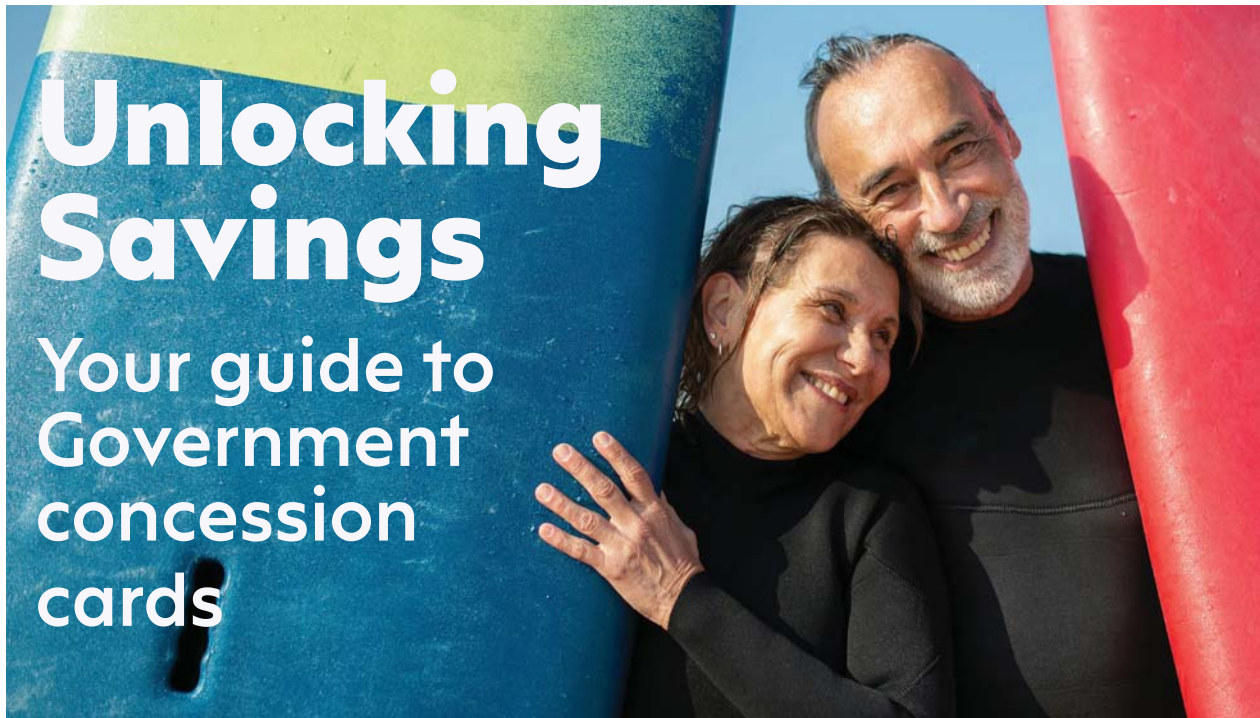




“The Bottom Line” SIMMONDS LE-FEVRE

Tax & Super Information that's Important to You

August 2025



Government concession cards, including the Commonwealth Seniors Health Card, Pensioner Concession Card, Health Care Card and state-based Seniors Cards provide significant savings. These cards help you reduce costs on healthcare, prescriptions, and daily expenses, making life more affordable.

About this newsletter

Welcome to your tax and super update from Simmonds Le-Fevre. This newsletter is aimed at keeping you on top of the issues you need to know about and changes as they happen. If you have any queries don't hesitate to contact us.

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Federal Government concession cards

These cards offer lower prescription costs of \$7.70 compared to the general rate of \$31.60. Also, once you reach the Pharmaceutical Benefit Scheme (PBS) Safety Net of \$277.20 annually, your PBS medications are free.

The Commonwealth Seniors Health Card (CSHC) is for self-funded retirees aged 67 or older not receiving a Centrelink pension. Your income must be below \$99,025 (singles) or \$158,440 (couples) indexed annually. With no asset test, it's ideal for retirees with retirement savings.

The Pensioner Concession Card (PCC) is automatically issued to those on the Age Pension, Disability Support Pension, or Carer Payment. It lasts two years, and is renewed around your birthday. If your social security pension stops permanently due to high income or assets, you must stop using it.

The Health Care Card (HCC), including the Low-Income Health Care Card, is for those on Centrelink payments like JobSeeker, or meeting low-income criteria. Many doctors bulk bill HCC and PCC holders, further cutting healthcare costs.

continued overleaf ➡

Unlocking savings... cont

Extra benefits of your federal concession cards

Many states offer concession card holders discounts on utilities such as water, electricity and gas. To find out what concessions are available to you, check out the link to your relevant State Government (see table below).

State-based seniors cards

Alongside federal concession cards, state-based Seniors Cards offer additional discounts. These cards unlock savings on public transport, dining, entertainment and local services, helping you enjoy a more affordable and active lifestyle. From discounted public transport fares with Victoria's Seniors myki, Queensland's go card or NSW's Gold Opal card to special offers at participating businesses, Seniors Cards make everyday experiences more accessible.

Who is eligible

State-based seniors' cards are generally available for residents over 60 who are no longer working full time. For example, in New South Wales, those 60 or older working 20 hours or less weekly qualify for a Seniors Card, while those working more hours can apply for a Senior Savers Card.

The Victorian Seniors Card is available for Victorians aged 60 or older, working less than 35 hours per week.

In Queensland, you qualify for a Seniors Card or Seniors Card+go if you're 65 or older and work less than 35 hours per week (averaged over 12 months), or if you're 60–64, work under 35 hours weekly and hold a PCC, HCC, or eligible Department of Veteran Affairs card. A Queensland Seniors Business Discount Card is available for those aged 60 or older.

Take advantage of your concession cards

Federal and state-based concession cards help you save where it matters most. Whether it's lower-cost medications, bulk-billed doctor visits, discounted transport or savings on local services, these cards support your lifestyle and budget. Speak to us about applying for a concession card if you think you may be eligible. 💰

State	Webpage
New South Wales	https://www.service.nsw.gov.au/campaign/savings-finder
Victoria	https://services.dffh.vic.gov.au/concessions-and-benefits
Queensland	https://www.concessionsfinder.services.qld.gov.au/
Western Australia	https://concessions.communities.wa.gov.au/
South Australia	https://www.sa.gov.au/topics/care-and-support/concessions/concession-finder
Tasmania	https://www.concessions.tas.gov.au/

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