



Australian Government

Department of Veterans' Affairs

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants

Purpose

This Factsheet provides an overview of the various cards that are available to veterans, former members of the Australian Defence Force (ADF) and their dependants, either through DVA, or more generally. For more information on a particular card see the Factsheet specific to that card.

What cards does DVA issue?

Cards are provided to identify the eligibility of veterans, former ADF members and their dependants for a range of benefits. These can include:

- health care
- pharmaceutical benefits
- concessional travel.

At the state and local level there is also a range of benefits and discounts provided by government and private providers.

Cards covered in this Factsheet

The following cards and the benefits they provide are described in this Factsheet:

- DVA Health Card All Conditions (Gold), under the Veterans' Entitlements Act 1986 (VEA) and the Military Rehabilitation and Compensation Act 2004 (MRCA)
- DVA Health Card – Specific Conditions (White) under the VEA and the MRCA
- DVA Health Card – Pharmaceuticals Only (Orange)
- Commonwealth Seniors Health Card (CSHC)
- Pensioner Concession Card (PCC)
- New South Wales War Widow's/Widower's Transport Concession Card (TC1)
- VIC Free Travel Voucher
- Low Income Health Card (Centrelink)
- Seniors Card (State Governments).

DVA Health Card All Conditions (Gold) (Factsheets [HSV59](#) & [HSV60](#))

Who is eligible?

This card is issued to those veterans and former members of Australia's defence force, their widows/widowers and dependants entitled to treatment for all medical conditions.

This includes:

- World War 1 veterans and nurses;

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

- Ex-prisoners of war, including merchant mariners and certain civilians who were British subjects residing in the Territories of Papua or New Guinea at the time they were first detained;
- Veterans receiving a disability pension at 100% or more of the general rate;
- Intermediate rate pensioners;
- Extreme Disablement Adjustment (EDA) pensioners;
- Special Rate pensioners: i.e. T&PI & 'Blinded' veterans;
- Veterans receiving a disability pension at or above 50% of the general rate and receiving any amount of service pension;
- Veterans receiving a disability pension including an additional amount for specific service-related amputations or blindness in one eye;
- Veterans receiving a service pension and whose income and assets are below certain prescribed limits;
- World War 2 returned servicewomen of Australia's defence force who have 'qualifying service' as defined under the VEA;
- War Widows/Widowers and eligible dependants of a deceased veteran, whose death has been accepted as war-caused;
- All veterans of Australia's defence force, including Australian mariners, who are aged 70 years and over and who have qualifying service as a result of their service during World War 2;
- As of 1 July 2002, all Australian veterans who are 70 years of age and over and who have qualifying service (from post World War 2 conflicts);
- Former members of the ADF who are eligible for a Special Rate Disability Pension under the MRCA;
- Former members of the ADF with an impairment rating of 60 or more impairment points under the MRCA;
- Former members of the ADF with an impairment rating of 30 or more impairment points under the MRCA and receiving any amount of service pension under the VEA;
- All MRCA members who are 70 years of age (and over) who have rendered warlike service on or after 1 July 2004; and
- A wholly dependent partner and "Eligible Young Person" (EYP) of a former ADF member who is entitled to compensation for the member's death under the MRCA.

Note: To qualify as an "Eligible Young Person" under the MRCA, the child of the deceased member must be less than 16 years of age or aged between 16 and 25 and undertaking full-time study (and not in full-time employment). For more information refer to Factsheet [MRC50 Compensation for Dependants under the Military Rehabilitation and Compensation Act 2004](#).

Benefits available with the Gold Card

- Treatment for all medical conditions
- Repatriation Pharmaceutical Benefits Scheme (refer to Factsheet [HSV92 Repatriation Pharmaceutical Benefits Scheme](#))
- Assessment for services through Veterans' Home Care
- Energy supplement (if they are of qualifying age and not already eligible for pension supplement).

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

DVA Health Card – Specific Conditions (White) (Factsheet [HSV61](#))

Who is eligible?

A White Card is issued to veterans, mariners and former members of Australia's defence force with:

- an accepted war or service caused injury or disease;
- malignant cancer (neoplasia) whether war-caused or not;
- pulmonary tuberculosis whether war-caused or not;
- post traumatic stress disorder whether war-caused or not; or
- anxiety and/or depression whether war-caused or not.

A White Card is also issued to ex-service personnel who are eligible for treatment under agreements between the Australian Government and New Zealand, Canada, South Africa and the United Kingdom governments for disabilities accepted as war-caused by their country of origin.

Note: Services available to these veterans may be different from those available to veterans of Australia's defence force. Please refer to the paragraph under the heading 'Related Factsheets' for specific information on the services available.

Former members of the ADF who have an injury or disease related to service after 1 July 2004 may be issued with a White Card under the MRCA.

A White Card is also issued to MRCA former members with war-like or non-warlike service suffering from:

- malignant cancer (neoplasia);
- pulmonary tuberculosis;
- post-traumatic stress disorder; and
- anxiety and depressive disorders;

whether the condition relates to service or not.

A White Card is issued to former members of the Australian Defence Force who have accepted conditions under the Safety, Rehabilitations and Compensation Act 1988 (SRCA) and ongoing treatment needs.

Benefits available with the White Card

For treatment of the specific condition(s) as described above, you should present your White Card whenever you visit:

- your doctor, medical specialist, dentist, pharmacist, dental prosthetist or optometrist or any after-hours medical service
- other health care providers to whom you are referred for treatment
- a hospital.

You should not be charged for any treatment received for your specific conditions as long as your health care provider agrees to treat you under the DVA arrangements. If you are billed, do not pay the account and advise DVA immediately. You may be required to make

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

a contribution towards the cost for pharmaceutical items, nursing home care and some dental services.

You are also eligible for assessment for Veterans' Home Care (VHC) services. If you are a Commonwealth or Allied veteran you are only eligible to receive respite care. You are not eligible for other VHC services.

DVA Health Card – Pharmaceuticals Only (Orange) (Factsheet [HSV69](#))

Who is eligible?

A DVA Health Card – Pharmaceuticals Only (Orange) is issued to Commonwealth and allied veterans and mariners who:

- have qualifying service from World War I or II; and
- are aged 70 or over; and
- have been resident in Australia for 10 years or more.

A Commonwealth or allied veteran or mariner is a person who, as a member of the defence force established by a British Commonwealth or allied country, rendered continuous full time service during a period of hostilities, in connection with war or warlike operations in which the Australian defence force was involved.

For a Commonwealth veteran, qualifying service is either:

- service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy outside the country in whose defence force the veteran served; or
- service within that country for which the veteran received, or was eligible to receive, a campaign medal.

For an Allied veteran, qualifying service is service during a period of hostilities in an area and at a time when danger was incurred from hostile forces of the enemy.

Benefits available with the Orange Card

The range of pharmaceutical items available under the Repatriation Pharmaceutical Benefits Scheme (RPBS) is much wider than the range available under the Pharmaceutical Benefits Scheme (PBS). The Orange Card entitles you to obtain your prescribed medications at the current concessional rate of \$6.20 * per item. When the annual safety net is reached there are no further charges for prescribed items for that calendar year. The safety net limit is \$372.00 * or 60 prescriptions for the current calendar year.

Note: *These figures are indexed annually in line with the CPI, and do not include surcharges on some alternative brands/medicines.

Based on clinical need and a request from your doctor, Orange Card holders may:

- obtain items not listed in the Schedule of Pharmaceutical Benefits; or
- obtain listed items for a use other than that stipulated in the Schedule; with prior approval from the department.

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

The Orange Card also entitles the holder to receive veterans supplement. The veterans supplement is a fortnightly payment, which helps to offset the cost of prescriptions. The current veterans supplement is \$ 6.20 * per fortnight. Some Orange Card holders may already receive this amount as part of their service pension, or disability pension supplement, or if they already hold a White Card.

Note: *The veterans supplement is indexed annually in line with the CPI. (An increase in CPI will not necessarily result in an increase to veterans supplement).

Commonwealth Seniors Health Card (CSHC) (Factsheet [IS126](#))

Who is eligible?

The Department of Veterans' Affairs provides the CSHC to:

- Australian, Commonwealth, or allied veterans with qualifying service; and
- Australian, Commonwealth, or allied mariners of World War 2 with qualifying service; and
- partners (including widows or widowers) of veterans or mariners with qualifying service; and
- war widows/widowers.

To be eligible you must be:

- of qualifying age; or
- of pension age.

You must also:

- not be receiving a service pension or income support supplement from DVA; and
- not be receiving a pension or benefit from Centrelink; and
- meet the seniors health card income test (refer to Factsheet [IS126 Commonwealth Seniors Health Card](#) for current limits); and
- not already hold a CSHC issued by Centrelink.

Note: If you have a PCC from either DVA or Centrelink, you are not eligible for the CSHC. The PCC already entitles you to the concessions that are available with the CSHC.

Benefits available with the CSHC

The CSHC entitles you to:

- concessional rate prescription medicines through the Pharmaceutical Benefits Scheme; and
- a quarterly energy supplement payment .

Some State Governments provide additional concessions similar to those available to holders of the PCC. For more information refer to Factsheets [CON01 – CON08 Concessions in States and Territories](#).

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

Pensioner Concession Card (PCC) (Factsheet [IS125](#))

Who is eligible?

PCCs are issued by DVA to all:

- service pensioners; and
- age pensioners who receive their pension through DVA; and
- war widows and widowers receiving an income support supplement.

Benefits available with the PCC

The PCC entitles the card holder to benefits from the Commonwealth Government including:

- pharmaceuticals at concessional prices
- hearing services
- discounts on mail redirection from Australia Post.

In addition to Commonwealth concessions, the PCC also entitles card holders to benefits from most State and Local Governments and authorities. Concessions may include discounts on such services as:

- property rates and water charges
- electricity and other energy bills
- fares on public transport
- motor vehicle registration fees and drivers' licences
- admission or ticket prices to various entertainment or sporting venues.

For more information refer to Factsheets [CON01 – CON08 Concessions in States and Territories](#).

A range of discounts and concessions are also available through private retailers.

VIC Free Travel Voucher

The Victorian Free Travel Voucher is issued to war widows/widowers who are not in receipt of service pension, income support supplement or age pension and reside in Victoria.

New South Wales Transport Concession Card (TC1)

War widows/widowers who are not in receipt of service pension, income support supplement or age pension and reside in New South Wales are eligible to receive a TC1.

Note: It is important to note that under current state legislation, wholly dependant partners (MRCA war widows/widowers) are not eligible to receive the TC1.

The Australian Capital Territory, Northern Territory, South Australia, Western Australia, Queensland, Victoria and Tasmania do not offer TC1 cards, however war widows/widowers may still be eligible for concessions on travel through their DVA Gold Card, their PCC, or their CSHC.

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

Low Income Health Care Card

This card is issued by Centrelink to people who meet a test of their average gross income in the 8 weeks immediately before they claim the card. (Contact Centrelink for further information on telephone 136 150 or visit their Internet site at:

<http://www.humanservices.gov.au/customer/subjects/concession-and-health-care-cards>

All low-income Health Care Card holders and their dependants (i.e. their partner and dependent children) are entitled to pharmaceuticals listed under the PBS at the concessional rate (currently \$6.20 per script).

In some instances, additional health, household, transport, education and recreation concessions may be offered by some State/Territory and Local Governments and private providers. However these providers offer the concessions at their own discretion, and their availability may vary from state to state.

Seniors Card (SC – State Governments)

All State Governments issue their own Seniors Card. Eligibility for this card is determined by each state and is usually based on age and/or the number of hours worked per week. In most states you must be over 60 years.

Concessions vary between states, but may include discounts on travel, licences or household expenses, as well as on goods and services. In 2009 the National Transport Concession Scheme was introduced, allowing holders of Seniors Cards to access public transport concessions throughout Australia. Previously holders of Seniors Cards could only access public transport concessions in the state in which the card was issued.

State Government issued Seniors Cards are often accepted at local businesses and may be accepted where a PCC or Gold Card is not.

Please check eligibility for a Seniors Card with the relevant State Government department in your state.

Disclaimer

The information contained in this Factsheet is general in nature and does not take into account individual circumstances. You should not make important decisions, such as those that affect your financial or lifestyle position on the basis of information contained in this Factsheet. Where you are required to lodge a written claim for a benefit, you must take full responsibility for your decisions prior to the written claim being determined. You should seek confirmation in writing of any oral advice you receive from DVA.

Factsheet IS160 – Overview of Cards Available to Veterans and Their Dependants, continued

Related Factsheets

- [CON01 – CON08 Concessions in States and Territories](#)
- [HSV59 Eligibility for the DVA Health Card All Conditions \(Gold\) or Totally & Permanently Incapacitated \(Gold\)](#)
- [HSV60 Using the DVA Health Card – All Conditions \(Gold\) or DVA Health Card Totally & Permanently Incapacitated \(Gold\)](#)
- [HSV61 DVA Health Card – Specific Conditions \(White\)](#)
- [HSV69 DVA Health Card - Pharmaceuticals Only](#)
- [HSV92 Repatriation Pharmaceutical Benefits Scheme](#)
- [IS16 Pension Supplement](#)
- [IS18 Veterans Supplement](#)
- [IS87 Income Test Overview](#)
- [IS88 Assets Test Overview](#)
- [IS125 Pensioner Concession Card \(PCC\)](#)
- [IS126 Commonwealth Seniors Health Card](#)
- [MRC50 Compensation for Dependants under the Military Rehabilitation and Compensation Act 2004](#)

More Information

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[DVA Website](http://www.dva.gov.au): www.dva.gov.au

[Factsheet Website](http://factsheets.dva.gov.au): factsheets.dva.gov.au

* Calls from mobile phones and pay phones may incur additional charges.