

# Senior Services



A RESOURCE FOR ORGANISATIONS WORKING IN THE SENIORS COMMUNITY  
April 2013

Website: [www.seniors.ms.govt.nz](http://www.seniors.ms.govt.nz)



## A word from Warren

Welcome to our first newsletter for 2013.

What a summer it's been – a great opportunity for

SuperGold Card holders to get the most value from using their cards.

This weather is also a good incentive to keep active which is one of the recommendations in *The Guidelines on Physical Activity for Older People* to help older people live longer, healthier lives.

As well as staying active having an enduring power of attorney is important as people age. Organisations or individuals are invited to give online feedback on the survey about how the enduring power of attorney changes from 2008 are working. I hope you enjoy reading more on the above issues and other seniors-related articles in this newsletter.

Regards,

Warren Hudson  
General Manager, Senior Services

Article	Page
Enhanced SuperGold online directory	2
Using the SuperGold Card in Australia – update	2
People can get New Zealand Superannuation when they are working	3
'Services for Seniors' brochure updated	3
April increase in NZ Super and Veteran's Pension	3
Student Loan changes	4
Guidelines on Physical Activity for Older People (aged 65 years and over)	4
Prepare for your future – set up an enduring power of attorney	5
Public consultation on enduring powers of attorney	5
Engaging older people project	6
National dementia awareness campaign	6
Welfare Reform changes	7
Get a free flu vaccination now	7
Contact us	7
Getting in touch with Senior Services	7



## Enhanced SuperGold online directory

The SuperGold Card is a discounts and concessions card for seniors and veterans, in recognition of their contribution to New Zealand society.

Search the SuperGold Directory for discounts/concessions in your area

With the SuperGold Card you can get:

- discounts and offers from a range of businesses
- government concessions (such as free off-peak public transport)
- discounted services from your local council

Information about services for seniors can be found on the Ministry of Social Development's Seniors website.

new Search and Print Features

SuperGold now accepted in Australia

Special Offers! Check out the latest offers

News and updates

Read the latest update to cardholders - Dec 2012

Golden year for SuperGold - Nov 2012

About this site | Terms of use | Privacy | Apply for listing | Directory help | Contact us

newzealand.govt.nz

The SuperGold online directory was recently enhanced to make it easier for cardholders to search for and print discounts.

Cardholders are now able to:

- filter search results to only show those physically located in a specific local area
- compile individual results across multiple categories into a single list
- create a personalised booklet-style directory of businesses, sorted by discount category or district, that can be printed or emailed.

SuperGold Card holders can now get discounts and offers from a range of over 4,400 businesses; access government funded free off-peak public transport; and receive discounted services from their local council.

Cardholders can create their own personalised directory of SuperGold businesses in their area by using the *Build your Discount Directory* tab shown on the SuperGold website's home page at:

[www.supergold.co.nz](http://www.supergold.co.nz)

## Latest SuperGold special offers!

The SuperGold website contains the March and April newsletters and includes offers from Countdown, Nescafe, UDC, Queenstown Skyline Gondola, and Noel Leeming.

## Using the SuperGold Card in Australia - update

### New South Wales

From 1 January 2013, cardholders can use their SuperGold Card at all participating Australian Seniors Card businesses in New South Wales (NSW). The Seniors Card is the Australian version of our SuperGold Card. There are around 2,000 businesses on board in NSW. Find out where the SuperGold Card can be used by visiting the NSW Seniors Card website at:

<http://www.seniorcard.nsw.gov.au/home.asp>

### Victoria

There are over 3,800 Seniors Card businesses in Victoria. Over ninety percent of them now accept the SuperGold Card. To read more go to the Seniors Card website below and choose Victoria.

[www.seniorcard.com.au](http://www.seniorcard.com.au)

### Other states

If cardholders are visiting other places in Australia, they should visit the Seniors Card website for the appropriate state/territory at:

[www.seniorcard.com.au](http://www.seniorcard.com.au)

Many businesses who offer a Seniors Card discount will also accept the SuperGold Card but cardholders will need to check with the particular business. Read more about using the SuperGold Card in Australia on the SuperGold website at:

[www.supergold.govt.nz](http://www.supergold.govt.nz)

## People can get New Zealand Superannuation when they are working

Many people who are over 65 choose to work on a part or full-time basis. A person can still receive their New Zealand Superannuation while working or receiving other income, but this may affect the amount of income tax they have to pay on their combined income.

### Non-qualified spouse or partner

If a person has a spouse or partner who doesn't qualify for their own NZ Super, they can choose to include them in their payments. If they do this, any other income either of them earns could affect how much they get.

As a guide, based on the 1 April 2013 rates, if a couple's combined annual income is equal to or more than \$25,786.06 (excluding NZ Super) they would be financially disadvantaged if they chose to include their non-qualifying spouse/partner in their payment.

If a person's spouse or partner is included in their payments, they can earn up to \$100 (before tax) a week between them, before their NZ Super is affected. If a couple earns more than \$100 (before tax) a week their payments are reduced by 70 cents for every dollar of income over \$100 (before tax).

For more information on including a spouse or partner in NZ Super, contact us on 0800 552 002.

For more information on tax and NZ Super, please go to Work and Income's page on Tax Codes at:

<http://www.workandincome.govt.nz/individuals/65-years-or-older/superannuation/payments.html>

For more questions and answers click on the *Ask a question* link on the Senior Services website page at: [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz)

## 'Services for Seniors' brochure updated



The updated March 2013 version of the 'Services for Seniors' brochure is now available.

The content has been updated and its readability and layout have been enhanced.

To get a copy please:

- download it from Senior Services website at: [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) or
- phone us on 0800 552 002 or
- visit a Local Service Centre.

## April increase in NZ Super and Veteran's Pension

The Annual General Adjustment occurred from 1 April 2013. This ensures that the rates of New Zealand Superannuation, Veteran's Pension, Social Security Benefits, Student Allowances, Community Services Card thresholds and other assistance keep pace with changes in the price of goods and services purchased by New Zealand households.

A 2.44% increase applied to the rates of New Zealand Superannuation and Veteran's Pension. This ensures that the married couple rate continues to equal 66% of the average net wage.

Payment rates can be viewed at:

<http://www.msd.govt.nz/what-we-can-do/seniorcitizens/entitlements/nz-superannuation/payments.html>

## Student Loan changes

Some changes were announced to Student Loans in the 2011 and 2012 Budgets that have now come into effect.

### Borrowers aged 55 and over

People aged over 55 are no longer eligible for the living costs or course-related costs components of the Student Loan. They will continue to be eligible to borrow for the compulsory fees component.

Transitional provisions may apply for those who are completing a programme of study which they started prior to 1 January 2013.

Some students may be able to get a Student Allowance, or qualify for assistance from Work and Income.

### Alternative contact person

All new Student Loan applications now require the borrower to provide an alternative contact person.

Inland Revenue may contact this person if the student's loan repayment obligations become overdue and Inland Revenue is unable to contact the borrower.

The alternative contact person's only responsibility is to update Inland Revenue with the student's whereabouts if they are asked.

They are not responsible for repayment of the loan, nor are they able to manage the student's loan with Inland Revenue unless they are set up as a 'nominated person'.

For more information on these changes go to: [www.studylink.govt.nz](http://www.studylink.govt.nz)

## Guidelines on Physical Activity for Older People (aged 65 years and over)



Guidelines on Physical Activity for Older People (aged 65 years and over)



The Ministry of Health recently issued physical activity guidelines to help New Zealanders aged 65 years and over live longer, healthier, and more independent lives.

*The Guidelines on Physical Activity for Older People* gives five key recommendations to help older people live longer, healthier lives.

These recommendations are:

- be as physically active as possible and limit sedentary behaviour
- consult an appropriate health practitioner before starting or increasing physical activity
- start off slowly and build up to the recommended daily physical activity levels
- aim to increase physical activity five days per week for at least 30 minutes if the activity is of moderate-intensity; 15 minutes if it is of vigorous-intensity; or a mixture of moderate and vigorous aerobic activity
- aim to do three sessions of flexibility and balance activities, and two sessions of muscle-strengthening activities per week.

View the *Guidelines on Physical Activity for Older People (aged 65 years and over)* on the Ministry of Health's website at: <http://www.health.govt.nz>

## Prepare for your future – set up an enduring power of attorney



Having an enduring power of attorney in place means greater peace of mind for a person, as they choose someone they trust to act on their behalf and in their best interests should they lose capacity to manage their own affairs.

It also means a lot less stress for their family and friends as they know that the person has made arrangements.

There are two types of enduring power of attorney:

- a Personal Care and Welfare enduring power of attorney
- a Property enduring power of attorney.

Most people set up both types of enduring power of attorney.

Under a Personal Care and Welfare enduring power of attorney, a person chooses one person to make decisions about their personal care and welfare on their behalf if they become mentally incapable.

Under a Property enduring power of attorney, a person can appoint one or more attorneys to make decisions about their property affairs.

A person can, if they wish, give their property attorney authority to manage their property affairs while they still have capacity.

Choosing an attorney is one of the most important steps a person can take in setting up an enduring power of attorney. For their Personal Care and Welfare Attorney they will want to select someone who knows their personal likes and dislikes well.

Having them live nearby is helpful, as they are required to encourage the person to act on their own behalf, and to stay connected to the community, as much as possible.

For their Property Attorney, the person should choose someone who will be able to handle their money matters easily and responsibly. The person will need to talk to the people they wish to be their attorney(s) first.

Visit the Ministry of Social Development's website at: [www.msd.govt.nz/what-we-can-do/seniorcitizens/your-rights/enduring-power-of-attorney.html](http://www.msd.govt.nz/what-we-can-do/seniorcitizens/your-rights/enduring-power-of-attorney.html) for more information. This includes a worksheet to help people think about their preferences before asking a lawyer or trustee corporation officer to advise them.

## Public consultation on enduring powers of attorney

On 26 September 2008 changes to the laws regarding enduring powers of attorney came into effect. The changes provided greater protection for the rights and interests of people unable to manage their own affairs. The Minister for Senior Citizens is conducting a public consultation to look at how well those changes are working. The consultation began on 1 March and goes through to 30 June 2013.

People with views about how well enduring powers of attorney are working are encouraged to answer the online questionnaire at:

<http://www.msd.govt.nz/about-msd-and-our-work/whats-happening/2013/enduring-powers-of-attorney-review.html>

## Engaging older people project

New Zealand's population is ageing. Soon there will be more people over 65 years than under 14 years of age. This changing ratio of old to young will make New Zealand look very different and organisations will need to review their policies and practices, including how they relate to a growing 'aged sector'.



The three-year research project, *Engaging Senior Stakeholders: Positive Ageing at the Elder-Organisation Interface* sought to find out what makes interactions between organisations and older

people positive and negative and what needs to change for older people and organisations to experience positive interactions more often.

The research found that positive interactions between older people and organisations mean that older people enjoy on-going participation in society (eg as members of voluntary organisations) and the economy (eg with organisations catering to their needs); older people experience a sense of wellbeing and organisations benefit from repeat custom and satisfied clientele.

To achieve positive interactions, older people need to ask for help when needed; express needs clearly, succinctly, and in a reasonable manner; and build positive relationships. This University of Waikato research project was funded by the Foundation of Research Science and Technology (now Ministry of Business, Innovation & Employment), with support from other research organisations. For more information:

- Website: [www.positiveageing.net.nz](http://www.positiveageing.net.nz)
- Email: Margaret Richardson (Margie@waikato.ac.nz) or
- Email: Mary Simpson (Mary@waikato.ac.nz)

## National dementia awareness campaign



Phase Two of Alzheimers New Zealand's National Awareness Campaign started in February 2013.

The sector-wide campaign was developed to deliver on Strategic Goal 2 from the National Dementia Strategy 2010 – 2015: *to build public awareness about dementia and the services and support available to people affected by dementia, and to help destigmatise dementia* and launched a TV commercial and a dedicated website in September 2012.

Phase Two includes a mix of television commercials, magazines advertising and editorial content. The campaign aims to show people what help is available and that they can seek the care and support they need without shame or fear of the consequences.

A timely diagnosis will often mean a person can keep living independently for much longer. People typically live with the diagnosis of dementia for many years, and a significant portion of this time can be at home.

With a timely diagnosis, people with dementia, their family and carers can start taking practical steps such as arranging their legal and financial matters, and getting the care and support they need.

Further information about dementia, the campaign and help available for people affected by dementia is available at: [www.wecanhelp.org.nz](http://www.wecanhelp.org.nz)

## Welfare Reform changes

New Zealand's welfare system is being reformed with new benefits that recognise that most beneficiaries can and do want to work. Changes are in three stages: August 2012, October 2012, and July 2013.

August 2012 - Youth Service, which was the first part of the Government's Welfare Reform programme, started on 20 August 2012.

October 2012 - From 15 October 2012 there were changes to some benefits to encourage and support more people into work.

July 2013 - Welfare system changes will simplify the benefit system and bring in a clearer focus on work.

Read about Welfare Reform changes at: <http://www.msd.govt.nz/about-msd-and-our-work/work-programmes/welfare-reform/index.html>

## Get a free flu vaccination now

People 65 years of age and over don't have to put up with the miseries of influenza this winter. They can get free immunisation to protect them from this serious illness. Influenza is not just a 'bad cold'. It is a serious disease that can kill, or may lead to serious complications and hospitalisation, particularly if people have an existing medical condition like heart or lung disease or diabetes.

People can call their doctor or nurse today to make an appointment. Check out [www.fightflu.co.nz](http://www.fightflu.co.nz) for more information or call 0800 IMMUNE 0800 466 863.

## Contact us

For any newsletter feedback, story suggestions or questions please contact the Newsletter Editor at: [seniors@msd.govt.nz](mailto:seniors@msd.govt.nz)

## And finally just a reminder ..... getting in touch with Senior Services

Senior Services provides support and assistance by connecting older people to a wide range of services and information.

Senior Services provides access to financial assistance such as New Zealand Superannuation, SuperGold Card, Community Services Card, Veteran's Pension, Residential Subsidies and Overseas Pensions.

It may also be able to help with some accommodation and health related costs.

People can:

- access their website at [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz) to search for information and find answers to common questions by using the *Ask A Question* function
- send an email to [seniors@msd.govt.nz](mailto:seniors@msd.govt.nz) with a question and receive a personalised answer
- call them on their freephone 0800 552 002 between 8am to 5pm, Monday to Friday, to ask a question or get advice
- book an appointment to meet a case manager by phoning 0800 552 002.

If a person is hearing impaired they can use:

- Deaf Link free-fax: 0800 621 621
- Telephone typewriter (TTY): 0800 111 113
- Text: 029 286 7170
- Email: [MSD\\_Deaf\\_Services@msd.govt.nz](mailto:MSD_Deaf_Services@msd.govt.nz)

So if anyone has a seniors-related question or needs information, please ask them to contact Senior Services.