

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 Going Overseas page <https://www.servicessaustralia.gov.au/going-overseas> has some tips for before, during and after going 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.

<https://www.servicessaustralia.gov.au/payments-while-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 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 Pension supplement will reduce to the basic rate – the maximum is currently \$78.40 a fortnight for singles and \$118.20 a fortnight for couples combined and the basic rates are currently \$27.20 a fortnight for singles and \$44.80 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 <https://www.servicessaustralia.gov.au/payments-while-outside-australia>
- If you intend to be absent more than 12 months, please raise this with your Financial Adviser.

What are the impacts of being overseas for “too long” whilst receiving a Commonwealth Seniors Health Card (CSHC)?

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

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

<https://www.servicessaustralia.gov.au/travel-outside-australia-rules-for-commonwealth-seniors-health-card?context=21966>

WARNING: If you have a pre 1st Jan 2015 superannuation income stream you need to check with your Adviser regarding the potential impacts of your card being cancelled on how your income might be assessed on reapplying for this card.

HOW to contact Centrelink & what to tell them

This link outlines how to communicate with Centrelink

<https://www.servicesaustralia.gov.au/centrelink-online-account-help-travelling-outside-australia>

If you are comfortable going online, we recommend that you set yourself up with online access so that you can easily communicate with Centrelink when it suits you, if you haven't already.

If not you can phone the older Australians line at 132 300. 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 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
- Have been asked to show proof of your reason for travel and you haven't confirmed this yet
- 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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