

Assistance and entitlements for retired people

For an appointment
with one of our specialist case managers
Sue Mears, Gwenda Muir or Grant Wright
please contact the Work and Income Call Centre

Ph 0800 552 002



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Important phone numbers

General assistance 0800 559 009

NZ superannuation 0800 552 002

Overseas eligibility for NZ Super annuation 0800 559 009

Overseas pensions:
Australian pensions 0800 777 227
United Kingdom pensions 0800 777 227
All other countries pensions 0800 777 227

Residential Care Subsidy 0800 999 727

Residential Support Subsidy 0800 999 779

Veterans Affairs NZ 0800 553 003

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Work and Income

Te Hirannga Tangata



A service of the Ministry of Social Development

Examples of Advances that can be considered:

Category Guideline Amount

Ambulance subscription fees
Appliances and Furniture
Attendance at Funerals/tangihanga

Bedding

Beds, chairs, tables

Bonds and rent

Car repairs
Car seats and safety helmets

Clothing (single client)

Clothing (married, civil union, de facto couple)

Clothing (single, married, civil union or

de facto couple with children)

Dental Treatment

Dentures, glasses, contact lenses, hearing aids

Electricity, gas and water

Essential home repairs

Fire loss or burglary

Fridge, washing machine

Safety footwear

Telephone installation

Tenancy Tribunal fees

Travel for stranded clients

If you want to know if you would be eligible for an advance, please call our contact centre staff.
Phone 0800 552 002

Living Alone Payment

The Living Alone Payment is designed to assist superannuitants who are living on their own. This is an additional payment that recognises the extra costs for clients maintaining a household on their own. Living Alone payment can be paid when certain criteria is met and you can apply if you are:

Single

You need to living alone in your own residence. Please note: If you are living in a mobile home there are specific circumstances that need to be met before you can receive a Living Alone Payment.

Married or in a Civil Union

This is when your partner is a long term patient in a hospital or in long-term residential care in a rest home.
It also applies if you are legally married or in a civil union but are living apart with the intention of ending your marriage or civil union.

Note: If you are the partner of a person in prison, Work and Income may regard you as a single person

Can Visitors affect your payments?

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

How much does Superannuation (or Veterans Pension) pay?

Standard rates - Net amount per fortnight

Single, living alone	\$621.90 (M Tax Rate)	\$576.12 (S Tax Rate)
Single, sharing	\$574.06 (M Tax Rate)	\$528.28 (S Tax Rate)
Married, civil union or de facto couple (Total when both qualify)	\$956.76 (M Tax Rate)	\$865.20 (S Tax Rate)
Married, civil union or de facto couple *(Total with non-qualified spouse included)	\$909.96 (M Tax Rate)	\$821.88 (S Tax Rate)

Non- Standard rates - Net amount per fortnight

*Married couple, with non-qualified spouse (before 1/10/91)	Total:	\$956.76 (M Tax Rate)
		\$865.20 (S Tax Rate)
*Partner in rest home, with non-qualified spouse included		\$475.94 (M Tax Rate)
		\$430.16 (S Tax Rate)

***Note: income test applies with non-qualified spouse situations.**

(These are the rates as at 1 April 2009)

Note: If your spouse/civil union partner dies, their benefit will be continue to be paid for 28 days. The surviving spouse/partner will receive the single rate of NZ Super from the day following their partner's death. As soon as Work and Income receives notification of the death, the surviving spouse/partner will receive an application form to apply for the Living Alone Payment.

The High User Card

If you do not qualify for a Community Services Card you may qualify for a High User Card. This gives you the same subsidies as the Community Service Card.

This card is for people who go to the doctor often (12 times in 12 months). Please talk to your doctor if you think you may qualify for this card

Recoverable Assistance/Advances

All clients (who receive a main benefit or pension) who require assistance to meet a particular immediate need for an essential item have access to an advance of up to 6 weeks of their net benefit entitlement.

This assistance is also income and asset tested.

Consideration is given to decide whether an advance would best meet the immediate need, including investigating other sources of assistance and the client's ability to repay the advance.

Some examples of essential needs could be financial help with dental costs/ dentures, and glasses, or receiving a power disconnection notification.

To apply for this help, you must:

- ◆ provide proof of your assets (for example bank statements)
- ◆ income (if relevant)
- ◆ be able to identify a particular immediate need for an essential item or service
- ◆ explain why you are unable to meet the cost yourself.

Disability Allowance

To be eligible for a Disability Allowance you need to be a NZ citizen or a permanent resident and:

Have a medical condition which is likely to last at least 6 months, with ongoing, additional costs arising from that health need.
(These decisions are dependant on advice from a GP or specialist).

Meet an income test

Any income you receive, including the gross rate of your New Zealand Superannuation (and Living Alone Payment) is taken into account when assessing your entitlement.

Maximum gross income limits at 1 April 2009 are:

Single people \$28,289.04
Married/Civil Union couples \$41,159.56

The maximum payment Disability Allowance provides is \$55.88 per week.

Examples of costs that can be included in the Disability Allowance are:

Medical treatment Prescription fees Transport
Physiotherapy Medical Alarm Gardening
Outside window cleaning Counselling Daycare for the elderly
Additional heating Hearing Aid batteries Incontinence products
Lawn mowing Special food Podiatry costs

Therapeutic gym or swimming pool sessions that are related to your disability and are part of the health regime supervised by your registered health professional can also be included in Disability Allowance.

Please note: Work and Income does not fund home help. For this assistance, please contact Support Works, Freephone 0800 244 300.

Superannuitants with spouse or partner under 65 years

New Zealand Superannuation is income tested when a spouse under the age of 65 is included.

This means all gross income is taken into account when determining how much New Zealand Superannuation is to be paid. As situations differ, it's important to discuss your own situation with us to decide if your partner can be included.

What is considered income?

When assessing the rate of payment on income tested New Zealand Superannuation, all income and assets of both clients need to be considered. This includes gross bank interest, investments, rental properties, dividends from shares, family trust situations, companies, etc.

This also includes deprivation of any income or property by both clients.

If the joint gross income is assessed as under \$4,160.00 per annum the New Zealand Superannuation is not reduced.

If the joint gross income is assessed as over \$4,160.00 per annum the New Zealand Superannuation is reduced by 70 cents for each \$1 earned over the limit.

You may be financially better off including an underage spouse if your joint income is less than \$22,440.97 per annum.

Residential Care Subsidy

The Health Funding Authority is responsible for paying Residential Care Subsidy.

The subsidy provides financial assistance for people assessed as needing long-term residential care.

Work and Income's role is to determine eligibility for the subsidy by assessing income and assets.

To get a Residential Care Subsidy, your assets must be under:

\$190,000.00 Single or widowed people

\$190,000.00 Joint assets
(for couples where both are in long term residential care)

\$190,000.00 Joint assets
(\$95,000 for couples where one spouse/partner is in care. This excludes house and car)

Note: These limits increase by \$10,000.00 per year after 1 July each year.

If Residential Care Subsidy is payable, New Zealand Superannuation is split:

\$69.74 – Personal Spending to your bank account fortnightly.
The balance is paid direct to the Rest home.

Once a year (in early April), a clothing allowance of \$246.91 is paid.

For questions regarding Residential Care Subsidy, please ph 0800 999 727

Help with Accommodation Costs

Accommodation Supplement can help towards the cost of rent, board or a home mortgage. Not all people qualify for an Accommodation Supplement as it is both income and asset tested.

Cash Assets

Single Person: If you receive New Zealand Superannuation or any other benefit your cash assets can not be more than \$8,100.00

Couples: If you receive New Zealand Superannuation or any other benefit your cash assets can not be more than \$16,200.00.

Others: If you do not receive a benefit or pension, the same asset limits apply.

Income

Income may also affect your qualification for Accommodation Supplement.



Holidaying Overseas?

Please notify us if you are going overseas, regardless of the length of time you will be away.

If you are going on holiday overseas, but are ordinarily resident in New Zealand, New Zealand Superannuation or Veteran's Pension can be paid for up to a maximum of 26 weeks, but you must return within 30 weeks.

If you receive extra assistance, this can only be paid for the first 28 days so you must advise of your intention to travel overseas prior to your departure.

If you return after 30 weeks (except in specific situations), you will need to repay the amount of New Zealand Superannuation you received, from the date you left.



Going Overseas?

If you receive New Zealand Superannuation or a Veteran's Pension and intend to go overseas, please contact us to see if you can still receive any assistance from New Zealand, as each situation needs to be considered individually.

If you intend to live in another country, you can phone International Services on 0800-777-227 to see if you are eligible to receive all or part of your NZ Superannuation.

What does Portability mean?

General Portability allows those who are already getting NZ Superannuation or a Veteran's Pension to 'take' part of their payment anywhere else in the world that's not covered by a Social Security Agreement or the Special Portability Arrangement.

It is very important you discuss your plans with us before you leave New Zealand. This way, you'll know what to expect when you're overseas, and it can also help prevent problems later on.

If you have any questions, you can call Work and Income's freephone on 0800 777 227.

What happens with War Pensions and related assistance?

You may still receive the War Disablement Pension, Surviving Spouse's Pension, Clothing Allowance, Gallantry Award and Ex-service Person's Funeral Grant if you live overseas. Most War Pensions are not affected by where you live. You can also apply for these payments or a payment review overseas. To find out more, call the Veterans Affairs New Zealand freephone 0800-553-003.

Overseas Retirement/Pension Arrangements

New Zealand has Social Security Agreements with a number of countries. This means you can still receive payments if you go to any of these countries:

- Australia
- United Kingdom (UK)
- Canada
- Denmark
- Republic of Ireland
- Greece
- Jersey and Guernsey
- The Netherlands

Note: The Agreements differ for each country. To find out more please call the Work and Income freephone on 0800 777 227

Special Portability Arrangement

Special Portability Arrangement allows those who are already getting New Zealand Superannuation or a Veteran's Pension to continue getting payments in the following Pacific countries:

- American Samoa
- Cook Islands
- Federated States of Micronesia
- Fiji
- French Polynesia
- Guam
- Kiribati
- Marshall Islands
- Nauru
- New Caledonia
- Niue
- Northern Mariana Islands
- Palau
- Papua New Guinea
- Pitcairn Islands
- Samoa
- Solomon Islands
- Tokelau
- Tonga
- Tuvalu
- Vanuatu
- Wallis and Futuna

Raising a child?

If you are getting NZ Superannuation and you are also raising someone else's child in your home, you may be able eligible for extra financial help.

Any financial assistance you receive to help raise a child will not affect your NZ Super or Veteran's Pension but could affect any additional assistance you are receiving over and above your Super.

If you are raising a child, you can apply for Unsupported Child's Benefit or, if applicable, the Orphan's Benefit.

You can ask about these options by phoning Work and Income on 0800 559 009

You may qualify for Working for Families Assistance, including Tax Credits from Inland Revenue, depending on your income.

You will need to apply by phoning 0800 227 773

Childcare Costs - where your child attends kindergarten or other early childhood service or for OSCAR approved before and after school care.

If the child you are raising has ongoing medical or psychological needs, you may be able to get a Child Disability Allowance to help towards these costs.



Don't be a victim

If someone you know is pressuring you to give them money...
If someone is treating you badly either in the way they talk to you or through physical abuse.....

Don't put up with it!

There are organisations that can help you be safe.

Talk to:

Age Concern, Blenheim Ph 579 3457
Citizens Advice Bureau Ph 578 4272
Your Work and Income Case Manager Ph 0800 552 002
Your doctor



Stay Safe at Home

Got a smoke alarm?
The NZ Fire Service will help you install and check your smoke alarms. Phone them on 579 5799

Worried about a prowler?

Don't be afraid to call 111
Even if you are not sure if you have a prowler or not.

Need alterations done so you can continue to live in your home?

If you live in New Zealand, have a long-term physical disability, and require structural modifications to your home, you may be eligible for the Suitable Homes service.

Housing New Zealand can arrange for an occupational therapist to assess the changes needed. An occupational therapist can also help to prepare the modification plans and (if you are renting) approach your landlord for approval,

If you get approval and you're eligible for government assistance, the occupational therapist will apply to the Ministry of Health or ACC for funding. As soon as funding is approved and available, work can start. The funder will oversee the work.

Typical modifications include a level access shower; an accessible toilet; a ramped entrance; widened doors/hallways and lowered kitchen benches.