

## Are you eligible? - Concession card changes

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When the Government announced the Age Pension changes they said people who no longer qualify for the Age Pension and the Pensioner Concession Card will automatically be given a Commonwealth Seniors Health Card (CSHC). Normally, you must meet the CSHC income test to obtain the card, but this requirement will be permanently waived if you qualify as a result of the asset test changes.

Compared to the PCC, the CSHC only offers a limited range of benefits. To ease some of the burden on people who have lost the Age Pension and the PCC, they will automatically qualify for a Low Income Health Care Card (LIHCC) in addition to the CSHC. The LIHCC provides more benefits than the CSHC in certain states and while not as generous as the PCC, it could still save you hundreds of dollars per year.

The level of discounts you can receive varies from state to state. Most states and territories offer discounts or rebates on utility costs and some also offer dental health services and cheaper public transport. The map below shows what types of concessions an LIHCC and a CSHC cardholder could be eligible for, but it doesn't show all of the possible discounts or concessions for CSHC and LIHCC cardholders so check with service providers about the offers they have.



**Take the next step**

To discuss your financial situation, make an appointment with a Bridges financial planner.

We have an established alliance with Bridges, to provide our customers with financial advice. Bridges has been helping Australians with financial advice for 30 years.

A Bridges financial planner will develop a plan specifically for you; one that's tailored to your needs and circumstances to help you achieve your goals.

To make an appointment with a Bridges financial planner, call 1300 665 553 or email us at [info@wecu.com.au](mailto:info@wecu.com.au). The initial consultation is complimentary and obligation free.

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Examples are illustrative only and are subject to the assumptions and qualifications disclosed.

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