

### **ADVISING CENTRELINK OF OVERSEAS TRAVEL**

The idea of having to report that you are travelling irks many people and so we have developed this information to assist you to understand why you are being asked to report your travel plans and what issues you should consider prior to travelling.

The Australian's overseas page <http://www.humanservices.gov.au/customer/subjects/australians-overseas> has some pointers on use of your Medicare card and travelling with PBS medicines overseas.

#### What are the impacts of being overseas for "too long" whilst receiving an Age Pension

Firstly don't panic you will not lose your Age pension – there are different portability rules for other payments such as the Disability Support Pension see the following link for more information. <http://www.humanservices.gov.au/customer/enablers/outside-australia>

If you are out of Australia for over 42 days (6 weeks) you will find the following likely impacts to your pension payments;

- The Clean energy supplement currently \$14.10 per fortnight for a single person and \$10.60 per fortnight for each member of a couple will not be paid after the first six weeks.
- Your Pensioner Concession Card will be cancelled – this will be reissued on your return but may require you to update your details with your Energy supplier, telephone company, council etc. to continue to receive pensioner discounts.
- Your Pension supplement will reduce to the basic rate – the maximum is currently \$64.50 a fortnight for singles and \$97.20 a fortnight for couples combined and the basic rates are currently \$22.50 a fortnight for singles and \$37.20 for couples combined.

If you are out of Australia for over 26 weeks;

- Your rate may be affected depending on the length of time you were an Australian resident between ages 16 and age pension age – more information is available here <http://www.humanservices.gov.au/customer/enablers/outside->
- If you own a home in Australia and you are absent for more than 12 months your home in Australia will be assessed as an asset.

#### What are the impacts of being overseas for "too long" whilst receiving a Commonwealth Seniors Health Card

If you leave Australia temporarily, your card will remain current for up to 19 weeks, provided that you continue to be eligible.

If you have a Commonwealth Seniors Health Card, make sure the details about your income are up to date.

If your card is cancelled, you may have to re-apply for the card and/or provide updated income details when you return.

**WARNING:** You may not want your card to cancel if it means when you reapply the income test on your pre 1<sup>st</sup> Jan 2015 superannuation income stream changes as depending on the impact of the different income test it might change your eligibility for this card. If this potentially applies to you and you really want/need to be overseas for longer than 19 weeks then you may want to confirm the impact on your eligibility on your return first with your Financial Adviser.

#### HOW to contact Centrelink & what to tell them

This link outlines the various ways of communicating with Centrelink

<http://www.humanservices.gov.au/customer/contact-us/>

If you are internet savvy we recommend that you set yourself up with online access so that you can easily communicate with Centrelink when it suits you if not the age Pension line is 132 300 and we have had anecdotal feedback from clients that it is often best to call them when they open at 8am or soon after rather than being caught on hold for extended periods later in the day.

You will need to supply them with the dates of travel and contact details address, telephone and email whilst you are away – Centrelink may stop your payment if they cannot get in touch with you whilst you are away.

Once you have advised you are going overseas they will send you confirmation of your plans to travel and the impact on your particular payments, contact numbers and address whilst you are away and what you need to do on your return.

#### What needs to be done on your return?

In most cases you do not need to tell Centrelink that you have returned to Australia, e.g. if you have returned after a short trip and your payment remained current throughout your absence, you do not need to call.

You need to contact Centrelink when you return if you:

- are returning to live in Australia after living overseas
- get your payment under an international social security agreement
- have been asked to show proof of your reason for travel, or
- Your payment or concession card stopped while you were away and it was not automatically restored when you returned.

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You should refer to the Life Strategies Financial Services Financial Services Guide (FSG) in relation to any financial service provided to you.

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