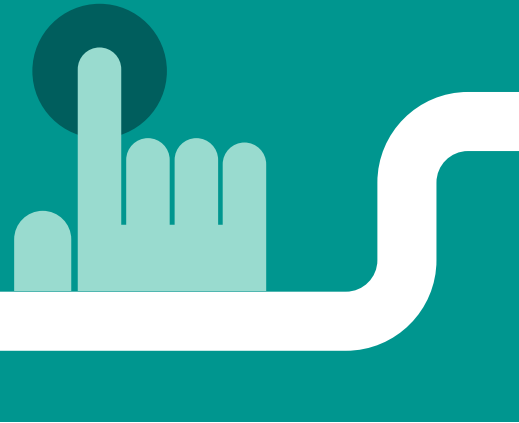


Government benefits for seniors



After decades of hard work, it's time to make the most of government-funded benefits.

When you're planning for retirement, it's important to know what benefits are available to supplement your income or provide concessions and discounts that could help your money go further. Apart from the government [Age Pension](#), there are other commonwealth and state-based benefits that can support your journey through retirement.

Commonwealth Seniors Health Card (CSHC)

The Commonwealth Seniors Health Card allows you to access cheaper rates on certain Medicare services and prescription items. It provides:

- cheaper medication
- bulk billed doctor visits
- a refund for medical costs once you hit the Medicare Safety Net

Depending on which state you live in, you may also get access to discounts on energy bills, property and water rates, other health care costs and public transport fares. You can find more information on the concessions available by state in the table on page 2.

To qualify for the card you must:

- have reached age 67
- be an Australian citizen, a holder of a permanent visa, or a Special Category Visa holder and have been in Australia for two years
- reside in Australia
- not be receiving a social security pension or benefit, a Department of Veterans' Affairs service pension
- meet the requirements of an annual [income test](#)

Apply for a Commonwealth Seniors Health Card through [Services Australia](#) (Centrelink).

Pensioner Concession Card

If you already receive [income support payments](#) from Services Australia you may be eligible for a Pensioner Concession Card which provides access to cheaper medicine, bulk-billed doctor visits, help with hearing services and discounts to redirect your mail. If you're eligible, you'll receive the card from Services Australia – no need to apply.

Seniors Cards

These vary by state or territory, but as a general rule, if you're aged 60 or over and work less than 20 hours per week, you may be eligible for a Seniors Card which offers discounts on public transport and some goods and services.

The below table provides details of some state-based cards and links to government websites for further information.

Concessions by state

Here's a breakdown of the concessions you could access by state:

Concession type	Health	Transport	Utilities	Goods and services	Property	Recreation
Queensland						
Seniors Card	✓	✓	✓	✓	✓	✓
Seniors Card +go	✓	✓	✓	✓	✓	✓
New South Wales						
NSW Seniors Card	✓	✓	✗	✓	✗	✓
NSW Senior Savers Card	✓	✗	✗	✓	✗	✓
Australian Capital Territory						
ACT Seniors Card	✓	✓	✗	✓	✗	✓
Victoria						
Victorian Seniors Card	✓	✓	✗	✓	✗	✓
Tasmania						
Tasmanian Seniors Card	✗	✗	✗	✓	✗	✓
Pensioner Concession Card	✓	✓	✓	✗	✓	✗
South Australia						
South Australian Seniors Card	✗	✓	✗	✓	✗	✓
Commonwealth Seniors Health Card	✓	✗	✓	✗	✗	✗
Pensioner Concession Card	✓	✓	✓	✗	✗	✗
Western Australia						
WA Seniors Card	✗	✓	✓	✓	✗	✓
Commonwealth Seniors Health Card	✓	✓	✓	✓	✗	✓
Pensioner Concession Card	✓	✓	✓	✓	✗	✓
Northern Territory						
NT Seniors Card	✗	✓	✗	✓	✗	✓
NT Concession Scheme	✓	✓	✓	✗	✓	✗

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