Victorian concessions

A guide to discounts and services for eligible households in Victoria



Health and Human Services

To receive this publication in an accessible format phone 1800 658 521, using the National Relay Service 13 36 77 if required, or email concessions@dhhs.vic.gov.au

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Minister's foreword

Many Victorians are facing unexpected hardship and financial stress due to the impacts of bushfire and coronavirus. Now more than ever, it's important that we do our part to help people meet the costs of living.

Victoria's concession program gives a helping hand to people who need it most by making important everyday services more affordable.

Concessions help low-income earners afford essential services such as housing, water, energy, health, education and transport. This means more people can get the services they need to sustain better living standards and improve their health and wellbeing.

We also increased the Utility Relief Grant cap from \$500 to \$650 to help those households and families suffering unexpected hardship, like losing a job, pay their water, gas or electricity bills.

More than 900,000 Victorian households receive assistance to pay for vital services through the concessions program.

This guide is intended to make it easier for people to identify and apply for concessions that suit their needs. It will help Victorians understand how household concessions can help meet the cost of rates, water, energy and gas bills – particularly those who may be claiming concessions for the first time.

I'm pleased to present this guide to support all Victorians get equal access to the services they need to enjoy a good quality of life.



The Hon Luke Donnellan MP Minister for Child Protection Minister for Disability, Ageing and Carers

Introduction

The Victorian Government offers concessions to make essential services – rates, water, electricity and gas – more affordable for low-income households and to help out with bills in times of hardship.

Concessions are also available on health, education, transport and other services for eligible people and families.

This guide outlines concessions that can help you pay your bills, who is eligible for concessions, how to apply for them and who to contact for more information.



Contacts

For more information about the concessions program, visit the Department of Health and Human Services website www.dhs.vic.gov.au/concessions or phone the Concessions Information Line on 1800 658 521 (toll free).

Some definitions

Backdate – to apply a concession from a date in the past Concession – discount or amount taken off your bill Domestic – household, not business Eligible – meet the requirements Essential services – services essential to life – gas, electricity, water Retailer – the company that sends you the bills



Interpreting services

For help in languages other than English, phone the Concessions Information Line on **1800 658 521 (toll free)** and ask for an interpreter.

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للمساعدة في لغتك اتصل بخط المعلومات للخصومات على هاتف رقمر **1800 658 (مجاني)** وأطلب مترجم.

Ελληνικά

Για βοήθεια στη γλώσσα σας τηλεφωνήστε στη Γραμμή Πληροφοριών Εκπτώσεων στο **1800 658 521 (χωρίς χρέωση)** και ζητήστε ένα διερμηνέα.

Русский

Если вам нужна помощь на вашем родном языке, позвоните на Информационную линию по вопросам льгот по номеру **1800 658 521 (бесплатный звонок)** и попросите, чтобы вас соединили с переводчиком.

普通话

如果需要用你的语言提供的帮助,请拨打福利优惠信息专线 1800 658 521 (免费电话),并要求口译员协助。

廣東話

若需要使用你所說語言的幫助,請致電優惠資訊專線1800658521 (免費電話),請求找口譯員。

Türkçe

Kendi dilinizde yardım için (**yerel telefon ücreti karşılığında**) **1800 658 521** numaralı telefondan Ucuzluklar Bilgilendirme Hattı'nı arayın ve bir tercüman isteyin.

Tiếng Việt

Để được hỗ trợ bằng ngôn ngữ của quý vị vui lòng gọi Đường dây Thông tin Chước giảm theo số **1800 658 521 (miễn phí)** và yêu cầu phiên dịch viên.

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General information about concessions

| What are concessions? | Concessions are discounts on services to help low-income Victorian households pay their bills. Concessions are available for essential services – electricity, gas, water and council rates – and for other services such as health, education and public transport. Concessions are given as a deduction on a bill or a discounted price. |
|--------------------------------------|--|
| Who is eligible for a concession? | Any person who holds an eligible concession card. For most concessions, you will need to have one of these cards: Centrelink Health Care Card (cards issued in the name of a child are not eligible) Centrelink Pensioner Concession Card Veterans' Affairs Pensioner Concession Card Veterans' Affairs Gold Card for all conditions See page 12 for pictures of concession cards. Check the details for each concession to see if your card allows you to get a concession. Usually to claim a concession you must be the account holder. |
| | [APPROVED] |

| I have a Commonwealth Seniors Health Card; can I get concessions with this card? | No. The Commonwealth Seniors Health Card is not eligible for concessions on electricity, gas, water or council rates. Commonwealth Seniors Health Card holders receive discounts on Pharmaceutical Benefits Scheme (PBS) prescription medicines and other benefits. |
|---|--|
| I have a Victorian Seniors Card; can I get concessions with this card? | No. The Victorian Seniors Card is not eligible for concessions on electricity, gas, water or council rates. Seniors Card holders can access discounted public transport and a wide range of discounts from participating businesses. |
| How do I get a concession card? | Concession cards are issued by the Commonwealth Government. To apply for a concession card, contact Centrelink or the Department of Veterans' Affairs. See the Contacts section on page 58. |
| How do I apply for a concession? | Most concessions are given to you as a deduction on your bill. To receive a concession, you must contact the company that bills you and provide your concession details. For some concessions you will need to complete an application form. Check the details for each concession to see how to apply. |
| | |

| I did not know I | Generally it is up to you to check if you can get |
|--|---|
| could apply for | a concession and apply for it. |
| a concession. | You may be able to receive up to 12 months of |
| Can I receive | backdated concessions. Contact your electricity |
| a backdated | or gas retailer, council or water corporation to ask |
| concession? | about backdating. |
| I don't live in Victoria – can I apply for these concessions? | No. The concessions in this booklet are for Victorian residents only. If you live in a different state, check with your state government to find out what concessions are available to you. |

Essential services concessions

This section describes the concessions available for essential services – electricity, gas, water and council rates.

Eligible concession cards include:

Centrelink Health Care Card

(holders of a Health Care Card for Carer Allowance and Foster Care issued in the name of a child are not eligible)



Veterans' Affairs Pensioner Concession Card



Centrelink Pensioner Concession Card



Veterans' Affairs Gold Card for all conditions



Please note that not all concessions are available for all cards. Please check the details below to see if you are eligible.



Energy concessions

The following describes the concessions available on electricity and gas bills.

Annual Electricity Concession

| What does this concession apply to? | Domestic mains electricity usage and service costs. The concession is available year-round. |
|---|---|
| Who can apply for the concession? | An electricity account holder who has one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | 17.5% of electricity usage and service costs. The concession is calculated after retailer discounts and solar credits have been deducted. The concession does not apply to the first \$171.60 of the annual bill. This is calculated as a daily rate on each bill. Households with very high electricity bills (over \$2,948.00 in the year, starting 1 December 2019) need to apply for the Excess Energy Concession to continue to receive a concession on their bill. |

| How do I apply for the concession? | Phone your electricity retailer and give your concession card details over the phone. Your retailer will check your concession card details with Centrelink and apply the concession to your bill. |
|--|--|
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |
| See also | Excess Electricity Concession |

Excess Electricity Concession

| What does this concession apply to? | Domestic mains electricity usage and service costs above \$2,948.00 for the annual period starting 1 December 2019. This amount is reviewed each year. |
|---|--|
| Who can apply for the concession? | An electricity account holder whose annual electricity costs are above \$2,948.00 and who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| | |

| How much is the concession? | 17.5% of electricity usage and service costs. The concession is calculated after retailer discounts and solar credits have been deducted. |
|---|---|
| How do I apply for the concession? | Your electricity retailer will check if you need to apply for the Excess Electricity Concession and send you an application form. |
| | You must sign a declaration confirming that the electricity used at your address is for domestic purposes, that no commercial business is being conducted at the address, and that the electricity is not being used for an illegal purpose. |
| | After you have signed and dated the form, send it to the Department of Health and Human Services at the address listed on the form. |
| | The department will check your eligibility and advise your retailer. Your retailer will calculate the Excess Electricity Concession and apply the concession to your next bill. |
| My bills are high due to medical needs – do I need to apply? | If you receive the Life Support Concession or the Medical Cooling Concession you do not need to complete an application form to receive the Excess Electricity Concession. Your electricity retailer will apply the concession to your account. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. |
| | A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

Controlled Load Electricity Concession

| What does this concession | Controlled load usage charges on domestic mains electricity. |
|--|---|
| apply to? | Controlled load charges apply to separately metered electric hot water or slab heating which is measured via a dual element electricity meter or dual element smart meter. These tariffs are usually shown as 'controlled load' or 'dedicated circuit' tariffs. |
| | The concession is only available to households with an eligible dual element electricity meter or dual element smart meter. |
| Who can apply for the | An electricity account holder who holds one of the following eligible concession cards: |
| concession? | Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | 13% of controlled load electricity costs. |
| How do I apply for the concession? | Your retailer will automatically give you the concession if you are eligible and you have provided your concession details. |
| | To check if you should be receiving this concession, phone your electricity retailer. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. |
| | A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

Electricity Transfer Fee Waiver

| What does this concession apply to? | The transfer fee that is charged by electricity retailers when account holders move house. |
|---|---|
| Who can apply for the concession? | An electricity account holder who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | The full transfer fee is waived. |
| How do I apply for the concession? | Your retailer will automatically give you the concession if you are eligible and you have provided your concession details. To check if you should be receiving this concession, phone your electricity retailer. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |



Life Support Concession

| What does this concession apply to? | Mains domestic electricity accounts. Mains water accounts (for haemodialysis machines only). |
|--|--|
| Who can apply for the concession? | An electricity or water account holder who: holds an eligible concession card (Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold Card) and uses an eligible life support machine or has a household member who uses an eligible life support machine. |
| What machines are eligible for the concession? | Approved machines are those that use at least 1,880 kilowatt hours of electricity annually. Machines already approved are: intermittent peritoneal dialysis machines (electricity) oxygen concentrators (electricity and water). Applications for other machines must be approved by the Department of Health and Human Services. Most continuous positive airways pressure (CPAP) machines do not meet the 1,880 kilowatt hour threshold. |
| | |

| How much is the concession? | The electricity discount is the cost of 1,880 kilowatt hours (470 kilowatt hours per quarter) of electricity each year, calculated using the general domestic tariff of your retailer. The water discount for haemodialysis users is the cost of 168 kilolitres (42 kilolitres per quarter) of water each year. |
|--|--|
| How do I apply for the concession? | For an application form phone: your electricity retailer or water corporation or the hospital supplying the life support machine or the Concessions Information Line on 1800 658 521 (toll free). The application form needs to be completed and signed by your doctor, nurse or hospital social worker confirming your use of a life support machine. Once completed, send the form to your electricity retailer and/or water corporation. Your electricity retailer and/or water corporation will check your concession card details with Centrelink and apply the concession to your bill. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |
| See also | Essential Medical Equipment Payment (page 48). |
| | |

Medical Cooling Concession

| What does this concession apply to? | Mains domestic electricity usage and service costs between 1 November and 30 April. |
|---|---|
| Who can apply for the concession? | An electricity account holder who holds an eligible concession card (Pensioner Concession Card, Health Care Card, Veterans' Affairs Gold Card) and: has a medical condition that affects their body's ability to self-regulate temperature or has a household member with such a medical condition. |
| What medical conditions are eligible for the concession? | Pre-approved conditions are: multiple sclerosis lymphoedema Parkinson's disease fibromyalgia post-polio syndrome/poliomyelitis motor neurone disease. Applications for other conditions must be approved by the Department of Health and Human Services. |
| How much is the concession? | 17.5% of electricity usage and service costs between 1 November and 30 April. During this period the Medical Cooling Concession is given in addition to the Annual Electricity Concession . |

| How do I apply for the concession? | For an application form phone your electricity retailer or the Concessions Information Line on 1800 658 521 (toll free). |
|--|--|
| | The application form needs to be completed and signed by your doctor confirming your medical condition. If your condition is one of the pre-approved conditions, send the form to your retailer. |
| | For any other condition, send your form to the Department of Health and Human Services for assessment. |
| | Your retailer will check your concession card details with Centrelink and apply the concession to your bill. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. |
| | A factsheet about this concession is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |
| See also | Essential Medical Equipment Payment (page 48). |



Service to Property Charge Concession

| What does this concession apply to? | The service charge on mains domestic electricity bills with very low electricity use. |
|---|--|
| Who can apply for the concession? | An electricity account holder who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | If the electricity use on a bill is lower than the service charge, the service charge is reduced to the cost of the electricity used. The concession is based on your usage cost before any solar credits are deducted. |
| How do I apply for the concession? | The retailer will automatically give you the concession if you are eligible and you have provided your concession details. To check if you should be receiving this concession, phone your electricity retailer. |
| More information | Phone your electricity retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

Winter Gas Concession

| What does this concession apply to? | Domestic mains gas usage and service costs. The concession is available over the winter period of 1 May to 31 October each year. |
|---|---|
| Who can apply for the concession? | A gas account holder who holds one of the following eligible concession cards: • Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card. |
| How much is the concession? | 17.5% of gas usage and service costs. The concession is calculated after retailer discounts are deducted. The concession does not apply to the first \$62.40 of the six-month winter period bills. This is calculated as a daily rate on each bill. Households with very high bills (over \$1,613.00 in the winter period starting 1 May 2020) will need to apply for the Excess Gas Concession to continue to receive a concession on their bill. |
| How do I apply for the concession? | Phone your gas retailer and give your concession card details over the phone. Your retailer will check your concession card details with Centrelink and apply the concession to your bill. |
| More information | Phone your gas retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |
| See also | Excess Gas Concession |

Excess Gas Concession

| What does this concession apply to? | Domestic mains gas usage and service costs above \$1,613.00 for the six-month winter period 1 May to 31 October 2020. |
|---|--|
| Who can apply for the concession? | A gas account holder whose winter gas costs are above \$1,613.00 and who holds one of the following eligible concession cards: • Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card. |
| How much is the concession? | 17.5% of gas usage and service costs. The concession is calculated after retailer discounts are deducted. |
| How do I apply for the concession? | Your gas retailer will check if you need to apply for the Excess Gas Concession and send you an application form. |
| | You must sign a declaration confirming that the gas used at your address is for domestic purposes, that no commercial business is being conducted at the address, and that the gas is not being used for an illegal purpose. |
| | After you have signed and dated the form, send it to the Department of Health and Human Services at the address listed on the form. |
| | The department will check your eligibility and advise your retailer. Your retailer will calculate the Excess Gas Concession and apply the concession to your next bill. |

| My bills are high due to my medical needs – do I need to apply? | If you receive the Life Support Concession or the Medical Cooling Concession you will be automatically eligible to receive the Excess Gas Concession after submitting a completed application form. |
|---|---|
| More information | Phone your gas retailer or the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ |
| | concessions-and-benefits. |

Non-Mains Energy Concession

| What does this concession apply to? | Non-mains sources of energy: liquefied petroleum gas (LPG) firewood for domestic heating, cooking or hot water heating oil electricity accessed via an embedded network generator fuel. |
|---|--|
| Who can apply for the concession? | An account holder who holds one of the following eligible concession cards: • Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card. |

| Are there other requirements for the concession? | Special conditions apply for firewood and generator fuel concessions. See the application form for more details. |
|--|---|
| How much is the concession? | The concession is paid annually based on the amount paid for each energy type in that year. The rebate amounts for the 2020 calendar year are: • \$51 for spending from \$100 to \$295.99 • \$156 for spending from \$296 to \$889.99 • \$259 for spending from \$890 to \$1479.99 • \$370 for spending from \$1480 to \$2112.99 • \$473 for spending from \$2113 to \$2702.99 • \$575 for spending \$2703 and above. A separate rebate is paid for each energy type used. |
| How do I apply for the concession? | Application forms are available from LPG suppliers, local councils, caravan park proprietors or by phoning the Concessions Information Line on 1800 658 521 (toll free). Applications for each year close on 31 December of the following year. Applications must include copies of paid invoices or receipts. The Department of Health and Human Services will check your concession card details with Centrelink and provide the concession as a rebate. |
| More information | Phone the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

Rates and property concessions



The following describes the concessions available on bills related to property and council rates.

Municipal Rates Concession

| What does this concession apply to? | Council rates (on the cardholder's principal residence). |
|---|---|
| Who can apply for the concession? | A ratepayer who holds one of the following eligible concession cards: Pensioner Concession Card Veterans' Affairs Gold Card (given for TPI, War Widow, EDA or POW). |
| How much is the concession? | 50% deduction on council rates up to a yearly maximum of \$241.00 for 2020–21. |



| How do I apply for the concession? | Pensioners and holders of Veterans' Affairs Gold Cards given for TPI or War Widow |
|--|---|
| | Phone your local council for an application form. Complete the form and send it to your local council. |
| | Your local council will check your concession card details with Centrelink and apply the concession to your bill. |
| | Holders of Veterans' Affairs Gold Cards given for EDA or POW |
| | Phone the Concessions Information Line on 1800 658 521 (toll free) for an application form. Complete the form and send it to the Department of Health and Human Services at the address listed on the form. |
| | The Department of Health and Human Services will check your concession card details with Centrelink and provide the concession as a rebate. |
| More information | Phone your council or the Concessions Information Line on 1800 658 521. |
| | A factsheet about this concession is available on our website at services.dhhs.vic.gov.au/ concessions-and-benefits. |

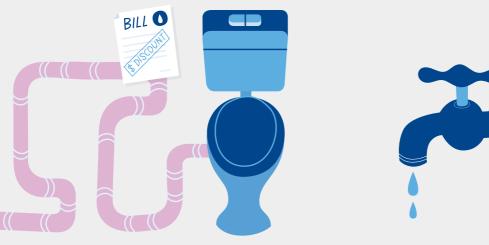
Fire Services Property Levy Concession

| What does this concession apply to? | The Fire Services Property Levy on your residential council rates notice. |
|---|---|
| Who can apply for the concession? | A ratepayer who holds one of the following eligible concession cards: Pensioner Concession Card Veterans' Affairs Gold Card (given for TPI, War Widow, EDA or POW). |
| How much is the concession? | \$50 |
| How do I apply for the concession? | Property owners already receiving the Municipal Rates Concession will automatically receive a concession on their Fire Services Property Levy assessment. |
| | Eligible cardholders should check their rates notice and contact their local council with any queries. A listing of Victorian councils is available at www.knowyourcouncil.vic.gov.au. |
| More information | For more information about the Fires Services Property Levy visit the fire levy website www.firelevy.vic.gov.au. |









Water concessions

The following describes the concessions available on water bills.

Water and Sewerage Concession

| What does this concession apply to? | Water and sewerage charges. |
|---|---|
| Who can apply for the concession? | A water account holder who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | 50% deduction on water and sewerage charges up to a yearly maximum of \$337.10 for 2020–21. If you are only billed for a single service, for example, water only, you will receive 50% off water charges up to a maximum of \$168.55. |
| How do I apply for the concession? | Phone your water corporation to apply. Your water corporation will check your concession card details with Centrelink and apply the concession to your bill. |
| More information | Phone your water corporation or the Concessions Information Line on 1800 658 521. A factsheet about this concession, including calculations and examples, is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

Non-Mains Water Concession

| What does this concession apply to? | Non-mains water purchased for domestic use, for example: carted water for rainwater tanks water bought via a billing agent or water cooperative water bought via an embedded network. |
|---|--|
| Who can apply for the concession? | An account holder who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| How much is the concession? | Rebate amounts for 2020–21 are: \$126 for spending from \$176 to \$504.99 \$252 for spending from \$505 to \$1011.99 \$378 for spending \$1012 and above. |
| How do I apply for the concession? | Application forms are available from water carters or by phoning the Concessions Information Line on 1800 658 521 (toll free). Applications for each year will close on 30 June of the following year. Applications must include copies of paid invoices or receipts. The Department of Health and Human Services will check your concession card details with Centrelink and provide the concession as a rebate. |
| More information | Phone the Concessions Information Line on 1800 658 521. A factsheet about this concession is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits. |

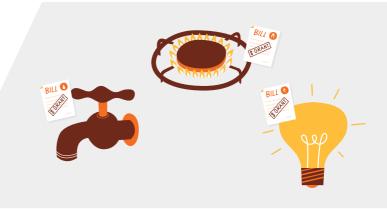
Hardship



The following describes programs available to people during times of financial difficulty.

Utility Relief Grant Scheme (mains)

| What is the grant? | The grant provides help to pay a mains electricity, gas or water bill that is overdue due to a temporary financial crisis. |
|---------------------------------|--|
| Who can apply for the grant? | An account holder who has one of the following eligible concession cards: • Pensioner Concession Card • Health Care Card • Veterans' Affairs Gold Card. If you don't have one of these cards but are part of a low-income household, you may also be able to apply. Your retailer will ask you some questions to check if you are eligible before issuing a form. The grant is available to renters and homeowners. |



| What are the criteria for the grant? You must show that you have no way of paying the account without assistance, and You must meet one of the following criteria: You or someone in your house has experience family violence. You have had a recent decrease in income, for example, lost your job. You have had high unexpected costs for essential items. The cost of shelter is more than 30% of your household income. | ed |
|---|--------------------------------------|
| | |
| How much is the grant?The amount of the grant is based on the amount you owe at the time of application. It is also based on the reasons you have given for applying in you application form.You can receive a maximum of \$650 on each utilitype in a two-year period (or \$1,300 for househod with a single source of energy (e.g. electricity on You can apply for separate grants for each utility (electricity, gas and water). | ed our ility olds nly)). |
| How do I apply for the grant?Phone your electricity, gas or water retailer to request an application.Your retailer will ask you some preliminary questions before starting your application.The application can be completed online, or you retailer will post you a paper form to complete. A friend, support worker or financial counsellor can help you complete the application. | ır |
| More informationPhone your electricity, gas or water retailer or the Concessions Information Line on 1800 658 521. A factsheet about this grant is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits | ıe |

Utility Relief Grant Scheme (non-mains)

| What is the grant? | The grant provides help to pay a non-mains energy or water bill that is overdue due to a temporary financial crisis. This can include bills for: liquefied petroleum gas (LPG) diesel and petrol (for a generator) heating oil firewood metered electricity from an embedded network carted water septic tank cleaning (for homeowners only). |
|---------------------------------|---|
| Who can apply for the grant? | An account holder who holds one of the following eligible concession cards: Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. If you don't have one of these cards but you are on a very low income, you may also be able to apply. Our staff will ask you some preliminary questions before starting your application. Grants for septic tank cleaning are only available to homeowners. All other grants are available to renters and homeowners. |



| What are the criteria for the grant? | You must show that you have no way of paying your energy or septic tank cleaning account without assistance, and You must meet one of the three following criteria: You or someone in your house has experienced family violence. You have had a recent decrease in income, for example, lost your job. You have had high unexpected costs for essential items. The cost of shelter is more than 30% of your household income. |
|--|---|
| How much is the grant? | The amount of the grant is based on the amount you owe at the time of application. It is also based on the reasons you have given for applying in your application form. You can receive a maximum of \$650 on each utility type or septic tank cleaning service in a two-year period. You may also be able to apply if you do not currently owe on a bill but will not be able to afford your next bill. |
| How do I apply for the grant? | Phone the Concessions Information Line on 1800 658 521. |
| More information | Phone the Concessions Information Line on 1800 658 521. A factsheet about this grant is available on the department's website services.dhhs.vic.gov.au/ concessions-and-benefits |

Water and Sewerage Connection Scheme

| What is the Water and Sewerage Connection Scheme? | The grant provides help to pay for connection to a mains water and sewerage service when you have been instructed to connect by your water authority. |
|---|---|
| How much is the grant? | The grant covers the full cost of connection. |
| Who can apply for the grant? | Homeowners who have received a 'notice to connect' compulsory order, who hold an eligible concession card and who have no savings to cover the cost of connection. |
| What cards are eligible for the grant? | Pensioner Concession Card Health Care Card Veterans' Affairs Gold Card. |
| What are the criteria for the grant? | You must show that you have no way of paying for the connection without assistance, and You must have received a 'notice to connect' compulsory order from your water corporation. |
| How often can I claim a grant? | The grant can only be claimed once. |

Hardship

| How do I apply for the grant? | Your water corporation will provide cardholders with an application form when issuing a 'notice to connect' compulsory order. |
|----------------------------------|---|
| More information | Phone the Concessions Information Line on 1800 658 521. |



Other concessions and services

This section provides information about other State and Commonwealth concessions and services available to eligible concession cardholders. For the full details of these programs, including how to apply, use the contact information provided.

Communication

Mail

Mail hold and redirection

Australia Post provides a reduced fee for redirecting mail to a new mailing address for up to 12 months for eligible cardholders.

Postage stamps

Australia Post provides concession stamps for mail within Australia.

For more information and to apply

- Go to your local Post Office.
- Phone Australia Post Customer Service on 13 13 18.
- Visit the Australia Post website www.auspost.com.au.

Telephone allowance

The telephone allowance helps with the cost of having a phone and internet service in your home. Eligibility for the telephone allowance is considered when you apply for a Centrelink benefit and the allowance is included with your Centrelink payment.

- Phone Centrelink on 13 27 17.
- Visit the Centrelink website servicesaustralia.gov.au/individuals/ services/centrelink/telephone-allowance.

Education

Camps, Sports and Excursions Fund (CSEF)

This fund helps with paying for eligible students to attend school camps, sports and excursions.

For more information and to apply

- Phone the CSEF helpdesk on 1800 060 970 (toll free).
- Visit the CSEF website www.education.vic.gov.au/.
- Get an application form from the school or from the Department of Education and Training website www.education.vic.gov.au/.

Centre for Adult Education (CAE) fees

The CAE provides concessions on course fees to eligible cardholders. The level of the concession depends on the course.

For more information and to apply

- Phone the CAE on 03 9652 0611.
- Visit the CAE website www.cae.edu.au.

Conveyance Allowance

This allowance helps eligible students with the cost of travel to school.

- Contact your school office for details and an application form.
- Phone the Department of Education and Training on 1800 060 970.
- Visit the Department of Education and Training website www.education.vic.gov.au.

U

Kindergarten

Early Start Kindergarten

This grant gives eligible three-year-old children 15 hours a week at a funded kindergarten program free of charge or at minimal cost.

To be eligible, children must be three years old by 30 April in the year they start kindergarten and be:

- an Aboriginal and/or Torres Strait Islander person or
- known to Child Protection (including children referred from Child Protection to Child FIRST).

Children who have used Early Start Kindergarten can get free or low cost four-year-old kindergarten as well.

For more information and to apply

- Contact your local kindergarten.
- Phone the Education Information and Referral Service on 1800 809 834.
- Visit the Department of Education and Training website www.education.vic.gov.au.

Services that are aware of eligible children can phone their department regional office at the number listed on the Department's website www.education.vic.gov.au.

Kindergarten fee subsidy

This subsidy gives eligible children 15 hours a week at a funded kindergarten program free of charge or at minimal cost.

To be eligible, children must be aged at least four years by 30 April or three years by 30 April if they are in a local government funded three-year-old kindergarten, and:

- be an Aboriginal and/or Torres Strait Islander person or
- hold, or have a parent or guardian who holds, an eligible concession card or humanitarian visa or
- be identified on their birth certificate as being a multiple birth child (triplets or more).

For more information and to apply

- If your family meets the kindergarten fee subsidy eligibility criteria, tell your education and care service that you are eligible when you enrol your child or at any time during the year.
- For more information read the Kindergarten Guide, which is available on the department's website www.education.vic.gov.au.

Technical and Further Education (TAFE) fees

TAFE institutes may offer concessions on enrolment fees for eligible cardholders and their dependent spouses. The level of the concession depends on the course.

- Phone the Technical and Training Line on 13 18 23.
- Visit www.education.vic.gov.au.

Finance

The National Debt Helpline

The National Debt Helpline provides free, confidential and independent information for Victorians experiencing financial difficulty. The helpline's phone counselling service can provide advice about managing debts and expenses, handling debt collectors and negotiating with creditors, mortgages and tenants' rights, and loss of employment.

The National Debt Helpline website has online tools to help people organise their budgets, credit cards and superannuation. The helpline also gives referrals to other financial counselling services.

For more information and to apply

- Phone The National Debt Helpline on 1800 007 007.
- Visit www.ndh.org.au.

Good Money financial services

Good Money delivers financial services through four community finance stores in Victoria. Good Money offers safe, affordable and responsible financial services for people on low incomes. Good Money can help you arrange a No Interest Loan Scheme (NILS) or a low interest StepUp loan, and provide referrals to financial counselling services to help you manage debt or savings. Note that the loans are not for cash. If your loan application is successful, Good Money would make a payment for the items (or services) for you.

Good Money is a partnership between Good Shepherd Microfinance, the Victorian Government and National Australia Bank (NAB).

Contact or apply:

Good Money http://goodmoney.com.au/

Geelong

104 Moorabool Street (Opposite Market Square), Geelong Victoria 3220 Loans: 1300 770 550 Financial counselling: 1300 148 028 Email: geelong@goodmoney.com.au Monday–Friday 9:30am–4:30pm

Collingwood

340 Smith Street (Cnr Johnston St), Collingwood Victoria 3066 Loans: 1300 770 550 Financial counselling: 1300 148 028 Email: collingwood@goodmoney.com.au Monday–Friday 9:30am–4:30pm

Dandenong

250 Lonsdale Street (near Dandenong Arcade), Dandenong Victoria 3175 Loans: 1300 770 550 Financial counselling: 1300 148 028 Email: dandenong@goodmoney.com.au Monday-Friday 9:30am-4:30pm

Morwell

10 Tarwin Street Morwell Victoria 3840 Loans: 1300 770 550 Financial counselling: 1300 148 028 Email: morwell@goodmoney.com.au Monday–Friday 9:30am–4:30pm

No-Interest Loan Scheme and StepUP Low Interest Loans

Good Shepherd Microfinance offers affordable financial programs for people on low incomes, in partnership with local community organisations.

The No-Interest Loan Scheme (NILS) provides access to fair and safe credit (up to \$1,500) for the purchase of essential goods and services.

StepUP is a low interest loan for amounts between \$800 and \$3,000. Loans are provided through the National Australia Bank (NAB).

To be eligible for a loan, you must:

- have a Heath Care Card/ Pension Card or are on a low income (take home income of \$45,000 per year for individuals and \$60,000 per year for joint applicants)
- have lived at your current premises for more than three months and
- show a willingness and capacity to repay

Note that the loans are not for cash. If your loan application is successful, Good Shepherd Microfinance would make a payment for the items (or services) for you.

For more information and to apply

- NILS: phone 13 NILS (13 64 57) or visit the NILS website < http://nils.com.au/>.
- StepUP: visit <http://stepuploan.org.au/>.
- NILS and StepUP are delivered through community organisations in 628 locations across Australia. Find your local provider on the Good Shepherd website http://goodshepherdmicrofinance.org.au/ providers/>.

NILS and StepUp are supported by the Australian and Victorian Governments and NAB.

Health

Ambulance travel

Concession cardholders are eligible for free emergency and clinically necessary road and air ambulance services anywhere in Australia.

The following people are eligible for free clinically necessary ambulance treatment and transport:

- Pensioner Concession Card holders (including dependent children listed on the card but excluding spouses)
- Health Care Card holders (excluding holders of a Health Care Card for Carer Allowance or Foster Care issued in the name of the child) and their dependents, including spouses listed on the card (in circumstances where the dependent is the patient)
- a child holding a current Child Disability Health Care Card (payment type CD) or Foster Care Health Care Card (payment type FO) but not their guardians/families as listed on the card
- a child under a Care by Secretary Order including children on interim accommodation orders
- a child under a Guardianship to Secretary Order including children on interim accommodation orders.

Holders of Veterans' Affairs Gold or White Cards should check with Veterans' Affairs about their entitlements.

Please note that concession benefits only apply to **clinically necessary** transports.

For more information

- Phone Ambulance Victoria on 03 9840 3500.
- Visit www.ambulance.vic.gov.au.

Where possible, please advise the ambulance paramedic of your concession card number. Your concession card must be valid on the date of services are received.

Dental services

Public dental services are provided through the Royal Dental Hospital Melbourne and 79 clinics across Victoria, operated by community health and rural public health services.

The following people are eligible for public dental care:

- all children aged 0–12 years
- young people aged 13–17 years who hold a health care or pensioner concession card, or who are dependants of concession card holders
- people aged 18 years and over, who hold a health care or pensioner concession card, or who are dependants of concession card holders
- all children and young people in out-of-home care provided by the Department of Health and Human Services, up to 18 years of age
- all people in youth justice custodial care, up to 18 years of age
- all refugees and asylum seekers.

Priority access

Victorians who have priority access to dental care are offered the next available appointment for general care. They are not placed on the general waiting list. If the person has denture care needs, they will be offered the next available appointment for denture care or placed on the priority denture waiting list.

The following people have priority access to public dental services:

- Aboriginal and Torres Strait Islander people
- children and young people
- people who are homeless or at risk of homelessness
- pregnant women
- refugees and asylum seekers
- people registered with mental health and disability services, who have a letter of recommendation from their case manager or a special developmental school.

All other people seeking routine dental or denture care need to place their name on a waiting list.

Providers of public dental care charge fees to:

- people aged 18 years and over who hold a health care or pensioner concession card, or who are dependants of concession card holders
- children aged 0–12 years who do not hold a health care or pensioner concession card, and who are not dependants of concession card holders.

For more information and to apply

- For dental emergencies, phone Dental Health Services Victoria on 03 9341 000 or 1300 360 054 (Country callers).
- For general enquires, phone Dental Health Services Victoria on 03 9341 1000 or 1800 833 039 (country callers).
- Visit www.dhsv.org.au.

Essential Medical Equipment Payment

The Essential Medical Equipment Payment is an annual payment for Australians with higher than average energy costs because they rely on essential medical equipment in their home.

This additional support is available to people (and their carers) who use essential medical equipment or who medically require heating/cooling at home to manage a disability or medical condition.

To receive the Essential Medical Equipment Payment, the person with medical needs or their carer must:

- need heating, cooling or certain equipment for their medical needs and
- have a Commonwealth Concession Card and
- pay for running costs.

Check the website for all eligibility requirements.

- Visit www.humanservices.gov.au/emep.
- Members of the defence or veterans community should phone the Department of Veterans' Affairs on 1800 555 254 or visit www.dva.gov.au/householdassistance.
- See the Life Support Concession (page 18) and the Medical Cooling Concession (page 20).

Eye care and glasses

The Victorian Eyecare Service (VES) is a statewide service managed by the Australian College of Optometry for people experiencing disadvantage or barriers to accessing eye care services.

VES is available for residents of Victoria who have:

- a current Health Care Card they have held for at least six months
- a current Pensioner Concession Card
- an Aboriginal or Torres Strait Islander background
- child protection involvement for their care.

Aboriginal or Torres Strait Islander people may be eligible for further subsidies through the Victorian Aboriginal Spectacle Subsidy Scheme.

VES focuses on people who experience difficulty accessing services, including people from culturally and linguistically diverse (CALD) backgrounds, people in financial difficulty, people who are homeless or at risk of homelessness, people living in rural and remote areas, people living in public sector care, accommodation or youth justice facilities, and people with low levels of health literacy.

There is no restriction on access to VES based on residency status or visa type.

- Phone the Australian College of Optometry on 1300 303 125 or 03 9349 7434.
- Visit www.aco.org.au.

Hearing services

Hearing services are available for people who hold a Pensioner Concession Card, Veterans' Affair Gold Card or White Card (with hearing loss conditions) or who are receiving Sickness Allowance from Centrelink, and their dependents.

Free hearing services include a hearing assessment, information and support and, if needed, a hearing device.

For more information or to apply

- Phone the Australian Government Department of Health on 1800 500 726 or via the National Relay Service on 13 36 77.
- Visit the hearing services website at www.hearingservices.gov.au.

Multi-Purpose Taxi Program

This program gives a 50 per cent discount on taxi fares for permanently and severely disabled people. The discount has a maximum amount per trip and an annual limit.

To be eligible for the program, you must be a permanent resident of Australia, living in Victoria, have a disability that affects your ability to use public transport independently and have an eligible concession card. There is a small fee to receive your card.

- Phone Commercial Passenger Vehicles Victoria:
 - Phone 1800 638 802 (toll free) or 03 8683 0768
 - TTY 1800 555 677
 - Speak and listen 1800 555 727.
- Visit cpv.vic.gov.au.

Patient travel subsidies

The Victorian Patient Transport Assistance Scheme (VPTAS) subsidises the travel and accommodation of rural Victorians, and an approved escort, who have to travel a long distance to receive approved medical specialist services.

For more information and to apply

- For an application form, ask your local doctor, hospital social worker or phone the Department of Health and Human Services VPTAS office on 1300 737 073.
- Visit www2.health.vic.gov.au/hospitals-and-health-services/rural-health/vptas-how-to-apply.

Pharmaceutical Benefits Scheme (PBS)

Eligible concession cardholders are entitled to a discount on most prescription medicines. Once you and your family reach the Safety Net threshold for the year (conditions apply), most medicines are free.

To receive the PBS medication at the discounted price, you must have one of these cards:

- Pensioner Concession Card
- Commonwealth Seniors Health Card
- Health Care Card
- Veterans' Affairs (DVA) Gold, Orange or White Card.

The co-payment amount (cost) of PBS medication is indexed on 1 January every year and information on the PBS co-payment amount is updated at www.pbs.gov.au.

- Show your concession card at the pharmacy to receive the concessional rate.
- Visit the Pharmaceutical Benefits Scheme website at www.pbs.gov.au or phone 1800 020 613.

Rates and property

Stamp duty concession

This concession provides an exemption or partial exemption from stamp duty for cardholders purchasing property, up to a maximum purchase price. The concession is available once in a lifetime.

For more information and to apply

- For an application form, phone the State Revenue Office on 13 21 61.
- Visit www.sro.vic.gov.au.

Recreation

Pet registration

Concessions are available on cat and dog registrations (concession availability and amount varies between councils).

Pensioner Concession cardholders are eligible for pet registration concessions and some councils also provide the concession to Health Care cardholders.

For more information and to apply

• Phone your local council. Find contact details at knowyourcouncil.vic.gov.au/councils.

Recreation facilities

Discounts are available to various recreation facilities such as the Zoo, National Gallery of Victoria, State galleries and Museum Victoria. Some private organisations such as cinemas and the Australian Football League (AFL) may also offer concessions on admission prices. Discounts are generally available to holders of Pensioner Concession and Health Care Cards and the Victorian Seniors Card.

For more information and to apply

• Contact the recreation facility.

Recreational fishing licences

If you have one of the following concession cards, you do not have to buy a recreational fishing licence:

- Pensioner Concession Card (marked DSP, DSP Blind, AGE, AGE Blind, or CAR only)
- Veterans' Affairs Pensioner Concession Card
- Veterans' Affairs Gold Card (marked TPI)
- Victorian Seniors Card (or interstate equivalent).

You are also exempt if you are under the age of 18 or over the age of 70.

For more information and to apply

• Visit the Department of Environment, Land, Water and Planning website vfa.vic.gov.au/recreational-fishing/fishing-licence.

Transport

Motor vehicle registration fee

This concession provides a 50 per cent reduction on the motor vehicle registration fee component of your registration bill. The concession is available to holders of Pensioner Concession Cards, Health Care Cards and Veterans' Affairs Gold Cards. For holders of the Veterans' Affairs Gold Card given for TPI or EDA a 100 per cent reduction on the motor vehicle registration fee applies. The cardholder or their spouse must be the registered operator of the vehicle. There is a limit of one vehicle per concession card.

Eligible concession cardholders also have the option to pay for six month registration.

- Phone VicRoads on 13 11 71.
- Visit www.vicroads.vic.gov.au and search 'registration concessions'.

Transport Accident Commission (TAC) insurance charge concession

This concession provides a 50 per cent reduction on the TAC charge in your registration bill. It is available to holders of Pensioner Concession Cards and Veterans' Affairs Gold Cards. There is a limit of one vehicle per concession card.

For more information and to apply

- Phone VicRoads on 13 11 71.
- Visit www.vicroads.vic.gov.au and search 'registration concessions'.

Public transport concessions

Many passengers may be eligible for concession fares on public transport. This includes eligible cardholders, children, asylum seekers and students. Those listed on a concession card as a dependant (including spouses) are not eligible for concession fares unless they have their own concession card or are under 17 years of age.

Concession fares are 50 per cent of the full fare.

For more information and to apply

For information about obtaining a concession myki for your concession type, contact Public Transport Victoria:

- Phone Public Transport Victoria on 1800 800 007.
- Visit www.ptv.vic.gov.au.

Victorian Pensioner Free Travel Voucher

Each year, Centrelink issues Victorian Pensioners with a Victorian Pensioner Free Travel Voucher. These are sent in the mail. The voucher can be exchanged for a single Day Pass for metropolitan Melbourne or a return V/Line journey (within Victoria).

For more information and to apply

- For information about using the Free Travel Voucher phone Public Transport Victoria on 1800 800 007 or visit www.ptv.vic.gov.au.
- If you have lost or damaged your voucher, phone Centrelink on 13 23 00.

Victorian Seniors Card travel savings

The Seniors Card is available to permanent residents of Victoria aged 60 years or over who work less than 35 hours a week.

Cardholders can access discounted goods and services from participating businesses including travel, accommodation, hospitality, entertainment and leisure.

Seniors Card holders also receive the following discounts on public transport services:

- a free Seniors myki for accessing concession fares on public transport in Victoria at all times
- free travel within two consecutive zones on Saturdays and Sundays
- free off-peak travel vouchers each year for travel within Victoria
- free public transport during the annual Victorian Seniors Festival week on metropolitan, regional town buses and most V/Line services.

- To apply for the Victorian Seniors Card, phone the Seniors Card team on 1300 797 210 or visit www.seniorsonline.vic.gov.au.
- Victorian Seniors Card applicants will be automatically sent a free Seniors myki.
- For more information about public transport fares, phone Public Transport Victoria on 1800 800 007 or visit www.ptv.vic.gov.au.

Contacts

Victorian Government

Concessions Information Line services.dhhs.vic.gov.au/concessions-andbenefits

Department of Health and Human Services www.dhhs.vic.gov.au 1800 658 521

1300 650 172

TTY users phone 133 677 then ask for 1300 650 172

Speak and listen users phone 1300 555 727 then ask for 1300 650 172

Housing www.housing.vic.gov.au

1300 650 172

TTY users phone 133 677 then ask for 1300 650 172

Speak and listen users phone 1300 555 727 then ask for 1300 650 172

Victorian Carer Card www.carercard.vic.gov.au

Victorian Seniors Card

www.seniorsonline.vic.gov.au

1800 901 958

1300 797 210

Commonwealth Government

| Centrelink | | |
|---|--------------|--|
| www.servicesaustralia.gov.au/individuals/centrelink | | |
| ABSTUDY | 1800 132 317 | |
| Complaints and feedback | 1800 132 468 | |
| Disability, Sickness and Carers | 13 27 17 | |
| Employment Services | 13 28 50 | |
| Families | 13 61 50 | |
| Multilingual Service | 13 12 02 | |
| Older Australians | 13 23 00 | |
| Youth and Student Services | 13 24 90 | |
| | | |

Department of Veterans' Affairs

| www.dva.gov.au | 1800 555 254 |
|----------------|--------------|
| | |

Emergency assistance

| Emergency services (Police, Fire, Ambulance) | 000 |
|---|--------------|
| beyondblue Support Service | 1300 224 636 |
| Crisis Assessment and Treatment Team | 1300 721 927 |
| Homelessness Crisis Line | 1800 825 955 |
| Lifeline Crisis Support | 13 11 14 |
| safe steps 24/7 Family Violence Response Services | 1800 015 188 |
| The St Vincent de Paul Society | 1800 305 330 |
| The Salvation Army Crisis Service | 1800 627 727 |
| Vic Emergency Hotline | 1800 226 226 |

Health

| Ambulance Victoria | 03 9840 3500 |
|---|--|
| Dental Health Services Victoria | General 03 9341 1000 |
| | Country callers 1800 833 039 |
| | Emergency dental 1300 360 054 |
| Disability Intake and Response | 1800 783 783 1800 008 149 (TTY) |
| Hearing Services | 1800 500 726 or via the National Relay Service on 13 36 77 |
| Medicare | 13 20 11 |
| NDIS (National Disability Insurance Scheme) | 1800 800 110 |
| Pharmaceuticals Benefits Scheme Information Line | 1800 020 613 |
| Victorian Eyecare Service | 1300 303 125 |
| | 03 9349 7434 |
| Victorian Patient Transport Assistance Scheme | 1300 737 073 |

Interpreter and translating services

| Translating and Interpreting Services | 13 14 50 |
|---------------------------------------|--------------|
| National Relay Service | 13 36 77 |
| Speak and Listen Relay Service | 1300 555 727 |

Transport

| Public Transport Victoria | 1800 800 007 |
|------------------------------|--------------|
| V/Line Information (Viclink) | 1800 800 007 |
| VicRoads | 13 11 71 |

Energy retailers

| 1st Energy | 1300 426 594 |
|--------------------|------------------------|
| AGL | 13 12 45 |
| Alinta Energy | 13 37 02 |
| Blue NRG | 1300 599 888 |
| Click Energy | 1800 775 929 |
| CovaU | 1300 689 866 |
| Diamond Energy | 1300 838 009 |
| Dodo Power and Gas | 13 DO DO (13 36 36) |

| Energy Australia | 13 34 66 |
|----------------------|--------------------------------|
| Elysian Energy | 1300 671 799 |
| Energy Locals | 1300 693 637 |
| GloBird Energy | 13 34 56 |
| Lumo Energy | 1300 71 45 63 |
| Momentum Energy | 1300 662 778 |
| Next Business Energy | 1300 GO NEXT (1300 466 398) |
| Origin Energy | 13 24 61 |
| People Energy | 1300 788 970 |
| Powerclub | 1300 294 459 |
| Powerdirect | 1300 307 966 |
| Powershop | 1800 462 668 |
| Q Energy | 1300 698 992 |
| Red Energy | 13 18 06 |
| Simply Energy | 13 88 08 |
| Sumo Energy | 13 88 60 |
| Tango Energy | 1800 010 648 |
| | |

Water corporations

| Barwon Water | 1300 656 007 |
|--------------------------------------|--------------|
| Central Highlands Water | 1800 061 514 |
| City West Water | 13 16 91 |
| Coliban Water | 1300 363 200 |
| East Gippsland Water | 1800 671 841 |
| Gippsland Water | 1800 050 500 |
| Goulburn Valley Water | 1300 360 007 |
| GWM (Grampians Wimmera Mallee) Water | 1300 659 961 |
| Lower Murray Water | 03 5051 3400 |
| North East Water | 1300 361 622 |
| South East Water | 13 16 94 |
| South Gippsland Water | 1300 851 636 |
| Wannon Water | 1300 926 666 |
| Western Water | 1300 650 422 |
| Westernport Water | 1300 720 711 |
| Yarra Valley Water | 1300 853 811 |

Energy and Water Ombudsman

| www.ewov.com.au | 1800 500 509 |
|-----------------|--------------|
| | |

7 out of 10 people can save money by using Victorian Energy Compare.



compare.energy.vic.gov.au

