaign/savings-finder)

### **Pharmaceutical Benefits Scheme Safety Net**

If you have a Medicare card and a Concession Card, the PBS Safety Net may help you pay less for medicines after you've reached a certain amount in a calendar year.

### **PBS Safety Net Thresholds**

As at 1 January 2025, the PBS Safety Net thresholds were updated to:

- \$277.20 for concession card holders
- \$1,694.00 for general patients

Before you meet the threshold, each medicine will cost up to:

- \$7.70 for concession card holders
- \$31.60 for general patients



Once you reach the threshold, you'll need to apply for a PBS Safety Net card to get cheaper medicines.

Your medicine will then either:

- be free for concession card holders
- cost up to \$7.70 for general patients

When there are two or more brands of the same medicine, they may have different prices. If you choose a more expensive brand, it may cost you more.

For more information, go to **[www.servicesaustralia.gov.au/pbs-safety-net-thresholds](http://www.servicesaustralia.gov.au/pbs-safety-net-thresholds)**



## Additional Federal Government Benefits & Support Services

### 1. Federal Electricity rebate 2025

All Australian households and eligible small businesses with electricity bills may receive up to \$150 in energy bill rebates from 1 July 2025 to the end of 2025. Rebates will be automatically applied to your electricity bill in two \$75 quarterly instalments. Most customers do not need to take any action to receive rebates.

For more information on rebates, please go to [www.energy.gov.au/energy-bill-relief-fund](http://www.energy.gov.au/energy-bill-relief-fund)

### 2. Energy Made Easy – a free independent comparison website

Energy Made Easy is a free Australian Government energy price comparison service for households and small businesses in New South Wales, Queensland, South Australia, Tasmania and the Australian Capital Territory, that can be used to find and compare home and small business electricity and gas plans.

For more information, go to [www.energymadeeasy.gov.au](http://www.energymadeeasy.gov.au)

### 3. Centrelink Financial Information Service (FIS)

The Financial Information Service is a free, impartial and confidential service. FIS can give you information, tools and resources to help you when you need to make decisions about your current and future financial needs. FIS won't give you financial advice or counselling, advocate on your behalf, or promote any products or providers.

To speak to the Financial Information Service, call them on 132 300. Say 'Financial Information Service', when they ask why you're calling. This will take you through to a FIS Officer who can help you.

For more information and online webinars, go to [www.servicesaustralia.gov.au/financial-information-service](http://www.servicesaustralia.gov.au/financial-information-service)

### 4. Care Finder Program

A special free service to help vulnerable older people (over 65 years) to:

- Set up aged care services
- Change aged care services
- Connect with other supports like housing, health or mental health.

It is the umbrella organisation that collates information from a network of independent non-profit organisations and is funded by the Department of Health.

Care finder providers visit clients in their homes or community, sitting alongside you, filling in forms for you, logging onto your computer, making phone calls with you or on your behalf. Care finders can provide interpreters if required.

Tel: (02) 8405 4484

Hours: Monday to Friday 9am – 5pm

For more information, go to [www.myagedcare.gov.au/help-care-finder](http://www.myagedcare.gov.au/help-care-finder)

## 5. Carer Gateway

A carer is someone who looks after a family member or friend with a disability, medical condition, mental illness or someone who is frail due to age or has a disability.

If you are a carer, Carer Gateway can provide emotional and practical support to make life easier.

Support is provided in-person, by phone or via online services. Carers Gateway will connect you with local service providers.

Tel: 1800 422 737

Hours: Monday to Friday, 8am – 5pm

For more information, go to [www.carergateway.gov.au](http://www.carergateway.gov.au)

## 6. Money Smart

For more information on managing your money with free tools, tips and guidance, go to [www.moneysmart.gov.au/retirement-income/age-pension-and-government-benefits](http://www.moneysmart.gov.au/retirement-income/age-pension-and-government-benefits)

## 7. Be Connected

This service is provided to help older people who need help with digital skills, computer literacy and mobile phone literacy. It offers free courses, advice and in particular provides help and advice on e-safety and avoidance of scams.

For more information, go to [www.beconnected.esafety.gov.au](http://www.beconnected.esafety.gov.au)



## Beware of Scams

Scams succeed because they look like the real thing and catch you off guard when you're not expecting it.

Always stop, think and check before you act. Scammers rely on you not spotting these warning signs because you're in a hurry, something looks like a great deal you don't want to miss, or because it seems like it's from someone you trust.

### Common signs of a scam

It can be very hard to spot a scam but there are some red flags to watch out for:

- It's an amazing opportunity to make or save money
- Someone you haven't met needs your help – and money
- The message contains links or attachments
- You feel pressured to act quickly
- They ask you to pay in an unusual or specific ways
- They ask you to set up new accounts or PayIDs

### Steps you can take to protect yourself:

1. **STOP** – Don't give money or personal information to anyone if unsure. Scammers will offer to help you or ask you to verify who you are. They will pretend to be from organisations you know and trust like, Services Australia, police, a bank, government or a fraud service.
2. **THINK** – Ask yourself could the message or call be fake?  
Never click a link in a message. Only contact businesses or government using contact information from their official website or through their secure apps. If you're not sure say no, hang up or delete.
3. **PROTECT** – Act quickly if something feels wrong.  
Contact your bank if you notice some unusual activity or if a scammer gets your money or information. Seek help from **IDCARE** and report to **ReportCyber** and **Scamwatch**.

### TYPES OF SCAMS:

#### Text or SMS scams

Scam messages look like they are from the government, businesses you deal with or even your own family or friends to try to catch you out. ***If you are unsure, never click on a link or provide your personal details.***

#### Phone scams

Scam calls are more than annoying – they cost Australians \$141 million in losses last year.

#### Email scams

Scam emails look like the real thing but watch out for links and attachments designed to steal your money or information.

**Social media scams**

Be suspicious of anyone who contacts you out of the blue on social media – scams losses are on the rise here.

**Website scams**

Scammers can pretend to be anyone online to deceive you into trusting them.

**In-person scams**

Some scams take place in person.

**Romance scams**

Scammers use dating or friendship to get your money. They go to great lengths to convince you the relationship is real and manipulate you to give them money. Romance scammers will leave you broke and broken-hearted.

**Investment scams**

If you are looking for a fast way to make money, watch out – scammers have invented all sorts of fake money-making opportunities to prey on your enthusiasm and get hold of your cash.

**Product and service scams**

Scammers prey on consumers and businesses that are buying or selling products and services. Not every transaction is legitimate.

**Threats and extortion scams**

Scammers will use any means possible to steal your identity or your money – including threatening your life or 'hijacking' your computer.

**Jobs and employment scams**

Jobs and employment scams trick you into handing over your money by offering you a 'guaranteed' way to make fast money or a high-paying job for little effort.

**Unexpected money**

Don't be lured by a surprise win. These scams try to trick you into giving money upfront or your personal information in order to receive a prize from a lottery or competition that you never entered.

**Impersonation scams**

An impersonation scam occurs when fraudsters deceptively assume the identity of another person, aiming to illicitly obtain your funds or personal information.

**SCAMMERS GET YOUR PERSONAL INFORMATION BY:****Hacking**

Hacking occurs when a scammer gains access to your personal information by using technology to break into your computer, mobile device or network.

**Phishing**

Phishing scams are attempts by scammers to trick you into giving out your personal information



such as your bank account numbers, passwords and credit card numbers.

**Remote access scams**

Remote access scams try to convince you that you have a computer or internet problem and that you need to buy new software to fix the problem.

For more information or to report a scam, go to **[www.scamwatch.gov.au](http://www.scamwatch.gov.au)**

For further help on scams, collect a free copy of The Little Book of Scams from our office or download it online where it is available in multiple languages, go to **[www.accc.gov.au/about-us/publications/the-little-book-of-scams](http://www.accc.gov.au/about-us/publications/the-little-book-of-scams)**



## State Government Support Services

Many of the Federally funded programs are physically provided by organisations at State level or may overlap State funded services

Information on services can be found on the website [www.service.nsw.gov.au](http://www.service.nsw.gov.au) and [www.facs.nsw.gov.au](http://www.facs.nsw.gov.au)

The main categories of information are:

1. Health
2. Concessions and Rebates
3. Transport and Driving
4. Housing
5. Seniors Right and Advocacy

### 1. HEALTH

#### Medical Services

Whilst many medical services are provided free through Medicare there are range of additional services that may be available to eligible seniors including free or subsidised hearing, dental and optical services, and free vaccinations.

Information about these is available at

[www.service.nsw.gov.au/services/concessions-rebates-and-assistance](http://www.service.nsw.gov.au/services/concessions-rebates-and-assistance)

#### Major Public & Private Hospitals serving the Wentworth electorate are:

St Vincent's Hospital Sydney  
390 Victoria St,  
Darlinghurst NSW 2010  
Tel: (02) 8382 1111  
[www.svhs.org.au](http://www.svhs.org.au)

Prince of Wales Hospital  
320-346 Barker St  
Randwick, NSW 2031  
Tel: (02) 9382 2222  
[www.seslhd.health.nsw.gov.au/prince-of-wales-hospital](http://www.seslhd.health.nsw.gov.au/prince-of-wales-hospital)

These public hospitals offer a range of services under Medicare and subsidized for those with a Concession Card in addition to acute trauma injury management. They can include pre-operative monitoring and physiotherapy, post-operative rehabilitation and preventative medicine clinics such as breast screening.

Referrals to these services should be made by your local GP.



### Aids & Equipment Program (AEP)

To complement the Federal Home Care program the NSW Health Department also provides assistive devices and equipment to help eligible people in NSW to remain independent at home through Enable NSW. For further information go to [www.enable.health.nsw.gov.au/services](http://www.enable.health.nsw.gov.au/services)

### Carers NSW

A non-government organisation providing education, training and resources to support carers in their valuable work and is additional to the financial payments available through Centrelink. For more information call (02) 9280 4744 or go to [www.carersnsw.org.au](http://www.carersnsw.org.au)

Respite (short-term) care is also available for eligible carers for short breaks. A list of respite care centres in Wentworth is available at: [get.agedcaredecisions.com.au/find-aged-care-options/](http://get.agedcaredecisions.com.au/find-aged-care-options/)

## 2. NSW CONCESSIONS AND REBATES

### Concession Cards

There are three concession cards that are available to NSW residents aged over 60 years:

- Seniors Card & Gold Opal: if you work less than 20 hours per week
- Senior Saver: if you work more than 20 hours per week

These cards provide discount on multiple services a list of which can be found at the website [www.service.nsw.gov.au/campaign/nsw-seniors-card-program](http://www.service.nsw.gov.au/campaign/nsw-seniors-card-program)

### Rebates

There are also rebates available for electricity, gas, water, vehicle registrations and drivers licences.

Eligibility Criteria	NSW Low Income Household	NSW Gas Rebate	NSW Medical energy rebate	Seniors' energy rebate	Federal 2025 National Energy Bill relief*
Pensioner concession card	Yes	Yes	Yes		Yes
DVA gold card	Yes	Yes	Yes		Yes
Commonwealth Seniors Health Card				Yes	Yes
Carer Allowance					Yes

\*\$150 rebate



For more information on energy rebates, please go to

[www.energy.nsw.gov.au/households/rebates-grants-and-schemes/find-energy-rebate](http://www.energy.nsw.gov.au/households/rebates-grants-and-schemes/find-energy-rebate)

**Additional rebates** may be available for your Council rates, water rates, car registration and driver license.

For more information, go to the Service NSW Savings Finder tool

[www.service.nsw.gov.au/campaign/savings-finder](http://www.service.nsw.gov.au/campaign/savings-finder)

### 3. TRANSPORT AND DRIVING

Driver Licences are issued by the NSW State and after the age of 75, a medical assessment of fitness to drive is automatically required annually. After the age of 85, a practical drivers test is also required every 2 years and either a full, or restricted licence may be issued.

For more information, go to

[www.service.nsw.gov.au/guide/older-drivers-riders-and-road-users](http://www.service.nsw.gov.au/guide/older-drivers-riders-and-road-users)

If there is a change in medical condition, irrespective of age, an assessment by a medical practitioner may also be required.

Mobility Parking stickers can be obtained with appropriate doctor recommendation. For more information, go to [www.service.nsw.gov.au/services/mobility-parking-scheme](http://www.service.nsw.gov.au/services/mobility-parking-scheme)

For those seniors who are no longer able to drive, local council-based services offer individual and medical transport, shopping trips and transport for social events.

For the **Waverley and Randwick** council areas:

Randwick Waverley Community Transport

[www.rwctg.org.au](http://www.rwctg.org.au)

Tel: (02) 9919 0700

For the **Woollahra** council area:

Holdsworth

[www.holdsworth.org.au](http://www.holdsworth.org.au)

Tel: (02) 9302 3600

For the **City of Sydney** council area:

Access Sydney

[www.accesssydney.org.au](http://www.accesssydney.org.au)

Tel: (02) 8241 8000

### 4. HOUSING

Housing in Residential Aged Care facilities has been addressed under Aged Care in the Federal Government Section of this document.

Social housing is housing for those on low income and may include seniors as well as other age



groups. Social housing is of 2 types:

- Public Housing: owned and managed by NSW Government
- Community Housing: managed and often owned by non-government organisations

**Public Housing** is managed through NSW Department of Communities and Justice (DCJ) and applications for housing are made through Family and Community Services (FACS).

The objective is to assist those who cannot afford or are not eligible for the private rental market. Eligibility requirements include evidence of low income, non-ownership of assets or property, residence in NSW, and ability to maintain a successful tenancy.

Apply for housing assistance by phone (Tel: 1800 422 322 or 1800 656 465 if the application is a result of domestic violence) or online: [www.facs.nsw.gov.au/housing/help/applying-assistance](http://www.facs.nsw.gov.au/housing/help/applying-assistance)

**Community Housing** is managed by non-governmental organisations.

To register for the NSW Housing wait list contact Bridge Housing:  
Tel: (02) 8324 0800  
[www.bridgehousing.org.au](http://www.bridgehousing.org.au)

Bridge Housing works with the Dept of Community and Justice and other non-profit organisations to find social, affordable or private rental support for those in need.

Eligibility is mainly based on income criteria with social housing reserved for those with the lowest income. The waiting list for social housing can be several years.

## 5. SENIORS RIGHTS AND ADVOCACY

Complaints handling, elder abuse and general advocacy for the elderly is available through several government and independent organisations.

In addition to physical abuse, elder abuse can involve psychological or emotional abuse, financial abuse, sexual abuse or neglect. Most people who experience such forms of abuse do not seek help or advice. Examples of elder abuse include threatening and name-calling, controlling an older person's money, withdrawing care as punishment, pressuring an older person into a disadvantageous financial agreement, using rough handling, preventing an older person from contacting family or friends or failing to provide proper care.

Elder Abuse Action Australia offers Compass, a national website created to help older Australians avoid, report and recover from elder abuse. It provides resources addressing topics including aged care, coercive control, enduring powers of attorney, family agreements, financial abuse, grandparent alienation, guardianships and sexual abuse.

More information is available on the website [www.compass.info](http://www.compass.info)

Elder Abuse Action Australia also provides a phone help line: 1800 353 374 (1800ELDERHelp)



For allegations of complaints or mistreatment relating to health facilities the relevant government area is the Health Care Commission whose objective is to protect public health and safety by resolving, investigating and prosecuting complaints about health care.

Further information is available on the website **[www.hccc.nsw.gov.au](http://www.hccc.nsw.gov.au)**

Complaints specific to abuse, neglect or exploitation of an older person or adult with disability should be directed to the Ageing and Disability Commission. For more information, go to **[www.ageingdisabilitycommission.nsw.gov.au](http://www.ageingdisabilitycommission.nsw.gov.au)**

The Commission also has a hotline for urgent assistance: 1800 628 221

For independent advocacy assistance including basic legal advice the Seniors Rights Service offers free assistance to anyone getting any Federal Government Aged Care services. Their assistance includes legal advice on Aged Care rights and Aged Care agreements. For more information, go to **[www.seniorsrightsservice.org.au/advocacy-services](http://www.seniorsrightsservice.org.au/advocacy-services)**

The Older Persons Advocacy Network is a further advocacy service that is federally funded as previously mentioned. For more information, go to **[www.opan.org.au](http://www.opan.org.au)**



## Local Government Support Services

The Federal electorate of Wentworth includes four Local Government areas (refer to the electoral map on page 40)

### **Woollahra Municipal Council**

Tel: (02) 9391 7000

[www.woollahra.nsw.gov.au](http://www.woollahra.nsw.gov.au)

### **Waverley Council**

Tel: (02) 9083 8000

[www.waverley.nsw.gov.au](http://www.waverley.nsw.gov.au)

### **City of Sydney Council**

Tel: (02) 9265 9333

[www.cityofsydney.nsw.gov.au](http://www.cityofsydney.nsw.gov.au)

### **Randwick City Council**

Tel: 1300 722 542

[www.randwick.nsw.gov.au](http://www.randwick.nsw.gov.au)

## **WOOLLAHRA MUNICIPAL COUNCIL**

There are many services and facilities available to Woollahra Municipality residents, which are listed at: [www.woollahra.nsw.gov.au/Community/Older-Adults](http://www.woollahra.nsw.gov.au/Community/Older-Adults)

This includes information on:

- Home support services
- Holdsworth Home Cuisine
- Transport for vital medical appointments
- Home library service
- Next of kin register
- Daily telephone call
- Older persons mental health service directory
- Local activities include men's chat groups, walking groups and technology workshops

## **WAVERLEY COUNCIL**

There are many services and facilities available to Waverley residents, which are listed at: [www.waverley.nsw.gov.au/community/over\\_60s](http://www.waverley.nsw.gov.au/community/over_60s)

This includes information on:

- Waverley Community and Seniors Centre, offering fitness classes, social and educational activities.

- Service support, including assistance with housework, shopping, meals, showering, home modification, transport and access to health services.
- Courses and activities
- Accessible transport options

### **CITY OF SYDNEY COUNCIL**

There are many services and facilities available to City of Sydney residents, which are listed at: [www.cityofsydney.nsw.gov.au/guides/support-for-older-people](http://www.cityofsydney.nsw.gov.au/guides/support-for-older-people)

This provides information on:

- Aged care
- Support to live independently, including Meals on Wheels and Home Library service
- Programs and activities for older people, including Sydney's community centres
- Health and wellbeing for older people, including the Dementia Advisory Service for Sydney and Eastern Sydney
- Financial supports and discounts, including pensioner rebates on rates
- Legal support
- Elder abuse

Additional information for older people living alone is available at:

[www.cityofsydney.nsw.gov.au/guides/support-for-older-people-living-alone](http://www.cityofsydney.nsw.gov.au/guides/support-for-older-people-living-alone)

This provides information on:

- Personal emergency alarms
- Next of kin register
- Daily telephone call
- Community visitor scheme
- Companionship and social support
- Holdsworth HomeShare program.

### **RANDWICK CITY COUNCIL**

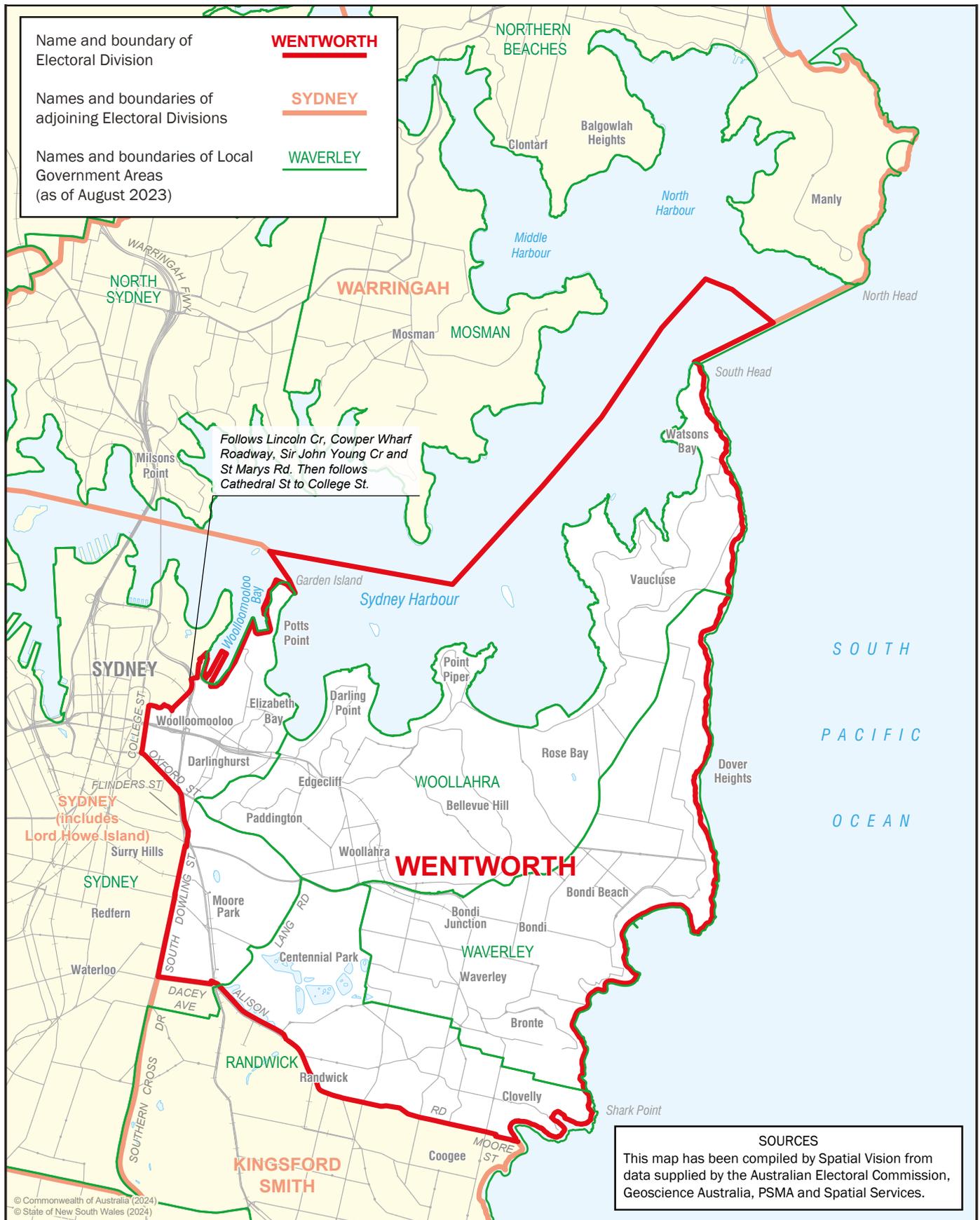
There are many services and facilities available to Randwick City residents, which are listed at: [www.randwick.nsw.gov.au/community/seniors-access-and-disability](http://www.randwick.nsw.gov.au/community/seniors-access-and-disability)

These include:

- Seniors' programs and events including Seniors' Week, Seniors' Christmas Party and information talks at Randwick Library
- Disability programs
- Home modification and maintenance – subsidised repairs and modifications, such as the installation of access ramps and hand rails for eligible Home and Community Care clients.
- Mobility parking spots
- Accessible facilities



## Wentworth Electoral Map





SERVICE PROVIDER	TEL NO	WEBSITE
<b>Utilities</b>		
Ausgrid - Emergency 24hr line	13 13 88	<a href="http://ausgrid.com.au">ausgrid.com.au</a>
Ausgrid General Enquiries	13 13 65	<a href="http://ausgrid.com.au">ausgrid.com.au</a>
Energy Made Easy	1300 585 165	<a href="http://energymadeeasy.gov.au">energymadeeasy.gov.au</a>
Sydney Water - Faults and Leaks	13 20 90	<a href="http://sydneywater.com.au/water-the-environment/what-you-can-do/report-fault.html">sydneywater.com.au/water-the-environment/what-you-can-do/report-fault.html</a>
Sydney Water - Billing and General Enquiries	13 20 92	<a href="http://sydneywater.com.au">sydneywater.com.au</a>
Telecommunications Industry Ombudsman	1800 062 058	<a href="http://tio.com.au">tio.com.au</a>
<b>Emergency Services</b>		
Ambulance, Fire, Police	000	
Crime Stoppers	1800 333 000	<a href="http://nsw.crimestoppers.com.au">nsw.crimestoppers.com.au</a>
Domestic Violence (1800Respect) 24 hr sexual assault & DV counselling	1800 737 732	<a href="http://dcj.nsw.gov.au">dcj.nsw.gov.au</a>
Domestic Violence Line (24 hr crisis intervention service for women)	1800 679 737	<a href="http://dcj.nsw.gov.au">dcj.nsw.gov.au</a>
Elder Abuse Information Helpline	1800 353 374	
NSW Poisons Information	13 11 26	<a href="http://poisonsinfo.nsw.gov.au">poisonsinfo.nsw.gov.au</a>
NSW Disaster Welfare	1800 018 444	<a href="http://nsw.gov.au/disaster-recovery">nsw.gov.au/disaster-recovery</a>
NSW Victims Access Support Line	1800 633 063	<a href="http://victimsservices.justice.nsw.gov.au">victimsservices.justice.nsw.gov.au</a>
Police - Bondi Beach	9365 9699	
Police - Paddington	8356 8299	
Police - Randwick	9697 1099	
Police - Waverley	9369 9899	
Police - Marine Area Command	9320 7499	
Police Assistance Line (non emergency)	13 14 44	
SES emergency	13 25 00	<a href="http://ses.nsw.gov.au">ses.nsw.gov.au</a>
<b>Health</b>		
Al Anon Family Support Groups	1300 252 666	<a href="http://al-anon.org.au">al-anon.org.au</a>
Arthritis Australia	1800 011 041	<a href="http://arthritisaustralia.com.au">arthritisaustralia.com.au</a>
Asthma Australia	1800 278 462	<a href="http://asthma.org.au">asthma.org.au</a>



SERVICE PROVIDER	TEL NO	WEBSITE
<b>Health</b>		
Australian Organ Donor Register	1800 777 203	<a href="http://servicesaustralia.gov.au">servicesaustralia.gov.au</a>
Better Hearing Australia	9744 0167	<a href="http://betterhearingaustralia.online">betterhearingaustralia.online</a>
Beyond Blue	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>
Bowel Cancer Australia Helpline	1800 555 494	<a href="http://bowelcanceraustralia.org">bowelcanceraustralia.org</a>
Commonwealth Respite and CareLink Centres	1800 052 222	<a href="http://copmi.net.au">copmi.net.au</a>
Cancer Council Helpline	13 11 20	<a href="http://cancer.org.au">cancer.org.au</a>
Diabetes NSW	1300 342 238	<a href="http://diabetesaustralia.com.au">diabetesaustralia.com.au</a>
E (Electronic) Health Record	1800 723 471	<a href="http://www.digitalhealth.gov.au/initiatives-and-programs/my-health-record">www.digitalhealth.gov.au/ initiatives-and-programs/my- health-record</a>
Eastern Suburbs Drug and Alcohol Services	1300 001 258	<a href="http://seslhd.health.nsw.gov.au/services-clinics/directory/drug-and-alcohol-services">seslhd.health.nsw.gov.au/ services-clinics/directory/ drug-and-alcohol-services</a>
Get Healthy	1300 806 258	<a href="http://gethealthynsw.com.au">gethealthynsw.com.au</a>
Grief Line	1300 845 745	<a href="http://griefline.org.au">griefline.org.au</a>
Health Direct Helpline	1800 022 222	<a href="http://healthdirect.gov.au">healthdirect.gov.au</a>
Hearing Australia	134 432	<a href="http://hearing.com.au">hearing.com.au</a>
Heart Health Information Line	13 11 12	<a href="http://heartfoundation.org.au">heartfoundation.org.au</a>
National Hepatitis Infoline	1800 437 222	<a href="http://hep.org.au">hep.org.au</a>
Immunisation Programs for Older Australians	1800 671 811	<a href="http://vaccinehub.com.au">vaccinehub.com.au</a>
Kidney Health Australia	1800 454 363	<a href="http://kidney.org.au">kidney.org.au</a>
Lifeline	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>
Lung Foundation Australia	1800 654 301	<a href="http://lungfoundation.com.au">lungfoundation.com.au</a>
Medicines Line	1300 633 424	<a href="http://1300medicine.com.au">1300medicine.com.au</a>
Multiple Sclerosis (MS) Australia	1800 042 138	<a href="http://msaustralia.org.au">msaustralia.org.au</a>
National Bowel Cancer Screening	1800 118 868	<a href="http://health.gov.au/our-work/national-bowel-cancer-screening-program">health.gov.au/our-work/ national-bowel-cancer- screening-program</a>
National Continence Helpline	1800 330 066	<a href="http://continence.org.au">continence.org.au</a>
National Dementia Helpline	1800 100 500	<a href="http://dementia.org.au">dementia.org.au</a>



SERVICE PROVIDER	TEL NO	WEBSITE
<b>Health</b>		
National Stroke Foundation StrokeLine	1800 787 653	<a href="http://strokefoundation.org.au">strokefoundation.org.au</a>
NDIS Hotline	1800 800 100	<a href="http://NDIS.gov.au">NDIS.gov.au</a>
Osteoporosis Australia	1800 242 141	<a href="http://healthybonesaustralia.org.au">healthybonesaustralia.org.au</a>
Pain Management Network	9464 4666	<a href="http://aci.health.nsw.gov.au">aci.health.nsw.gov.au</a>
Parkinsons NSW	1800 644 189	<a href="http://parkinsonsnsw.org.au">parkinsonsnsw.org.au</a>
Patient Transport Service	1300 233 500	<a href="http://health.nsw.gov.au">health.nsw.gov.au</a>
Prince of Wales Hospital	9382 2222	<a href="http://seslhd.health.nsw.gov.au/prince-of-wales-hospital">seslhd.health.nsw.gov.au/ prince-of-wales-hospital</a>
Quitline	13 78 48	<a href="http://quit.org.au">quit.org.au</a>
St Vincent's Hospital Sydney	8382 1111	<a href="http://svhs.org.au">svhs.org.au</a>
Veterans' Affairs - General	13 32 54	<a href="http://dva.gov.au">dva.gov.au</a>
Veterans' Affairs - Counselling Service	1800 011 046	<a href="http://dva.gov.au">dva.gov.au</a>
Veterans' Affairs - Home Care Assessment	1300 550 450	<a href="http://dva.gov.au">dva.gov.au</a>
<b>Government/Legal</b>		
NSW Ageing and Disability Helpline	1800 628 221	<a href="http://ageingdisabilitycommission.nsw.gov.au">ageingdisabilitycommission. nsw.gov.au</a>
Aged Care Quality and Safety Commission	1800 951 822	<a href="http://agedcarequality.gov.au">agedcarequality.gov.au</a>
Australian Tax Office	13 28 65	<a href="http://ato.gov.au">ato.gov.au</a>
Australian Tax Office - Scams hotline	1800 008 540	<a href="http://ato.gov.au">ato.gov.au</a>
Be Connected	1300 795 897	<a href="http://beconnected.esafety.gov.au">beconnected.esafety.gov.au</a>
Bridge Housing	8324 0800	<a href="http://bridgehousing.org.au">bridgehousing.org.au</a>
Carers Gateway	1800 422 737	<a href="http://carergateway.gov.au">carergateway.gov.au</a>
Centrelink - Families	13 61 50	<a href="http://centrelink.gov.au">centrelink.gov.au</a>
Centrelink - Multilingual Information	13 12 02	<a href="http://centrelink.gov.au">centrelink.gov.au</a>
Centrelink - Carers Payments	13 27 17	<a href="http://centrelink.gov.au">centrelink.gov.au</a>
Centrelink - Older Australians	13 23 00	<a href="http://centrelink.gov.au">centrelink.gov.au</a>
Environmental Protection Authority	13 15 55	<a href="http://epa.nsw.gov.au">epa.nsw.gov.au</a>
Women's Domestic Violence Court Advocacy Service	8425 8707	<a href="http://legallaid.nsw.gov.au">legallaid.nsw.gov.au</a>



SERVICE PROVIDER	TEL NO	WEBSITE
<b>Government/Legal</b>		
Justice of the Peace - Waverley Council	9083 8000	<a href="http://waverley.nsw.gov.au/top/contact_us/services/justices_of_the_peace_jps">waverley.nsw.gov.au/top/contact_us/services/justices_of_the_peace_jps</a>
LawAccess NSW/Legal Aid	1300 888 529	<a href="http://legalaid.nsw.gov.au">legalaid.nsw.gov.au</a>
My Aged Care/Home support/Dementia assistance	1800 200 422	<a href="http://myagedcare.gov.au">myagedcare.gov.au</a>
myGov help	13 23 07	<a href="http://my.gov.au">my.gov.au</a>
Older Persons Advocacy Network	1800 700 600	<a href="http://opan.org.au">opan.org.au</a>
Seniors Rights Service	9281 3600	<a href="http://seniorsrightsservice.org.au">seniorsrightsservice.org.au</a>
Service NSW Service Centre - Bondi Junction	13 77 88	<a href="http://service.nsw.gov.au">service.nsw.gov.au</a>
Transport NSW Information	131 500	<a href="http://transportnsw.info">transportnsw.info</a>
<b>Other Services</b>		
Opal Transport	13 67 25	<a href="http://transportnsw.info">transportnsw.info</a>
Translating and Interpreting Service	13 14 50	<a href="http://tisonational.gov.au">tisonational.gov.au</a>
Men's Referral Service	1300 766 491	<a href="http://ntv.org.au">ntv.org.au</a>
MensLine Australia	1300 78 99 78	<a href="http://mensline.org.au">mensline.org.au</a>
Reading and Writing Hotline	1300 655 506	<a href="http://readingwritinghotline.edu.au">readingwritinghotline.edu.au</a>
Scamwatch Australia	1800 595 160	<a href="http://scamwatch.gov.au">scamwatch.gov.au</a>
Waverley Community Men's Shed	0480 439 315	<a href="http://waverleycommunitymensshed.org.au">waverleycommunitymensshed.org.au</a>
Wheelchair Accessible Taxi Service	139 000	
WIRES	1300 094 737	<a href="http://wires.org.au">wires.org.au</a>
13CABS	13 22 27	<a href="http://13cabs.com.au">13cabs.com.au</a>





# Here to *help*

My friendly electorate office team and I are here to help. Please contact my office on **(02) 9327 3988** or email me at **Allegra.Spender.MP@aph.gov.au** if you need assistance connecting with any of the following:

- **Services Australia** for issues with Centrelink and My Aged Care matters
- **Advocating** on local and federal issues that are important to you
- Supporting you with issues relating to **immigration and visas**, aged care, NDIS, social services, and aspects of health and education
- Supporting with **community and federal grants**
- **Providing practical resources** through our website, including rebates available to help you save on your energy bills
- **Sending congratulatory messages** for birthdays and anniversaries and providing Australian and Indigenous flags to community groups and schools

## TO STAY IN TOUCH WITH ME

 (02) 9327 3988

 Allegra.Spender.MP@aph.gov.au

 Level 3, 179-191 New South Head Road, Edgecliff, NSW 2027

 [www.AllegraSpender.com.au](http://www.AllegraSpender.com.au)

 @allegra.spender

 Allegra Spender



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Scan with your phone camera to sign up for my newsletter



**Allegra  
Spender MP**  
FEDERAL MEMBER FOR WENTWORTH

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Website: [AllegraSpender.com.au](http://AllegraSpender.com.au)