



Brentnalls SA
With you **for** life.

Brentnalls SA
Chartered Accountants and
Advisors
15-19 Holden Street
HINDMARSH SA 5007
PO Box 338
WELLAND SA 5007
T: 08 8241 8444
E: admin@brentnalls-sa.com.au
W: brentnalls-sa.com.au
November 2025

Centrelink Benefits

Commonwealth Seniors Health Card

What is It?

A Commonwealth Seniors Health Card is a concession card that offers cheaper health care and some discounts if you have reached age pension age but are not receiving aged pension from Centrelink.

Medical Benefits

- Cheaper medicine under the Pharmaceutical Benefits Scheme.
- Bulk billed doctor visits (at doctors' discretion).
- A bigger refund for medical costs when you reach the Medicare safety net.
- You may also get 1 or both Economic Support Payments.

Eligibility Basics

- Over pension age (see table below).
- Unable to get a payment from Centrelink or the Department of Veterans' Affairs.
- Under the income test limit.
- Meet residence rules.

If your birthdate is	You'll be old enough at
1 January 1954 to 30 June 1955	66 years
1 July 1955 to 31 December 1956	66 years and 6 months
On or after 1 January 1957 onwards	67 years

Income Test

The income tests uses adjustable taxable income and a deemed amount from account based income streams. This is reviewed on the 20 September each year in line with the Consumer Price Index.

To pass the income test, you must earn no more 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

Add \$639.60 to these amounts for each child in your care.

There is no assets test.

Residency

You must be an Australian resident, or the holder of a Special Category visa and living in Australia.

Newly arrived residents generally need to wait 2 or 4 years before getting the card, with some exemptions.

You must continue to meet the residency rules for as long as you are receiving the payment.

Disclaimer

The information provided in this brochure does not constitute advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. We recommend that you contact Brentnalls SA before making any decision to discuss your particular requirements or circumstances.