

Services for Seniors



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New Zealand Superannuation

Veteran's Pension

Extra financial help you may need

Help from other organisations

Help from community groups

Welcome

A range of information and help is available to you if you are 65 years or over.

This guide will help you find out what's out there and point you in the right direction if you want to know more.

It includes information about New Zealand Superannuation (NZ Super) and Veteran's Pension, and other help you may be able to get from us.

We've also provided contact details for other organisations so you can find out about the services they offer.

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New Zealand Superannuation and Veteran's Pension

New Zealand Superannuation

To be able to get NZ Super you need to be:

- 65 years or over
- a New Zealand citizen or permanent resident
- living in New Zealand at the time you apply.

You must also have lived in New Zealand (or a country that New Zealand has a Social Security Agreement with) for a total of 10 years since you turned 20 (five of those years have to be since you turned 50).

You do not have to be retired from work to receive NZ Super as it is not income tested. (See pages 6–11 for other information on NZ Super).

For more information about
NZ Super and to apply online:

Visit
www.seniors.msd.govt.nz

or phone
0800 552 002.



Veteran's Pension

The Veteran's Pension is a payment for New Zealand veterans.

It is paid at the same rate and has most of the same rules as NZ Super, with some added benefits for the veteran.

If you are a veteran and have reached the qualifying age for NZ Super, you may be able to get a Veteran's Pension if you have served in a recognised war or emergency and receive a War Disablement Pension of at least 70 per cent.

Veterans under 65 years, who have served in a specified war or emergency and who are unable to work due to either a physical or psychological disability, may also qualify for a Veteran's Pension.

If you are eligible for Veteran's Pension:

- you are automatically entitled to a SuperGold Card/Community Services Card for you and your spouse/partner
- a lump sum payment will be made when either you or your spouse/partner die
- your Veteran's Pension payments are not reduced if you need long-term hospital care.

For more information about
Veteran's Pension:

Visit

www.seniors.msd.govt.nz

or phone

0800 650 656.

For other help available for veterans

See page 27.

Your finances and NZ Super/Veteran's Pension

NZ Super/Veteran's Pension is not income or asset tested if you have reached the qualifying age. This means that you can continue to work, earn other income or have assets and still receive your NZ Super/Veteran's Pension payments.

Other income you earn can affect any extra financial help that you might get from us, over and above NZ Super/Veteran's Pension. It might also affect the tax code you use for your payments.

Spouse/partner under 65 years

If you have a spouse/partner who doesn't already qualify for their own NZ Super/Veteran's Pension you can decide whether to include them in your payments. If you choose to have them included, you'll both get paid but any other income either of you earn may affect how much you get. We can help you work out the best option.

Accident Compensation Corporation payments

If you receive weekly compensation payments through the Accident Compensation Corporation (ACC) you can't receive NZ Super unless ACC has confirmed:

- that you can get both payments for a period of time, or
- the date your ACC payment stopped.

To understand more about compensation payments, phone ACC on **0800 101 996**.

NZ Super/Veteran's Pension payment

NZ Super/Veteran's Pension payments are made directly to your bank account every two weeks.

The guide on the next page tells you the maximum fortnightly payments you may be able to get. It shows the amount you get before and after tax at the 'M' rate if you have no other income.

Need help with selecting your tax code?

Use the online calculator
www.ird.govt.nz

or phone Inland Revenue
0800 227 774 (have your IRD number handy).

Fortnightly payments	Before tax	Taxed at 'M' (if you have no other income)
Single living alone	\$820.64	\$714.84
Single (sharing)	\$754.10	\$659.86
Married, civil union or de facto person	\$620.68	\$549.88
Married, civil union or de facto couple (both partners qualify)	\$620.68 each	\$549.88 each
Married, civil union or de facto couple* (only one partner qualifies)	\$587.46 each	\$522.62 each

** This amount may be affected by other income you receive.*

Rates at 1 April 2013 (adjusted 1 April each year)

Living Alone Payment

If you live alone, you may qualify for an extra amount that recognises the costs of running a household on your own.

You may also get this payment if you have a spouse/partner who is in residential care, hospital or prison, or in some situations if you are not living on your own.

Living alone does not mean you cannot have someone to come and stay for a while. You can have a visitor/s for up to 13 weeks and still continue to receive a Living Alone Payment.

Applying for NZ Super

The quickest and easiest way to apply for NZ Super is online. Visit **www.seniors.msd.govt.nz** then click on the 'Apply for NZ Super' button and follow the instructions.

There are some circumstances when you should contact us first about applying for NZ Super:

- if you already receive NZ Super and now want to include your spouse/partner who doesn't qualify for NZ Super in their own right
- if you are already included in your spouse/partner's NZ Super
- if you already receive NZ Super and now want to apply for other financial assistance
- if you are currently on a benefit.

The date you apply is important because it will affect when your payments start. You should apply at least two to three weeks before you turn 65 to avoid missing payments. If you apply after you turn 65, and you qualify, your payments will only start from the date you apply.

For more information or to arrange an appointment phone us on **0800 552 002**.

SuperGold Card

The SuperGold Card gives you access to a wide range of discounts from businesses around the country and government/local council services. This includes the free off-peak public transport operating in many regions around the country.

The card is sent to you automatically soon after your NZ Super/Veteran's Pension is granted. If you have a non-qualified spouse/partner included in your pension, they will also get a card.

The SuperGold Card is for life and no longer has an expiry date (unless you have a combined SuperGold Card/Community Services Card). For more information about how the Community Services Card works with the SuperGold Card, see the section on page 14.



SuperGold Card



Veteran's SuperGold Card

Your card number



Your client number

Your entitlement to NZ Super/CSC

The back of the SuperGold Card indicates whether a cardholder has entitlement to NZ Super, the Veteran's Pension and/or a Community Services Card.

New Zealand's SuperGold and Australia's Seniors Card holders can now use their cards when visiting Australia and New Zealand.

For more information on **SuperGold Card** (and to search through the thousands of places where you can use it) visit www.supergold.govt.nz or phone **0800 25 45 65**.

Overseas pensions

Important: If you get overseas pension payments, you must let us know as it may affect any payment you get from us.

If you were not born in New Zealand, or have lived or worked overseas, you may be entitled to an overseas pension. It's up to the pension agency of the country involved to decide this.

You and your spouse/partner must apply for any overseas pension that you may be able to get. If you don't, you could lose your entitlement to a New Zealand benefit or pension. We can help you work out what overseas pensions you may be entitled to.

Going overseas

If you want to travel or live overseas you may still be able to receive all or some of your NZ Super/Veteran's Pension payments.

Travelling for 26 weeks or less

You can go overseas for 26 weeks or less and if you already receive NZ Super/Veteran's Pension your payments can continue as normal. You should contact us before you travel to let us know your travel dates. Email your name, client number and travel dates to seniors@msd.govt.nz

If you do not return within 30 weeks you may need to repay all payments made to you since you left.

If you receive extra help from us such as a Disability Allowance or Accommodation Supplement you may be able to get this for the first 28 days of your absence from New Zealand.

Travelling for more than 26 weeks

You may be able to receive all or some of your payments while you're away. You need to contact us at least six weeks before you travel to apply to receive payments overseas. The payment you'll get depends on where you go and how long you have lived in New Zealand.

Going overseas to live

If you go overseas to live you may be able to take all or some of your payments with you, or receive payments from the country you move to. Make sure you talk with us about your plans before you leave New Zealand.

For more information visit www.seniors.msd.govt.nz or www.workandincome.govt.nz/documents/retired-and-going-overseas.pdf or phone **0800 777 227**.

Extra financial help you may need

Here is a quick guide to extra financial help you may be able to get from us. Most extra help is income tested and some is also asset tested. For more information on extra help in this section, visit www.seniors.msd.govt.nz or phone us on **0800 552 002**.

Help with housing costs

Accommodation Supplement

If your income and cash assets* are lower than a certain amount, you may be able to get an Accommodation Supplement. This is to help with the costs of renting, boarding or owning your own home.

The rate of this supplement depends on where you live, your family situation (single/married/children) and the amount of your accommodation costs. To find out what you might be able to get visit www.seniors.msd.govt.nz or phone us.

See page 26 for help with paying your rates provided by the Department of Internal Affairs.

** Assets that can easily be converted to cash.*

Help with health costs

Community Services Card

The Community Services Card gives you and your family discounts on doctors' visits and prescriptions. It can also help towards the costs of services such as home insulation. You may be able to get a card if you are on a low-to-middle income, even if you work. Check if your income is under the limit on the table opposite to see if you may be eligible for a card.



You may be eligible...	
If you are:	And your yearly income (before tax) is under:
Single – sharing accommodation	\$25,046.00
Single – living alone	\$26,554.00
Married, civil union or de facto couple – no children	\$39,664.00
2-person family – 1 adult, 1 child	\$47,888.00
3-person family	\$57,992.00
4-person family	\$66,028.00
5-person family	\$73,899.00
6-person family	\$82,695.00

For families of 7 or more, the income limit increases by \$7,750.00 for each additional child.

By family, we mean parents (including sole parents) and children living together. Once a child is aged 18 years, they can't use your card any more, but they can apply for their own.

Rates at 1 April 2013 (adjusted 1 April each year)

How the Community Services Card works with the SuperGold Card

If you have a current Community Services Card at the time you are granted NZ Super, your current Community Services Card can be used to its expiry date. You will need to reapply when it expires. This is because NZ Super is counted as income and we need you to update your income details.

If you are successful when you reapply for a Community Services Card, we will send you a new SuperGold Card/Community Services Card 'combo card'. The card will have the initials 'CSC' on the back. The expiry date on the back of your card can range from one to three years, depending on your personal financial circumstances.

Your new 'combo card' replaces your Community Services Card and can be used for both health subsidies and SuperGold Card discounts.

Combo card expiry

When your 'combo card' is due to expire, we will automatically reissue a new card in most cases. However, if you are on NZ Super and your income is close to the limit to receive a Community Services Card, we will send you a renewal application before your current card expires. You'll need to complete and return the application so we can send you the appropriate new card.

Note: If you receive a Veteran's Pension you receive a new 'combo card' automatically.

See page 9 for more information on the SuperGold Card.

Disability Allowance

The Disability Allowance can help towards the extra costs you have due to a disability or medical condition. It can help pay for a range of things like regular visits to the doctor, medicines, lawn mowing or a medical alarm. Your doctor will need to tell us you need them because of your disability.

To qualify, you need to have a doctor certify that your disability is likely to last at least six months and your income must be under a certain limit.

You will also need to provide proof of your costs, such as receipts or invoices.

For more information visit www.seniors.ms.govt.nz or phone us on **0800 552 002**.

See page 22 for other help with health costs provided by the Ministry of Health.

For more information on
Community Services Card:

Visit
www.seniors.ms.govt.nz
or phone
0800 999 999.

(You can also get the Community Services Card application form from your family doctor or pharmacy).

Help with emergency or unforeseen costs

Advance Payment

If you urgently need something that you can't afford to pay for right now, you may be able to get some of your NZ Super/Veteran's Pension payment paid ahead of time. For example essential house repairs, dental treatment or household appliances.

Note: This is income and asset tested and the money you are given will need to be paid back.

Special Needs Grant

This is a one-off payment to help with urgent things that you have no other way to pay for, like food, bedding and emergency medical care. You won't usually have to pay this grant back. There are other conditions so talk with us if you'd like to know more.

Temporary Additional Support

If you are finding it hard to cope financially, you may be able to get a temporary payment for up to 13 weeks, to help meet your essential living costs.

To get this payment your cash assets will need to be below a certain level.

Funeral Grant

This can help with some of the funeral costs of someone who has died.

The amount you can get depends on what money or assets the deceased person had. If you are their partner, spouse, parent or guardian it also depends on how much you earn and any money or assets you have.

Help to care for children

If you are the main caregiver of a dependent child you may be able to get the following extra help.

Note: Financial help to care for a child will not affect your NZ Super/Veteran's Pension but could affect any extra help you are receiving.

Unsupported Child's Benefit/Orphan's Benefit

You may be able to get one of these payments if you are caring for someone else's child in your home.

Child Disability Allowance

If you are the caregiver of a child who has a serious disability, you could get this allowance to help with the cost of their care.

Childcare Subsidy/OSCAR Subsidy

Extra help available for childcare costs.

You could also qualify for **Working for Families assistance** from Inland Revenue (see page 27).

Help with residential care costs

Residential Care Subsidy

If you need long-term residential care in a rest home or hospital, you may be able to get a Residential Care Subsidy from the Ministry of Health. This subsidy helps with the cost of your care and is paid directly to the rest home or hospital.

To qualify, your assets need to be under a certain level. If they are under this level, we'll look at the income you receive to help us work out the amount you'll need to pay towards the cost of your care. People who are 50 to 64 years have slightly different rules to those who are over 65. These are explained in our Residential Care Subsidy and Residential Care Loan brochure.

Asset limits

For the year from 1 July 2012 to 30 June 2013, these asset limits* apply:

- If the person has a partner who is not in care, they can choose EITHER a maximum of \$213,297 including their home (principal place of residence) and a car, OR \$116,806 excluding their home and car.
- If the person does not have a partner in the community, or has a partner who is also in care, then the asset limit is \$213,297.
- Assets include all assets except for personal belongings eg jewellery.
- Up to \$10,000 of pre-paid funeral expenses for each partner is exempted.

** Rates adjusted at 1 July each year.*

The Ministry of Social Development is responsible for assessing the assets and income of those who apply for the subsidy. This is called a financial means assessment.

If you or your spouse/partner give away assets, they still may be counted as assets in your financial means assessment.

Visit www.seniors.msd.govt.nz for information about gifting.

Please note that the gifting limits for the Residential Care Subsidy are different from those used by Inland Revenue for tax purposes.

The Ministry of Health is responsible for assessing all other aspects of eligibility, including the start date of the subsidy payments.

To apply for the subsidy you will need to contact a needs assessor in your area. For contact details visit the Ministry of Health's website: www.health.govt.nz/our-work/life-stages/health-older-people/needs-assessment or phone the Ministry of Health's Seniorline on **0800 725 463**.

Residential Care Loan

Residential Care Loans help older people who can't get a Residential Care Subsidy to pay for the cost of their care.

You may be able to get a Residential Care Loan if:

- your assets exceed the limit to qualify for a Residential Care Subsidy
- you still own your own home
- you have limited other assets.

For more information on a
Residential Care Subsidy or Loan:

Visit

www.seniors.msd.govt.nz

or phone

0800 999 727.

Contact us for advice

Ask a question tool

If you have any questions about the services we offer you can go to the 'Ask a Question' section at www.seniors.msd.govt.nz

Read the most frequently asked questions and answers on a range of topics, or ask your own question.

Advice if you are unsure about anything

We can give you information to help you decide what to do. For example if you are thinking about going overseas or if your spouse/partner goes into a rest home or passes away.

If your circumstances change

It's important you tell us about any changes that may affect your NZ Super/Veteran's Pension. For example, tell us if you begin living alone or begin to live with someone, or if you (or your spouse/partner) begin receiving a pension from overseas.



If you don't think you qualify for NZ Super/Veteran's Pension

Talk to us even if you don't think you qualify for NZ Super/Veteran's Pension. There may be some other way we can help, so please ask us.

Email updates

If you are 65 years or over and would like to receive information from us by email please contact us on **0800 552 002** (Monday to Friday 8am–5pm). Information may include topics such as annual increases to NZ Super rates or the latest SuperGold Card offers.

For more information about
NZ Super/Veteran's Pension:

Visit

www.seniors.msd.govt.nz

or phone

0800 552 002 to talk about your circumstances.

Help from other organisations

Help with health costs

Health and Disability Support Services

This assistance includes support such as helping with bathing, meal preparation or modifications to your home so you can continue living there.

If you are the main carer for another person, you may be able to get help to take a break.

For more information contact your local District Health Board (in your phone book).

Healthline

Healthline is a free, 24-hours telephone health advice service which lets you talk confidentially to a registered nurse anytime you need to.

Phone Healthline on **0800 611 116**.



High Use Health Card (also known as High User Card)

This card is for people who go to the doctor on a regular basis (a minimum of 12 times in 12 months). Please talk to your doctor if you think you may qualify for this card.

Pharmaceutical Subsidy Card

If you need a lot of prescriptions each year, you may qualify for a Pharmaceutical Subsidy Card.

Talk to your pharmacist or visit the Ministry of Health website: www.health.govt.nz for more information.

Seniorline (information about independence or finding care)

Seniorline is a national service providing information on how to get help to stay at home and relief care for caregivers. They also have information on rest homes and private hospitals, help to find care, funding and the services that should be provided.

For more information about Seniorline visit www.adhb.govt.nz/seniorline or phone **0800 725 463**.

Hearing Aid Subsidy

If you need a hearing aid/s the Ministry of Health may be able to help with this cost.

This is not income or asset tested.

For more information or to apply phone Accessable on **0508 001 002** or visit www.accessable.co.nz/hearing.php

Heat Smart programme – funding for insulation and clean efficient heating

If you're a homeowner and your house was built before the year 2000 you can get help towards the costs of insulating and heating your home. This is under the Warm Up New Zealand: Heat Smart programme.

You can get 33 per cent off the cost of insulating your home, up to a maximum of \$1300. If you're a Community Services Card holder you can get 60 per cent off the cost (this may be higher in some regions).

If your home has been insulated properly, to the minimum set standard, you can also get funding towards an efficient heating system.

For more information visit www.energywise.govt.nz or phone **0800 749 782**.

Help with transport

Total Mobility Scheme

If you have mobility difficulties which prevent you from easily using public transport, you may be able to get subsidised taxi fares.

The Scheme is organised by the Ministry of Transport and participating regional councils to help people to take an active part in their community.

For more information and to check if the scheme is available in your area contact your local council.

Mobility parking scheme

If you have limited mobility you may be able to get a permit which allows you to:

- park conveniently close to your destination in accessible reserved parking spaces
- park longer than the stated time in some standard car parks and metered spaces.

All applications have to be approved by a doctor. Your doctor or the local CCS Disability Action office will have application forms for you to fill in.

For more information visit www.ccsdisabilityaction.org.nz or phone **0800 227 2255**.

Help with paying rates

Rates Rebate Scheme

The Rates Rebate Scheme offers a discount to low income earners who pay rates on their own home. Ratepayers apply to their local council for the rebate.

For an application form and more information about qualifying for this rebate visit www.ratesrebates.govt.nz or contact your local council.

Help to keep safe from scams

To help keep yourself and your family safe there is detailed information about scams on the Consumer Affairs website www.consumeraffairs.govt.nz/scams

This includes information on how to identify scams, protect yourself against them and what to do if you've been scammed.

The Office of the Privacy Commissioner also has useful advice on their website to keep your information safe www.privacy.org.nz/advice-cards

Help with questions about tax

Contact Inland Revenue for information about tax, for example your tax rate on your NZ Super payments, or if you are earning other income.

For more information visit www.ird.govt.nz or phone **0800 227 774** (have your IRD number handy).

Help with fire safety in the home

The New Zealand Fire Service can help you install and check your smoke alarms. Check your phone book for the number to contact in your area.

Help for veterans

If you have a disability that you believe is either attributable to, or aggravated by, your service as a member of the New Zealand Armed Forces you may be able to get a War Disablement Pension. A Surviving Spouse Pension is also available to the spouse/partner of veterans:

- if their death is found to be attributable to service as a member of the New Zealand Armed Forces, or
- if they were in receipt of a War Disablement Pension of at least 70 per cent at the time of death, or
- if it is found that they could have been in receipt of a War Disablement Pension of at least 70 per cent at the time of death.

For more information visit www.veteransaffairs.mil.nz or phone **0800 4 VETERAN (0800 483 8372)**.

Help with working and raising a family

Working for Families assistance

You could qualify for tax credits from Inland Revenue, depending on your income.

For more information about Working for Families visit www.workingforfamilies.govt.nz or phone **0800 227 773**.

Help from community groups

There are a number of community and voluntary organisations that provide services and support for seniors.

Age Concern

Your local Age Concern is a non-profit organisation that helps to support older people in the community by providing information, advice and support. They can tell you what your community can offer, and help you stay connected with other people.

Most offices also have staff trained to deal with elder abuse. Contact your local Age Concern if you are feeling unsafe, vulnerable, or isolated.

Contact details

National Office

Phone: **04 801 9338**

Email: **national.office@ageconcern.org.nz**

Local office

For more information visit **www.ageconcern.org.nz**



Citizens Advice Bureau

The Citizens Advice Bureau provides a free and confidential service providing information, advice and support. It aims to help you to deal with problems you are facing by listening, researching options and explaining the information to you. If it's appropriate, and if you want it to, the Citizens Advice Bureau may also act on your behalf.

Contact details

National Office

Phone: **0800 FOR CAB (0800 367 222)**

Local office

For more information visit www.cab.org.nz

Enliven – Positive Ageing Services

Enliven provides a range of practical services to support older people to maintain their independence and continue the lifestyles they enjoy.

Enliven may be able to help if:

- you or your family member would like to continue to stay at home
- the need for support and levels of support required vary from time to time
- advanced personal care is required
- your needs focus around monitoring eg medication, safety
- there are social and emotional needs, as well as practical ones
- traditional home care doesn't quite fit
- support is currently provided from a variety of sources.

To find contact details and services available in your area visit www.enliven.org.nz or phone **0800 ENLIVEN (0800 365 4836)**.

Enliven is a service of Presbyterian Support New Zealand: www.ps.org.nz

Family Services National Directory

The Family Services National Directory is an online tool that connects people with help and support. You may find this directory useful when you need local support, advice or networks.

Visit the website to see what's available in your region: www.familyservices.govt.nz/directory

Royal New Zealand Returned and Services' Association

The Royal New Zealand Returned and Services' Association (RSA) is one of the largest voluntary welfare organisations in New Zealand. It gives advice to war veterans and their families, RSA members and non-members, on their pension and other entitlements available to them.

RSA also plays a central role in community life by providing a place for members, their families and friends to share leisure time together.

Contact details

National Office

Phone: **04 384 7994**

Email: **enquiries@rnzrsa.org.nz**

Local office

Salvation Army

The Salvation Army is a Christian organisation that helps people in need through a wide range of community programmes. They may be able to help with food, clothing and furniture. It also supports people to stay in their own homes. For example helping with housework or providing companionship through their friendship programme.

Contact details

National Office

Territorial Headquarters

Phone: **04 384 5649**

Local office

For more information visit www.salvationarmy.org.nz

How you can help in your community

Have you ever thought about volunteering?

Volunteers make a valuable contribution to New Zealand society. There are many different ways you might be able to help, no matter what amount of time you have to offer.

To find out more visit www.volunteeringnz.org.nz

Other useful contacts



Directory

Contact details for more information:

- visit www.seniors.msd.govt.nz
- phone us on **0800 552 002** from 8am to 5pm Monday to Friday
- send us an email to seniors@msd.govt.nz

If you are deaf or find it hard to communicate by phone, you can send a message to our Deaf Link free-fax on **0800 621 621** or email MSD_Deaf_Services@msd.govt.nz



Do we have your email address?

If you are 65 years or over and would like to receive information from us by email, please contact us on **0800 552 002** (Monday to Friday 8am–5pm). Information may include topics such as annual increases to NZ Super rates or the latest SuperGold Card offers.

www.seniors.msd.govt.nz

Making an appointment

To see one of our Senior Services case managers phone us on
0800 552 002.

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MINISTRY OF SOCIAL DEVELOPMENT

Te Manatū Whakahiato Ora

New Zealand Government