



Brentnalls SA
With you **for** life.

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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.

Eligibility Basics

- Be Age Pension age (67 years or older)
- Not receiving an income support payment from Centrelink or the Department of Veterans' Affairs.
- Can provide a Tax File Number or exempt from doing so
- Under the income test limit
- Meet residence rules.

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:

- \$105,048 a year if you are single
- \$168,076 a year for couples
- \$210,096 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

On the day you claim, you must meet both of the following:

- Living in Australia
- Physically in Australia

You must also hold one of the following:

- Australian citizenship
- A permanent visa
- A Special Category visa (SCV)

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.