



Government Benefits

Concession and Health Care Cards

Aon Hewitt Financial Education Series

Pensioner Concession Card

A pensioner concession card entitles you to reduced-cost medicines under the Pharmaceutical Benefits Scheme (PBS) as well as other concessions.

Your entitlement to extra concessions is based on state and local government authorities, including reductions in property and water rates, energy and gas bills, motor vehicle registration and fares on public transport.

Pensioner concession card concessions vary from state to state and some of these extra concessions are also available to your dependants. Please check with the organisation providing the concession.

You will receive the pensioner concession card if you are eligible for certain government entitlements including Age Pension, Carer Payment, Newstart Allowance and Disability Support Pension.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card helps senior Australians with the cost of prescription medicines under the Pharmaceutical Benefits Scheme (PBS) and other health services, for example bulk-billed GP appointments.

A Commonwealth Seniors Health Card helps reduce the cost of prescription medicines if you are of Age Pension age, but do not qualify for any Age Pension.

To qualify, you must:

- Be an Australian resident, living in Australia;
- Have reached Age Pension age but do not qualify for Age Pension; and
- Have an annual adjustable taxable income less than the designated thresholds:
 - \$53,799 for singles
 - \$86,076 for couples (combined)
 - \$107,598 for couples separated by illness, respite care or prison

The adjustable taxable income limit is increased by \$639.60 for each dependent child that you care for.

Adjustable taxable income includes your taxable income, and other types of income such as foreign income, tax-exempt foreign income, total net investment losses, reportable fringe benefits and reportable super contributions.

If you are receiving income from an account based pension, the balance of the pension will be assessed as a financial investment and it will be deemed. This deemed income may be included as income when determining your eligibility for the card. If the pension began prior to 1 January 2015 and you have been a continuous holder of the card since 31 December 2014, then this will not apply to you.

Health Care Card

A Health Care Card entitles you to reduced-cost medicines under the Pharmaceutical Benefits Scheme (PBS) as well as a number of other concessions from the Australian Government.

The other concessions vary from state to state and some of these extra concessions are also available to your dependents. The concessions from state and territory governments and local council may include reductions in health care costs including ambulance, dental and eye care, public transport costs, water rates and energy/electricity bills.

You will automatically receive the Health Care Card if you are eligible for certain government entitlements including Newstart Allowance, Youth Allowance and Carer Payment etc.

If you are a low income earner, you may be entitled to the Low Income Health Care Card. Eligibility is based on meeting certain conditions and satisfying an Income test.

For more information including eligibility for certain Concession Cards and level of payments, please visit your local Centrelink office or go to their website at www.humanservices.gov.au

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This document, including all tax and super calculations, has been prepared using legislation in place as at 1 July 2018.