

To qualify for a pension a person must be an Australian resident for the last 10 years and reside in Australia on the date of claiming the pension. If you come from Slovenia, you may qualify for the Age Pension if you have been a resident for more than 12 months.

On 20.9.2009. the Australian Government introduced a number of changes to the Australian pension system. From 1 July 2017, the qualifying age for Age Pension will increase from 65 to 65.5 years. The qualifying age for Age Pension will then rise by 6 months every 2 years, reaching 67 by 1 July 2023. These changes will be introduced 4 years after women's qualifying age for Age Pension has reached 65, under existing rules.

The table below shows gradual increase in women's qualifying age for Age Pension over the period leading up to 1 July 2013, and then the increase in qualifying age for both men and women from 1 July 2017:

Date of birth	Eligible for Age Pension at age	
	Women	Men
Before 1/7/1935	60	65
From 1/7/1935 to 31/12/1936	60.5	65
From 1/1/1937 to 30/6/1938	60	65

Pension entitlement in Australia and Commonwealth Senior Health Card

From 1/7/1938 to 31/12/1939	61.5	65
From 1/1/1940 to 30/6/1941	62	65
From 1/7/1941 to 31/12/1942	62.5	65
From 1/1/1963 to 30/6/1944	63	65
From 1/7/1944 to 31/12/1945	63.5	65
From 1/1/1946 to 30/6/1947	64	65
From 1/7/1947 to 31/12/1948	64.5	65
From 1/1/1949 to 30/6/1952	65	65
From 1/7/1952 to 31/12/1953	65.5	65.5
From 1/1/1954 to 30/6/1955	66	66
From 1/7/1955 to 31/12/1956	66.5	66.5
From 1/1/1957	67	67

If you need more information, call in to local Centrelink office on phone 13 2300 or go to Internet:

www.centrelink.gov.au/internet/internet.nsf/payments/age_pension.htm or

www.centrelink.gov.au/internet/internet.nsf/payments/age_eligible.htm#top

IMPORTANT

People who travel on holiday in Slovenia and receive from Centrelink any monetary support should contact Centrelink for at least 14 days prior to departure from Australia.

After 6 weeks of your departure from Australia your age pension will drop for amount of a Pension Supplement if you go from Australia temporarily.

Age Pension amount may change if you remain outside Australia for more than 26 weeks. Your payment amount changes will depend on how long you have lived in Australia between age 16 and pension age.

When you pre-departure contact with Centrelink, they will tell you exactly about any changes that affect your benefits. T

he new
Centrelink
regulations are in force
since January 1,
2013.

When traveling to Slovenia do not forget your MEDICARE card, which you need to get in Slovenia free medical care if you get sick there.

However, we recommend that you provide also Travel Insurance.

Commonwealth Seniors Health Card (CSHC)?

The CSHC gives you access to cheaper prescriptions via the Pharmaceutical Benefits Scheme, and an increase in benefits for medical expenses above a certain threshold via the Medicare Safety Net.

As a CSHC holder you can also travel on the Ghan, Indian Pacific and the Overland rail services at concessional rates. Depending on the state that you live in, you may also be entitled to concessions from your state government and, from some private businesses. You can find out about the other discounts that you're entitled to by reading the Centrelink guide to concession cards on the Department of Human services website. I have included the link for the guide at the bottom of the article.

As a CSHC holder, you will also receive a Seniors Supplement of around \$210 each quarter for

a single person, and around \$160 each quarter if partnered (every 3 months), and this supplement is not taxable and doesn't count towards the income threshold for the CSHC. (The Seniors Supplement replaces the Seniors Concession Allowance and Telephone Allowance.)

Who is eligible for the Commonwealth Seniors Health Card (CSHC)?

The CSHC is available to Australians of Age Pension age or older (at least 65 for men and currently at least 64 years for women), and who don't qualify for the Age Pension or who don't qualify for a Department of Veterans' Affairs pension. You must also be an Australian resident and currently living in Australia.

You must satisfy an income test (based on 'adjusted taxable income'), but you do not have to satisfy an assets test to be eligible for the CSHC.

Income thresholds for CSHC: Your annual adjusted taxable income must be less than \$50,000 (for a single person) or less than \$80,000 (for a couple, combined). If a couple is separated due to illness, respite care or prison, then the combined income threshold rises to \$100,000.

Adjusted taxable income is a combination of taxable income, foreign income, total net investment losses, employer-provided benefits, and reportable superannuation contributions:

This is where it gets tricky. The income assessment for the CSHC is based on the verified taxable income from one of the two financial years prior to the year the claim is lodged. For example, if the claim is lodged in the 2012/2013 year, the CSHC assessment is based on the taxable income for the 2011/2011 year or the 2010/2011 year. "Verified taxable income" generally means the taxable income shown on a person's Tax Notice of Assessment.

For more information on the CSHC, check out the following documents:

- • A Guide to Centrelink Concession Cards
- • Information you need to know about your claim for the Commonwealth Seniors Health

Card booklet

- • Claim for a Commonwealth Seniors Health Card form