

Victorian concessions

A guide to discounts and services for eligible households
in Victoria

To receive this publication in an accessible format phone 1800 658 521, using the National Relay Service 13 36 77 if required, or email: concessions@dhhs.vic.gov.au

Authorised and published by the Victorian Government, 1 Treasury Place, Melbourne.

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Where the term 'Aboriginal' is used it refers to both Aboriginal and Torres Strait Islander people. Indigenous is retained when it is part of the title of a report, program or quotation.

ISBN 978-0-7311-6717-3

Available at www.dhs.vic.gov.au/about-the-department/documents-and-resources/reports-publications/victorian-concessions

Contents

Ministers' foreword	5
Introduction	6
Interpreting services	6
Eligible cards for energy, rates and property, and water concessions	6
Energy	6
Annual Electricity Concession	6
Excess Electricity Concession	7
Controlled Load Electricity Concession	7
Electricity Transfer Fee Waiver	8
Life Support Concession	8
Medical Cooling Concession	9
Service to Property Charge Concession	10
Winter Gas Concession	10
Excess Gas Concession	10
Non-Mains Energy Concession	11
Rates and property	12
Municipal Rates Concession	12
Fire Services Property Levy Concession	12
Water	12
Water and Sewerage Concession	12
Non-Mains Water Concession	13
Hardship	13
Utility Relief Grant Scheme (mains)	13
Utility Relief Grant Scheme (non-mains)	14
Water and Sewerage Connection Scheme	14
Other concessions and services	15
Australian Government Assistance	15
Communication	16
Education	17
Finance	20
Health	21
Rates and property	24
Victorian Carer Card	24
Recreation	25
Transport	26
Essential contacts	27
Commonwealth Government	27

Victorian Government28
Emergency assistance28
Health28
Interpreter and translating services28
Transport28
Energy retailers.....28
Water corporations29

Ministers' foreword

The Victorian Government wants all Victorians to have access to the services they need, to have opportunities to participate in the community, and to reach their potential.

We also want to ease the financial burden for Victorians by making essential goods and services more affordable through the concessions program.

Concessions assist low-income earners to access and afford essential services such as housing, water, energy, health, education and transport. This enables more people to maintain access to necessary goods and services and sustain better living standards, improved health and wellbeing.

Through the concessions program over 910,000 Victorian households receive support to pay for vital services.

This guide has been designed to make it easier for people to identify and apply for concessions that suit their needs. It includes valuable information about how household concessions can help meet the cost of rates, water, energy and gas bills.

We are pleased to present this guide to the Victorian concessions program to help all Victorians get equal access to important everyday services.

Jenny Mikakos MP

Minister for Families & Children

Martin Foley MP

Minister for Housing, Disability & Ageing

Introduction

The Victorian Government offers a number of concessions designed to assist and improve the affordability of essential services for low-income Victorian households. This guide outlines how concessions can help you pay your domestic rates, water, energy and gas bills. You will find details about programs, eligibility criteria and how to apply for concessions.

Also included is some basic information about other concessions and services available to eligible concession cardholders together with relevant contact details.

For further information on Victorian Concessions please visit the Department of Health & Human Services website www.dhs.vic.gov.au/concessions or contact the Concessions Information Line on 1800 658 521 (toll free).

Interpreting services

For help in your language call the Concessions Information Line on 1800 658 521 (toll free) and ask for an interpreter.

Eligible cards for energy, rates and property, and water concessions

Cards eligible to receive energy, rates and property, and water concessions are:

- Centrelink Health Care Card (holders of a Health Care Card for Carer Allowance and Foster Care issued in the name of a child are not eligible)
- Centrelink Pensioner Concession Card
- Veterans' Affairs Pensioner Concession Card
- Veterans' Affairs Gold Card for all conditions (some concessions are not available for all types of Gold Cards. Check the details for each concession to confirm if your card is eligible)

Some concessions are not available for all types of cards. Check the details under each concession for eligibility.

Energy

Annual Electricity Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Annual Electricity Concession is available to help ease cost of living pressures by providing concession cardholders with a discount of 17.5 per cent off household electricity bills. The concession is

calculated based on the remaining account balance once any retailer discounts and/or solar credits have been applied.

The Commonwealth Government currently provides eligible cardholders with compensation towards energy costs, including the [Energy Supplement](#). This compensation represents a subsidy of \$171.60 for electricity across the year and so for a concession cardholder's annual electricity bill the State Government concession will not apply to the first \$171.60. This is so that eligible households are not compensated by two levels of government for the same expense.

Concession households with annual electricity bills in excess of \$2,882 (approximately double the average household amount) will need to apply for the Excess Electricity Concession to continue to receive the 17.5 per cent concession on energy consumed above this amount. Recipients of the Life Support Concession and/or the Medical Cooling Concession are exempt from the need to apply for the Excess Electricity Concession and are not required to lodge an application form in order to receive the concession.

For more information about the Excess Electricity Concession, see below.

How to apply

Phone your electricity retailer and give your concession card details over the phone.

Your electricity retailer will check your concession card details with Centrelink and apply the discount to your bill.

Excess Electricity Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

Concession households with annual electricity bills of more than \$2,882 for the current annual concession period will need to apply for the Excess Electricity Concession to continue to receive the 17.5 per cent concession on electricity consumed above this amount. The trigger point will be reviewed before the start of the next annual period on 1 December 2015.

It is expected that 95 per cent of concession households will not be affected by this concession and will continue to receive a concession of 17.5 per cent on their full electricity usage.

Recipients of the Life Support Concession and/or the Medical Cooling Concession are exempt from the need to apply for the Excess Electricity Concession and are not required to lodge an application form in order to receive the concession.

How to apply

Your electricity retailer will identify if you need to apply for the Excess Electricity Concession and provide you with an application form. To apply, affected eligible concession cardholders will need to submit a completed application to the Department of Health & Human Services.

The department will check your eligibility and advise your retailer who will calculate the Excess Electricity Concession and apply the discount to your energy bill.

Controlled Load Electricity Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Controlled Load Electricity Concession provides a 13 per cent discount on controlled load usage charges.

Controlled load charges apply to separately metered electric hot water or slab heating which is measured via a dual element electricity meter or dual element smart meter. These tariffs are usually shown as 'controlled load' or 'dedicated circuit' tariffs.

The concession only applies to the controlled load component of the bill. The concession is applied on bills issued throughout the year.

The concession is only available to households with an eligible dual element electricity meter or dual element smart meter.

How to apply

Phone your electricity retailer and give your concession card details over the phone.

Your electricity retailer will check your tariff and your concession card details with Centrelink and confirm your meter type before applying the discount to your bill.

Electricity Transfer Fee Waiver

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Electricity Transfer Fee Waiver waives the fee that is normally payable to electricity retailers when cardholders move house.

How to apply

Phone your electricity retailer and give your concession card details over the phone.

Your electricity retailer will check your concession card details with Centrelink and apply the discount to your bill.

Life Support Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Life Support Concession provides a quarterly discount on electricity and/or water bills where a household member uses an eligible life support machine. This concession is available to both renters and homeowners all year round.

For electricity bills, the discount is equal to the cost of 1,880 kilowatt hours (470 kilowatt hours per quarter) of electricity used each year, calculated using the general domestic tariff of your retailer.

Qualifying machines are those that use at least 1,880 kilowatt hours per annum. Machines already approved are:

- intermittent peritoneal dialysis machines (electricity)
- oxygen concentrators (electricity)
- haemodialysis machines (electricity and water).

Most continuous positive airways pressure (CPAP) machines do not meet this threshold.

For other machines, please contact the Concessions Information Line on 1800 658 521 (toll free) to discuss your application.

For water bills, the discount is equal to the cost of 168 kilolitres (42 kilolitres per quarter) of water used each year. This discount is only applicable for haemodialysis machines.

How to apply

For an application form contact your electricity retailer and/or water corporation or your hospital supplying the life support machine or the Concessions Information Line on 1800 658 521 (toll free).

Application forms need to be completed and signed by your doctor, nurse or hospital social worker confirming your use of a life support machine. Once completed, forward the form to your electricity retailer and/or water corporation.

Your electricity retailer and/or water corporation will check your concession card details with Centrelink and apply the discount to your bill.

Also see the [Essential Medical Equipment Payment](#).

Medical Cooling Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Medical Cooling Concession provides a 17.5 per cent discount on summer electricity costs for cardholders where a member of the family has a medical condition that affects the body's ability to regulate temperature. This concession is available from 1 November to 30 April each year. The concession is given in addition to the Annual Electricity Concession.

Qualifying conditions include:

- multiple sclerosis
- lymphoedema
- Parkinson's disease
- fibromyalgia
- post-polio syndrome/poliomyelitis
- motor neurone disease.

Applications for other conditions must be approved by the Department of Health & Human Services.

How to apply

Phone your electricity retailer for an application form or contact the Concessions Information Line on 1800 658 521 (toll free).

The application form needs to be completed and signed by your doctor confirming your medical condition. If your condition is one of the pre-approved conditions, forward the form to your electricity retailer. For any other condition, forward your form to the Department of Health & Human Services for assessment.

Your electricity retailer will check your concession card details with Centrelink and apply the discount to your bill.

Also see the [Essential Medical Equipment Payment](#).

Service to Property Charge Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Service to Property Charge Concession provides a discount on the electricity service charge where a household has very low electricity usage. The usage charge must be less than the service charge. The discount reduces the service charge to the cost of the total electricity usage for the billing period.

This concession is available all year round. The electricity retailer will automatically apply the concession on bills where the customer is eligible.

How to apply

Phone your electricity retailer and give your concession card details over the phone.

Your electricity retailer will check your concession card details with Centrelink and apply the discount to your bill.

Winter Gas Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Winter Gas Concession is available to help ease cost of living pressures by providing concession cardholders with a discount of 17.5 per cent off mains gas bills during the winter period –1 May to 31 October– of each year. The concession is calculated based on the remaining account balance once any retailer discounts have been applied.

The Commonwealth Government currently provides eligible cardholders with compensation towards energy costs, including the [Energy Supplement](#). This compensation represents a subsidy of \$62.40 for gas across the six-month winter period and so for a concession cardholder's winter period gas bill the State Government concession will not apply to the first \$62.40. This is so that eligible households are not compensated by two levels of government for the same expense.

Concession households with gas bills in excess of \$1,523 (approximately double the average household amount) during the winter period (1 May – 31 October) will need to apply for the Excess Gas Concession to continue to receive the 17.5 per cent concession on energy consumed above this amount. Recipients of the Life Support Concession and/or the Medical Cooling Concession will be automatically eligible to receive the Excess Gas Concession upon submission of a completed application form. For more information about the Excess Gas Concession, see below.

How to apply

Phone your gas retailer and give your concession card details over the phone.

Your gas retailer will check your concession card details with Centrelink and apply the discount to your bill.

Excess Gas Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card

- Veterans' Affairs Gold Card.

Concession households with gas bills of more than \$1,523 for the winter period (1 May - 31 October) will need to apply for the Excess Gas Concession to continue to receive the 17.5 per cent concession on gas consumed above these amounts. The trigger point will be reviewed before the start of the next winter period on 1 May 2016.

It is expected that 95 per cent of concession households will not be affected by this concession and will continue to receive a concession of 17.5 per cent on their full gas usage during the winter period.

Recipients of the Life Support Concession and/or the Medical Cooling Concession will be automatically eligible to receive the Excess Gas Concession upon submission of a completed application form.

How to apply

Your gas retailer will identify if you need to apply for the Excess Gas Concession and provide you with an application form. To apply, affected eligible concession cardholders will need to submit a completed application to the Department of Health & Human Services.

The department will check your eligibility and advise your retailer who will calculate the Excess Gas Concession and apply the discount to your energy bill.

Non-Mains Energy Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Non-Mains Energy Concession assists cardholders who rely on liquefied petroleum gas (LPG), firewood or heating oil for domestic heating, cooking or hot water, or who access non-mains electricity via an embedded network, or who rely on a generator. Special conditions apply for the firewood concession.

All non-mains energy costs are covered from 1 January to 31 December each year. The amount of the rebate depends on the annual amount of each non-mains energy source purchased.

The rebate amount for 2015 on each utility is as follows:

- \$46 for spending from \$100 to \$260.99
- \$137 for spending from \$261 to \$785.99
- \$229 for spending from \$786 to \$1307.99
- \$327 for spending from \$1308 to \$1866.99
- \$418 for spending from \$1867 to \$2388.99
- \$508 for spending \$2389 or more.

Rebates are reviewed each year.

How to apply

Application forms are available from LPG suppliers, local councils, caravan park proprietors or by contacting the Concessions Information Line on 1800 658 521 (toll free). Applications for 2015 close 30 June 2016.

You will need to include copies of your non-mains energy invoices.

Rates and property

Municipal Rates Concession

Eligible concession cards:

- Pensioner Concession Card
- Veterans' Affairs Gold Card (given for TPI, War Widow, EDA or POW).

The Municipal Rates Concession provides a 50 per cent discount on council rates up to a yearly maximum of \$213 for 2015–16. This concession is available to homeowners in respect of their principal place of residence.

How to apply

Pensioners and holders of Veterans' Affairs Gold Cards given for TPI or War Widow should contact your local council for an application form. Once completed mail or hand-deliver your application form to your local council.

Your local council will check your concession card details with Centrelink and apply the discount to your bill.

Holders of Veterans' Affairs Gold Cards given for EDA or POW should apply by contacting the Concessions Information Line on 1800 658 521 (toll free).

The Department of Health & Human Services will check your concession card details with Centrelink and provide the concession as a rebate.

Fire Services Property Levy Concession

Eligible concession cards:

- Pensioner Concession Card
- Veterans' Affairs Gold Card – TPI or War Widow.

The Fire Services Property Levy Concession provides a discount of \$50 off the Fire Services Property Levy that is charged to all Victorian property owners on their council rates notice. This concession (limited to one per property) is available to homeowners in respect of their principal place of residence.

How to apply

Property owners already receiving the Municipal Rates Concession will automatically receive a concession on their Fire Services Property Levy assessment.

Eligible cardholders should check their rates notice and contact their local council with any queries. A listing of Victorian councils is available at www.dtpli.vic.gov.au/local-government/find-your-local-council

For more information about the Fires Services Property Levy visit www.firelevy.vic.gov.au

Water

Water and Sewerage Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card

- Veterans' Affairs Gold Card.

The Water and Sewerage Concession provides a 50 per cent discount on water and sewerage charges up to an annual maximum of \$298 for 2015–16. Customers who are billed for a single service, for example, water only, will receive 50 per cent off water charges up to a maximum of \$149.

How to apply

Phone your water corporation for an application form or contact the Concessions Information Line on 1800 658 521 (toll free).

Your water corporation will check your concession card details with Centrelink and apply the discount to your bill.

Non-Mains Water Concession

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Non-Mains Water Concession assists cardholders who are not connected to mains water with the costs of purchasing non-mains water for domestic usage, for example, when buying carted water for rainwater tanks, or buying water via a billing agent or water cooperative.

This concession is available from 1 July to 30 June each year and applications are accepted throughout the year.

Rebate amounts for 2015-16 are:

- \$111 for spending from \$156 to \$446.99
- \$222 for spending from \$447 to \$894.99
- \$333 for spending \$895 or more.

Rebates are reviewed each year.

How to apply

Phone your non-mains water supplier for an application form or contact the Concessions Information Line on 1800 658 521 (toll free).

You will need to include copies of your non-mains water invoices.

Hardship

Utility Relief Grant Scheme (mains)

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Utility Relief Grant is for eligible cardholders who are unable to pay their mains electricity, gas or water bill due to a temporary financial crisis. The amount of the grant is based on the balance owing at the time of application and is capped at six months' worth of usage up to a maximum of \$500. This grant does not have to be paid back.

This grant is available to both private renters and home owners.

In addition, account holders who do not hold a concession card but are registered with their utility company's hardship program and are part of a low-income household with an outstanding mains electricity, gas or water debt can apply for the grant.

How to apply

Application forms can be obtained from your gas and electricity retailers and water corporations. Applicants must address and meet one of the five following eligibility criteria:

- a substantial increase in usage
- a recent decrease in income, for example, loss of employment
- high unexpected expenses on essential items
- the cost of shelter is more than 30 per cent of the household income
- the cost of utility usage is more than 10 per cent of the household income.

Utility Relief Grant Scheme (non-mains)

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Non-Mains Utility Relief Grant is for eligible cardholders who are unable to pay their non-mains electricity, gas or water bills due to a temporary financial crisis. This can include: liquefied petroleum gas (LPG), diesel and petrol (for a generator), heating oil, firewood, metered electricity from an embedded network and carted water. The amount of the grant is based on the balance owing at the time of application and is capped at six months' worth of usage up to a maximum of \$500. This grant does not have to be paid back.

Grant assistance may also be provided to those who do not have an existing non-mains electricity, LPG or carted water debt, but who are unable to afford their next non-mains supply load.

How to apply

Application forms are available by contacting the Concessions Information Line on 1800 658 521 (toll free). Applicants must address and meet one of the five following eligibility criteria:

- a substantial increase in LPG, carted water or alternative fuel usage
- a recent decrease in income, for example, loss of employment
- high, unexpected expenses on essential items and services
- the cost of shelter is more than 30 per cent of the household income
- the cost of utility usage is more than 10 per cent of the household income.

Water and Sewerage Connection Scheme

Eligible concession cards:

- Pensioner Concession Card
- Health Care Card
- Veterans' Affairs Gold Card.

The Water and Sewerage Connection Scheme is for eligible cardholders who are required to connect to a mains water and sewerage service under the Country Towns Water Supply and Sewerage Program. Applicants must be home owners and have no savings to cover the cost of connection. The grant covers the full cost of connection and does not have to be paid back.

How to apply

Your water corporation will provide cardholders with an application form after issuing a 'notice to connect' compulsory order. Completed applications can be sent to:

Hardship Payments
GPO Box 4057
MELBOURNE VIC 3001

Applications are accepted throughout the year and the grant is a one-off payment.

Other concessions and services

This section provides basic information about other State and Commonwealth concessions and services available to eligible concession cardholders. For the full details of these programs, including how to apply, use the contact information provided.

Australian Government Assistance

A range of assistance payments are also available to eligible households from the Australian Government Department of Human Services. Use the Payment Finder tool at www.humanservices.gov.au to find out more.

For more information, go to www.humanservices.gov.au or call the Australian Government Department of Human Services on 13 24 68.

Energy Supplement

The Energy Supplement provides ongoing assistance to help eligible households and is automatically paid with regular government payments to:

- pensioners and most other income support recipients
- Commonwealth Seniors Health Card holders (paid with their quarterly payment)
- Family Tax Benefit recipients
and
- youths and students.

How to apply

Eligible pensioners and income support recipients will automatically receive the Energy Supplement with their payment from Centrelink or Veterans' Affairs. For more information, visit the website at www.humanservices.gov.au/energysupplement

Members of the defence or veterans community should contact the Department of Veterans' Affairs on 1800 555 254 or visit www.dva.gov.au/householdassistance

Low Income Supplement

The Low Income Supplement is a \$300 payment to assist people in low income households. You may be eligible to receive the Low Income Supplement if your assessed taxable income was below \$30,000 if you are single, \$45,000 combined if you are a member of a couple and \$60,000 for singles and couples with a dependent child.

How to apply

For information on eligibility, to use the self-assessment tool or to apply, visit www.humanservices.gov.au/lowincomesupplement

Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual payment of \$147 for Australians with higher than average energy costs because they rely on essential medical equipment in their home.

This additional support is available to people (and their carers) who use essential medical equipment or who medically require heating/cooling at home to manage a disability or medical condition.

To receive the Essential Medical Equipment Payment, the person with medical needs or their carer must:

- hold a Commonwealth Government concession card or a Department of Veterans' Affairs Gold or White Card
- use certain essential medical equipment, or have certain medical conditions that require the use of additional heating or cooling in their home
and
- be responsible, either wholly or partly, for the cost of running the equipment.

How to apply

For more information about eligibility and how to apply for the Essential Medical Equipment Payment, visit www.humanservices.gov.au/emep

Members of the defence or veterans community should contact the Department of Veterans' Affairs on 1800 555 254 or visit www.dva.gov.au/householdassistance

Also see the [Life Support Concession](#) and the [Medical Cooling Concession](#) in this brochure.

Single Income Family Supplement

The Single Income Family Supplement is a payment of up to \$300 for eligible single income families with an eligible child where the main income earner has a taxable income of between \$68,000 and \$150,000.

How to apply

Eligible customers who are in receipt of Family Tax Benefit do not need to apply for the Single Income Family Supplement as the payment will be calculated based on circumstances known for Family Tax Benefit purposes and will be included in their entitlement at the end of the year.

Eligible customers not in receipt of Family Tax Benefit should apply online at www.humanservices.gov.au/families

Communication

Mail hold and redirection

Australia Post provides a 50 per cent reduction in the cost of redirecting all postal articles to a new mailing address for a maximum period of up to 12 months for eligible cardholders.

For more information on eligibility and how to apply

Apply in person at the Post Office, or contact Australia Post Customer Service on 13 13 18 or visit www.auspost.com.au

Postage stamps

Australia Post provides concession stamps for domestic mail only.

For more information on eligibility and how to apply

Apply in person at the Post Office, contact Australia Post Customer Service on 13 13 18 or visit www.auspost.com.au

Telephone allowance

The telephone allowance assists with the cost of maintaining a phone and home internet service. Eligibility for the telephone allowance is assessed when eligibility for a Centrelink benefit is assessed, and the allowance is included with your Centrelink payment.

For more information on eligibility and how to apply

For further information contact Centrelink on 13 27 17 or visit www.centrelink.gov.au

Education

Camps, Sports and Excursions Fund

The Camps, Sports and Excursions Fund (CSEF) provides payments for eligible students to attend school camps, sports and excursions.

The fund provides \$125 per year for eligible primary school students and \$225 per year for eligible secondary school students. Payments will go directly to the school and be tied to the student. The fund is available to eligible primary and secondary students at government or non-government schools in Victoria.

To be eligible, the student or the student's parent or guardian must, on the first day of term two or on the first day of term three:

- Hold a Pensioner Concession Card, Health Care Card or Veterans' Affairs Gold Card.
or
- Be a temporary foster parent.

Families on humanitarian or refugee visas may also be eligible and should contact the CSEF hotline for more information.

Non income-tested Health Care Cards, such as those for Carer Allowance or Child Disability, are not eligible for the CSEF.

An application form must be submitted to the student's school by the due date.

More information and how to apply

For more information about the fund including details about eligibility call the CSEF helpdesk on 1800 060 970 (toll free) or visit www.education.vic.gov.au/csef

Applications are available from schools or from the Department of Education & Training website at www.education.vic.gov.au/csef

Centre for Adult Education (CAE) fees

The CAE provides concessions on course fees to eligible cardholders. The level of the concession varies between courses.

For more information on eligibility and how to apply

Contact the Centre for Adult Education on 03 9652 0611 or visit www.cae.edu.au

Conveyance Allowance

This allowance assists eligible students with the cost of travel to school. The allowance is available to eligible students attending government or non-government schools located outside the metropolitan conveyance boundary. It is also available for most students attending specialist schools or recognised specialist settings. It applies to travel by public transport, private bus and private car.

The allowance is available to school-aged students who live 4.8km or more, by the shortest practicable route, from the nearest appropriate school and do not have access to the free bus service.

For more information on eligibility and how to apply

Contact your school office for further details and for an application form or contact the Department of Education & Training on 1800 060 970 or visit www.education.vic.gov.au

Early Start Kindergarten

The Department of Education & Training provides the Early Start Kindergarten grant to enable eligible three-year-old children to access a kindergarten program, for up to 15 hours per week, delivered by a qualified early childhood teacher two years before school.

To be eligible children must be

- aged three years by 30 April in the year that they attend kindergarten and
- an Aboriginal and/or Torres Strait Islander person or
- known to Child Protection (including children referred from Child Protection to Child FIRST).

The Early Start Kindergarten grant is available in approved education and care services, which meet the Department of Education & Training's eligibility criteria and where the kindergarten program is planned and delivered by a qualified early childhood teacher, including where the kindergarten program is integrated into long day care.

Information for services about teacher qualification requirements, eligibility criteria and operational requirements are outlined in the Kindergarten Guide, which is available on the Department's website.

The Early Start Kindergarten grant is available for eligible children enrolled in a three-year-old program or a mixed age program.

The education and care service providing the kindergarten program applies for and receives the Early Start Kindergarten grant directly.

How to apply

Families with an eligible child can tell the education and care service that they are eligible when they enrol their child, or at any time during the year.

To find a kindergarten service in your area visit www.education.vic.gov.au/findaservice

For more information contact your local kindergarten, call the Education Information and Referral Service on 1800 809 834 or visit www.education.vic.gov.au/childhood/parents/kindergarten/Pages/earllystart.aspx

In addition, services that become aware of eligible children can speak to their Department regional office at the number listed on the Department's website: www.education.vic.gov.au

Kindergarten fee subsidy

The Department of Education & Training provides the kindergarten fee subsidy to enable eligible children to attend a funded kindergarten program in the year before school free of charge or at minimal cost.

The kindergarten fee subsidy is paid to services for children who will be aged at least four years by 30 April in the year they will be attending the funded kindergarten program and who meet one of the following criteria:

- The child is identified by a parent, carer or legal guardian as an Aboriginal and/or Torres Strait Islander.
- The child individually holds, or has a parent or guardian who holds one of the following:

- Commonwealth Pensioner Concession Card
 - Commonwealth Health Care Card
 - Department of Veterans' Affairs Gold Card or White Card
 - Refugee visa (subclass 200)
 - In-country Special Humanitarian visa (subclass 201)
 - Global Special Humanitarian visa (subclass 202)
 - Temporary Humanitarian Concern visa (subclass 786)
 - Protection visa (subclass 866)
 - Emergency Rescue visa (subclass 203)
 - Woman at risk visa (subclass 204)
 - Bridging visas A-E
 - ImmiCard.
- The child is identified on their birth certificate as being a multiple birth child (triplets or more).

Service providers should contact the appropriate Department of Education & Training regional office if a child or family has a humanitarian or refugee visa listed by the Department of Immigration and Border Protection which is not included in the above list as the child may be eligible for the kindergarten fee subsidy.

How to apply

Families who meet the kindergarten fee subsidy eligibility criteria can tell their education and care service that they are eligible when they enrol their child, or at any time during the year.

More information on the Kindergarten fee subsidy is outlined in the Kindergarten Guide which is available on the department's website: www.education.vic.gov.au

Early Start Kindergarten extension grant

The Department of Education & Training provides the Early Start Kindergarten extension grant to enable eligible children to attend a funded kindergarten program in the year before school free of charge or at minimal cost.

The Early Start Kindergarten extension grant is paid to services for children who will be aged at least four years by 30 April in the year they will be attending the funded kindergarten program and meet both of the following criteria:

- The child previously accessed an Early Start Kindergarten grant or has participated in an Access to Early Learning program.
- and
- The child cannot access the kindergarten fee subsidy.

The kindergarten fee subsidy may not be payable where children attend a funded kindergarten program in long day care and the family receives the Commonwealth Child Care Benefit. Families can ask their education and care service if kindergarten fee subsidy is payable in their long day care program. Where the kindergarten fee subsidy is not payable, children who accessed an Early Start Kindergarten grant or participated in an Access to Early Learning program in the previous year can access an Early Start Kindergarten extension grant.

How to apply

Families with an eligible child can tell their education and care service that they are eligible for a kindergarten fee subsidy, or Early Start Kindergarten extension grant, when they enrol their child, or at any time during the year.

To find a kindergarten service in your area visit www.education.vic.gov.au/findaservice

The kindergarten service must meet the Department of Education & Training's eligibility criteria and operational requirements. Information for services about eligibility criteria and operational requirements are outlined in the Kindergarten Guide, which is available on the department's website:

www.education.vic.gov.au

For more information about the kindergarten fee subsidy or the Early Start Kindergarten extension grant, contact your local kindergarten, call the Education Information and Referral Service on 1800 809 834 or visit www.education.vic.gov.au/childhood/parents/kindergarten/Pages/fees.aspx

Technical and Further Education (TAFE) fees

Institutes may offer concessions on enrolment fees for eligible cardholders and their dependent spouses. The level of the concession varies between courses.

For more information on eligibility and how to apply

Contact the Technical and Further Education Course Line on 13 18 23 or visit www.education.vic.gov.au

Finance

MoneyHelp financial advice

MoneyHelp provides free, confidential and independent financial information for Victorians experiencing financial difficulty. MoneyHelp's phone counselling service can provide advice about: handling debts, such as credit cards, utilities and school costs; handling debt collectors and negotiating with creditors; mortgages and tenants' rights; and loss of employment.

The MoneyHelp website includes online tools to help people organise their budgets, credit cards and superannuation. MoneyHelp also gives referrals to other financial counselling services.

For more information on eligibility and how to access advice

Call MoneyHelp on 1800 007 007 or visit www.moneyhelp.org.au

Good Money financial services

Good Money is a program delivering financial services through three community finance stores in Collingwood, Dandenong and Geelong. Good Money offers safe, affordable and responsible financial services for people on low incomes who are otherwise excluded from mainstream financial services. These stores can help you arrange a No Interest or StepUp loan, as well as referrals to financial counselling services to help manage debt or savings. Note loans are not for cash.

For more information

Good Money Collingwood
340 Smith St (Cnr Johnston St)
Collingwood VIC 3066
Telephone: 03 9230 6600
Email: collingwood@goodmoney.com.au

Good Money Dandenong
250 Lonsdale St (near Dandenong Arcade)
Dandenong VIC 3175
Telephone: 03 8788 7300
Email: dandenong@goodmoney.com.au

Good Money Geelong
104 Moorabool Street (Opposite Market Square)
Geelong VIC 3220

Telephone: 03 5223 8000

Email: geelong@goodmoney.com.au

For more information visit: www.goodmoney.com.au

No-Interest Loan Scheme and StepUP Low Interest Loans

Good Shepherd Microfinance offers a suite of people-centred, affordable financial programs for people on low incomes.

The No Interest Loan Scheme (NILS) is a community based program providing access to fair and safe credit (up to \$1,200) for the purchase of essential goods and services.

StepUP is a safe low interest loan for amounts between \$800-\$3,000. Loans are provided through the National Australia Bank (NAB).

To be eligible for a loan, applicants must:

- have a Health Care Card or Pensioner Concession Card
- have resided at their current premises for more than three months
- and
- must demonstrate a capacity to repay the loan.

Loans are not for cash.

For more information and to apply

For more information about NILS visit www.nils.com.au or call 13 NILS (13 64 57).

For more information about StepUP visit www.stepuploan.org.au

NILS and StepUP are delivered through a network of local community organisations in 650 locations across Australia. Find your local provider here: www.goodshepherdmicrofinance.org.au/find-provider

Health

Ambulance travel

Concession cardholders are eligible for free emergency and clinically necessary road and air ambulance transport anywhere in Australia.

The following people are eligible for free clinically necessary ambulance transport:

- Pensioner Concession Card holders (including dependent children as listed on the card but excluding spouses)
- Health Care Card holders (excluding holders of a Health Care Card for Carer Allowance or Foster Care issued in the name of the child) and their dependents, including spouses as listed on the Card (in circumstances where the dependent is the patient)
- a child holding a current Child Disability Health Care Card (payment type CD) or Foster Care Health Care Card (payment type FO), but not their guardians/families as listed on the Card
- a child under a Custody to Secretary Order including children on interim accommodation orders
- a child under a Guardianship to Secretary Order including children on interim accommodation orders

Holders of Veterans Affairs' Gold or White Cards should check with Veterans' Affairs for their entitlements.

Please note that concession benefits only apply to clinically necessary transports.

For more information on eligibility and how to apply

Please contact Ambulance Victoria on 03 9840 3500 or visit www.ambulance.vic.gov.au to understand your concession. Please advise the ambulance paramedic of your concession card number. Your concession card must be valid on the date of travel.

Dental services

Dental Health Services Victoria provides emergency and general dental care for adult concession cardholders through public dental clinics in community health centres, rural hospitals and The Royal Dental Hospital of Melbourne. The Royal Dental Hospital of Melbourne also provides specialist dental care for adult concession cardholders. Waiting lists apply for general and specialist care. Emergency relief of pain is generally available within 24 hours.

For most concession cardholders a \$26.50 co-payment is payable at each visit, up to a maximum of \$106.00 for general dental care. More advanced dental treatments may be provided but fees above the \$106.00 maximum will apply. A \$26.50 co-payment is also required for an emergency dental visit.

How to access care

General, denture or specialist care through the public dental system is available to the following people:

- Children and young people:
 - all children aged 0-12 years
 - young people aged 13-17 years who are Health Care or Pensioner Concession cardholders or dependants of concession cardholders
 - all children and young people up to 18 years of age who are in out-of-home care provided by child protection services in the Department of Health & Human Services
 - all youth justice clients in custodial care, up to 18-years of age.
- people aged 18 years and over who are Health Care or Pensioner Concession cardholders or dependants of concession cardholders.
- all refugees and asylum seekers
- Aboriginal and Torres Strait Islander peoples who are treated at the Royal Dental Hospital of Melbourne.

Some groups of people eligible for public dental services may also have priority access to public dental care.

People who have priority access are offered the next available appointment for general care and will not be placed on the general care wait list. Where people have denture care needs, they will be offered the next available appointment for denture care or placed on the priority denture list, where applicable.

The following groups have priority access to care:

- Aboriginal and Torres Strait Islander peoples (contact Dental Health Services Victoria for more information about services for Aboriginal and Torres Strait Islander peoples).
- children (0-12 years) and young people (see information above)
- homeless people and people at risk of homelessness
- pregnant women
- refugees and asylum seekers
- registered clients of mental health and disability services, supported by a letter of recommendation from their case manager or staff of special developmental schools.

How to apply

For dental emergencies, contact Dental Health Services Victoria on 1300 360 054.

For general enquires contact Dental Health Services Victoria on 03 9341 1000 or 1800 833 039 for country callers, or visit www.dhsv.org.au

Eye care and glasses

The Victorian Eyecare Service (VES) is a statewide eye care and visual aid service for people experiencing disadvantage or other barriers to accessing eye care services. The Australian College of Optometry (ACO) manages the statewide delivery of VES.

VES is available for residents of Victoria who have:

- a current Health Care Card they have held for at least 6 months
- a current Pensioner Concession Card
- or
- child protection involvement for their care.

In addition, the following people may be eligible for VES:

- people from Aboriginal and Torres Strait Islander backgrounds
- people from culturally and linguistically diverse (CALD) backgrounds
- people experiencing financial disadvantage (including people who experience or are at risk of homelessness)
- people living in rural and remote areas
- people living in public sector residential aged care, supported residential services, disability accommodation services, youth justice facilities and older person public housing.

How to apply

To access VES, or for more information, contact ACO on 03 9349 7400 or visit www.aco.org.au

Hearing Services

Hearing services are available for individuals who hold a Pensioner Concession Card, Veterans' Affair Gold Card or White Card (with hearing loss conditions) or who are receiving Sickness Allowance from Centrelink; and their dependents.

Free hearing services include a hearing assessment, information and support, and if needed a hearing device.

For more information or to apply

Visit the Australian Government Department of Health's hearing services website at www.hearingservices.gov.au or phone 1800 500 726 or 1800 500 496 (TTY).

Multi-Purpose Taxi Program

The Multi-Purpose Taxi Program provides a 50 per cent discount on taxi fares for permanently and severely disabled people up to a maximum amount per trip. An annual limit also applies. To be eligible for the program, members must be permanent Victorian residents and have a disability that affects their ability to use public transport independently. There is a small fee to receive your card.

For more information on eligibility and how to apply

Contact the Taxi Services Commission on one of the numbers below or visit www.taxi.vic.gov.au

Telephone 1800 638 802 (toll free) or 03 8683 0768

TTY 1800 555 677

Speak and listen 1800 555 727

Patient travel subsidies

The Victorian Patient Transport Assistance Scheme (VPTAS) subsidises the travel and accommodation costs incurred by rural Victorians, and an approved escort, who have no option but to travel a long distance to receive approved medical specialist services.

For more information on eligibility and how to apply

Application forms can be obtained from local doctors, hospital social workers or by contacting the Department of Health & Human Services VPTAS office on 1300 737 073.

Pharmaceutical Benefits Scheme

Eligible concession cardholders are entitled to purchase most prescription medicines for \$6.10 (from 1 January 2015). Most medicines are free after eligible individuals and families have spent \$366.00 per year (conditions apply).

Holders of the following cards are eligible to receive Pharmaceutical Benefits Scheme (PBS) medication at the concessional rate:

- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Health Care Card
- Veterans' Affairs (DVA) Gold, Orange or White Card.

The co-payment amounts for PBS medication are indexed on 1 January every year and information on the PBS co-payment amount is updated at www.pbs.gov.au

For more information or to apply

Show your concession card at the pharmacy to receive the concessional rate.

For more information visit the Pharmaceutical Benefits Scheme website at www.pbs.gov.au or phone 1800 020 613.

Rates and property

Stamp duty concession

This concession provides an exemption or partial exemption from stamp duty for cardholders purchasing property, up to a maximum purchase price. The concession is available once in a life time.

For more information on eligibility and how to apply

An application form is available from the State Revenue Office on 13 21 61 or visit www.sro.vic.gov.au

Victorian Carer Card

The Carer Card is a Victorian Government initiative recognising primary unpaid carers in Victoria. This card is a free discount and benefits card for a range of products and services provided by government and private businesses. As a Carer Card holder, you may be eligible for additional benefits such as free Sunday travel on Victorian trains, trams and buses. Applicants will be provided with further information on how to apply for a myki with free Sunday travel when an application for the Carer Card has been successful. Carer Card holders can also enjoy discounted entry to many venues such as zoos, museums and various festivals. The applicant must be a resident of Victoria and meet one of the four following criteria:

- Be a recipient of a Centrelink Carer Allowance or Carer Payment.

- Be a primary unpaid carer of a person with a disability, a severe medical condition, a mental illness, a person who is frail aged or who is in need of palliative care. This care must be provided in the home of the person requiring care.
- Be a foster, respite or permanent carer in receipt of a Department of Health & Human Services reimbursement payment.
- Be a kinship carer.

How to apply

Phone the Carer Card team on 1800 901 958 for an application form or visit www.carercard.vic.gov.au

Applications may take four to six weeks to be processed.

Recreation

Pet registration

Concessions are available on cat and dog registrations (concession availability and amount varies between councils).

Pensioner Concession cardholders are eligible for pet registration concessions and some councils also provide the concession to Health Care cardholders.

For more information on eligibility and how to apply

Contact your local council. You can find contact details for your council at www.dtpli.vic.gov.au/local-government/find-your-local-council

Recreation facilities

Discounts are available to various recreation facilities such as the Zoo, National Gallery of Victoria, State galleries and Museum Victoria. Some private organisations such as cinemas and the Australian Football League (AFL) may also offer concessions on admission prices. Discounts are generally available to holders of Pensioner Concession and Health Care Cards and the Victorian Seniors Card.

For more information on eligibility and how to apply

Contact the individual recreation facility.

Recreational fishing licences

Certain persons are exempt from the requirement to purchase a recreational fishing licence. Holders of the following cards are exempt from the need to buy a licence:

- Pensioner Concession Card (marked DSP, DSP Blind, AGE, AGE Blind, or CAR only)
- Veterans' Affairs Pensioner Concession Card
- Veterans' Affairs Gold Card (marked TPI)
- Victorian Seniors Card (or interstate equivalent).

You are also exempt if you are under the age of 18 or over the age of 70.

For more information

For more information on Victorian recreational fishing regulations, please visit the Department of Environment, Land, Water & Planning website at www.depi.vic.gov.au/fishing

Transport

Motor vehicle registration fee

The motor vehicle registration fee concession provides a 50 per cent reduction on the motor vehicle registration fee component of the registration bill, where the cardholder or their spouse is the registered operator of the vehicle. There is a limit of one vehicle per concession card.

The concession is available to holders of Pensioner Concession Cards, Health Care Cards and Veterans' Affairs Gold Cards. For holders of the Veterans' Affairs Gold Card given for TPI or EDA a 100 per cent reduction on the motor vehicle registration fee applies.

Eligible concession card holders also have the option to pay for six month registration.

How to apply

For information on how to apply for this concession phone VicRoads on 13 11 71 or visit the VicRoads website www.vicroads.vic.gov.au and search "registration concessions".

Transport Accident Commission (TAC) insurance charge concession

This concession provides a 50 per cent reduction on the TAC charge in your registration bill. There is a limit of one vehicle per concession card. The concession is available to holders of Pensioner Concession Cards and Veterans' Affairs Gold Cards.

How to apply

For information on how to apply for this concession phone VicRoads on 13 11 71 or visit the VicRoads website www.vicroads.vic.gov.au and search "registration concessions".

Public transport concessions

Many passengers may be eligible for concession fares on public transport. Concession fares are 50 per cent of the full fare.

In addition to holders of eligible concession cards, children, asylum seekers and students may be eligible for concession travel.

Those listed on a concession card as a dependant (including spouses) are not eligible for concession fares unless they have another concession card issued in their own name or are under 17 years of age.

For more information on eligibility and how to apply

For information about obtaining a concession myki for your concession type, please contact Public Transport Victoria on 1800 800 007 or visit www.ptv.vic.gov.au

Victorian Pensioner Free Travel Voucher

Each year, Centrelink issues Victorian Pensioners with a Victorian Pensioner Free Travel Voucher which can be exchanged for a single Day Pass for metropolitan Melbourne or a return V/Line journey (within Victoria).

Eligible pensioners will automatically receive their Free Travel Vouchers in the mail.

Lost or damaged vouchers

Pensioners who have lost or damaged their vouchers should contact the Centrelink Teleservice centre on 13 23 00.

How to buy your ticket

Exchange your free travel voucher at any V/Line or metropolitan staffed railway station.

For more information

For information about using the Free Travel Voucher, please contact Public Transport Victoria on 1800 800 007 or visit www.ptv.vic.gov.au

Victorian Seniors Card travel savings

The Seniors Card is a Victorian Government initiative delivered in partnership with the private sector to encourage people who have retired or who are working part-time to continue to engage with the community.

The card is available to permanent residents of Victoria aged 60-years or over who work less than 35 hours a week.

Cardholders can obtain a wide range of discounted goods and services from participating businesses including travel, accommodation, hospitality, entertainment and leisure.

Seniors Card holders also receive the following discounts on public transport services:

- discounted daily fare on metropolitan Melbourne services
- free weekend travel in metropolitan Melbourne, regional town bus services and V/Line train services within the commuter rail services boundary
- concession fares on V/Line train and coach services
- off-peak free travel vouchers for a single Day Pass for metropolitan Melbourne or a return V/Line journey. Seniors off-peak free travel vouchers will not be replaced if lost or damaged. Exchange your free travel voucher at any V/Line or metropolitan staffed railway station.

For more information on eligibility and how to apply

To apply for the Victorian Seniors Card, contact the Seniors Card team on 1300 797 210 or visit www.seniorsonline.vic.gov.au

Victorian Seniors Card applicants will be automatically sent a free Seniors myki.

For more information about public transport fares, please contact Public Transport Victoria on 1800 800 007 or visit www.ptv.vic.gov.au

Essential contacts

Commonwealth Government

Centrelink

www.humanservices.gov.au/customer/dhs/centrelink

Retirement Services 13 23 00

Disability, Sickness and Carers 13 27 17

Employment Services 13 28 50

Youth and Student Services 13 24 90

ABSTUDY 1800 132 317

Family Assistance Office 13 61 50

Speak to a Centrelink social worker 13 17 94

Multilingual Service 13 12 02

Customer Relations 1800 050 004

Department of Veterans' Affairs

13 32 54 or www.dva.gov.au

Victorian Government

Department of Health & Human Services 1300 650 172 or www.dhs.vic.gov.au

Victorian Carer Card 1800 901 958 or www.carercard.vic.gov.au

Concessions Information Line 1800 658 521 or www.dhs.vic.gov.au/concessions

Victorian Seniors Card 1300 797 210 or www.seniorsonline.vic.gov.au

Emergency assistance

Emergency services (Police, Fire, Ambulance) 000

Homeground 1800 825 955

Melbourne Youth Support Services (reversed charge calls accepted) 03 9614 3688

The Salvation Army Crisis Service 1800 627 727

St.Vincent de Paul 03 9895 5800

Women's Domestic Violence Crisis Service (available 24 hours) 1800 015 188

Victorian Bushfire Information Line 1800 240 667

Health

Medicare 13 20 11

Pharmaceuticals Benefits Scheme Information Line 1800 020 613

Dental Health Services Victoria (general) 03 9341 1000 or (emergency dental) 1300 360 054 or (country callers) 1800 833 039

Ambulance Victoria 03 9840 3500

Interpreter and translating services

TIS National 13 14 50

Transport

Public Transport Providers

Public Transport Victoria 1800 800 007

V/Line Information (Viclink) 1800 800 007

Energy retailers

AGL 13 12 45

Alinta Energy 13 37 02

Australian Power and Gas 13 32 98

Click Energy 1800 775 929

Diamond Energy 1300 838 009

Dodo Power and Gas 13 36 36

Energy Australia 13 34 66
Lumo Energy 1300 115 8 66
Momentum Energy 1300 662 778
Neighbourhood Energy 1300 764 860
Origin Energy 13 24 61
People Energy 1300 788 970
Powerdirect 1300 307 966
Powershop 1800 462 668
Red Energy 13 18 06
Simply Energy 13 88 08

Water corporations

Barwon Water 1300 656 007
Central Gippsland Water 1800 066 401
Central Highlands Water 1800 061 514
City West Water 13 16 91
Coliban Water 1300 363 200
East Gippsland Water 1800 671 841
Goulburn Valley Water 1300 360 007
Grampians Wimmera Mallee Water 1300 659 961
Lower Murray Water 03 5051 3400
North East Water 1300 361 622
South East Water 13 16 94
South Gippsland Water 03 5682 0444
Wannon Water 1300 926 666
Western Water 1300 650 422
Westernport Water 1300 720 711
Yarra Valley Water 1300 304 688