

Services for Seniors

NZ Super, Veteran's Pension and other help



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

WORK AND INCOME

TE HIRANGA TANGATA

Contents

New Zealand Superannuation	4
Veteran's Pension	5
Eligibility	6
Payments	9
Going overseas	10
SuperGold Card	12
Agents and Enduring Powers of Attorney	13
Extra financial help you may need	14
Help from other organisations	23
Help from community groups	30
Office for Seniors	34
Contacting us and keeping in touch	35



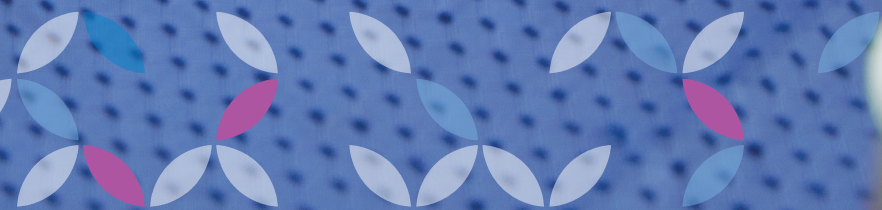
A range of information and help is available to you if you're 65 or over.

This guide will help you find out what's out there and point you in the right direction if you want to know more.

It includes information about New Zealand Superannuation (NZ Super), Veteran's Pension and other help you may be able to get from us.

We've also provided a little information and contact details for other organisations so you can find out more about the services they offer.

In this brochure if we say partner, we also mean your husband or wife.
This only applies if you have one.



New Zealand Superannuation



To be able to get NZ Super you need to be:

- 65 years or over
- a New Zealand citizen or permanent resident
- living in New Zealand, the Cook Islands, Niue or Tokelau at the time you apply.

You must also have lived in New Zealand (or a country New Zealand has a Social Security Agreement with) for a specific period of time. There's more information about this on page 6 under **Residence requirements**.

You don't have to be retired from work to get NZ Super as it's not income tested.



For more information about NZ Super and to apply online:
Visit **workandincome.govt.nz** or phone us on **0800 552 002**.

Veteran's Pension

The Veteran's Pension is a payment for New Zealand veterans.

It's paid at the same rate and has most of the same rules as NZ Super, with some added benefits for the veteran.

If you're a veteran and have reached the qualifying age for NZ Super, you may be able to get a Veteran's Pension if you have qualifying service that's confirmed by Veterans' Affairs.

If you're eligible for Veteran's Pension you have automatic entitlement to a SuperGold Card/Community Services Card.

If Veterans' Affairs have assessed you as having a disablement rating of 52% or more, you and your partner may be entitled to extra support including:

- a lump sum payment when either you or your partner pass away
- no change to your Veteran's Pension payments if you need long-term hospital care.

Veterans under 65 who are disabled as a result of a service-related injury or illness may qualify for Weekly Income Compensation from Veterans' Affairs (see page 28 for other help available for veterans and for Veterans' Affairs contact details).



For more information about Veteran's Pension:

Visit workandincome.govt.nz or phone us on 0800 650 656.

Eligibility

Residence requirements

The number of years you must have lived in New Zealand since you turned 20 will depend on your date of birth. You also need to have lived in New Zealand (or the Cook Islands, Niue and/or Tokelau) for at least 5 years since you turned 50.

If you're applying for NZ Super or Veteran's Pension and you need to use time living in Australia towards meeting the residence qualification, you'll need to meet the age criteria for the Australian Age Pension. New Zealand and Australian Pension qualifying ages are different. See our website for more information.

Your finances and NZ Super/Veteran's Pension

NZ Super/Veteran's Pension isn't income or asset tested if you've reached the qualifying age. This means you can continue to work, earn other income or have assets and still get your NZ Super/Veteran's Pension payments.



Other income you earn can affect any extra financial help you might get from us, over and above NZ Super/Veteran's Pension. It might also affect the tax code you use for your payments.



Partner under 65 years


If you have a partner who doesn't already qualify for their own NZ Super/Veteran's Pension and they still need financial help, they'll need to apply for another benefit of their own.

We can help you work out the best option.

Accident Compensation Corporation payments

If you get weekly compensation payments through the Accident Compensation Corporation (ACC) you can't get NZ Super unless ACC has confirmed:

- you can get both payments for a period of time **or**
- the date your ACC payment stopped.



To understand more about compensation payments,
phone ACC on **0800 101 996**.

Eligibility continued

Living situation

If you live alone, you may qualify for an extra amount that recognises the costs of running a household on your own.


You may also get this rate of payment if you have a partner who's in residential care, hospital or prison, or in some situations if you're not living on your own.

Living alone doesn't mean you can't have someone to come and stay for a while. You can have visitors for up to 13 weeks and still continue to get a single living alone rate.

Applying

The quickest and easiest way to apply for NZ Super is online. There are some circumstances when you should contact us first about applying, for example if you're already included in your partner's NZ Super or you already get another benefit.

The date you apply is important because it will affect when your payments start. You should apply at least 2–3 weeks before you turn 65 to avoid missing payments. If you apply after you turn 65, and you qualify, your payments will only start from the date you apply.




For more information go to workandincome.govt.nz
or you can call us on **0800 552 002**.

Payments

NZ Super/Veteran’s Pension payments are made directly to your bank account every two weeks.

The guide below tells you the maximum fortnightly payments you may be able to get. It shows the amount you get before and after tax at the ‘M’ rate if you have no other income.



Need help with selecting your tax code?
Use the online calculator at **ird.govt.nz**
or phone Inland Revenue **0800 227 774**
(have your IRD number handy).

Fortnightly payments		Before tax	Taxed at ‘M’ (if you have no other income)
Single people	Living alone	\$1,254.28	\$1,076.84
	Sharing accommodation	\$1,153.60	\$994.00
People with partners	Both people qualify	\$952.94 each	\$828.34 each
	One person qualifies	\$952.94	\$828.34
People with partners included before 9 November 2020	One person qualifies (you include your partner)*	\$903.42 each	\$787.58 each

* This amount may be affected by other income you get.

Going overseas

If you want to travel or live overseas you may still be able to get all or some of your NZ Super/Veteran's Pension payments.

Travelling for 26 weeks or less

You can go overseas for 26 weeks or less and if you already get NZ Super/Veteran's Pension your payments may be able to continue as normal.



If you don't return within 30 weeks you may need to repay all payments made to you since you left.

If you get extra help from us such as Winter Energy Payment, Disability Allowance or Accommodation Supplement you may be able to get this for the first 28 days you're out of New Zealand.

Tell us about your overseas travel if you:

- will be away for more than 28 days (4 weeks)
- don't know how long you'll be away for
- intend to have more than one overseas trip within the next 12 months.

We can explain how your payments might be affected.



To tell us about your travel dates go to workandincome.govt.nz/overseastravel or phone us on 0800 552 002.

Travelling for more than 26 weeks

You may be able to get all or some of your payments while you're away. You need to contact us at least 6 weeks before you travel to apply to get payments overseas. The payment you'll get depends on where you go and how long you've lived in New Zealand.

Going overseas to live

If you go overseas to live you may be able to take all or some of your payments with you, or get payments from the country you move to. Make sure you talk with us about your plans before you leave New Zealand.

Overseas pensions

If you weren't born in New Zealand, or have lived or worked overseas, you may be entitled to an overseas pension. It's up to the pension agency of the country involved to decide this.

You and your partner must apply for any overseas pension you may be able to get. If you don't you could lose your entitlement to a New Zealand benefit or pension. We can help you work out what overseas pensions you may be entitled to.



If you already get overseas pension payments, you must let us know as it may affect any payment you get from us.



For more information on going overseas and overseas pensions visit **workandincome.govt.nz/overseas** or phone us on **0800 777 227**.

SuperGold Card

The SuperGold Card gives you access to a wide range of discounts from businesses around the country and government/local council services. This includes free off-peak public transport operating in many regions around the country.

The card is sent to you automatically soon after your NZ Super/Veteran's Pension is granted.

The SuperGold Card is for life and doesn't have an expiry date (unless you have a combined SuperGold Card/Community Services Card). There's more information about how the Community Services Card works with the SuperGold Card on page 17.

SuperGold Card



Veteran's SuperGold Card



Your card number



Your client number

Your entitlement to NZ Super/CSC

The back of the SuperGold Card shows if you have entitlement to NZ Super, Veteran's Pension and/or a Community Services Card.

New Zealand's SuperGold and Australia's Seniors Card holders can now use their cards when visiting Australia and New Zealand. Note: Free off-peak public transport concession in New Zealand doesn't apply to Australian Seniors Card holders.




For more information on the SuperGold Card visit supergold.govt.nz or phone 0800 25 45 65.

Agents and Enduring Powers of Attorney

Protecting your privacy is important. We must have written permission if others are going to represent or help you when you deal with us. There are different options for allowing us to deal with others on your behalf.

Agents

An agent is someone who has agreed to officially act for you, when dealing with a service of the Ministry of Social Development. You can choose your agent and decide what they can or can't do. You and your agent will both need to complete our Appointment of Agent form.



For more information workandincome.govt.nz/agent

Enduring Power of Attorney

An Enduring Power of Attorney (EPA) is a legal document where you name someone (called your attorney) who has power to act and make decisions on your behalf. Whoever you appoint doesn't need to be a lawyer.

There are two types of EPAs:

- Property for everything you own and includes paying bills and making decisions about your assets.
- Personal care and welfare relates to health and wellbeing and includes where you live and medical treatment.



For more information officeforseniors.govt.nz/epa

Extra financial help you may need

Here's a quick guide to extra financial help you may be able to get from us. Most extra help is income tested and some is also asset tested.



For more information on extra help in this section, visit **workandincome.govt.nz** or phone us on **0800 552 002**.



Help with housing costs



Accommodation Supplement

If your income and cash assets* are below a certain amount, you may be able to get an Accommodation Supplement. This is to help with the costs of renting, boarding or owning your own home.

The rate we pay depends on where you live, your family situation (single/married/children) and the amount of your accommodation costs.

See page 26 for help with paying your rates.



To find out what you might be able to get visit **workandincome.govt.nz** and click on 'Check what you might get' or phone us.

* Assets that can easily be changed to cash.

Help with health costs

Community Services Card

The Community Services Card gives you and your family discounts on doctors’ visits and prescriptions. It may also help towards the costs of services such as emergency dental care or home help. You may be able to get a card if you’re on a low-to-middle income, even if you work. Check if your income is under the limit on the table below to see if you may be eligible for a card.

You may be eligible if you’re...	And your yearly income (before tax) is under...
NZ Super single – sharing accommodation	\$36,245
NZ Super single – living alone	\$38,596
NZ Super couples – no children	\$57,894
2-person family – 1 adult, 1 child	\$65,747
3-person family	\$80,928
4-person family	\$93,364
5-person family	\$105,578
6-person family	\$119,024
For families of seven or more, the income limit increases by \$12,065 for each additional child.	
By family, we mean parents (including sole parents) and children living together. Once a child’s aged 18 years they can’t use your card any more, but they can apply for their own.	

Rates at 1 April 2025

How the Community Services Card works with the SuperGold Card

If you have a current Community Services Card at the time you're granted NZ Super, your current Community Services Card can be used to its expiry date. You'll need to reapply when it expires. This is because NZ Super is counted as income and we need you to update your income details.

If you're successful when you reapply for a Community Services Card, we'll send you a new 'combo card'. The card will have the initials 'CSC' on the back. The expiry date on the back of your card can range from 1–3 years, depending on your personal financial circumstances.

Your new 'combo card' replaces your Community Services Card and can be used for both health subsidies and SuperGold Card discounts.

Combo card expiry

When your 'combo card' is due to expire, we'll automatically reissue a new card in most cases. However, if you're on NZ Super and your income is close to the limit to get a Community Services Card, we'll send you a renewal application before your current card expires. You'll need to complete and return the application so we can send you the appropriate new card.

Note: You'll get a new 'combo card' automatically if:

- you get NZ Super and your partner is getting another type of benefit
- you get a Veteran's Pension.



For more information on the SuperGold Card
visit **supergold.govt.nz** or phone **0800 25 45 65**.

Help with health costs *continued*

Disability Allowance

The Disability Allowance can help towards the extra costs you have due to a disability or medical condition. It can help pay for a range of things like regular visits to the doctor, medicines, lawn mowing or a medical alarm. Your doctor will need to tell us you need them because of your disability.

To qualify you need to have a doctor certify that your disability is likely to last at least 6 months and your income must be under a certain limit.

You'll also need to give us proof of your costs, such as receipts or invoices.




For more information visit **workandincome.govt.nz**

You can also use our online eligibility guide 'Check what you might get' to see if you're eligible. Go to **check.msd.govt.nz** or you can phone us on **0800 552 002**.

Winter Energy Payment

The Winter Energy Payment helps with the cost of heating homes. From 1 May to 1 October each year we'll automatically pay you an extra amount along with your NZ Super/Veterans' Pension. You don't have to apply to get the payment and you don't have to pay the money back.

If you don't want to get the Winter Energy Payment, you'll need to let us know and we'll stop it.



For more information visit **workandincome.govt.nz** and search on 'Winter Energy Payment'.

See page 24 for other help with health costs provided by other organisations.

Help with emergency or unexpected costs

Advance Payment

If you urgently need something you can't afford to pay for right now, you may be able to get some of your NZ Super/Veteran's Pension payment paid ahead of time. For example essential house repairs, dental treatment or household appliances.



This is income and asset tested and the money you're given will need to be paid back.

Special Needs Grant

This is a one-off payment to help with urgent things like food, bedding and emergency medical care if you can't pay another way. You won't usually have to pay this grant back. There are other conditions so talk with us if you'd like to know more.

Temporary Additional Support

When you don't have enough money to cover your essential living costs, you may be able to get a temporary payment. How much you get depends on your situation and it can be paid for up to 13 weeks.

To get this payment your cash assets need to be below a certain level.

Funeral Grant

This can help with some of the funeral costs for someone who's died.

The amount we pay depends on what money or assets the deceased person had. If you're their partner, parent or guardian it also depends on how much you earn and any money or assets you have.

Help with residential care costs

Residential Care Subsidy

If you need long-term residential care in a rest home or hospital, you may be able to get a Residential Care Subsidy to help with the cost of your care. It's paid directly to the rest home or hospital.

To qualify the value of your assets need to be under certain limits. If they're under the limits, we'll look at the income you get to help us work out the amount you'll need to pay towards the cost of your care. People who are 50 to 64 years have slightly different rules from those who are over 65. These are explained in our Residential Care Subsidy and Loan brochure.

Asset limits


- If the person has a partner who isn't in care, they can choose an asset limit of **either** \$291,825* including their home (principal place of residence) and a car, **or** \$159,810* excluding their home and car.
- If the person doesn't have a partner in the community, or has a partner who is also in care, then the asset limit is \$291,825*.
- All assets are included except for personal belongings, eg jewellery.
- Up to \$10,000 of pre-paid funeral expenses for each partner is exempt if they are held in a recognised funeral plan.

If you or your partner give away assets, they still may be counted in your financial means assessment. Gifting limits for the Residential Care Subsidy are different from those used by Inland Revenue for tax purposes. Visit **workandincome.govt.nz** for information about gifting.

* Rates adjusted at 1 July each year.

The Ministry of Social Development is responsible for assessing the assets and income of those who apply for the subsidy. This is called a financial means assessment.

Health New Zealand – Te Whatu Ora is responsible for assessing all other aspects of eligibility, including the start date of the Subsidy payments.



To apply for the Subsidy You'll need to get in touch with a needs assessor in your area. For contact details:


- visit **[tewhatauora.govt.nz](https://www.tewhatauora.govt.nz)** and search on the words 'long term residential care'
- call the Health Seniorline on **0800 725 463**.

Residential Care Loan

Residential Care Loans help older people who can't get a Residential Care Subsidy to pay for the cost of their care.

You may be able to get a Residential Care Loan if:

- your assets are higher than the limit to qualify for a Residential Care Subsidy
- you still own your own home
- you have limited other assets.



For more information on a Residential Care Subsidy or Loan visit **[workandincome.govt.nz](https://www.workandincome.govt.nz)** or phone us on **0800 999 727**.

Help to care for children

If you're the main caregiver of a dependent child you may be able to get the following extra help.



Financial help to care for a child won't affect your NZ Super/Veteran's Pension but could affect any extra help you're receiving.

Unsupported Child's Benefit/Orphan's Benefit

You may be able to get one of these payments if you're caring for someone else's child in your home.

If you qualify other payments are available to help with your costs, for example the costs to help a child settle into your home (such as bedding or clothing) and school-related costs.

Child Disability Allowance

Child Disability Allowance is paid in recognition of the extra care and attention needed for a child with a serious disability.

Childcare Subsidy/OSCAR Subsidy

Extra help available for childcare costs.

Working for Families assistance

You could qualify for tax credits from Inland Revenue depending on your income.



For more information visit **workandincome.govt.nz** or phone us on **0800 559 009**.

Help from other organisations

In the following pages is a little information and contact details for other organisations, so you can find out about the services they offer.



Help with health costs

Immunisations

As we age we become higher at risk of developing complications from illnesses including the flu and shingles. To reduce your risk of serious complications make sure you're up-to-date with recommended immunisations, many of which are free for people who are 65 years or over.



For more information about immunisations or to locate a vaccination service near you visit **immunise.health.nz**

Health and Disability Support Services

This assistance includes support such as helping with bathing, meal preparation or modifications to your home so you can continue living there.


If you're the main carer for another person you may be able to get help to take a break.



For more information visit **tewhatauora.govt.nz**

Healthline

Healthline is a free, 24-hour telephone health advice service which lets you talk confidentially to a registered nurse anytime you need to.




Phone Healthline on **0800 611 116**.

High Use Health Card

This card is for people who have visited their health practitioner 12 or more times in a year, with the consultations being related to a particular condition or condition(s) which are ongoing. Please talk to your doctor if you think you may qualify for this card.

Prescription Subsidy Card

If you need a lot of prescriptions each year you may qualify for a Prescription Subsidy Card.



Talk to your doctor or pharmacist or visit **tewhatauora.govt.nz** for more information.

Help with health costs continued

Hearing Aids

If you need a hearing aid/s you may be able to get help with the cost of them.

There are two types of assistance. Depending on your circumstances and type of hearing loss, you may be able to get help from one of these schemes.

- Hearing Aid Funding
- Hearing Aid Subsidy



For more information visit **disabilitysupport.govt.nz/hearing**

Funding for heaters and insulation


Warmer Kiwi Homes is a Government programme offering insulation and heater grants to low-income home owners.

For more information visit **eeeca.govt.nz** or phone **0800 749 782**.

Help with paying rates

Rates Rebate Scheme

The Rates Rebate Scheme offers a discount to low income earners who pay rates on their own home. Ratepayers apply to their local council for the rebate.




For an application form and more information about qualifying for this rebate visit **ratesrebates.govt.nz** or contact your local council.

Help with transport

Total Mobility Scheme

If you have mobility difficulties which prevent you from easily using public transport, you may be able to get subsidised door-to-door transport services.

The Scheme is organised by NZ Transport Agency – Waka Kotahi and participating regional councils, to help people to take an active part in their community.



For more information and to check if the scheme is available in your area contact your local council.

Mobility parking scheme

If you have limited mobility you may be able to get a permit which allows you to:

- park conveniently close to your destination in accessible reserved parking spaces
- park longer than the stated time in some standard car parks and metered spaces.

All applications have to be approved by a doctor. Your doctor or the local CCS Disability Action office will have application forms for you to fill in.



For more information visit www.ccsdisabilityaction.org.nz/mobility-parking or phone 0800 227 2255.

Help to keep safe from scams

To help keep yourself and your family safe from scams there's detailed information on the Consumer Affairs website **consumeraffairs.govt.nz/scams**

This includes information on how to identify scams, protect yourself against them and what to do if you've been scammed.


The Office of the Privacy Commissioner also has useful advice on their website to keep your information safe. Visit **privacy.org.nz**

Help for veterans

If you've served in the New Zealand Armed Forces and have a service-related injury or illness that impairs you, you may be able to get a Disablement Pension.

A Surviving Spouse Pension may also be available to the partner of veterans if one of the conditions are met.

- The veteran had undertaken qualifying operational service.
- Their death is linked to their qualifying service.
- They were on, or able to get, a War Disablement Pension with at least 70% impairment when they passed.
- They were on, or able to get, a Disablement Pension with at least 52% impairment when they passed.



For more information visit **veteransaffairs.mil.nz** or phone
0800 483 8372.


Help with fire safety in the home



The New Zealand Fire Service can help you install and check your smoke alarms. Check your phone book for the number to contact in your area.

Help with questions about tax

Contact Inland Revenue for information about tax, for example your tax rate on your NZ Super payments or if you're earning other income.



For more information visit **ird.govt.nz**

Help from community groups

There are a number of community and voluntary organisations that provide services and support for seniors.



Age Concern

Your local Age Concern is a non-profit organisation that helps to support older people in the community by providing information, advice and support. They can tell you what your community can offer and help you stay connected with other people.

Most offices also have staff trained to deal with elder abuse. Contact your local Age Concern if you're feeling unsafe, vulnerable, or isolated.

Contact details

National Office

Phone: **0800 652 105**

Email: **national.office@ageconcern.org.nz**



For more information and to find your local office visit
ageconcern.org.nz

Citizens Advice Bureau

The Citizens Advice Bureau provides a free and confidential service providing information, advice and support. It aims to help you to deal with problems you're facing by listening, researching options and explaining the information to you. If it's appropriate and you want it to, the Citizens Advice Bureau may also act on your behalf.

Contact details

National Office

Phone: **0800 367 222**



For more information and to find your local office visit **cab.org.nz**

Seniorline

Seniorline provides an information service to help older people navigate the health system.

They provide information on:

- how you can get help to stay living at home for as long as possible
- support services for carers
- the process for entry to rest home, dementia or hospital care
- funding and the services that should be provided.



For more information about Seniorline visit **seniorline.org.nz** or phone **0800 725 463**.

Family Services National Directory

The Family Services National Directory is an online tool that connects people with help and support. You may find this directory useful when you need local support, advice or networks.



Visit the website to see what's available in your region
familyservices.govt.nz/directory

RSA

The RSA is one of the largest voluntary welfare organisations in New Zealand. It supports veterans and their families, RSA members and non-members.

RSA also plays a central role in community life by providing a place for members, their families and friends to share leisure time together.

Contact details

National Office

Phone: **04 384 7994**

Email: **enquiries@rsa.org.nz**



For more information on support available and to find your local RSA visit **rsa.org.nz**

Salvation Army

The Salvation Army is a Christian organisation that helps people in need through a wide range of community programmes. They may be able to help with food, clothing and furniture. It also supports people to stay in their own homes. For example helping with housework or providing companionship through their friendship programme.

Contact details

National Office

Territorial Headquarters

Phone: **04 802 6269**



For more information visit **salvationarmy.org.nz**

How you can help in your community

Have you ever thought about volunteering?

Volunteers make a valuable contribution to New Zealand society. There are many different ways you might be able to help, no matter what amount of time you have to offer.



To find out more visit **volunteeringnz.org.nz**

Office for Seniors

The Office for Seniors advocates on behalf of older New Zealanders. They promote awareness and understanding of older peoples' rights, and issues including their health and wellbeing.

Their priorities include:

- implementing the Better Later Life strategy and Action Plan
- coordinating responses to ageing population issues across government
- fostering age-friendly communities
- recognising the economic contribution of Seniors
- reducing social isolation and loneliness
- raising awareness and preventing the abuse of older people.



To get the latest news, and updates on services, including the latest SuperGold card offers, update your email address using MyMSD.

For more information visit **officeforseniors.govt.nz**

Follow them on Facebook **facebook.com/OfficeforSeniors**

Contacting us and keeping in touch

If you don't think you qualify for NZ Super/Veteran's Pension

Talk to us even if you don't think you qualify for NZ Super/Veteran's Pension. There may be some other way we can help, so please ask.

We're here to help if you need it

Everyone's situation is different. Please contact us if you'd like assistance but aren't sure if you can get it, or if you're struggling to support yourself or your family.

Keeping your details up-to-date

It's important you tell us about any changes that may affect your NZ Super/Veteran's Pension. For example, tell us if you begin living alone or begin to live with someone, or if you (or your partner) begin receiving a pension from overseas.

myMSD

MyMSD is the easiest way to keep in touch with us. You can use it to apply for most types of assistance (including NZ Super), read your letters from us, update your contact details, manage appointments and more.



You can register for MyMSD at **my.msd.govt.nz**
All you need to get started is your client number.

Do we have your email address?

If we have your email address, we can send you information about new services and products like the Winter Energy Payment, the latest SuperGold Card special offers and the SuperSeniors newsletter.

You can add or update your email address in MyMSD. The list of ways to contact us is over the page on the back cover.

myMSD

If you already get financial help from us, MyMSD is a great way to keep in touch and tell us about changes quickly and easily. Go to **my.msd.govt.nz**

🖱 For more information go to **workandincome.govt.nz/seniors**



If you have any questions

call us on **0800 552 002** from 8am to 5pm
Monday to Friday or visit your nearest Service Centre.



If you're deaf, hearing-impaired or find it hard to communicate by phone you can contact us on:

Text 029 286 7170

Email MSD_Deaf_Services@msd.govt.nz

