

PENSIONER SOLUTIONS AUTUMN NEWSLETTER

WINTER 2019

WINTER has certainly hit with a vengeance... Those who like snow based activities will be delighted with the fact the snow season will be a good one. Personally, as a sun lover, I am looking forward to the end of this cold weather already.

We are hoping you all stay warm and safe during these colder months – and don't forget your flu shots. We have all had them in here, to ensure we stay well and are able to keep working for you. Happy Winter!!!



WHAT IS HAPPENING AT PENSIONER SOLUTIONS?

We have joined the 'jet set' at Pensioner Solutions. Amanda has just returned from 3 1/2 weeks away in the Greek Islands and Singapore, Judith is off to Fiji later this month and Cassandra is off to Norway in July. Kate did her travels in Japan earlier this year and is planning on a 'girls trip' to the Gold Coast with her daughter during June. But please do not worry, we have ensured our staffing levels are maximized during these times and we will continue to offer the same level of service as always.

Continued growth

As we reported in our last Newsletter, our client base continues to grow, and we have expanded our team here at Pensioner Solutions. We are delighted with the fact that our growth is still occurring, as it means we must be doing something right. We will continue to monitor staffing levels to ensure we continue to offer a good service and when necessary, we will add to our staff.

Centrelink

As you know, they are the reason our business exists. We just wanted to bring you up to date with an issue that has recently been raised by some of our clients, so that if happens to you, you will know you are not on your own.

Concessions

We have had a few clients now contact us because their utility company or council have cancelled their concessions due to information not being 100% identical on Pension Concessions Cards and the record with the provider. For example, we had a client have their Concession cancelled with their energy company, as the Pension Concession card had her correct name (Pamela) on her card, but her utility company had her name listed as Pam. Believe it or not, this was enough to have her concession cancelled. The other client had a different postcode on her concession card, as compared to her utility provider – again her concession was cancelled. If you find this has happened to you, please check that details on your Concession Card are exactly the same as on your utility account or with your Council. If they are different (even if the difference seems insignificant) update them to ensure they are identical. You may need to let us know, so we can make sure Centrelink advise the provider to reinstate your concessions.

Commonwealth Seniors Health Card – Held before December 31, 2014

Another issue we have found with Centrelink is they are requesting information for income streams for some of our clients who hold Commonwealth Seniors Health Cards. In some cases, this is in fact an error. If you are the holder of a Commonwealth Seniors Health Care Card, which you held before the 31st December 2014 AND your income stream has not changed since that date, you should not have to supply any information regarding your income streams. If you do receive such a request – please let us know and we will handle it with Centrelink on your behalf.

Claim process

If you are one of our clients for whom we have lodged a claim which is yet to be granted, we just wanted to let you know of changes we are noticing with Centrelink when we follow up your claim:-

1. Despite the number of times we follow up and request that the claim and its supporting documents are checked and verified and to check the progress, we are finding that all we are being told is *'that the claim is with processing and we cannot give you a timeframe'*. We are also told that all information provided is fine. We find this frustrating and meaningless. However, we will continue to follow up outstanding claims and keep a note of all the contact dates. If we feel the claim is taking too long, we can at least phone the complaints line, armed with a list of contact dates and receipt numbers. This does lend weight to our complaint and can often result in a positive outcome.
2. We are also finding, that despite being told all supporting documents are correct at the time of contact, that when Centrelink staff do get to look at the claim, they will automatically reject the claim if they can't find all the documents. Often the documents are there, but they just don't find them. This is also frustrating and can cause angst for our clients who receive a 'rejection letter'. The letter states the reason for the rejection is a 'failure to respond to correspondence'. It is important to note here – these letters are sent out, despite the fact there has been no request for information. If you receive one of these letters during your claim process, please don't worry, as we will have received a copy as well and would have already dealt with the matter.

ELECTION 2019

I think most of us would be surprised by the result of the election when you consider the polls leading up to it. At this stage no major changes have been flagged for retirees and Centrelink, however, I have just read that the Treasurer Mr Josh Frydenberg has indicated they would look to review the entire retirement income system, including superannuation, pensions and taxation, as recommended by the Productivity Commission (PC) late last year. We don't know what this all means, but we will keep an eye on this and update you in future Newsletters.

WORK BONUS

As we reported in our last newsletter, the Work Bonus will increase from \$250 per fortnight to \$300 per fortnight, effective July 1, 2019. This will mean that the first \$300 of your work income, if you are working beyond your pension years, will be ignored and the annual cap is \$7,800. Please do remember though that this is a 'personal' Work Bonus'. If you are a member of a couple, you cannot combine this Work Bonus.

Further, the work bonus has now been extended to self employed people. This was not the case in the past. If you were self-employed you could not take advantage of the Work Bonus, so this is some good news.



THINK HAPPY
THOUGHTS AND
GOOD THINGS
WILL HAPPEN

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

Contact Us

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REPORTING

If you are one of the many clients for whom we report, we would like to let you know we now have a dedicated email address to enable you to report. Please email your hours and gross income to report@pensionersolutions.com.au. Don't forget to get your reporting to us as early as possible on your reporting day to ensure we can complete the activity on the due date. We have had a number of occasions where the on-line portal has been unavailable which has meant we have had to phone Centrelink to report. This can take hours, so it is important that when this occurs we have the time to get through to Centrelink on the phones. As you know, if we are late reporting, you are late receiving your Centrelink payments.

ACCOUNTS

On a final, boring note, we have found that some people are not noting either their name or their invoice number when they are paying our account via their bank. This makes it difficult for our accountant to identify payments and we don't like to make him unhappy.

Could you please make sure identify your payments correctly when you pay your account. If you are paying your account by cheque please make the cheques payable to; **ALR Solutions Pty Ltd**, otherwise the cheques will need to be returned for correction as we are unable to bank them.

IS IT A COLD OR THE FLU?

- Rare Headache
- Normal Temp
- Slight Aches & Pains
- Sneezing
- Runny Nose
- Sore Throat
- Mild to Moderate Hacking Cough
- Prominent Headache
- Sudden Onset of Temp 102° - 104° (lasts 3-4 days)
- Severe Aches & Pains
- Extreme Fatigue & Weakness (lasts 2-3 weeks)
- Severe Cough
- Chest Discomfort

SOME PUZZLES TO ENJOY OVER A CUP OF TEA OR COFFEE

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	6					5	
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