Services for Seniors

In this brochure:
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’re 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.
In this brochure if we say partner, we also mean your husband or wife. These only apply if you have one.

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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 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 don’t have to be retired from work to receive NZ Super as it’s not income tested. (See pages 6–10 for other information on NZ Super).

For more information about NZ Super and to apply online:
Visit www.seniors.msd.govt.nz
or phone us on 0800 552 002.

Veteran’s Pension

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

It’s paid at the same rate and has most of the same rules as NZ Super, with some added benefits for the veteran.
If you’re a veteran and have reached the qualifying age for NZ Super, you may be able to get a Veteran’s Pension if you have qualifying service that’s confirmed by Veterans’ Affairs.
If you’re eligible for Veteran’s Pension and Veterans’ Affairs have assessed you as having a disablement rating of 52% or more, you and your partner may be entitled to extra support including:
• automatic entitlement to a SuperGold Card/Community Services Card
• a lump sum payment when either you or your partner die
• your Veteran’s Pension payments aren’t reduced if you need long-term hospital care.
Veterans under 65 years who are disabled as a result of a service-related injury or illness may qualify for Weekly Income Compensation from Veterans’ Affairs (see page 27 for Veterans’ Affairs contact details).

For more information about Veteran’s Pension:
Visit www.seniors.msd.govt.nz or phone us on 0800 650 656. For other help available for veterans from Veterans’ Affairs See page 27.

Your finances and NZ Super/Veteran’s Pension
NZ Super/Veteran’s Pension isn’t income or asset tested if you’ve reached the qualifying age. This means 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 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.

Partner under 65 years
If you have a 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:
• you can get both payments for a period of time, or
• the date your ACC payment stopped.

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).
To tell us about your travel dates, fill in the online form on our website [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) or phone us on 0800 552 002.

### Rates at 1 April 2015 (adjusted 1 April each year)

<table>
<thead>
<tr>
<th>Living situation</th>
<th>Before tax</th>
<th>Taxed at ‘M’ (if you have no other income)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single living alone</td>
<td>$862.20</td>
<td>$749.06</td>
</tr>
<tr>
<td>Single (sharing)</td>
<td>$792.34</td>
<td>$691.44</td>
</tr>
<tr>
<td>Married, civil union or de facto couple (both partners qualify)</td>
<td>$652.60 each</td>
<td>$576.20 each</td>
</tr>
<tr>
<td>Married, civil union or de facto couple* (only one partner qualifies)</td>
<td>$618.08 each</td>
<td>$547.64 each</td>
</tr>
</tbody>
</table>

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

### Living situation

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 rate of payment if you have a partner who’s in residential care, hospital or prison, or in some situations if you’re not living on your own.

Living alone doesn’t mean you can’t 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 single living alone rate.

### Applying for NZ Super

The quickest and easiest way to apply for NZ Super is online. There are some circumstances when you should contact us first about applying for NZ Super, for example if you’re already included in your partner’s NZ Super or you’re 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 go to [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) and click on the ‘Apply for NZ Super’ button, or you can call us on 0800 552 002.

### 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 week or less

You can go overseas for 26 weeks or less and if you already receive NZ Super/Veteran’s Pension your payments may be able to continue as normal. **Note:** If you don’t 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 you’re out of New Zealand.

Tell us about your overseas travel if you:

- will be away for more than 28 days (four weeks)
- don’t know how long you’ll be away for
- intend to have more than one overseas trip within the next 12 months.

We can explain how your payments might be affected.

To tell us about your travel dates, fill in the online form on our website [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) or 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 partner included in your pension, they’ll 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.

For more information on going overseas and overseas pensions visit www.seniors.msd.govt.nz or phone us on 0800 777 227.

For more information on the SuperGold Card visit www.supergold.govt.nz or phone 0800 25 45 65.
Extra financial help you may need

Here's 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 below 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. This help is 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’re 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.

<table>
<thead>
<tr>
<th>You may be eligible...</th>
<th>And your yearly income (before tax) is under:</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you’re:</td>
<td></td>
</tr>
<tr>
<td>Single – sharing accommodation</td>
<td>$26,042.00</td>
</tr>
<tr>
<td>Single – living alone</td>
<td>$27,637.00</td>
</tr>
<tr>
<td>Married, civil union or de facto couple – no children</td>
<td>$41,327.00</td>
</tr>
<tr>
<td>2-person family – 1 adult, 1 child</td>
<td>$48,797.00</td>
</tr>
<tr>
<td>3-person family</td>
<td>$59,093.00</td>
</tr>
<tr>
<td>4-person family</td>
<td>$67,282.00</td>
</tr>
<tr>
<td>5-person family</td>
<td>$75,302.00</td>
</tr>
<tr>
<td>6-person family</td>
<td>$84,265.00</td>
</tr>
</tbody>
</table>

For families of seven or more, the income limit increases by $7,898.00 for each additional child.

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

Rates at 1 April 2015 (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’re granted NZ Super, your current Community Services Card can be used to its expiry date. You’ll 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’re successful when you reapply for a Community Services Card, we’ll send you a new ‘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’ll automatically reissue a new card in most cases. However, if you’re on NZ Super and your income is close to the limit to receive a Community Services Card, we’ll 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.

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’ll also need to provide proof of your costs, such as receipts or invoices.

For more information visit [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) or phone us on 0800 552 002.

See page 11 for more information on the SuperGold Card.
Help with emergency or unforeseen costs

Advance Payment
If you urgently need something 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’re given will need to be paid back.

Special Needs Grant
This is a one-off payment to help with urgent things you’ve 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’re 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’s died.

The amount you get depends on what money or assets the deceased person had. If you’re their partner, 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’re 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 won’t affect your NZ Super/ Veteran’s Pension but could affect any extra help you’re receiving.

Unsupported Child’s Benefit/Orphan’s Benefit
You may be able to get one of these payments if you’re caring for someone else’s child in your home.

If you qualify, other payments are available to help with your costs, for example the costs to help a child settle into your home (such as bedding, clothing) and school-related costs.

Child Disability Allowance
If you’re 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).

For more information
Visit www.workandincome.govt.nz or phone us on 0800 559 009.
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, the value of your assets need to be under a certain amount. If they’re under this amount, 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 from 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 2015 to 30 June 2016, these asset limits* apply:

- If the person has a partner who isn’t in care, they can choose EITHER a maximum of $218,598 including their home (principal place of residence) and a car, OR $119,709 excluding their home and car.
- If the person doesn’t have a partner in the community, or has a partner who is also in care, then the asset limit is $218,598.
- All assets are included, 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 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.

Note: 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’ll 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 health 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 us on 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’re unsure about anything
We can give you information to help you decide what to do. For example if you’re thinking about going overseas or if your 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 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’re 65 years or over, have an email address and would like to receive our eNewsletter, you can request this online from our website www.seniors.msd.govt.nz or phone 0800 552 002.

For more information about NZ Super/Veteran’s Pension:
Visit www.seniors.msd.govt.nz or phone us on 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’re 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.

There are two types of assistance. Depending on your circumstances and type of hearing loss, you may be able to get help from one of these schemes.

Hearing Aid Funding Scheme
There are a number of requirements you need to meet to qualify for this and you may need to complete an income and asset test.

For more information visit www.health.govt.nz/publication/guide-getting-hearing-aids-hearing-aid-funding-scheme

Hearing Aid Subsidy Scheme
If you don’t qualify to have your hearing aid paid for under the funding scheme, you may be able to get a subsidy. This isn’t income or asset tested.

For more information visit www.health.govt.nz/publication/guide-getting-hearing-aids-hearing-aid-subsidy-scheme

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

Home insulation funding
If you’re a homeowner (including landlords) and your house was built before the year 2000 you may be able to get help to insulate your home.

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's 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/your-privacy/keep-your-information-safe/

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’re 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 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 Disablement Pension.
A Surviving Spouse Pension is also available to the 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 getting a Disablement Pension of at least 52 per cent at the time of death, or
• if it’s found they could’ve been getting a Disablement Pension of at least 52 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’re feeling unsafe, vulnerable, or isolated.

Contact details
National Office
Phone: 04 801 9338
Email: national.office@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’re 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)

For more information visit www.ageconcern.org.nz
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

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@rsa.org.nz

Local office

For more information visit www.rsa.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

For more information visit www.rsa.org.nz
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

For more information visit www.salvationarmy.org.nz

Other useful contacts

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
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’re 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’re 65 years or over, have an email address and would like to receive our eNewsletter, you can request this online from our website www.seniors.msd.govt.nz or phone us on 0800 552 002.
Making an appointment

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