



**Australian Government**  

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**Department of Veterans' Affairs**

# **Military Rehabilitation and Compensation Information Booklet**

October 2011

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Published by the Department of Veterans' Affairs, Canberra

P01784

October 2011 Edition

The information in this booklet was current at the time of printing in October 2011. It should be noted that the report from the Review of Military Compensation Arrangements was released by the Minister for Veterans' Affairs on 18 March 2011. The Government has undertaken to consider its response to the recommendations in that report following a period of feedback finishing on 30 June 2011. Therefore to ensure that you are considering the most current information and payment rates please contact DVA or refer to the appropriate factsheet where indicated.

### **Disclaimer**

The information contained in this booklet is general in nature and does not take into account individual circumstances. You should not make important decisions, such as those that affect your financial or lifestyle position, e.g. retirement, on the basis of information contained in this booklet. Where you are required to lodge a written claim for a benefit, you must take full responsibility for your decisions prior to the written claim being determined. You should seek confirmation in writing of any oral advice you receive from DVA relating to complex or important matters.

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## Introduction

### What is rehabilitation?

Rehabilitation is designed to assist you if you are injured or become ill as a result of your service. The type and extent of rehabilitation will depend on the nature and severity of your injury or illness and your particular circumstances.

Medical rehabilitation can be as simple as having physiotherapy on a sprained ankle, or as complex as teaching you to walk again. Vocational rehabilitation is the process of assisting you to return to the workforce. Psychosocial rehabilitation may include such things as referral to community support services, adjustment counselling, skills development, lifestyle programs, attendant care services or drug and alcohol management programs.

The aim is to do everything possible to get you back to at least the same physical and psychological state, and at least the same social, vocational and educational status as you had before being injured or becoming ill.

If your injury or illness can be linked to your Australian Defence Force (ADF) service and a claim for liability has been accepted, the Department of Veterans' Affairs (DVA) may provide rehabilitation services. While you are a serving member, rehabilitation is generally provided through an ADF Rehabilitation Coordinator in Defence, but once you are discharged, medically or otherwise, rehabilitation is provided through DVA.

Under the *Veterans Entitlements Act 1986* (VEA), for veterans eligible for rehabilitation through the Veterans' Vocational Rehabilitation Scheme (VVRS), services are available even if the injury or illness is not related to service.

### What is compensation?

When you are injured or suffer an illness related to defence service you may be eligible to be compensated for that injury or illness. Compensation is commonly associated with a loss. If, due to your injury or illness, you actually incur or may in the future incur, for example, a medical expense or loss of income or suffer a functional impairment, you may be compensated for that loss.

### What cover are you eligible for?

The *Military Rehabilitation and Compensation Act 2004* (MRCA) provides rehabilitation, medical treatment and compensation for members and former

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members of the ADF, their dependants and other eligible persons in respect of injury, disease or death related to service rendered on or after 1 July 2004.

The *Safety, Rehabilitation and Compensation Act 1988* (SRCA) provides rehabilitation and compensation, including reimbursement of medical expenses, for members and former members of the ADF, their dependants and other eligible persons in respect of injury, disease or death related to service rendered before 1 July 2004. The SRCA covers peacetime and peacekeeping service up to 30 June 2004 and operational service from 7 April 1994 to 30 June 2004.

The VEA provides treatment, benefits, allowances and compensation to veterans and their dependants, members of the Forces, members of Peacekeeping Forces or Australian mariners, their dependants and other eligible persons in respect of injury, disease or death caused or aggravated by war or eligible defence service. The VEA covers war service before 1 July 2004 and British nuclear test defence service during the 1950's and 1960's in Australia, and peacetime service from 7 December 1972 to 30 June 2004.

## **How to make a claim?**

To make a claim, you need to complete a claim form. Forms are available at [www.dva.gov.au](http://www.dva.gov.au) or from your nearest DVA office.

If you find anything in the form difficult to understand or complete you should get help from a DVA staff member. You may also ask your service or ex-service organisation, as most have officers and advocates who can help you with the claim. Alternatively, you can visit your nearest DVA office for assistance. Members of DVA staff also conduct regular visits to most major ADF bases.

Once you have lodged a claim under the MRCA, a delegate of the Military Rehabilitation and Compensation Commission (MRCC) must investigate your claim before making a decision. The investigation is aimed at ensuring that all information relevant to your claim is available when the delegate makes a decision.

The type of information that the delegate seeks can differ from case to case but usually includes your service history, service medical records, incident reports and other information on your medical history. The delegate may also ask you for information in your possession or readily available to you. The time taken to process your claim will be greatly reduced if you submit all available evidence at the time of submitting your claim.

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Additionally, the delegate may ask you to undergo a medical examination. The MRCC will pay for any medical examinations it requests as well as reasonable travel and accommodation costs associated with the examination.

### **Why should I claim now?**

If you believe an injury or disease is related to your ADF service, and you are concerned it may affect you in the future, it is in your interest to submit a claim for liability for that injury or disease.

Some of the benefits of submitting your claim as soon as practicable after you sustain an injury or contract of a disease are:

- The evidence, including medical evidence required to substantiate your claim will be readily available. The evidence may not be easily attainable in later years.
- Once liability has been accepted you will have the knowledge that in the future you will be covered medically and financially should the accepted injury or disease cause you problems. Your injury or disease may not be costing you in monetary terms or pain now, but as you get older you may develop problems relating to that injury.
- If you have been medically downgraded or lost allowances, by submitting your claim promptly you may be entitled to have your reduced salary increased to the level of pay you were receiving prior to your injury or disease.
- If you have been required to change your employment category and suffered a downgrade in pay level, by submitting your claim you may be eligible to have your new salary topped-up to the pay level you were receiving prior to your re-employment.

It is in your interests to submit a claim for liability as soon as practicable after sustaining an injury or contracting a disease. If liability is accepted, DVA will conduct a needs assessment to determine what benefits and assistance are appropriate to your situation.

### **Who is covered?**

The MRCA provides rehabilitation and compensation for the following members and former members of the ADF for injuries and diseases related to service rendered on or after 1 July 2004:

- all members and former members of the Permanent Forces,

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- all members and former members of the Reserve Forces,
  - all members and former members of the Cadets, including Cadet staff, and
  - other people declared in writing by the Minister for Defence to be members of the ADF.

The MRCA also provides benefits to certain dependants of these persons in the event that they are severely impaired, or die, as a result of their service.

ADF members and former members who die from, or who suffer, injury or disease related to service before 1 July 2004 continue to be covered under the SRCA or VEA, or both.

### **When am I covered?**

You are covered while you are rendering defence service. You may be covered when you are undertaking activities incidental to your duties in the ADF; for example, travelling whilst rendering peacetime service to a place for a purpose of performing duty, or away from a place of duty upon having ceased to perform duty.

You may also be eligible for compensation if you suffer an injury or disease as a consequence of medical treatment of a service injury or disease paid for by the Commonwealth under the MRCA or, if you are a full-time serving member, as an unintended consequence of treatment of a non-service injury or disease provided by the Department of Defence on or after 1 July 2004.

Liability will not be accepted for an injury or disease if:

- the injury or disease arose from, or was aggravated by, a serious default or wilful act (including drug or alcohol consumption), a serious breach of discipline or was self-inflicted, whilst a member.

The above exclusion does not apply if you are seriously and permanently impaired by the injury or disease, or die as a result.

Additionally, liability will not be accepted if:

- the injury or disease resulted from, or was aggravated by, reasonable counselling in relation to your performance as a member, or a failure to obtain a promotion transfer or benefit as a member,
- the injury, disease or death resulted from an accident that occurred on a journey undertaken on peacetime service where the journey was made by an indirect route for a reason not connected with performance of the member's

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duties that substantially increased the risk of the injury, disease or death occurring,

- the injury, disease or death resulted from an accident that occurred on a journey undertaken on peacetime service that was substantially delayed or interrupted for a reason not connected with performance of the member's duties in a way that substantially increased the risk of the injury, disease or death occurring,
- in regards to the injury, disease or death, you wilfully made a false representation in connection with your proposed or actual service that you had not suffered at any time from the injury or disease to which the claim relates, or
- the injury, disease or death is due only to the personal use of tobacco products and no other cause is determined to have been contributory.

### **What am I covered for?**

You may be eligible for compensation under the MRCA if you have an injury or disease which relates to defence service you rendered on or after 1 July 2004.

You may also be eligible for compensation for the loss of, or damage to, medical aids or appliances (e.g. a medical, surgical or similar aid or appliance which you use) as a result of an occurrence while you were rendering defence service.

Your dependants may be eligible for compensation if you die as a result of your service rendered on or after 1 July 2004.

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## Types of service

Under the MRCA, there are three categories of service:

- warlike service
- non-warlike service
- peacetime service.

The Minister for Defence, in consultation with the Prime Minister, determines warlike and non-warlike service in a formal declaration. Peacetime service constitutes all other service.

Warlike service is determined by the Minister for Defence on the advice from the Chief of the Defence Force. When the application of force is authorised to pursue specific military objectives and there is an expectation of casualties the determination is likely to be that of warlike service. It also includes peace enforcement activities, that is peacemaking and not peacekeeping operations, when armed force is authorised to restore peace and security.

Non-warlike service is likely to be determined where military activities are short of warlike operations and where casualties could occur but are not expected. The only force authorised to be used by the ADF is in self-defence. Peacekeeping activities such as truce observation and monitoring of cease-fire agreements, maintenance of peace and order with the consent of both parties and sanction enforcement come into the category of non-warlike service.

Those who are injured or contract a disease that is related to warlike and non-warlike service may receive higher permanent impairment payments than for conditions related to peacetime service. However, persons who are eligible for maximum permanent impairment compensation get the same amount, regardless of the type of service which caused the impairment.

Under the MRCA, different standards of proof apply to claims for acceptance of liability for an injury, disease or death due to different types of service. For those who suffered an injury or disease, or died, due to warlike or non-warlike service, the MRCC must be satisfied beyond reasonable doubt that the injury, disease or death is not related to a person's service before it can deny liability. For conditions related to peacetime service, the MRCC must be reasonably satisfied that the injury or disease was related to that service.

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## What benefits are available?

There are a range of benefits that may be applicable if you suffer a loss that is directly related to your service injury or service disease.

### Rehabilitation

Rehabilitation is designed to assist you if you are injured or become ill as a result of your service. The aim is to do everything possible to get you back to at least the same physical and psychological state, and to at least the same social, vocational and educational status you had before being injured or becoming ill.

The assistance provided might involve medical treatment, physiotherapy, or provision of special equipment to help you to manage your daily activities. You might need assistance to adapt in your current job or assistance to find, or to train for, a more suitable job. It may be that assistance through counselling or lifestyle programs might help you and your family to adjust to your changed circumstances or just to help get you through a difficult time.

Liability for your injury or disease under the MRCA is decided by a delegate of the MRCC based on reports by appropriate medical practitioners and in line with Statements of Principles determined by the Repatriation Medical Authority. MRCC delegates are DVA officers who have been trained in determining MRCA claims. If liability is accepted an assessment of your specific needs will be carried out by the MRCC delegate. This needs assessment will consider whether:

- any health care arrangements are required,
- there is a likelihood of payment of compensation under the Act,
- an assessment is required to determine your capacity to undertake and benefit from a rehabilitation program, and
- any medical, income support or rehabilitation needs require immediate attention.

If your needs assessment indicates that you need to be assessed for your capacity to undertake rehabilitation, this will be co-ordinated by:

- a delegate of your Service Chief if you are still serving with the ADF Permanent Force, or
- a delegate of the MRCC if you are a part-time Reservist or Cadet, or have been discharged from the ADF or you are still serving in the Permanent Force but have been identified as likely to be discharged on medical grounds.

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If you believe at any time that you may benefit from rehabilitation you are encouraged to request an assessment of your capacity for rehabilitation. A rehabilitation assessment will determine your capacity to undertake a rehabilitation program and the kinds of rehabilitation services which will benefit you. The delegate will seek the assistance of a person with suitable qualifications and expertise in rehabilitation in conducting the assessment. The assessment must be completed before a rehabilitation program can be developed and approved.

If your rehabilitation assessment indicates that you may benefit from rehabilitation, assistance available to you may include:

- the development of an individual rehabilitation program covering medical or allied health, vocational and or psychosocial services,
- the provision of aids, appliances and/or home and workplace modifications,
- assistance in moving from defence to civilian life, and
- a rehabilitation program will be developed by an approved rehabilitation provider, in consultation with you.

Psychosocial services may include such things as referrals to community support agencies, adjustment counselling, skill development, lifestyle programs, attendant care services or drug and alcohol management programs.

You will have a rehabilitation plan developed for you which will set out the services that will be provided, the time period covered under the plan and the likely outcome at the end of the plan.

The authority responsible for your rehabilitation (your Service Chief or the MRCC) will pay the cost of your rehabilitation. If you are required to attend any examinations in relation to your rehabilitation assessment, reasonable transport and accommodation costs for attendance at the examination as well as the examination itself will also be paid for by your Service Chief or the MRCC.

Rehabilitation is designed to assist you. You will be encouraged to contribute to the assessment process by providing information on your specific vocational and social needs.

If a rehabilitation program is subsequently developed, your input is considered essential. You will be consulted throughout the process so that your needs are addressed and you achieve the agreed rehabilitation goals.

During the operation of the rehabilitation program you will be kept informed of all important decisions. You will be expected to make an attempt to achieve and

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sustain the aims of your program and take direction from the service provider managing your activities.

If your personal or medical circumstances change significantly you are able to request an amendment to your program and a new assessment may be undertaken.

At any time into the future you may request a new needs assessment if you have specific concerns arising from a major change in your medical, home or work circumstances.

If you are required to undergo an examination as part of an assessment of your capacity to undertake rehabilitation and you choose not to attend, your right to compensation (but not treatment) under the MRCA may be suspended until you attend the examination. Similarly, if you are required to undertake a rehabilitation program and you fail to undertake the program your right to compensation (but not treatment) under the MRCA may also be suspended.

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## Permanent impairment

Permanent impairment compensation is paid for the permanent impairment suffered as a result of an injury or disease accepted as related to your MRCA service. It is not based on economic loss but is paid as compensation for the functional loss, pain and suffering and the lifestyle restrictions which are a result of the service injury or service disease.

Permanent impairment compensation is calculated on the degree of impairment and the lifestyle effects of your accepted conditions using the Guide to Determining Impairment and Compensation (GARP M).

All accepted conditions are combined, using a combined values table, to arrive at a total impairment rating on a scale from zero to 100 points. The impairment rating will then be combined with a lifestyle rating, from zero to seven, to determine the compensation payable. Impairment and lifestyle ratings are then combined to give a compensation factor on a scale from 0.000 to 1.000 where 1.000 is the highest possible factor. This factor is multiplied by the maximum amount of permanent impairment compensation to determine how much you are entitled to as a weekly payment.

Up to 50 impairment points, a weighted average of impairment and lifestyle ratings determines the compensation factor. Impairment is weighted at 85 per cent and lifestyle at 15 per cent of the overall effects on a person. Between 50 and 80 impairment points the weighting applied to lifestyle will be lower, and from 80 impairment points the compensation factor will be 1.000, irrespective of lifestyle.

Different tables apply to warlike/non-warlike service and peacetime service. If you have accepted conditions related to both types of service, the compensation payable will be the weighted average of the level that would be paid if all the conditions were caused by warlike or non-warlike service and the level paid if all the conditions were caused by peacetime service. The weighting used will be based on the proportion of impairment attributable to warlike/non-warlike service and to peacetime service.

A person whose impairment is assessed at 80 points or more will be entitled to maximum permanent impairment compensation. Regardless of the type of service causing the impairment, anyone assessed at 80 or more points receives the same permanent impairment compensation (adjusted for age and sex if taken as a lump sum to reflect life expectancy).

Normally permanent impairment must be assessed at 10 impairment points or more from all accepted conditions before attracting a compensation payment. In the case

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of hearing loss, loss of fingers or toes, and loss of taste or smell, only 5 points are required, but they must be from a single condition.

If your condition worsens, you may lodge a claim for additional permanent impairment compensation so that the level of your impairment can be reassessed. Additional permanent impairment compensation can be paid where your impairment has increased by 5 points or more.

Permanent impairment compensation can be paid as:

- a periodic payment on a fortnightly basis, or
- a lump sum, or
- a combination of a lump sum and periodic payments with the options available depending on the level of permanent impairment as indicated in the table below.

Level of permanent impairment	Combination payment option
10% to 20% of the maximum weekly amount	50% lump sum, 50% periodic payments
Above 20% of the maximum weekly amount	25% lump sum, 75% periodic payments <i>or</i> 50% lump sum, 50% periodic payments <i>or</i> 75% lump sum, 25% periodic payments.

You will have six months from the date the offer of payment is made to you to notify the MRCC of your choice of periodical payment or lump sum.

Until a choice is made, periodic payments will continue to be made on a fortnightly basis. These will be subtracted from the lump sum if an option containing a lump sum is chosen. If a choice is not made within the allowable time period, periodic payments will continue each fortnight. You cannot ask after that time to take any periodic payments as a lump sum.

The conversion of the weekly amount to a lump sum is based on life expectancy tables provided by the Australian Government Actuary. Age adjustments will not be made for males up to age 30 and females up to age 35. This age difference is due solely to the fact that women live longer than men on a total population basis. After these ages the lump sum is decreased, based on your age next birthday at the time the notice was given to you about the choices.

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Permanent impairment payments, whether taken as a lump sum or as periodic payments, are tax-free.

The only MRCA payment affected by your choice is the bereavement payment made to a wholly dependent partner or an eligible young person upon your death. The bereavement payment is equal to twelve times the weekly rate of permanent impairment periodic payments the member was receiving or entitled to receive. However, lump sum permanent impairment payments do not attract a bereavement payment as they would have been paid out before death.

It is not mandatory for you to seek financial advice to make a permanent impairment payment choice. However, we strongly recommend that you seek financial advice from a suitably qualified person prior to making a choice on how you want your compensation to be paid.

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## Incapacity payments

Incapacity payments are payments for economic loss due to the inability to work because of an injury or disease that has been accepted as service related under the MRCA.

Incapacity payments can be made to current and previously serving Permanent and Reserve ADF members, cadets, cadet officers and instructors and declared members who are incapacitated for service or work as a result of an injury or disease for which liability has been accepted.

Incapacity payments are essentially the difference between *normal earnings* and *actual earnings* for a week. If you are a serving member, incapacity payments make up the full difference. If you are a former member you will be paid the difference between a percentage of your normal earnings and your actual earnings. The percentage will vary between 75 per cent and 100 per cent depending on the length of time you have been receiving incapacity payments and the hours you are able to work in a week.

Different rules apply to the calculation of incapacity payments for former members. Once you start to receive incapacity payments as a former member you get a bank of *maximum rate hours* equal to 45 times your normal weekly hours. This bank is reduced by one hour for every hour that your incapacity prevents you from working, or working at your previous level. If the bank contains a positive number of hours for a full week that you are receiving incapacity payments, that week is a *maximum rate week*. During a maximum rate week your incapacity payments make up the full difference between your normal earnings and your actual earnings.

If you are unable to work at all, the bank will drop to zero after 45 weeks. Once your *maximum rate weeks* cease, your incapacity payments will be the difference between a percentage of your normal earnings and your actual earnings for the week. The percentage that is applied to your normal earnings will vary according to the hours you work. This is shown in the following table:

Hours worked (percentage of normal weekly hours)	Percentage applied to normal earnings
Nil	75%
25% or less	80%
More than 25% but not more than 50%	85%
More than 50% but not more than 75%	90%
More than 75% but not more than 100%	95%
100% or more	100%

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Actual earnings are what you are actually earning from suitable work, that is work you are doing or able to do having regard to your age, experience, training, qualifications and other skills. If you fail to take up or continue a reasonable offer of suitable work, your actual earnings will be what you are deemed able to earn.

For Permanent Force members and Reservists on continuous full-time service (CFTS), normal earnings are:

- your ADF salary and allowances payable at the date of incapacity if you are still serving, or
- your ADF salary and allowances at the date of discharge from your last period of service if you are no longer serving.

These amounts are indexed to ADF pay rates to give the current rate of salary and allowances.

Allowances are included in normal earnings for as long as you would normally have been eligible to receive them. Service allowance is an indefinite payment. Many other allowances are time-limited and the advice of the ADF is sought on how long you would have received these allowances.

Where you are injured during initial training, normal earnings are those you would have received upon completion of training.

Former Reservists who were injured while on CFTS may have their civilian earnings, instead of their ADF salary and allowances, taken into consideration for calculating normal earnings and incapacity payments.

Normal earnings for part-time Reservists can include their civilian earnings as well as their military earnings. Civilian earnings are indexed to a wage price index so that they reflect current civilian salaries.

Where the normal earnings of discharged ADF members are based on their full-time ADF pay and allowances, a remuneration loading is added to compensate for the loss of non-salary benefits you received whilst serving in the ADF. This amount is indexed annually to the percentage increase in the ADF Workplace Remuneration Arrangement.

The minimum normal earnings are equivalent to a relevant minimum wage set by a national minimum wage order. This means that if your normal earnings are less than this amount, the relevant minimum wage set by a national minimum wage order will be used as your normal earnings when calculating your incapacity payments.

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The earnings capacity and circumstances of cadets and declared members can vary widely and their incapacity payments are worked out on a case by case basis.

Incapacity payments are offset dollar-for-dollar by the Commonwealth-funded portion of superannuation you receive (not your personal contributions).

Incapacity payments are payable for as long as your actual earnings are lower than your normal earnings but cease at age 65. This is because incapacity payments are designed to compensate you for lost earnings from work or service and 65 is the age you would normally stop working. The exception to the age 65 rule is where the injury or disease causing your incapacity for service or work occurred between age 63 and age 65. In these cases, incapacity payments can be paid for a maximum of 104 weeks.

Incapacity payments are not payable for any period when you are imprisoned. This excludes weekend detention, community service orders, home detention or detention on remand.

Incapacity payments are taxable as they are income-related payments. However, where the earnings being replaced are non-taxable, so too are the incapacity payments. Examples of non-taxable incapacity payments are those which replace part-time Reserve earnings and tax-free salary or allowances earned while on warlike service.

### **Special Rate Disability Pension**

Special Rate Disability Pension (SRDP) is an ongoing payment that can be made to a former member instead of incapacity payments. SRDP is not automatically granted. If a former member becomes eligible for SRDP he or she will be offered the choice between SRDP or continuing to receive incapacity payments.

As a former member, you will be offered the choice of receiving taxable incapacity payments up to age 65 or a tax-free SRDP for life if:

- you are receiving incapacity payments because of one or more service injuries or diseases;
- you have suffered an impairment that is likely to continue indefinitely;
- the impairment constitutes at least 50 impairment points; and
- you are unable to undertake paid work for more than 10 hours per week, and rehabilitation is unlikely to increase your capacity to undertake paid work.

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Rehabilitation is a key feature of the MRCA and aims to provide former members with the support they need to make a full recovery and return to work where possible, and reach optimum health and well being. Rehabilitation reduces the human and economic cost of disability to yourself and the broader community. Therefore, where possible, participation in rehabilitation is a precondition for compensation under the MRCA, including SRDP. Most people will benefit from rehabilitation and will not need SRDP.

The SRDP rate is based on the Special Rate (T&PI) disability pension provided under the VEA. It will be reduced on a dollar-for-dollar basis by the weekly amount of permanent impairment compensation payable. Any SRDP payment is then offset by the Commonwealth-funded component of superannuation at a rate of 60 cents in the dollar.

SRDP is different to Special Rate pension under the VEA, even though the two names sound alike. SRDP is a safety net for the most disadvantaged of those eligible to receive incapacity payments. A combination of permanent impairment and incapacity payments is not available under the VEA.

There are additional benefits associated with being eligible for SRDP, even where a former member chooses not to receive SRDP and continue receiving incapacity payments. Once eligible for SRDP a former member will receive a MRCA Supplement and a Gold Repatriation Health Card embossed with the letters 'TPI'. In addition their dependent children will be eligible for education assistance.

If eligible for SRDP, you are required to obtain financial advice to assist you to make the decision between SRDP and incapacity payments. You can be reimbursed up to a statutory limit for the cost of obtaining financial advice.

Former members who are eligible for SRDP may also be eligible for service pension. Service pension includes age service pension and invalidity service pension. Both are subject to an income and assets test, and can be paid to veterans and former members with qualifying service. Qualifying service includes service that is determined to be warlike service by the Minister for Defence.

Invalidity service pension is an income support payment that can be paid to veterans and former members who are permanently incapacitated for work. The amount of invalidity service pension that can be paid is dependent on the income that you, and if applicable, your partner receives, as well as the value of the assets that you own. While SRDP is not counted as income when assessing the amount of invalidity service pension that you can be paid, some of your superannuation will be assessed. In contrast, incapacity payments are regarded as income when assessing the amount of invalidity service pension that you can be paid.

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Claims for invalidity service pension can be made until you reach age pension age. Age pension age is currently 65 for males, and subject to the age equalisation rules for females, that will incrementally increase the female pension age until it is also 65. Invalidity service pension is not considered to be taxable income until you turn 65.

If your first claim for a service pension is after age 65, then you can only apply for age service pension. Age service pension is considered to be a taxable payment for income tax purposes.

If you do not have qualifying service, you may be eligible for disability support pension from Centrelink. Disability support pension is subject to income and assets tests. SRDP is counted as income and may reduce the amount of disability support pension that you may be paid. However, the reduction is reimbursed by DVA in the form of the Defence Force Income Support Allowance.

## **Medical treatment**

Treatment is available under the MRCA to:

- all who have conditions for which liability is accepted under the MRCA who have discharged from the ADF or are not currently serving in a full-time capacity, including Cadets, Officers of Cadets, Instructors of Cadets and Reservists not on CFTS, and
- partners and dependent children of deceased members or former members who are eligible for compensation for the person's death under the MRCA.

However, members of the Permanent Forces and Reservists on CFTS are provided with health care under the Defence Force Regulations through the Defence Health Service while they are still serving. In some cases, health care may be provided to a serving member under the MRCA for a condition connected with their service if their Service Chief recommends, and the MRCC accepts, that this would be more appropriate.

There are two ways of providing treatment under the MRCA:

- payment by DVA of reasonable costs for former ADF members until a condition is stable, or
- provision of a Repatriation Health Card.

Where practical DVA will provide former members with a Repatriation Health Card—For Specific Conditions (White Card).

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The White Card enables you to obtain treatment for the accepted condition(s) from an approved DVA health provider who will bill DVA direct for the service provided.

DVA will provide a Repatriation Health Card—For All Conditions (Gold Card) if:

- your permanent impairment from accepted conditions is assessed at or above 60 points,
- you as a former member meet the criteria for the SRDP safety net payment (even if you don't choose to take it), and
- a wholly dependent partner or dependent child of a member is eligible for compensation for the member's death.

A Gold Card entitles you to treatment for all conditions, even those not related to service, by an approved DVA health provider who will bill DVA direct for the service provided.

DVA will not normally meet the cost of medical and specialist services not listed in the Medicare Benefits Schedule, although exceptions can be made in special circumstances. Your treatment provider will need to obtain approval from DVA in such cases. If you are unsure as to whether DVA will pay for a particular service, you should contact a DVA office prior to having the treatment.

You will have access to medications listed on the Pharmaceutical Benefits Scheme as well as access to an additional range of medications and dressings listed on the Repatriation Schedule of Pharmaceutical Benefits for the conditions for which you are eligible for treatment. If a particular drug is not available on published schedules, your doctor can approach DVA for approval or authority to prescribe in certain circumstances.

Once you are issued with a White or Gold Card you will be paid a fortnightly MRCA Supplement. When you purchase pharmaceuticals you make a co-payment for each script. This is offset by the MRCA Supplement payment. Safety net arrangements apply, so there is a maximum you will pay per calendar year. However, you may have to pay a premium for a particular brand or drug prescribed by your doctor.

You and your authorised attendant may also be eligible for payment for the reasonable costs of a journey (and accommodation) necessary to obtain treatment.

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## Household services

Compensation, up to the statutory limit, for the reasonable cost of household services can be provided if it is required as a direct result of an injury or disease for which liability has been accepted under the MRCA. Compensation for household services is for people who have been prevented from performing household duties that they performed prior to their injury and is often provided in conjunction with a rehabilitation program.

In deciding whether you have an entitlement to compensation for household services, an assessment by a suitably qualified professional (most often an occupational therapist) is usually obtained.

Household services must be required for the proper running and maintenance of a household and may include cooking, cleaning, laundry, ironing, lawn-mowing and gardening. Requests for other similar services can also be considered. Home maintenance services such as painting, decorating, repairs, plumbing and electrical work are *not* covered.

When determining whether household services are reasonably required, the following issues are among those considered:

- the extent to which the accepted condition restricts your ability to undertake household tasks previously undertaken,
- the duration and length of time the household services are likely to be required,
- the extent to which members of the family might reasonably be expected to provide household services,
- whether the assistance will enhance the likelihood of your successful rehabilitation, and
- whether the assistance would reduce any disruption to the employment and other activities of family members.

There is a maximum amount payable for household services which is updated once a year in line with movements in the Consumer Price Index. If the amount reasonably incurred in obtaining necessary household services is less than that maximum amount, the lesser amount is all that is payable.

Payment for household services is normally made by reimbursement to the person who incurs the cost of obtaining the necessary services although arrangements for

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direct billing for the cost of services can be made where necessary, such as cases where long-term services are required.

The provision of household services is regularly reviewed, even when a medical condition is considered to be long-term or permanent. Where you have a short-term or 'resolving' condition, your eligibility for household services compensation will be reviewed more frequently to ensure that household duties are progressively resumed in line with your recovery.

## **Attendant Care Services**

Attendant care services are services (other than household services, medical or surgical services or nursing care) that are required for the essential and regular personal care of the person. Therefore, the types of services that can be covered include personal hygiene (bathing and toileting), assistance with mobility, grooming and feeding.

Attendant care services are often provided as part of a broader rehabilitation program.

In deciding whether you have an entitlement to compensation for attendant care services, an assessment by a suitably qualified professional is usually obtained.

When determining whether attendant care services are reasonable, the following issues are among those considered:

- the nature of the accepted injury or disease,
- the extent to which the accepted injury or disease impairs your ability to look after your own personal care needs,
- the extent to which any medical service or nursing care received by you provides for your essential and regular personal care,
- the extent to which attendant care will meet your reasonable wish to live in your own home rather than in an institution,
- the extent to which attendant care will allow you to work,
- any assessment about your rehabilitation, and
- the extent to which a relative might reasonably be expected to provide attendant care services.

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Your needs in relation to attendant care services is regularly reviewed to make sure that the care provided best meets those needs.

It is not usually appropriate to pay relatives to provide attendant care services.

There is a maximum amount payable for attendant care services which is updated once a year in line with movements in the Consumer Price Index. If the amount reasonably incurred in obtaining necessary attendant care services is less than that maximum amount, the lesser amount is all that is payable.

Payment for attendant care services is normally made by reimbursement to the person who incurs the cost of obtaining the necessary services although arrangements for direct billing for the cost of services can be made where necessary, as in cases where long-term care is required.

You or, where necessary, your relatives are responsible for choosing the attendant carer and making arrangements for provision of the necessary care. DVA has responsibility for determining the amount of compensation payable and making payments in relation to the attendant care services.

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## Death benefits

Compensation for death may be provided to dependants if:

- liability for the member's or former member's death has been accepted, or
- the deceased person met the eligibility criteria for the SRDP safety net payment during some period of his or her life, or
- the deceased person was entitled to maximum permanent impairment compensation for accepted conditions immediately before their death (i.e. assessed at or above 80 points).

## Wholly Dependent Partners

A wholly dependent partner (WDP) is a person who was

- married to, or in a de facto relationship with, the member immediately before the member's death; and
- wholly dependent on the member for economic support at the time of his or her death.

A partner who was living with the member immediately before the member's death is deemed to have been wholly dependent on the member for economic support. It is not necessary for such a partner to provide any evidence to establish the degree of financial dependency.

A partner is also deemed to have been wholly dependent on a deceased member where the couple were temporarily living apart, or were living apart due to illness suffered by either or both of them immediately before the member's death.

The WDP can receive either tax-free periodic payments equivalent to the rate of the war widow's/widower's pension under the VEA or an age based life time equivalent in a lump sum.

Where the member's death has been accepted as directly related to service an additional tax-free, age-based death benefit may be paid.

As a WDP, you can also receive compensation (up to a statutory limit) for the cost of financial advice obtained when choosing between the periodic payment and a lump sum.

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Once a decision is made that you are eligible for a death benefit, periodic payments of death benefit will commence as soon as possible. Any arrears owing from the date of death until the date periodic payments start will be paid in a lump sum.

The MRCC delegate handling your claim will make the offer of periodic payments or lump sum to you and will advise you of the amounts for the two payment options. You will have six months from the date the offer was made to you to notify the MRCC of your choice. This time limit may be extended by the MRCC if you advise DVA before the end of the six months, that you are not in a position to make the choice within that time frame.

Until a choice is made, periodic payments of the death benefit will continue to be made on a fortnightly basis. These payments and any arrears paid to you will be subtracted from the lump sum if you choose that option. If you do not make a choice to take the lump sum within the allowable time period, periodic payments will continue each fortnight.

Regardless of how you receive your death benefit, you will be entitled to:

- a Repatriation Health Card (the Gold Card);
- MRCA Supplement;
- income support supplement under the VEA, subject to an income and assets test;
- benefits for dependent children.

### **Eligible Young Persons**

All dependants who were eligible young persons immediately before the member's or former member's compensable death, whether wholly or partly dependent, receive:

- a tax-free lump sum compensation payment which is payable at the rate as at date of death of the member or former member; and
- education assistance under the MRCA Education and Training Scheme while he or she remains an eligible young person.

An eligible young person is a person:

- under 16 years of age; or
- between 16 and 25 years of age, undertaking full-time education and is not in full-time employment or engaged in full-time work on his or her own account.

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If the eligible young person was wholly or mainly dependent on the deceased member, he or she can also receive:

- a weekly payment which is payable from date of death;
- a Gold Repatriation Health Card providing free medical care for all conditions; and
- a MRCA Supplement;

while he or she remains an eligible young person. This is generally until he or she is 16 years of age or up until 25 years of age if remaining a full-time student.

The test for being wholly or mainly dependent is based on the level of economic support provided previously by the deceased person and the extent of any financial dependence. However, if the eligible young person was living with the member/former member immediately before his or her death, then the eligible young person is deemed to have been wholly dependent on the deceased.

### **Other dependants**

Lump sum compensation may also be payable to other dependants (who do not qualify as WDPs or are not eligible young persons) who were wholly or partly dependent on the member or former member for economic support immediately prior to the person's death.

### **Funeral expenses**

Compensation (up to a statutory limit) is available for the cost of the funeral of a deceased member. The ADF currently bears the cost of a military funeral for a Permanent Force member who dies in-service. If the cost is borne by the ADF, no compensation for funeral expenses will be payable.

### **Private insurance, superannuation and other payments**

Payments under the MRCA are in addition to any payments received from private insurance policies.

All compensation payments under the MRCA are in addition to any superannuation death benefits payable under the Defence Force Retirement and Death Benefits (DFRDB) Scheme and Military Superannuation Benefits Scheme (MSBS).

If you receive a death benefit under the MRCA as a lump sum or periodic payment, certain pensions and benefits like the age pension and the disability support

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pension will not be payable under the *Social Security Act*. You may be eligible for an Income Support Supplement under the VEA instead.

Income Support Supplement is subject to income and assets tests. Periodic payments of death benefit are counted as income for the purposes of determining the amount of any Income Support Supplement and rent assistance payable. If the death benefit is taken as a lump sum, the amount you would have received if you had elected to receive periodic payments will be counted as income.

Superannuation benefits may also impact on a WDP's eligibility for Income Support Supplement under the VEA.

Income Support Supplement is also a compensation affected pension. This means that if you are entitled to, or receive compensation for economic loss, and you have not reached qualifying age, then your Income Support Supplement payment may be affected. Qualifying age is 60 for males, and subject to the age equalisation rules for females that will incrementally increase the female age until it is also 60.

If you are in receipt of, or you are intending to claim Family Tax Benefit, we strongly recommend that you consult Centrelink about the effect of the two different payment options on Family Tax Benefit.

It is not mandatory for you to seek financial advice to choose which death benefit payment to take. However, we strongly recommend that you seek financial advice from a suitably qualified person.

## **Bereavement payments**

A WDP of a deceased member or former member is entitled to a bereavement payment where the member or former member was receiving or was entitled to receive incapacity payments, permanent impairment periodic payments or the SRDP safety net payment at the time of death.

There is no bereavement payment payable in respect of permanent impairment payments paid as a lump sum or lump sum redemption of incapacity payments.

If there is no WDP, the bereavement payment can be made to the dependent children of the deceased member.

The payment is equal to 12 instalments of the weekly amount of incapacity payments, permanent impairment periodic payments and/or SRDP payments that the deceased member was receiving or entitled to receive.

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## **MRCA Supplement**

To be eligible for MRCA Supplement you have to be:

- eligible for a Repatriation Health Card (White or Gold Card) under the MRCA; or
- eligible for the SRDP safety net payment; or
- assessed as having a permanent impairment at or above 80 points; or
- a WDP of a deceased ADF member who is eligible for compensation in respect of the member's death.

You will not be eligible to receive the MRCA Supplement if you are already receiving an equivalent allowance under the VEA or the *Social Security Act 1991*.

A higher amount of MRCA Supplement is payable if you have a Repatriation Health Card and you are either:

- eligible for the SRDP safety net payment; or
- assessed as having a permanent impairment at or above 80 points.

You cannot be paid MRCA Supplement if you are living overseas or if you are away from Australia on a temporary basis longer than 26 weeks.

## **Motor Vehicle Compensation Scheme**

The Motor Vehicle Compensation Scheme specifies the circumstances under which assistance can be provided for the cost of vehicle modifications or assistance with vehicle purchase.

To be eligible for assistance, you must have suffered an impairment from an injury or disease for which liability has been accepted under the MRCA, and the accepted conditions must result in you being unable to drive or be driven in a motor vehicle in safety and comfort without modifications to your vehicle.

The level of assistance available depends on the level of impairment from accepted conditions and the resultant assessed needs.

Clients with mobility needs should contact DVA to discuss their individual circumstances.

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## **MRCA Education and Training Scheme**

The MRCA Education and Training Scheme (MRCAETS) provides financial assistance, student support services, guidance and counselling for eligible children to help them achieve their full potential in education or career training. The MRCAETS caters for children undertaking primary, secondary and tertiary study, and is normally provided only for full-time study within Australia.

Eligibility for access to the MRCAETS is established where:

- a member or former member is eligible for the SRDP or maximum permanent impairment compensation under the MRCA,
- the death of a member or former member of the ADF has been accepted under the MRCA as related to service rendered on or after 1 July 2004, or
- a deceased member or former member of the ADF was eligible for the SRDP during some period of his or her life or was eligible for maximum permanent impairment compensation under the MRCA.

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## Information for Reservists

All members and former members of the ADF Navy, Army, and Air Force Reserves who render service on or after 1 July 2004 are covered under the MRCA, whether they are on part-time or continuous full-time service (CFTS). They are covered for injury, disease or death related to that service. This includes injury, disease or death:

- sustained while travelling between a member's place of residence and place of employment, including Reserve parades, camps, etc. or
- aggravated, or materially contributed to, by Reserve service rendered on or after 1 July 2004.

All ADF members can receive the same range of medical, compensation and rehabilitation benefits. The only difference is in the calculation of incapacity payments for Reservists. This is to ensure that Reservists receive incapacity payments that reflect fairly the earnings they have lost.

Incapacity payments for all ADF members are based on the difference between your normal earnings (NE) before the injury or disease incapacitated you for work and your actual earnings. NE is defined differently according to the circumstances of the person. For a Reservist NE is based on:

- a choice of either your full time ADF wage or your full time civilian income plus your part-time Reserve income—if as a Reservist you were rendering CFTS at the time of the injury or contraction of the disease, or
- a combination of your civilian income plus your part-time Reserve income—if you were injured or contracted the disease whilst performing part time service.

Where the full-time ADF wage is taken into consideration and you have been discharged, a loading is added to NE to compensate for the non-salary benefits enjoyed by serving CFTS Reservists.

The ADF provides medical treatment for all permanent force members and CFTS Reservists. If you are injured or suffer a disease during a period of CFTS, the ADF will provide you with any necessary medical treatment you may require until you cease CFTS.

The ADF provides limited treatment for part-time Reservists who need medical attention whilst performing Reserve service. This treatment is provided until you return home from Reserve duty and can access your regular medical practitioner

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or, until it is possible for DVA to take over management of your compensation claim. Further details on the Department of Defence policy on health care of ADF personnel can be found in Defence Instruction (General) PERS 16-1. Before DVA can assist, it is necessary to lodge a claim for acceptance of liability for the injury or disease under the MRCA and for it to be determined that there is liability to pay compensation for that injury or disease. Once the injury or disease is accepted, DVA can reimburse you for medical treatment reasonably obtained back to the date the injury or disease occurred.

The MRCA provides for payment of the cost of medical treatment for an accepted injury or disease for part-time Reservists when you are not undertaking Reserve service and for former Reservists (i.e. those who had Reserve service but no longer serve in the ADF).

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## Information for Cadets, Officers of Cadets and Instructors of Cadets

The ADF Cadets is a community based, youth development program aimed at youth between the ages of 12½ and 20. Defence Service Chiefs appoint suitable adult volunteers as Officers of Cadets (OoCs) and Instructors of Cadets (IoCs) to supervise and control the training program for, and the activities of, ADF Cadets. A person may not be appointed an OoCs unless he or she is 19 years of age. Properly appointed OoCs and IoCs are paid a Cadet Force Allowance based upon the equivalent service rank.

All members of the ADF Navy, Army, and Air Force Cadets, OoCs and IoCs are covered under the MRCA for injury, disease or death related to Cadet service on or after 1 July 2004. This includes injury, disease or death:

- sustained while travelling between home and the place where they undertake cadet service, including parades, camps, etc. or
- aggravated, or materially contributed to, by Cadet service on or after 1 July 2004.

All ADF members can receive the same range of medical, compensation and rehabilitation benefits. To ensure that cadets, OoCs and IoCs who are incapacitated for work receive incapacity payments that reflect fairly the earnings they have lost, their civilian earnings (and in the case of OoCs and IoCs, their cadet pay and/or ADF pay) can be taken into account in assessing the level of their incapacity payments.

Special rules apply to cadets who cannot work or study at all because of their service injury or disease and were not working or were only in casual employment at the time of the incapacity. In these circumstances, the MRCC looks at the each cadet's situation individually to determine the degree of economic loss they are suffering and hence, the level of incapacity payments payable.

Before DVA can assist, it is necessary to lodge a claim for acceptance of liability for the injury or disease under the MRCA, and for it to be determined that there is liability to pay compensation for that injury or disease.

The MRCA provides for payment of the cost of medical treatment for an accepted injury or disease.

Where the cadet is under 18, a claim can be made by the person with primary responsibility for the daily care of the cadet (e.g. cadet's parent, foster parent, step

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parent or guardian). Until the cadet turns 18, compensation is paid to the person who made the claim. Payments can be made direct to the cadet once they reach age 18.

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## On Base Advisory Service

DVA now delivers a national On Base Advisory Service. Skilled DVA staff visit ADF bases regularly and routinely to provide information and advice on DVA services and benefits to all ADF members, not just those medically separating. The service provides assistance to those who are wounded, injured or ill to lodge claims for compensation, preferably as close as possible to the time of injury.

Where possible, the DVA On Base Adviser is located at Defence Health Centres (or within the health precinct). This allows all ADF members to access the service whatever their location.

The On Base Advisory Service provides the following:

- information and advice relating to the provision of DVA services and benefits to all ADF personnel who seek assistance
- support for any current or prospective compensation claims
- facilitation of early identification of health, rehabilitation and income support requirements post discharge
- liaison with staff of the Australian Defence Force Rehabilitation Program to identify injured members which may need appropriate advice and support
- liaison with Member Support Officers and other Defence personnel dealing with injured members
- presentation and participation in transition management seminars and information sessions and events
- briefings for ADF personnel and families as part of their pre and post deployment briefings
- identification and reporting on trends and issues
- developing and maintaining relationships with the ADF community, Garrison Health Operational Staff, ADF rehabilitation consultants and where necessary Defence Transition Cell staff.

This on base service provides another 'channel' or mechanism to contact DVA to receive information about its services and benefits and/or make a claim.

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## ***Safety Rehabilitation and Compensation Act 1988*** **(SRCA)**

The SRCA provides similar rehabilitation and compensation coverage to that provided under the MRCA, for injuries and diseases suffered as a result of peacetime and peacekeeping service up to 30 June 2004 and operational service between 7 April 1994 and 30 June 2004.

Rehabilitation under the SRCA works in a similar way as rehabilitation under the MRCA.

Permanent Impairment compensation is paid as a lump sum payment. It is assessed by reference to Part 2 of Comcare's *Guide to the Assessment of the Degree of Permanent Impairment*—2nd edition, as a percentage of whole person impairment. For serious injuries an additional benefit may be payable under the *Defence Act 1903*, as discussed below.

Incapacity payments are made in the same way as they are under the MRCA. However under the SRCA there is no remuneration loading included in normal weekly earnings. Additionally compensation paid while you are still serving may count to the calculation of maximum rate compensation weeks.

Compensation is payable for cost of medical treatment obtained in relation to an injury, provided the treatment was reasonable to obtain in the circumstances. There is no provision for Repatriation Health Cards under the SRCA.

The Household Services and Attendant Care Services provisions are exactly the same under the SRCA as they are under the MRCA. However the maximum payable for these two benefits varies between Acts. Please refer to the Comparison of Benefits tables later in this booklet.

Death benefits for dependants include a lump sum benefit plus a weekly payment for each dependent child (up to the age of 16 or full time students up to the age 25). The benefit is paid in addition to any superannuation payable. The funeral benefit is identical to that provided under the MRCA. Additional benefits are payable under the *Defence Act 1903*, as below.

Other benefits include:

- compensation for essential home, workplace and vehicle modifications, and
- aids and appliances and their repair or replacement.

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## **Additional compensation payable under the *Defence Act 1903***

Additional compensation under a *Defence Act 1903* determination is payable to those eligible under the SRCA who are severely injured and to families of those who die in compensable circumstances.

A severe injury is one which results in an assessment of 80% or more whole person impairment under the SRCA and has a level of impairment similar to paraplegia, quadriplegia, or total blindness.

The additional compensation includes:

- an additional permanent impairment lump sum benefit,
- an additional death benefit,
- a further lump sum for each dependent child,
- the cost of obtaining financial advice, up to a statutory limit, and
- counselling services of the Veterans' Children Education Scheme for dependent children of those who die in compensable circumstances.

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## ***Veterans' Entitlements Act 1986 (VEA)***

The VEA provides treatment, compensation and rehabilitation to veterans and their dependants, members of the Forces, members of the Peacekeeping Forces or Australian mariners in respect of injury, disease or death caused or aggravated by war or defence service. The VEA covers war service before 1 July 2004 and peacetime service from 7 December 1972 to 30 June 2004. British nuclear test defence service during the 1950's and 1960's in Australia is also covered when the relevant criteria are met. For peacetime service eligibility, a member who had not completed a qualifying period of three years service prior to 7 April 1994 is not covered under the VEA, unless he or she was medically discharged.

If you have an injury or disease arising out of, or aggravated by, a period of full-time service when you were covered under the VEA, you may be eligible for a disability pension and medical treatment. You may also be eligible for compensation under the SRCA for the same disability and, if so, any compensation payable is offset against your pension. You may receive a reduced pension in addition to compensation payments under the SRCA.

If you aggravate an accepted VEA disability in a period of MRCA service on or after 1 July 2004, you may choose to elect to have that aggravation compensated under either the VEA or the MRCA. This is a one time election that must be made at the time of lodging a claim.

If your claim is accepted you may be eligible for the following:

- A disability pension that is tax free and payable for life, and indexed twice annually, as a percentage of the General Rate for disability pensions.
  - A Special or Intermediate Rate pension may be payable if the degree of incapacity is 70% or more of the General Rate, your accepted disability alone caused you to cease work and has rendered you unable to work more than 8 hours per week (for Special Rate) or more than on a part-time basis or intermittently (for Intermediate Rate), and as a result you are suffering a loss of income.
  - An Extreme Disablement Adjustment (EDA) is available to former members/veteran who are aged 65 or more and are severely disabled and who do not qualify for Intermediate or Special Rate.
- Treatment for your accepted disability. If you receive an EDA, Special Rate or Intermediate Rate pension, you are covered for medical treatment for all

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conditions, whether service related or not (via a DVA Gold card). Other allowances and benefits are payable in certain circumstances.

- In the event of death, a member's or veteran's disability pension continues to be paid for a period of six fortnights to a surviving partner. If a deceased former member or veteran was in receipt of EDA, Intermediate Rate or Special Rate pension, and certain other categories, the widow or widower is eligible for a widow/ers pension. This pension is also payable if a member's death is accepted as defence or war caused. Dependent children of a member or veteran may, in certain circumstances, be eligible for benefits under the Veterans' Children Education Scheme. Benefits are payable for children in full-time education and include education allowance, guidance and counselling. Other benefits available to dependants include medical treatment (via the Gold Card) and Veterans' Supplement.

## **Veterans' Vocational Rehabilitation Scheme**

The Veterans' Vocational Rehabilitation Scheme (VVRS) provided under the VEA is a totally voluntary vocational rehabilitation scheme which can assist eligible veterans who need assistance to return to paid work, to increase their work hours, or who are at risk of losing their job or are finding it increasingly difficult to maintain their employment or require help with job seeking activities. The scheme can provide assistance for those who need to upgrade their skills or undergo short term retraining to gain employment. It can also offer assistance to those veterans who are about to move from the ADF into civilian work.

The range of vocational services offered includes advice on job seeking, retraining or upgrading of skills, professional vocational assessments (to determine work options) and assistance with finding work.

The VVRS is available for ex-ADF personnel who have eligible service under the VEA regardless of whether they have an injury or receive a pension or other entitlements from DVA.

For those on a disability or invalidity service pension there are special safety nets which apply to ensure these pensions are not impacted on significantly following a return to paid employment. Participating in this scheme guarantees that you will not receive less income than you would have without that employment.

if you are on a disability pension between 10% and 100% of the General Rate you will continue to receive full pension payments after you secure paid employment through the VVRS.

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Those on Special (T&PI) and Intermediate Rate pensions will have their pensions reduced over a seven year period to 100% of the General Rate following their return to work. However, where combined earnings (from the disability pension and paid work) fall below the pre employment pension level the veteran receives a 'top-up' to maintain their payments to the pre employment level. In addition the veteran retains their T& PI status, Gold Card and any ancillary benefits.

For those returning to work who receive an Invalidity Service Pension, only 50% of your employment earnings are taken into account for the income test for the initial two years of employment. For the following five years an additional 5% of earnings are taken into account every six months. After seven years if you are continuing to work for more than eight hours per week, you will be assessed as not permanently incapacitated and will no longer be eligible for an Invalidity Service Pension. Those who receive a disability pension of less than 100% of the General Rate may lose their Gold Card when no longer in receipt of Invalidity Service Pension. Those receiving a disability pension of less than 50% of the General Rate may lose their Gold Card when the Invalidity Service Pension payment falls below the treatment benefit limit.

There are no penalties for veterans who undertake a rehabilitation program through the VVRS and have to withdraw for whatever reason. If you are a Special or Intermediate Rate pension recipient who has returned to work through the VVRS but has to withdraw, again for whatever reason, you will have your pension restored in full, once you have notified DVA of the change to your employment circumstances.

If you leave the workforce for any reason, including normal retirement, you will return to the rate of disability pension applicable prior to the scheme. Intermediate or special rate pensions are restored in full.

Further information on all VEA benefits including the VVRS is available by contacting your nearest DVA office.

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## Reconsideration, review and appeal rights

If you disagree with the outcome of your claim, you have the right to request that DVA reconsider or review a particular determination. You also have the right to appeal against a determination to the Veterans' Review Board (VRB) or the Administrative Appeals Tribunal (AAT). The path you take will depend on which Act your claim has been assessed under.

### MRCA

There are two paths you must consider when appealing a determination made under the MRCA:

- reconsideration of the determination by DVA and then (if dissatisfied) to the AAT, or
- review of the determination by the VRB and then (if dissatisfied) by the AAT.

Importantly, you cannot access both a reconsideration and a review. You must choose between the different paths.

To seek **reconsideration** under section 349 of the MRCA, you must make a written request to the MRCC no more than 30 days after you received notice of the decision, or in certain circumstances within such period as DVA allows after the expiration of that period. Your request should set out the reasons why a reconsideration is sought. If you are dissatisfied with the DVA reconsideration, you can then apply to the AAT for a further review (but not to the VRB). An AAT application for review must be lodged in writing with the AAT no more than 60 days after receiving the result of the reconsideration.

To seek a **review** with the VRB, you must lodge a written request no more than 12 months from the day that you receive the initial determination. Your request should set out the reasons a review is sought. If you are dissatisfied with the VRB determination, you may then appeal to the AAT no more than 3 months after receiving the result of the review.

The MRCC may exercise its discretion to reconsider its original determination under section 347 of the MRCA. If the MRCC amends the original determination, the new determination is then subject to either the Reconsiderations appeal path or the Review appeal path.

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## **SRCA**

Under the SRCA, you have the right to lodge a request for reconsideration with DVA if you are dissatisfied with a determination. A request for reconsideration must be made in writing and lodged with DVA no later than 30 days after you receive advice of the decision you wish to have reconsidered, or (in certain circumstances) within such period as DVA allows after the expiration of that period. If you have any additional information or evidence to support your claim, you should include it with your request.

If you are unhappy with the outcomes of the reconsideration, you can apply to the AAT for a review of the reconsideration decision. Any AAT application for review must be lodged in writing no more than 60 days after receiving the result of the reconsideration.

## **VEA**

You may appeal against a determination made under the VEA to the VRB. For any matter relating to whether an injury or disease is service related, your application for review must be lodged in writing with DVA. You may request the Repatriation Commission, or it may exercise its discretion separately, to review its original determination under section 31 of the VEA. A decision under section 31 can be reviewed by the VRB. If you are dissatisfied with the VRB determination, you may then appeal to the AAT.

## Comparison of Benefits

The following tables provide a comparison of benefits available under the *Veterans' Entitlement Act 1986* (VEA), the *Safety, Rehabilitation and Compensation Act 1988* (SRCA) and the *Military Rehabilitation and Compensation Act 2004* (MRCA). For current rates please see the Factsheets referred to in the table below. Factsheets can be found at <http://factsheets.dva.gov.au/factsheets/>.

### Comparison of benefits: members and former members

Benefits	VEA	SRCA	MRCA
Compensation for permanent impairment	<p>Disability pension for life, tax-free, with the rate depending on the degree of incapacity.</p> <p>Refer to the following factsheet for the current VEA disability pensions rates:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>A tax-free lump sum for permanent impairment and non-economic loss.</p> <p>Additional lump sum payment for severely injured employees under the <i>Defence Act 1903</i> with a whole person impairment rating of 80% or more with a level of impairment similar to paraplegia, quadriplegia, or total blindness, also including a dependent child benefit.</p> <p>Refer to the following factsheets for the current permanent impairment rates under the SRCA and the Defence Act:  <a href="#">MCS06: Benefits under the SRCA and the Defence Act</a>  <a href="#">MCS07: Permanent Impairment</a></p>	<p>A tax-free weekly payment for life.</p> <p>The rate depends on the degree of impairment and the type of service the member was rendering that caused the injury or disease (peacetime or warlike/non-warlike). This may be converted to an age-based lump sum.</p> <p>In the case of someone who receives the maximum Permanent Impairment payment, there is also a lump sum payment for any dependent children under 16 or between 16 and 25 in full time education.</p> <p>Refer to the following factsheet for the current rates for permanent impairment under the MRCA:  <a href="#">MRC04: Compensation Payment Rates</a></p>

Benefits	VEA	SRCA	MRCA
<p>Incapacity for service or work</p>	<p><u>Loss of Earnings Allowance</u> (LOE) is paid where treatment for an accepted disability, or attending a medical appointment in relation to a disability, results in an <u>actual</u> loss of earnings which has not been compensated from another source.</p> <p>LOE tops up the disability pension to the Special Rate, or, pays the amount of salary, wages or earnings actually lost, whichever is the lesser amount.</p> <p>For further information:  <a href="#">DP75 Loss of Earnings Allowance</a></p> <p>Note: LOE payment is offset by the fortnightly equivalent of <u>any</u> lump sum received under the SRCA regardless of whether that lump sum was for a VEA accepted disability or not.</p>	<p>Weekly, taxable, incapacity payments for loss of earnings at 100% of normal weekly earnings reducing to 75%, after 45 weeks in receipt of incapacity payments. Payments cease at age 65</p>	<p>Weekly, taxable, incapacity payments for loss of earnings paid at 100% of normal earnings reducing to a minimum of 75% after 45 weeks of incapacity payments after discharge. Payments cease at age 65.</p> <p>In the case of more seriously injured, the person may choose to receive a tax-free Special Rate Disability Pension instead of incapacity payments, payable for life. The SRDP is reduced by any permanent impairment payments and Commonwealth-funded Superannuation received.</p> <p>[Note: Incapacity payments made to injured ADF personnel will reflect the ADF pay allowances received at the time they suffered their injury or contracted their disease. In the case of personnel deployed on peacekeeping or peace-enforcement operations this will include allowances such as hardship, sea-going etc]</p> <p>Refer to the following factsheet for current rate of SRDP:  <a href="#">MRC04: Compensation Payment Rates</a></p>

Benefits	VEA	SRCA	MRCA
Attendant Allowance/Care	<p>Paid in cases of service accepted multiple amputations, blindness, disease affecting the cerebro-spinal system or a condition accepted as being similar in effect or severity.</p> <p>Refer to the following factsheets: For further information: <a href="#">DP72: Attendant Allowance</a></p> <p>For the current VEA Attendant Allowance rates: <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>Reimbursement, up to the statutory limit, for the cost of a personal attendant reasonably required, to provide essential and regular personal care for the client as a result of the accepted conditions.</p> <p>Refer to the following factsheets: For further information: <a href="#">MRC41: Attendant Care</a></p> <p>For the maximum amount reimbursable under SRCA for Attendant Care Services: <a href="#">MRC43: Compensation Payment Rates</a></p>	<p>Reimbursement, up to the statutory limit) for the cost of a personal attendant reasonably required, to provide essential and regular personal care for the client as a result of the accepted conditions.</p> <p>Refer to the following factsheets For further information: <a href="#">MRC41: Attendant Care</a></p> <p>For maximum amount reimbursable under MRCA for Attendant Care Services: <a href="#">MRC04: Compensation Payment Rates</a></p>
Household Services	<p>Low level domestic support services according to assessed need (Gold Card) or assessed need related to accepted disability (White Card). Up to 15 hours per year of garden maintenance (safety related only) and home maintenance. For further information: <a href="#">HCS01: About Veterans' Home Care</a></p>	<p>Reimbursement, up to the statutory limit, for the cost of household service reasonably required as a result of the accepted conditions.</p> <p>Refer to the following factsheets: For further information: <a href="#">MRC42: Household Services</a></p> <p>For the maximum amount reimbursable under SRCA for Household Services: <a href="#">MRC43: Compensation Payment Rates</a></p>	<p>Reimbursement, up to the statutory limit, for the cost of household service reasonably required as a result of the accepted conditions.</p> <p>Refer to the following factsheets: For further information <a href="#">MRC42: Household Services</a></p> <p>For the maximum amount reimbursable under MRCA for Household Services: <a href="#">MRC04: Compensation Payment Rates</a></p>

Benefits	VEA	SRCA	MRCA
<p>Vehicle Assistance, Modification and maintenance</p>	<p>The Vehicle Assistance Scheme provides for modifications and where required, the purchase of a new vehicle (only available to certain amputees, complete paraplegics, or someone who has a condition accepted as being similar in effect and severity to certain amputees).</p> <p>A maintenance allowance towards running costs is also provided.</p> <p>Refer to the following factsheets:                      For further information  <a href="#">DP78: Vehicle Assistance Scheme</a>                      For the current VEA Vehicle Assistance Scheme rates:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>Reasonable cost of any modifications to the vehicle, which have been identified following an assessment and are reasonably required as a result of accepted injury or disease.</p> <p>The level on assistance available depends of the level of impairment from accepted conditions and the resultant assessed needs.</p> <p>Clients with mobility needs should contact DVA to discuss their individual circumstances.</p>	<p>Reasonable cost of any modifications to the vehicle, which have been identified following an assessment and are reasonably required as a result of accepted injury or disease.</p> <p>The level of assistance available depends of the level of impairment from accepted conditions and the resultant assessed needs.</p> <p>Clients with mobility needs should contact DVA to discuss their individual circumstances.</p> <p>For further information  <a href="#">MRC10: Motor Vehicle Compensation Scheme (MVCS)</a></p>

## Comparison of benefits: health, treatment and rehabilitation

Benefits	VEA	SRCA	MRCA
White Card	Yes—for the treatment of accepted disabilities only and some other, non-service-related conditions as per ss 85(2) and 88A (including Post-Traumatic Stress Disorder, anxiety, depression, all malignancies, and tuberculosis).	<b>No card provided.</b> However, reimbursement is made for medical expenses reasonably required as a result of accepted injury or disease.	Ongoing medical expenses arising from the accepted medical condition will be met through either: <ul style="list-style-type: none"> <li>• Payment of expenses, or</li> <li>• Provision of a White Card.</li> </ul>
Gold Card	<ul style="list-style-type: none"> <li>• Gold Card—if receiving a disability pension at or above 100% of the General Rate, or 50% disability pension and any amount of service pension, or 70 years of age with qualifying service (warlike).</li> <li>• Gold Card for widowed spouse—only where the members' death has been accepted as service-caused.</li> <li>• Gold Card for dependent child—only where the members' death has been accepted as service-caused <u>and</u> the child is aged under 25 and still in full-time education.</li> </ul>	<b>No card provided.</b> However, reimbursement is made for ongoing medical expenses reasonably required as a result of accepted injury or disease, including the cost of all reasonable pharmaceuticals.	<p>Gold Card—if permanent impairment rating of 60 or more impairment points, or if eligible to choose to receive the SRDP.</p> <p>Gold Card—to widowed spouse where</p> <ul style="list-style-type: none"> <li>• Death is service caused, or</li> <li>• The member was eligible to choose to receive the SRDP at time of death, or</li> <li>• The member suffered a permanent impairment of 80 or more impairment points at the time of death</li> </ul> <p>Gold Card to dependent child of deceased member, under 16 or between 16 and 24 in full time education of deceased member where</p> <ul style="list-style-type: none"> <li>• Death is service caused, or</li> <li>• The member was eligible to choose to receive the SRDP at time of death, or</li> <li>• The member suffered a permanent impairment of 80 or more impairment points at the time of death</li> </ul>

Benefits	VEA	SRCA	MRCA
Veterans' Supplement	<p>Yes- if you are not eligible for pension supplement or seniors supplement and:</p> <ul style="list-style-type: none"> <li>• receive a disability pension from DVA, or</li> <li>• receive war widows pension and not income support supplement, or</li> <li>• have a treatment card</li> </ul> <p>Refer to the following factsheet for the current Veterans' Supplement rate:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	No.	No.
MRCA Supplement	No.	No.	<p>Yes- if you:</p> <ul style="list-style-type: none"> <li>• have a treatment card; or</li> <li>• are eligible for the Special Rate Disability Pension (SRDP) safety net payment; or</li> <li>• are assessed as having a permanent impairment at or above 80 points; or</li> <li>• are a wholly dependent partner of a deceased member or an eligible young person who is eligible for compensation in respect of the member's death.</li> </ul> <p>Refer to the following factsheet for the current MRCA Supplement rate:  <a href="#">MRC40: MRCA Supplement</a></p>
Cost of attendance for medical treatment	Reimbursement of travel allowance at specified rates.	Reimbursement of travel and/or accommodation at specified rates for travel in excess of 50 km return.	Reimbursement of travel and/or accommodation at specified rates for travel in excess of 50km return.

Benefits	VEA	SRCA	MRCA
Rehabilitation	Veterans' Vocational Rehabilitation Scheme—limited in scope to vocational rehabilitation, focussing on return to work assistance and support for those at risk of losing their job..	All rehabilitation required or considered appropriate to return the person to at least the same physical and psychological state and at least the same social, vocational and educational status as he or she had before the injury or disease.  For those who are severely injured, additional psychosocial rehabilitation benefits are available to support the person's 24 hour care requirement to assist the injured person engage in their normal social and community activities.	All rehabilitation required or considered appropriate to return the person to at least the same physical and psychological state and at least the same social, vocational and educational status as he or she had before the injury or disease.  For those who are severely injured, additional psychosocial rehabilitation benefits are available to support the person's 24 hour care requirement to assist the injured person in engaging in their normal social and community activities.
Home modification	Limited availability under some DVA programs.	Alterations to the home that are reasonably required due to the person's accepted injury or disease.	Provide through rehabilitation, alterations to the home that are reasonably required due to the person's accepted injury or disease.
Aids and appliances	Appropriate aids and appliances according to assessed clinical need (gold card) or accepted disability (white card) or work related aids and appliances under the Veterans' Vocational Rehabilitation Scheme (VVRS).	All reasonable cost of aids and appliances reasonably required as a result of the person's accepted injury or disease.	All reasonable cost of aids and appliances reasonably required as a result of the person's accepted injury or disease.
Workplace modifications	Under Veterans Vocational Rehabilitation Service.	All reasonable costs for necessary alterations requested as a result of the client's accepted condition.	Provided through rehabilitation program. All reasonable costs for necessary alterations.
Compensation for loss of, or damage to, property used by employee where employee is NOT injured	No	Reimbursement of the cost of replacing or repairing property used by the employee which was lost or damaged as a result of an accident arising out of and in the course of employment, but in which the employee was <u>not</u> injured. For example, the cost of replacing glasses broken in a scuffle during the apprehension of a person where the employee was not injured.	Reimbursement of the cost of replacing medical aid or appliance used by the employee which was lost or damaged as a result of an accident arising out of and in the course of employment, but in which the employee was <u>not</u> injured. For example, the cost of replacing glasses broken in a scuffle during the apprehension of a person.

## Comparison of benefits: benefits for dependants

Benefits	VEA	SRCA	MRC4
Widow(er)'s benefits	<p>A tax-free war widow(er)'s pension payable fortnightly for life in respect of death due to service.</p> <p>An additional income support supplement (means tested).</p> <p>Gold Card for life</p> <p>Refer to the following factsheet for the current VEA Widow(er)'s benefits:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>A tax-free lump sum (shared with child dependants, if any, but minimum of 75% to spouse).</p> <p>Refer to the following factsheets for the current benefit rates under the SRCA:  <a href="#">MCS06: Benefits under the SRCA and Defence Act</a>  <a href="#">MRC43: Compensation Payment Rates</a></p>	<p>A tax-free weekly payment for a wholly dependent partner of a deceased member. The partner may elect to convert the payment to an age based lump sum</p> <p>An additional age-based lump sum is provided where the death is service caused.</p> <p>Refer to the following factsheets for current MRC4 Widow(er) benefit rates:  <a href="#">MRC04: Compensation Payment Rates</a>  <a href="#">MRC14: Partners</a></p>
Dependent children benefits	<p>Fortnightly orphans pension (if war/service caused death of parent). Conditions apply if child is over 16 years of age—e.g. not eligible if receiving education benefits.</p> <p>Gold card while in full time education</p> <p>Refer to the following factsheet for the current VEA benefits:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>Dependent child lump sum.</p> <p>Weekly payment while under 16 yrs of age or between 16 and 25 years of age and in full time education.</p> <p>Refer to the following factsheet for the current benefit rates under the SRCA:  <a href="#">MRC43: Compensation Payment Rates</a></p>	<p>A tax-free lump sum payment for each dependent child under 16 or between 16 and 25 if in full time education.</p> <p>A weekly payment while under 16 years or between 16 and 25 if in full time education.</p> <p>Refer to the following factsheet for current MRC4 dependent child benefit rates:  <a href="#">MRC04: Compensation Payment Rates</a></p>

Benefits	VEA	SRCA	MRCA
Children's Education benefits	<p>Veterans' Children Education Scheme (VCES) benefits (non-means tested) for eligible children of certain severely disabled members or members whose death has been accepted as service-caused.</p> <p>VCES has various rates of education allowances.</p> <p>Refer to the following factsheet for the current VEA VCES benefits:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>No—would have to apply for Youth Allowance through Centrelink. Youth Allowance rates and VCES rates are identical for students aged 16 years and over.</p>	<p>Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS) for dependent children of severely injured members or deceased members where:</p> <ul style="list-style-type: none"> <li>• The member's death is accepted as service caused,</li> <li>• The member is eligible to choose to receive the SRDP at time of death, or</li> <li>• The member suffers a permanent impairment of 80 or more impairment points</li> </ul> <p>MRCAETS has various rates of education allowances</p> <p>Refer to the following factsheet for current MRCA dependent child benefit rates:  <a href="#">MRC04: Compensation Payment Rates</a></p>
Funeral Benefit	<p>Yes, for service caused death.</p> <p>Also, automatic grants of funeral benefit to the estates of certain deceased veterans.</p> <p>Refer to the following factsheet for the current VEA funeral benefits:  <a href="#">DP43: Disability Pension and War Widow's/Widower's Pension Rates and Allowances</a></p>	<p>Yes, where death due to service or to a service related medical condition.</p> <p>Refer to the following factsheet for the current benefit rates under the SRCA:  <a href="#">MRC43: Compensation Payment Rates</a></p>	<p>Yes, where death is due to service or to a service related medical condition. (Not payable in cases where Defence has paid for the funeral of a member who died in service.)</p> <p>Refer to the following factsheet for current MRCA funeral benefit rate:  <a href="#">MRC04: Compensation Payment Rates</a></p>
Bereavement payment (Disability Pension)	<p>Deceased person's disability pension continues for 6 fortnights if there is a surviving spouse.</p>	<p>No.</p>	<p>The following payments continue for 6 fortnights if there is a surviving spouse or dependent child:</p> <ul style="list-style-type: none"> <li>• Weekly permanent impairment payments</li> <li>• Incapacity payments</li> <li>• SRDP</li> </ul>

Benefits	VEA	SRCA	MRCA
Financial Advice	No.	<p data-bbox="715 169 751 199">Yes:</p> <ul data-bbox="715 199 1054 344" style="list-style-type: none"> <li data-bbox="715 199 1054 269">• for a member who is eligible for the Severe Injury Adjustment under the <i>Defence Act 1903</i>; or</li> <li data-bbox="715 269 1054 344">• in cases where the additional death benefit is payable under the <i>Defence Act 1903</i></li> </ul> <p data-bbox="715 370 1054 445">Refer to the following factsheets for the current financial advice benefit rates under the SRCA:</p> <p data-bbox="715 445 1054 518"> <a href="#">MCS06: Benefits under the SRCA and the Defence Act</a>  <a href="#">MRC43: Compensation Payment Rates</a> </p>	<p data-bbox="1082 169 1118 199">Yes:</p> <ul data-bbox="1082 199 1481 400" style="list-style-type: none"> <li data-bbox="1082 199 1481 269">• for member offered the choice between SRDP and weekly incapacity payments and permanent impairment payment, or</li> <li data-bbox="1082 269 1481 325">• for member who has permanent impairment of 50 or more impairment points, or</li> <li data-bbox="1082 325 1481 400">• for wholly dependent partner when offered choice between weekly payment or conversion of that payment to a lump sum.</li> </ul> <p data-bbox="1082 426 1481 518">Refer to the following factsheet for current MRCA financial advice benefit rate:</p> <p data-bbox="1082 471 1481 518"> <a href="#">MRC04: Compensation Payment Rates</a> </p>

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## **Veterans and Veterans Families Counselling Service (VVCS)**

Veterans and Veterans Families Counselling Service (VVCS) is a specialised, confidential service that provides nation-wide counselling and support to Australian veterans, peacekeepers, their families and eligible ADF personnel. VVCS can help you work through issues that are directly related to your service as well as lifestyle issues that affect your health and wellbeing.

VVCS Services include:

- individual, couple and family counselling
- after-hours telephone crisis counselling
- group programs including lifestyle management programs
- referral to other services
- information and education.

Contact VVCS by calling 1800 011 046.

During business hours—connects you to the nearest VVCS centre. There are 15 centres located across Australia.

After business hours—connects you with Veterans Line, the after-hours telephone crisis counselling service.

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## Defence Home Ownership Assistance Scheme

The Defence Home Ownership Assistance Scheme (DHOAS) is a home loan subsidy scheme for ADF members. The Scheme provides monthly interest subsidies to eligible ADF members to help them with the cost of their home loan repayments.

Generally ADF Members who are serving on 1 July 2008 and have completed a qualifying period of four consecutive years of Permanent service or eight consecutive years of efficient Reserve service are eligible under the Scheme. Special provisions may apply for members discharged with a compensable disability or injury. The Scheme must be accessed within 2 years of separation from the ADF.

DVA is responsible for determining DHOAS eligibility and entitlements; providing Subsidy Certificates and paying the monthly subsidies into clients' home loan accounts.

Members who are seeking information about DHOAS can telephone 1300 4 DHOAS (34627) or go to [www.dhoas.gov.au](http://www.dhoas.gov.au). The DHOAS website provides full details about the Scheme and includes an eligibility calculator and application form.

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## Defence Home Owner Scheme

The Department of Defence closed the old Defence Home Owner Scheme (DHOS) on 30 June 2010, following a two year grace period to allow ex-service personnel to access any outstanding entitlement. DHOS was superseded by the new Defence Home Ownership Assistance Scheme (DHOAS) when it was launched on 1 July 2008.

From that date, serving ADF members could no longer access DHOS, they could only apply for benefits under the new scheme. However, members who had separated from the ADF before the launch of the new scheme were given two years after separating to apply for DHOS.

The closure of DHOS has not impacted on the ongoing subsidy payments of existing DHOS clients. Any clients who intend to close or change their current DHOS loan should contact the DHOS service line on 1300 434 627 to discuss the impact of the closure on any outstanding entitlement they have.

There are some limited extenuating circumstances where an applicant, who did not meet the 1 July 2010 deadline, might be able to access a similar DHOS benefit under DHOAS. Further details about the closure of DHOS and the extenuating circumstances for late applicants are available at [www.dhoas.gov.au](http://www.dhoas.gov.au).

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## Defence Services Homes Scheme

The Defence Service Homes Scheme (DSH) provides subsidised housing loans for members that joined prior to 14 May 1985, home support loans and associated insurances to eligible ADF personnel, veterans and their dependants.

For loan enquiries, phone freecall 1800 722 000 or email [DSHSubsidyVIC@dva.gov.au](mailto:DSHSubsidyVIC@dva.gov.au) or go to [www.dsh.gov.au](http://www.dsh.gov.au).

In addition, you may have eligibility for home and contents insurance under the Defence Service Homes Insurance Scheme (DSHIS) if you are an Australian veteran, a serving member, a Reservist, a Peacekeeper (or a widow/widower of any of these persons) who qualifies for:

- benefits under the *Veterans' Entitlement Act 1986*;
- a loan under the *Defence Service Homes Act 1918* (whether used or not, or even if the loan has been paid out);
- a Home Support Loan;
- a loan under the *Defence Force (Home Loans Assistance) Act 1990*;
- a subsidy under the Defence Home Ownership Assistance Scheme (DHOAS), whether used or not.

For insurance phone 1300 552 662 or email [insurance@dva.gov.au](mailto:insurance@dva.gov.au) or go to [www.dsh.gov.au](http://www.dsh.gov.au).

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## How to contact DVA

For information, please call (from anywhere in Australia): **133 254**

Callers from regional Australia can call: **1800 555 254**

State	Address	Postal address
New South Wales	Centennial Plaza Tower B 280 Elizabeth Street Surry Hills NSW	GPO Box 9998 in your Capital City
Victoria	300 Latrobe Street Melbourne VIC	
Queensland	Bank of Queensland Centre 259 Queen Street Brisbane QLD	
South Australia	Blackburn House 199 Grenfell Street Adelaide SA	
Western Australia	AMP Building 140 St Georges Terrace Perth WA	
Tasmania	Barrack Place, 254-286 Liverpool Street Hobart TAS	
Northern Territory	Ground Floor Civic Plaza Building 2 Chung Wah Terrace Palmerston NT	
Australian Capital Territory	VAN Office 28 Corinna Street Woden ACT	
Townsville	520 Flinders Street Townsville QLD	