

PENSIONER SOLUTIONS SPRING NEWSLETTER

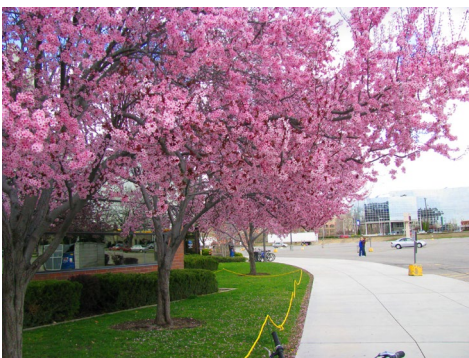
SPRING 2019

SPRING is with us again... We just need to let the sun know it is safe to come out again.. With Spring comes renewed energy and renewed hope that all will be well with the world. We certainly would like to see that with Centrelink for our clients.

In this Newsletter we are going to relay some 'positives' about our dealings with Centrelink rather than dwell on the negatives.

We also want to outline reasons why Powers of Attorney are so important – even if you and your loved ones are healthy and active.

Enjoy!!



WHAT IS HAPPENING AT PENSIONER SOLUTIONS?

Staff Changes

As we have reported in the last two newsletters, we had a new staff member join us in March 2019.. Unfortunately, we have to advise that Cassandra has since left our employ and we now have Mina working with us to help us during this transition period. It will be Mina who greets you on the phone when you call us, or as you come through our door for a meeting. We know you will all make her feel welcome during her time with us.

Centrelink

Centrelink has been the topic many stories in the nightly news, current affair type programmes as well as the print media in recent months. Sadly, none of it too flattering.

We are aware of these stories, and also aware of Centrelink's shortcomings. This being said, they do service an enormous number of customers across Australia and across a very broad and diverse demographic.

However, it is nonetheless frustrating for you and for us, who act on your behalf. BUT, rather than dwell on all the negatives (and believe me there are many!!) I thought we may tell you about some of the good experiences we have had in recent months:-

1. We are dealing with a particular office in order to be set up as nominees for a whole new range of clients. This is taking a lot of our time, as we are in the process of transferring more than 100 clients across from their former nominee. We are very lucky that the office we are dealing with, and all the staff employed there, have been wonderful to deal with. It is one of the times we actually ring the 'complaints and feedback line' and actually lodge a compliment rather than a complaint.
2. We have recently had a few claims paid within 10 working days of submitting them. This is out of the ordinary, but something we celebrate each time it occurs. When so many of our dealings with Centrelink are quite negative, we rejoice every one of them that is positive. However, we are also very mindful that this turn around time is out of the ordinary and not the norm.

AGED CARE, GUARDIANSHIP, POWERS OF ATTORNEY (AND OTHER ELEPHANTS IN THE ROOM)

Powers of Attorney – Medical & Financial

We are all hearing on a regular basis that we are an ageing population, which is wonderful. We are all living much longer and in most cases, very active lives, which is great. On the other hand, we also all hear the stories of younger people becoming incapacitated in some way – and in a lot of cases, it is the early onset of dementia / Alzheimer's. This is very sad, and often catches people off guard, in that they have no Powers of Attorney or contingencies in place to allow someone to act on their behalf. This results in having to apply through the Civil Administrative Tribunal in their home state to be able to look after the interests of a loved one.

We believe it is very important for all of us, no matter our age, state of mind or state of health, to ensure we appoint someone we know and trust to act on our behalf with financial and medical matters, should we no longer be able to make decisions for ourselves.

Please talk to your lawyer or trusted adviser and put something in place before it is too late. Let's hope the best-case scenario is that you never need it. You don't want the worst-case scenario, which would be having someone else appointed to make decisions for someone you love and care for.

Aged Care

Department of Human Services have updated the way they gather information to enable them to assess aged care residents means tested care fees. If you (or the person entering aged care) is already on an income support payment from either Centrelink or Department of Veteran Affairs, there is a much shorter form required to enable assessment for aged care fees. However, if you (or the person entering care) is completely self-funded or on a payment which does not have an income or assets test (such as a War Widow's Pension or a Blind Pension) the longer form is required.

Please bear in mind if you are needing to complete an assessment for someone who is already on an income support payment, please ensure their Centrelink or Department of Veteran Affairs record is up to date. The form states it needs to have been updated within the last two years. We believe this is not recent enough, as anything could have changed in that period.

If you have any queries about yourself or a loved one needing to move into Residential Aged Care or access Home Care Fees, please contact us. We are more than happy to assist with this or point you in the right direction. It is not a move that should be made without proper advice. Otherwise how will you know whether you are going to pay a RAD, DAP, RAC, DAC, MTCF, AS OR ES??!! 😊

PHONING US

We have recently changed over to a new phone system, with which we are having some teething problems. Please bear with us. If you have experiencing problems contacting us via phone, please send us an email (if able) or text the mobile 0425 853 432 and let us know. We believe we are almost on top of it – if not completely there, but would not like to think you are still having an issue contacting us. Please accept our apologies if this has been your experience and rest assured we are working on improving the situation.



VISITING US

We love our clients and enjoy talking with you, communicating via email and seeing in our office. However, please note if you do just drop in without an appointment, we may not be able to give you the attention you deserve. We often have other clients with us, or are busy on the phones. If we know you are coming in, we can be prepared to greet you with way you should be greeted. Please always give us a quick call if you want to drop something in or have a quick question. We will let you know the best time to come in. Thank you for your understanding.

You make us happy!! We exist because of you and we are grateful to you.

Contact Us

PENSIONER SOLUTIONS

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OFFICE HOURS

Our office hours are Monday to Thursday, 9.00 a.m. to 5.00 p.m. and on Friday's we close at 3.30 p.m.

However, effective immediately, our phone hours will be 9.00 a.m. to 4.00 p.m. Monday – Thursday and 9.00 a.m. to 3.30 p.m. on a Friday. The office will be open during the times listed above, but our phones will be switched to the answering machine at 4.00 p.m. This is likely to be for a short period only, whilst we work out our staffing situation following Cassandra's departure. We ask that you keep this in mind when phoning us. We don't love you any less and we will still be working as hard for you as we always have, but we just need to get through this period.



HAPPY SPRING (HAYFEVER) SEASON

SOME PUZZLES TO ENJOY OVER A CUP OF TEA OR COFFEE

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