ADF Transition Handbook
A guide to leaving the military for members and their families

This booklet contains a range of information, advice and resources to assist Australian Defence Force personnel and their families with their transition back into civilian life.

www.defence.gov.au/transitions
Introduction

Australian Defence Force military personnel and their families can access a range of information, advice and resources to assist with their transition back into civilian life.

Planning early will make your transition as smooth and successful as possible, and Defence Community Organisation and staff at our ADF Transition Centres and the CTAS National Processing Centre can link you and your family into Defence and Australian Government support services, and help with the administrative aspects of separation.

Support services include practical information seminars, personalised assistance to prepare for transition, referrals, help with administration, and support for training and civilian employment.

To access any of these services, or to find out more information, visit www.defence.gov.au/transitions or contact the all-hours Defence Family Helpline on 1800 624 608.

Transitioning to civilian life involves the whole family, and you and your partner can attend an ADF Transition Seminar or talk to advisory staff at an ADF Transition Centre at any stage in your career. Your unit staff can also give you advice about the pros and cons of leaving Defence and the services available to you if you do.

A note on privacy

When providing support to military personnel and their families, Defence Community Organisation collects personal information in order to provide quality services.

In collecting personal information of current ADF members and their family circumstances, DCO is required to comply with the Privacy Act 1988, which regulates the manner in which the organisation collects, handles, stores, secures, maintains, provides access to, alters, uses and discloses personal information.

Our team provides a quality service based on best practice guidelines. We strive to continually improve our services through quality review processes, research and evaluation.

Visit our website at www.defence.gov.au/dco to read our complete privacy statement and our client service charter.
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# ADF Transition Centre contact details

The ADF Transition Centres help you to access information relevant to your needs as well as help with your transition administration.

## Australian Capital Territory

ADF Transition Centre Canberra  
**Phone** 02 6265 8806  
**Email** ADFTC.Canberra@defence.gov.au

## New South Wales

ADF Transition Centre Defence Plaza Sydney  
**Phone** 02 9393 2843  
**Email** ADFTC.SydneyCentral@defence.gov.au

ADF Transition Centre RAAF Richmond  
**Phone** 02 4587 2526  
**Email** ADFTC.Richmond@defence.gov.au

ADF Transition Centre Liverpool (Moorebank)  
**Phone** 02 8782 4148  
**Email** ADFTC.Liverpool@defence.gov.au

ADF Transition Centre RAAF Williamtown  
**Phone** 02 4034 7805  
**Email** ADFTC.Williamtown@defence.gov.au

ADF Transition Centre Shoalhaven (HMAS Albatross)  
**Phone** 02 4587 2526  
**Email** ADFTC.Shoalhaven@defence.gov.au

ADF Transition Centre Riverina (Kapooka)  
**Phone** 02 6933 8511  
**Email** ADFTC.RMV@defence.gov.au

ADF Transition Centre Bandiana  
**Phone** 02 6055 2119  
**Email** ADFTC.RMV@defence.gov.au

## Victoria /Tasmania

ADF Transition Centre Defence Plaza Melbourne  
**Phone** 03 9282 7666  
**Email** ADFTC.VictoriaTasmania@defence.gov.au
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<tr>
<th>Queensland</th>
<th>Northern Territory</th>
<th>Western Australia</th>
<th>South Australia</th>
<th>CTAS National Processing Centre</th>
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</table>
| ADF Transition Centre Gallipoli Barracks  
Enoggera  
Phone 07 3332 7239  
ADFTC.SthQueensland@defence.gov.au | ADF Transition Centre Robertson Barracks  
Phone 08 8925 2071  
ADFTC.NorthernTerritory@defence.gov.au | ADF Transition Centre Leeuwin Barracks  
Phone 08 9553 2674  
ADFTC.WesternAustralia@defence.gov.au  
ADF Transition Centre RAAF Base Pearce  
Phone 08 9553 2674  
ADFTC.WesternAustralia@defence.gov.au | ADF Transition Centre Edinburgh Park  
Phone 08 7389 6884  
ADFTC.SouthAustralia@defence.gov.au | CTAS@defence.gov.au |

The transitions websites are found at:
1. Transition Support Services

1.1 Defence provides a range of support services to assist ADF members planning to leave Defence to make the transition to civilian life.

1.2 Members receive a transition support service that is tailored to ensure a successful transition. Notwithstanding the reason for transition, the regional ADF Transition Centre can assist a member and the member's family throughout the process.

1.3 It is important to be informed about what to expect. Early planning will make the transition as smooth and successful as possible.

1.4 Transition Support Services has released The ADF Transition Manual. This manual prescribes the policy and procedural aspects applicable for the efficient separation from the ADF or transfer to the Reserves, by Defence members. The manual is the overarching document, providing guidance and direction to Defence members, commanders, transition staff and other Defence personnel who are involved in the provision of transition support services. This manual is to be read in conjunction with other transition-related Defence policies.

1.5 The ADF transition process is well documented and should be followed to ensure that the member receives the benefits for which they may be eligible. This advice and information is important for achieving an uncomplicated and stress free transition.

ADF Transition Centres and their staff

1.6 ADF Transition Centres (ADFTCs) are staffed by Australian Public Service (APS) personnel who are trained to assist military personnel and their families to move smoothly back into civilian life.

1.7 While ADFTC staff can help you complete your administrative obligations, it is your responsibility (in conjunction with your chain of command) to ensure you complete your administration before you leave the military.

1.8 ADFTCs are located around Australia, generally on or near major Defence establishments. We may schedule outreach visits where there is no local ADFTC.

1.9 ADFTC staff provide advice and assistance to you and your chain of command by:

- guiding you through administrative requirements,
- tailoring the process according to the nature and circumstance of your transition,
- informing you of Defence-provided benefits for which you may be eligible,
- providing advice about services provided by other government departments and external agencies,
helping you complete your administration before you leave the military, and

helping you and your family prepare for life away from the military.

1.10 We encourage your partner to attend your transition interview so that they can understand the requirements associated with transition and be briefed on the support services that may be available.

1.11 Some of the specific things ADFTC staff can do include helping you to:

- compile documentation and forms correctly,
- choose suitable separation and transfer dates,
- get your separation applications in on time,
- access Defence-provided assistance like the Career Transition Assistance Scheme,
- nominate to attend an ADF Transition Seminar,
- consider other issues related to transition, like Reserve service considerations and options, and
- gain access to Defence and other government support agencies including the ADF Rehabilitation Program, Department of Veterans Affairs, Defence Community Organisation, ComSuper, Department of Human Services (Centrelink, Medicare), Defence Housing Australia, and Toll Transitions.

Forms for your transition

1.12 The following forms are available from Webforms on the Defence intranet. ADFTC staff can help you complete them.

- Form AC 853: Application for Resignation, Discharge or Transfer to the Reserves
- Form AC853-2: ADF Separation Clearance
- Form AC853-3: Career Transition Assistance Application
- Form AC853-4: ADF Transition Seminar Application

Who’s responsible for transition?

1.13 Transition from military service to civilian life is a shared responsibility and requires a coordinated effort by a number of individuals and agencies. Both you and the Department of Defence have specific responsibilities regarding separation and transition.

1.14 For you to transition successfully to civilian life, a number of administrative functions must be completed in a timely manner. This will require the combined involvement of:

- you, and your family,
- your unit staff,
− your career/personnel managers,
− ADFTC staff, and
− other Defence agencies as appropriate.

Administrative requirements and what to consider when leaving Defence

1.15 When choosing your last day of service in permanent force, we recommend you consider:
− the anniversary of enlistment date for the Military Superannuation and Benefit Scheme, Defence Force Retirement and Death Benefit Scheme, or Long Service Leave.

Eligibility

1.16 Permanent force members and Reservists completing periods of Continuous Full Time Service must complete their transition with their regional ADFTC.

1.17 Reserve members contemplating separation are not eligible to access the services provided by the ADFTC. Reserve transition information is available through your chain of command.

Notes
2. Medical and Dental

Psychological screening

2.1 If you have been deployed within the past two years you must participate in Post Operational Psychological Screening (POPS). Contact your on-base Health Centre for further information.

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Separation health examination

2.2 You must have a final medical in the six months before you separate from the military. This is known as a Separation Health Examination (SHE) and will be conducted by your on-base Health Centre. Policy guidance can be found in Health Directive 278.

Separation dental examination

2.3 In the six months before you separate from the military, Defence strongly recommends that you have a Separation Dental Examination (SDE). This will ensure that if you need dental treatment it can be identified and completed inline with your entitlements.

2.4 It is your responsibility to coordinate a SHE and SDE with your local Area Health Service. You should start this process as early as practical and get it done well before your separation date—it can be difficult to secure appointments and complete treatment very close to your separation date.

Release of your health records

2.5 During your service, your health records were maintained so that you received healthcare services and fitness for duty assessments. Before you separate, you should obtain your health history summary, particularly if you require ongoing clinical care. You can obtain formal handover documentation from Defence and provide it to a civilian health service provider of your choice.

2.6 You can request a copy of your records at any time during your service, or after separation. If you’re still serving, ask your on-base Health Centre for your records. You will be given your medical X-rays (except long bone X-rays of Clearance Divers) when you separate.

2.7 If you’ve already separated from Defence, send a request PM387 Authority to Release Health Information and/or Records for Ex ADF Members for your health records to your Service health records office.

2.8 We encourage you to identify a civilian general practitioner and general dentist well before your separation date and by the time of your
separation health examination. This will help Defence to provide you with a smooth transition to civilian health care.

2.9 If you intend to seek compensation, it is recommended that you provide a copy of your medical records to the Department of Veterans’ Affairs, to allow for faster processing of claims.

**ADF Rehabilitation Program**

2.10 If you become injured or ill while in service, whether or not your illness or injury is service related, Defence will assist your rehabilitation through the ADF Rehabilitation Program (ADFRP). The purpose of ADFRP is to reduce the effect occupational injury, illness and disease may have on operational capability.

2.11 Military personnel who are wounded, injured or ill have access to the following Joint Health Command (JHC) services:
- high quality medical and specialist treatment,
- a dedicated Rehabilitation Consultant to support workplace-based rehabilitation and to coordinate care arrangements, and
- non-clinical aids and appliances in support of serious and/or complex rehabilitation needs.

2.12 Defence provides these services with an aim to support your return to work in current or different duties or trade. Where this is not possible, injured or ill members will be rehabilitated, medically separated, and supported to transition to the civilian environment.

2.13 To help you determine an appropriate vocation after separation, the ADFRP provides access to Vocational and Functional Assessments. Your Rehabilitation Consultant will work closely with ADFTCs and Department of Veterans’ Affairs to determine funding and training requirements for you. They also liaise closely with Member Support Coordinators (MSC) who are appointed by Command to ensure you are effectively supported through your transition from Defence.

2.14 You are eligible for assistance under ADFRP whether you are a permanent ADF member or a Reservist on CFTS, regardless of your duty status. Members on Reserve duty, other than CFTS, may also be eligible for ADFRP assistance. Get more information from your chain of command or your Regional Rehabilitation Manager.

2.15 Your entitlement to medical and dental treatment continues up to, but not beyond, your separation date. You do not need to meet a defined standard of medical or dental fitness in order to separate from Defence, but it is important that you arrange to meet your existing health care needs during the last 12 months of your service.

**More information**

Directorate of ADF Rehabilitation and Compensation

3. Support services

Department of Veterans’ Affairs

Claims for rehabilitation and compensation

3.1 If you have sustained an injury or contracted a disease which you believe is related to your service in the ADF, you may be entitled to compensation. In this situation, you are strongly encouraged to lodge a claim for acceptance of liability with Department of Veterans’ Affairs (DVA), even if your medical condition is not currently causing any problems. This will help you if the condition causes problems later in life.

3.2 If DVA accepts liability for your injury or disease, your eligibility for rehabilitation and compensation will then be assessed. The type of compensation and the amount of financial or other assistance you may be eligible for depends on the nature of service rendered and when you sustained the injury or disease. In addition to financial assistance, compensation can include the provision of a health care card (for former members and part-time Reservists) which covers the treatment of accepted conditions.

3.3 DVA may provide rehabilitation assistance to eligible serving and former ADF members, including Reservists, cadets and cadet instructors. Rehabilitation programs are designed to assist members if they are injured or become ill because of their service in the ADF. The type and extent of rehabilitation will depend on the nature and severity of the injury or disease and the particular circumstances. A rehabilitation program will assist with your physical and psychological recovery, and to provide support for social, vocational and retraining needs.

3.4 Rehabilitation in DVA is directed by the coordinated use of medical, allied health, psychological, social, educational and vocational measures. The Veterans’ Vocational Rehabilitation Scheme is also available to veterans who have rendered eligible service before 1 July 2004.

3.5 DVA will also pay for treatment for eligible ADF members who have diagnosed cancer, post traumatic stress disorder, anxiety or depression, whether the condition is related to their service or not and without the need to apply for compensation.

3.6 To ensure that individuals are not compensated twice for the same incapacity, where compensation in respect of the same incapacity is received from more than one source, payments may be ‘offset’ (reduced) in recognition that compensation for the loss incurred has already been received.

3.7 Your dependents may receive compensation if your death is related to your military service.
3.8 For advice on eligibility and processes, you should contact DVA. Representatives from DVA regularly attend on-base Health Centres to help members who would like to know more about these entitlements. Alternatively, you can contact your local DVA office.

**On Base Advisory Service**

3.9 DVA provides the On Base Advisory Service (OBAS), which is staffed by trained personnel who are experienced in issues relating to transitioning to civilian life and understand DVA’s processes. Their role includes:

- providing information about DVA services and benefits like rehabilitation, health services, support and compensation,
- providing support for lodging any current or prospective compensation claims,
- assisting in the early identification of health, rehabilitation and income support requirements post separation,
- delivering presentations at the ADF transition seminars and information sessions and events, and
- where requested, delivering presentations to ADF personnel as part of their pre and post deployment briefings.

For more information about the OBAS, email GeneralEnquiries@dva.gov.au or call 133 254 (metropolitan callers) or 1800 555 254 (regional callers).

**Mental health advice and services**

3.10 It is not unusual for members to find the transition to civilian life to be stressful. You may experience sadness, distress or anger during your transition and it’s important for the wellbeing of you and your family that you acknowledge these feelings and explore the range of assistance available to you.

3.11 DVA’s [At Ease mental health portal](http://www.at-ease.dva.gov.au) can help members and their families manage their mental health. At Ease provides tips, treatment options and resources and can link you to professional help if you need it. The portal will help you recognise the signs of poor mental health, and families can find advice on how to care for someone with a mental health condition. The portal also offers advice on a healthy lifestyle, manage drinking, and advice on suicide prevention. Visit [www.at-ease.dva.gov.au](http://www.at-ease.dva.gov.au) for more information.

3.12 If you need professional support for any mental health issue, you should talk to your local GP and advise them that you are a veteran. The GP may refer you to a psychologist, psychiatrist, mental health social worker or mental health occupational therapist.

3.13 DVA also funds a range of specialist mental health services, such as PTSD group treatment programs and inpatient hospital services. DVA will pay for treatment of diagnosed PTSD, anxiety and depression for any ex-serving personnel with operational service (including service in
Afghanistan or Iraq) whether the condition is related to their service or not, without the need to lodge a compensation claim.

3.14 The Veterans and Veterans Families Counselling Services (VVCS) provides individual counselling and group programs to eligible veterans, peacekeepers and their families. It is a specialised, free and confidential, Australia-wide service. Call VVCS anytime on 1800 011 046 and visit www.vvcs.gov.au for details.

Help with preparing compensation claims

3.15 The Training and Information Program (TIP) is a joint Department of Veterans' Affairs and ex-service organisation initiative that trains pension officers to help members prepare compensation claims.

3.16 Pension officers are specifically trained to assist claims under the Veterans’ Entitlements Act 1986, Safety, Rehabilitation and Compensation Act 1988 and the Military Rehabilitation and Compensation Act 2004. Their training also includes other services offered by DVA.

3.17 Please note that while OBAS staff can help you to lodge your compensation claim with DVA, they cannot help you prepare your claim. This role is undertaken by the pension officers working through local ex-service organisations.

3.18 To find your nearest TIP-trained pension officer, visit the Department of Veterans’ Affairs website. Pension officers can also provide advice if you are interested in undertaking TIP training with a view of supporting other military personnel.

Department of Veterans’ Affairs contacts

133 254
www.dva.gov.au

Ex-service organisations

3.19 Ex-service organisations, or ESOs, are groups of currently serving and former serving military personnel who provide support and assistance to current and former members of the ADF. Their services can include:

- lobbying to promote improved conditions and entitlements for the serving and ex-serving community,
- pension provision, and assistance with submitting claims to DVA,
- advocacy support, particularly when members are seeking support and services from Defence or DVA,
- welfare support for current and former members and their families,
- help with gaining financial assistance from ESOs,
- home and hospital visits and aged care support,
- employment and vocation guidance, and
– social activities to provide mutual support and networking opportunities.

3.20 Most ESOs have welfare officers who can provide you with information about the wide array of community and government services available to veterans, their dependants, war widows and former serving members.

3.21 For a list of major Ex Service Organisations refer to: http://www.dva.gov.au/

Service pensions

3.22 DVA provides income support payments and related benefits to certain veterans and their dependants. A pension is payable to veterans with qualifying service under the Veterans’ Entitlements Act 1986 (VEA) and their eligible partners. ‘Qualifying service’ means service in a conflict or on a warlike operation, and includes service that is covered under the Military Rehabilitation and Compensation Act 2004 (MRCA) for compensation purposes. Information about qualifying service is available in the DVA Fact Sheet IS56 Qualifying Service Overview.

3.23 Income support payments are means-tested, with an income test and an assets test determining the rate of payment.

3.24 Income support payments and benefits available through DVA are not limited to those veterans who have attained veteran pension age (60). For example, a service pension on invalidity grounds is available to an eligible veteran under pension age who, due to incapacity from permanent disability alone, is permanently prevented from working more than eight hours per week. Other criteria include that the disability results in a combined impairment rating of 40 points or more using the Guide to the Assessment of Rates of Veterans’ Pensions. It is not necessary that the incapacity to work is related to a service-caused condition. Invalidity service pension is broadly equivalent to the disability support pension available through Centrelink, although the test of incapacity is slightly different.

3.25 Compensation payments made by an insurer can also affect the rate of payment of an invalidity service pension and a Centrelink disability support pension where the compensation is for lost wages or lost capacity to work (known as economic loss).

3.26 You cannot receive a social security pension and a DVA service pension at the same time.

Partner service pension

3.27 If you receive, or are eligible to receive, a service pension, your partner may also be eligible to receive one. This includes legally married couples and those in de facto relationships.

3.28 There is no minimum age requirement, if:

– you have dependent children,
– you receive the special rate of disability pension under the 
**Veterans' Entitlements Act**, or
– you are eligible for the special rate of disability pension under the 
**Military Rehabilitation and Compensation Act**.

3.29 If you receive the above general rate of disability pension, your partner is eligible from age 50. In other cases, from 1 January 2014, the qualifying age for a partner service pension is 60 years, for both men and women.

**Pensioner concession card**

3.30 If you receive a DVA or Centrelink income support pension (even if you're on a partial rate of payment) you are eligible for a pensioner concession card. This allows concession rates on a range of services, which may include motor vehicle registration, water and electricity supply, postal services, train fares and pharmaceutical products. The precise benefits available under these arrangements varies from state to state.

**Low income health care card**

3.31 You may be eligible for a low income health care card from Centrelink. There is a qualifying income test. Card holders and their dependants listed on the card may be entitled to:
– Commonwealth health concessions,
– concessions offered by private companies,
– cheaper medicines under the Pharmaceutical Benefits Scheme, and
– concessions on ambulance, dental and eye care, public transport costs, and utility bills like electricity and water.

**Home maintenance**

3.32 The Veterans’ Home Maintenance Line is a toll-free telephone service. You can call the number for advice on general property maintenance matters. Operators can refer you to local, reliable and efficient tradespeople who have appropriate qualifications and both professional indemnity and public liability insurance cover. They can also arrange home inspections to identify current or possible future maintenance problems.

3.33 Any member of the veteran community is eligible to use the Veterans’ Home Maintenance Line. While advice from this help line is free, you will need to pay for work done by tradespeople, including callout fees.

**Veterans’ Home Maintenance Line**

1800 801 945.
Veterans’ Vocational Rehabilitation Scheme

3.34 The Veterans’ Vocational Rehabilitation Scheme (VVRS) is provided under the Veterans’ Entitlements Act and can help you to return to paid work or increase your work hours. The Scheme can also assist you if you are at risk of losing your job, if you are finding it increasingly difficult to maintain your employment, or if you are about to move from the ADF into civilian work.

3.35 The VVRS is available to those who have eligible service under the VEA (prior to 1 July 2004) regardless of whether they have an injury or receive a pension or other entitlements from DVA. This includes the following types of service:

- operational,
- peacekeeping,
- hazardous, and
- eligible Defence service (generally means at least three years CFTS during the period 7 December 1972 to 6 April 1994).

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

3.36 There are pension protection provisions under the VVRS which apply to those in receipt of a special rate of disability pension or an invalidity service pension who wish to return to paid employment without jeopardising their pension eligibility.

3.37 You can find more information by contacting DVA on 133 254. Visit www.dva.gov.au for the application form (number D1000).

Veterans and Veterans Families Counselling Service

3.38 The Veterans and Veterans Families Counselling Service (VVCS) can provide you and your family with free, confidential counselling, case management and group programs. VVCS staff are professionally qualified psychologists and social workers with experience working with the veteran and ex-service community who can provide you and your family with support in friendly and safe settings across Australia.

3.39 VVCS is open to:

- Australian veterans of all conflicts and peacekeeping operations as defined by the Veterans’ Entitlements Act,
- partners and dependent children, under 26 years of age, of veterans with issues arising from the veteran’s service,
- war widows,
- all children of Vietnam veterans, regardless of age, who have psychological and emotional needs arising from the impact of their parents’ operational or warlike service,
– ex-service personnel with a mental health condition as a DVA-accepted disability and their family members,
– current serving members of the ADF who have been formally referred by the ADF under the Agreement for Services, and
– F-111 maintenance workers and their families.

3.40 Eligible serving and ex-serving members and their families can refer themselves to VVCS. Other current serving members can request a referral from their ADF Medical Officers.

3.41 The Veterans Line is the VVCS after-hours telephone crisis counselling service. It provides telephone counselling to help veterans and peacekeepers and their families cope with crisis situations outside office hours. Follow-up by VVCS staff on the next working day can be organised.

Veterans and Veterans Families Counselling Service
1800 011 046*
www.dva.gov.au/vvcs

*While this is a free call number, calls from pay phones and some mobiles may incur charges. During business hours the number connects to the nearest of 15 VVCS offices located across Australia. Outside business hours the number connects to the Veterans Line.

Stepping Out
3.42 The Stepping Out Program is a free, two day program for ADF members and their partners, offered by VVCS. The program assists ADF members who are about to, or who have recently separated from, the military in their transition from military to civilian life. The program is conducted nationally.

Stepping Out contacts
1800 011 046
www.vvcs.gov.au and search for ‘Stepping Out’

Australian Defence Force Financial Services Consumer Council
3.43 The Australian Defence Force Financial Services Consumer Council provides independent, professional financial education (not advice) to ADF members and their families.

3.44 You can access educational resources, training and guidance from the Council’s website

Australian Defence Force Financial Services Consumer Council
www.adfconsumer.gov.au
Private health insurance

3.45 Before you separate from the ADF, you should consider carefully your health insurance needs. Special provisions apply to permanent members of the ADF on separation in recognition of having had effective hospital cover during their period of service.

3.46 If you are over 30 when you separate from Defence and you purchase hospital cover on the date of your separation, your Lifetime Health Cover loading, if any, will be determined by either your age when you enlisted or your date of enlistment. If you are over 30 on the date of separation and do not purchase hospital cover on that date you will start accumulation of ‘days without hospital cover’.

3.47 If you were under 30 when you enlisted, or if you enlisted before 1 July 2000, you are unlikely to have a Lifetime Health Cover loading.

3.48 You should also be aware that there may be lead-times, or a minimum time as a financial member, required to claim some benefits from your new health insurance provider.

3.49 For more information, contact Defence Health, Navy Health or your preferred health insurance provider.

3.50 Your ADF Transition Centre can provide you with a health insurance letter if required.

Health insurance contacts

www.defencehealth.com.au
www.navyhealth.com.au
www.privatehealth.gov.au

Ambulance cover

3.51 You may want to obtain ambulance cover when you separate from the ADF. Visit www.privatehealth.gov.au/healthinsurance for more information.

Medicare cards

3.52 Whether or not you decide to join a health insurance fund you should definitely get a Medicare card. Complete a Medicare enrolment application form and take it to a Service Centre along with your current identification and proof of residency documents.Medicare contacts

132 011
www.humanservices.gov.au

Pensioner concession card

3.53 All DVA and Centrelink income support pensioners (including those on a partial rate of payment) are eligible for a pensioner concession card, which allows concession rates on a range of services, which may
include motor vehicle registration, water and electricity supply, postal services, train fares and pharmaceutical products. The precise benefits available under these arrangements vary from state to state.

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**Centrelink services**


3.55 The Human Services website has a range self service options, which are a quick and effective way to claim a range of payments, request and provide documents, report, view and update your details and receive online letters.

3.56 If you register for an online account, you can download and use an Express Plus mobile app for your smart phone or tablet.

3.57 If your enquiry cannot be resolved online, or you need assistance with payments and services, a customer service officer can assist. A full list of phone numbers is available at [www.humanservices.gov.au/contact](http://www.humanservices.gov.au/contact).
Human Services’ contacts

Looking for work (22 and over) 13 2850 If you need help in a crisis use this number for advice on Newstart Allowance, Youth Allowance, or if you’re a farmer, are self-employed or live in rural Australia.

Looking for work (under 22) 13 2490 For advice on Youth Allowance, Austudy and the Pensioner Education Supplement.

Planning for or needing help in retirement 13 2300 For advice on a range of benefits including the age pension, pensioner concession card, the Commonwealth seniors health card, the Financial Information Service, the bereavement payment and bereavement allowance.

If you, or a family member, is ill, injured or has a disability 13 2717 For advice on the disability support pension, carer payment, sickness allowance, carer allowance, and mobility allowance.

If you are a parent or guardian 13 6150 For advice on the family tax benefit, parental leave pay, dad and partner pay, baby bonus, childcare benefit, childcare rebate, parenting payment, health care cards, double orphan pension, bereavement payment, jobs, education and training childcare fee assistance.

4. Reserve service information

Support for Reserves

4.1 The Defence Reserve Support (DRS) organisation is part of the Canberra-based Directorate of Reserve and Employer Support. The network of State offices provides a local link between the ADF, Reservists, their employers, and the wider community.

4.2 The DRS conducts activities aimed at educating employers about the benefits of having Reservists on staff, and recognising their ongoing support through a system of supportive employer awards. Local DRS staff can be a useful point of contact for initial enquiries regarding Reservist-employer relationships.

4.3 The Employer Support Payment (ESP) Scheme provides financial assistance to eligible employers to help offset the costs of releasing employees for most categories of ADF service. ESP is paid at a set weekly rate regardless of the employee’s salary. The weekly rate is equivalent to the average weekly ordinary time earnings. Part time employees receive a pro rata rate. The full time rate is updated each July and published on the DRS website.

4.4 There are no restrictions on the way employers can use the money, but it must be included in the employer’s annual tax return. They can use it to pay for temporary staff or overtime to those who cover the Reservist’s absence. ESP is not payable for the first two weeks of eligible service during each financial year.

4.5 Self employed Reservists must meet the ‘principal source of income’ or ‘legitimate business’ test to be eligible. They must be genuinely self-employed for at least six months prior to becoming eligible.

4.6 ESP may be paid at a higher rate in some circumstances (for example, medical specialists) or where substantial hardship can be demonstrated.

4.7 In 2001, the Government introduced legislation to protect Defence Reservists in their civilian employment and education. This legislation makes it an offence for an employer to discriminate against, disadvantage, or dismiss an employee or prospective employee for rendering Defence service. Protections also apply to contractors and business partners, and in certain circumstances to students enrolled in a course at an Australian education institution. That said, neither the Government nor the ADF wants to impose unreasonable burdens on employers.

4.8 Reservists also have obligations to their employers. For instance, they should give their employer reasonable notice (at least one month’s notice wherever possible) of their requirement to perform Defence service. If an employer has significant and legitimate problems in releasing an employee, they are encouraged to speak with the employee and their Reserve commander.
4.9 The Reservist should provide their employer with ESP information and claim forms when initially requesting leave. This often avoids difficulties and misunderstandings, while demonstrating a tangible benefit to the employer.

4.10 The Reservist or their employer can contact the Office of Reserve Service Protection for information and assistance on 1800 671 998 or email ORSP on orsp@defence.gov.au. Visit www.comlaw.gov.au to read the Act and relevant regulations.

4.11 For a brief and easy to understand overview of the protections, visit the Fairwork Ombudsman’s website at www.fairwork.gov.au and navigate to the fact sheet section.

**Defence Reserves Support contacts**

1800 803 485  
www.defencereservessupport.gov.au

**Navy Reserve**

4.12 The Navy Reserve is an integrated part of the Royal Australian Navy and consists of the Active Reserve and the Standby Reserve. Members who joined the Navy after 1 July 2003 must transfer to the Standby Reserve. Exceptions include members who were subject to disciplinary, age or medical constraints. Individuals can volunteer to transfer to the Active Reserve in lieu of the Standby Reserve. Reserve personnel are also able to volunteer to undertake periods of CFTS. CFTS conditions of service are exactly the same as for permanent members.

4.13 If you join the Navy Reserve when separating, you keep your options open for future Naval service.

4.14 If you transfer to the Navy Reserve you must retain and maintain your uniform at your own expense. After two years, Defence will replace your uniform on a one-for-one basis, in line with life expectancy scales.

4.15 The current training day limit is 200 days per financial year. This allocation is not automatic, but is the limit to which a Reservist may work providing a position has days allocated to it.

4.16 The compulsory retirement age in the Navy Reserve is 65.

**Active Reserve**

4.17 If you join the Active Reserve you may be posted to any of the following:

- **Funded Reserve Commitment positions.** These are funded and dedicated Navy Reserve positions embedded within all shore Command and Administrative Authorities within Australia.

- **Vacant Permanent Navy positions.** Reserve personnel may be posted to vacant Permanent positions to fill a long-term (CFTS) or short-term (reserve days) vacancy.
Short Term Reserve Position (formerly Projects). These positions are funded each year to progress work that is short-term in nature, strategic in outlook and can be completed in a single financial year.

Standby Reserve

4.18 Short of mandatory call-out obligations, Standby Reserve personnel have no formal service commitment, but are required to inform Navy of their current contact details annually. Standby Reserve members may volunteer for transfer to the Active Reserve for service that is mutually agreed between Navy and the member.

Navy Reserve contacts

Visit the Contact us page of the Royal Australian Naval Reserve website

www.navy.gov.au/reserves/contact-us

Army

4.19 The Australian Army Reserve comprises of two components: the Active Reserve and the Standby Reserve. The Army Reserve is a fundamental part of the total Army capability and has specific operational roles and support tasks. Army Reserve units are currently participating in a wide range of operational activities involving Army, both domestically and offshore. From 1 July 2003, all new enlistees to the full-time or part-time Army who complete their initial Minimum Period of Service are mandated to serve a further five years in the Army Standby Reserves, upon completion of their Initial Minimum Period of Service.

Active Reserve

4.20 The Active Reserve is the most common form of Army Reserve service. The Active Reserve provides flexible employment arrangements and access to conditions of service package. To be eligible for the Defence Home Ownership Assistance Scheme, Health Support Allowance, Service awards and other benefits of service, a Reservist is generally required to render a minimum training obligation of 20 days per financial year and be Army Individual Readiness Notice (AIRN) compliant. If you join the Active Reserve, you can be employed in a variety of trades within Army dependant on their geographic location.

4.21 Active Reserve units are located throughout Australia and parade regularly to meet their mandated training obligations.

Standby Reserve

4.22 Standby Reserves have recently ceased full-time or part-time service. They may be employed to undertake specific tasks or projects, and remain a part of the Australian Army, albeit without any training obligation. Should the Government take the decision to enact legislation, Standby Reservists can be called out in a time of crisis.
4.23 If you join the Standby Reserve you can be given period of time to settle into your new job and lifestyle before committing to part-time service or even to return to the permanent force. If you are a member of the Active Reserve and need to temporarily reduce your Reserve participation due to work or family commitments, you can ask to post to the Standby Reserve.

**Army reserves contacts**

www.army.gov.au


**Air Force**

4.24 Air Force Reserve members are integrated within Air Force units (and some Service and NSG units) across Australia. The Directorate of Personnel, through their Air Force Personnel Managers, is responsible for managing both Permanent and Reserve members.

4.25 There are two categories of Air Force Reserve service: the Operational Reserve and Standby Reserve. The Operational Reserve comprises the Active Reserve and the Specialist Reserve. The Specialist Reserve includes personnel with specialist skills, such as the medical, legal, chaplaincy and public relations professions.

4.26 **Operational Reserve** (Active and Specialist Reserves with service obligations). From 1 July 2013, Band 1 to Band 4 descriptors ceased. The revised structure for the Operational Reserve comprises:

- High Readiness Reserve (HRR) consisting of High Readiness Active Reserve (HRAR) and High Readiness Specialist Reserve (HRSR).
- Operational Employment Group (OEG) containing Active Reserve and Specialist Reserve members.
- Supplementary Employment Group (SEG) containing Active Reserve and Specialist Reserve members.

Primarily, SEG positions are established in Headquarters Air Command, Headquarters of Force Element Groups (FEGs), and ‘City’ squadrons. SEG positions may be established in other major Reserve work sponsor organisations, e.g. Non-Service Groups, as required. There are no changes to the current arrangements for SEG Group Captain and Star ranked officers.

4.27 Mandatory annual Reserve Service obligations are:

- **HRAR** 50 Reserve Service Days.
- **HRSR Specialist Reserve** 7 Reserve Service Days with the member’s option to serve an additional 13 Reserve Service Days.
- **OEG Active Reserve** 20 Reserve Service Days with the member’s option to serve an additional 12 Reserve Service Days.
- **OEG Specialist Reserve** 7 Reserve Service Days with the member’s option to serve an additional 13 Reserve Service Days.
- **SEG** 1 Reserve Service Day.

4.28 Individual Readiness Requirements (IRR) for each category are:
- **HRR** No change to previous requirement.
- **OEG and SEG** 5 yearly health assessment or specialist health assessment as applicable. Certain mustering/specialisations will have specific IR requirements.

4.29 Commanders can set required IRR for certain positions. You should check PMKeyS for your IR requirements against your position details or contact your unit for information. Alternatively, advice on IR and other aspects relating to Reserve Refinement is available at the DGRES-AF website: [http://intranet.defence.gov.au/RaafWeb/sites/DGRES-AF/](http://intranet.defence.gov.au/RaafWeb/sites/DGRES-AF/)

4.30 If you belong to the Operational Reserve you are required to complete the annual minimum number of service days specified for your position. You may be allocated additional days to complete other taskings.

4.31 To be eligible for the Defence Home Ownership Assistance Scheme, Health Support Allowance and Service Awards you must complete a minimum of 20 service days per financial year.

4.32 HRR and OEG members are posted to establishment positions whilst SEG members are a flexible employment pool for project or short term activities for which an establishment position is not justified.

4.33 Irrespective of element, all reservists are subject to ‘call out’ by the Governor General.

4.34 PMKeyS remains the authoritative source of position detail.
Strategic Reserve (Standby Reserves without service obligations)

4.35 Standby Reserve comprises ex-Permanent Air Force and ex-Operational Reserve personnel who do not have an annual service obligation, other than ensuring their contact details are current.

4.36 All Air Force personnel who enlisted after 1 January 1996, and all Officers who were appointed after 1 July 2003, are automatically transferred to the Standby Reserve for a minimum of five years following their separation from Permanent or Operational Reserve service.

Air Force reserves contacts
DGRES-AF website (Reserve Refinement updates; RES policy; News Breakers)

DP-AF website (RES information; Flexible Employment; Additional Task List; personnel matters)

Notes
5. Defence leave matters

Leave checks
5.1 Your Pay and Administrative Centre (APAC or MPAC) will conduct a leave check before your transition date.

5.2 If you plan to take leave before your transition date you must submit your leave forms as soon as possible. If using PMKeyS Self Service you must ensure that your supervisor finalises the process before you go on leave.

Recreation leave
5.3 Subject to having leave approved, you may either use all your leave before you separate or receive pay in lieu on separation. Pay in lieu is based on your leave credit after your leave record has been audited. Your leave credit on separation will include all recreation leave accrued up to midnight on the last day of your service, providing:

- all entitlements have been entered, e.g. Basic Recreation Leave, Extra Recreation Leave, Remote Locality Leave,
- any non-effective service has been entered, and
- all recent leave applications have been recorded.

5.4 There is limited provision under which ADF recreation leave credits can be transferred to another employer. Please refer to PACMAN Chapter 2 Part 3 (2.3.22).

ADF Long Service Leave
5.5 ADF Long Service Leave (LSL) accrues at the rate of three months after the first 10 years of continuous eligible service, and 0.3 months for each year after 10 years. If approved, you can take LSL during service on full or half pay. If you are entitled to be paid LSL on separation, it will be automatically processed by the MPAC, unless a written request not to be paid is received by the MPAC well in advance of your intended separation date. You must advise the ADF Home Purchase & Prior Service Section (ADF HPPS) in Canberra of your request and they will arrange for a Statement of Service to be sent to your gaining employer with full details of your LSL entitlement.

Transfer of ADF Long Service Leave entitlement
5.6 You may request, in writing, not to be paid out your LSL entitlement if you intend to take up future government service within 12 months. Be sure to discuss this with both the losing and gaining employer as individual circumstances may vary.

5.7 In some circumstances, transferring LSL will involve transferring funds to the gaining employer. This will only occur if you transfer to another Commonwealth Government agency. If you transfer to a state or local
government agency you must check that your new employer will accept the liability without funds transfer from Defence. This request will be actioned by ADF HPPS upon receipt of your request.

5.8 If you have not served 10 years and are not entitled to receive payment of your accrued LSL, you can still ask to transfer your pro-rata accrued LSL to the gaining government body for continuity purposes.

5.9 If you want to transfer your LSL you must submit your request using form AE354. You must follow the instructions on the form to lodge.

**Statement of service for LSL and personal (sick) leave purposes**

5.10 In some cases, a future government employer may recognise ADF service for LSL accrual purposes. You should contact your future employer to discuss their individual policies as it will vary from agency to agency.

5.11 If you commence Australian Public Service (APS) employment you may be eligible to have your ADF service recognised for the accrual of personal leave. For example, if you start APS employment with the Department of Defence within 2 months of leaving the ADF, you will be credited with 3 weeks full pay personal leave (sick leave) on appointment and a further 2 weeks for each completed year of ADF service up to a maximum of 26 weeks.

5.12 Defence cannot provide advice on the policies of other government bodies. You should discuss these matters with your gaining APS Human Resources area.

5.13 To request a statement of service you must submit form AE354 and lodge it according to the instructions on the form.

- You can contact ADF Home Purchase & Prior Service Section at ADF.HPPS@defence.gov.au
- Contact MPAC-DS via the Defence Service Centre on 1800 DEFENCE (3333 623)

**Recognition of prior service**

5.14 If you have previously worked for another government agency you may be eligible to have your prior service recognised for LSL accrual purposes. Some Reserve service undertaken before your full-time service may also be recognised for accrual purposes. You should arrange to have any previous service recognised as soon as possible and well in advance of separation.

5.15 You must lodge your request for recognition of prior service by using form AD575.

**Continuous Full-Time Service**

5.16 If you serve on periods of Continuous Full Time Service (CFTS) you accrue LSL. However, you must have ceased all other government employment to access any accrued leave or be paid in lieu. If you
undertake CFTS while on Leave Without Pay (LWOP) from another government agency, they may request a Statement of Service letter on completion of CFTS. This will then be assessed by your full-time employer and may be accepted as eligible service for LSL purposes.
6. Defence finance matters

6.1 There are a number of financial considerations that you should consider before you separate from Defence.

Separation pay

6.2 On the date of your separation, you will stop being paid and receiving allowances from Defence.

6.3 Should you change your separation date or cease your separation, you must ensure that all paperwork is submitted and approved well before your original separation date. This will ensure that there is no possible payout of leave entitlements and salary, as this can result in a debt.

6.4 You must contact the ROMAN help Desk on 133272 ensure that you have no money either owed to you or that you owe Defence.

6.5 If you have been paid a retention or completion benefit and fail to complete the associated Return of Service Obligation (ROSO) you may be required to repay all or part of the payment.

6.6 Separation pay is calculated taking into account any outstanding salary up to the date of separation. This includes allowances as well as pay in lieu of recreation leave and LSL. Any money or taxes owed either to Defence by you, or by Defence to you, and any taxes, will be included in this calculation. An example of money owed is repayment of advance or bond and cleaning costs for Defence housing.

6.7 As long as you provide correct separation information, separation pay will go into your bank account (the account Defence pay was deposited) within five working days after separation.

6.8 Defence requests that you keep this bank account open for at least six months after you separate, in case any additional payments need to be made.

6.9 A Statement of Final Entitlement is sent to your post separation address when the separation pay has gone into your bank account.

6.10 A Payment Summary will be sent to the same address at the end of the financial year.

You are strongly advised to use an address after separation which will remain active for some months.

Allotments

6.11 Allotments, such as those to bank accounts or loans, will also cease on the day you separate. You are responsible for organising alternative payment facilities for any allotments and you must do this before the day you separate.
Salary packaging

6.12 Salary packaging arrangements will cease when you separate from Defence. You must advise the Administrator you are separating from Defence as soon as possible. You should complete a Cessation Form and send it to the Administrator as early as possible before you separate. Visit www.smartsalary.com.au to get a copy of the form.

Termination payments

6.13 If you separate from Defence under a Management Initiated Early Retirement or a redundancy provision, you may be eligible for a termination payment. This may incur a tax liability, which will depend on the nature of the payment and your particular circumstances.

6.14 As these tax implications may be complex, you should consult your taxation advisor or contact the Australian Taxation Office for further information.

6.15 For information on the taxation of employment termination payments, other lump sum payments, or general tax information about starting, changing or leaving jobs, visit the ATO website at www.ato.gov.au and go to the ‘Individuals’ section.

Notes
7. Superannuation

7.1 ComSuper administers both the Defence Force Retirement and Death Benefits Scheme (DFRDB) and the Military Super Benefit Scheme (MSBS) on behalf of the Commonwealth Superannuation Corporation.

Your superannuation entitlements on separation

7.2 Copies of The MilitarySuper Product Disclosure Statement (PDS) and The DFRDB Book are available from www.militarysuper.gov.au or www.dfrdb.gov.au. These websites provide information on each scheme’s main features and entitlements. Further information on superannuation entitlements relating to resignation, age retirement, medical separation, redundancy, death and ancillary benefits are available from ComSuper and via your online account. You can gain access to your online account by contacting 1300 006 727 (MSBS) or 1300 001 677 (DFRDB).

7.3 Depending on the circumstances, benefits may be payable when you separate from the ADF or preserved in the respective scheme.

Superannuation Invalidity Benefits process

Defence determines medical separation

7.4 You must complete either a M40 (MSBS) or D40 (DFRDB) and send the form to ComSuper no more than 3 months before the date you separate. Both forms require that you include:
   - your PMKeyS record of service and education,
   - a Certified Proof of Identity form, and
   - an ATO Tax File Number Declaration form (indicating if you wish to claim the tax free threshold on any invalidity pension).

7.5 ComSuper will notify you in writing when they receive these documents.

7.6 Defence will complete the DM042, which must list all relevant retiring impairments. Defence forwards this form and all medical documents to ComSuper.

7.7 Once ComSuper confirms your separation date and it has been reported by Defence and occurred, ComSuper begins the assessment process.

7.8 Documents may be sent to a medical specialist who supplies a report to ComSuper, if Defence requires additional supporting medical evidence.

7.9 Based on the DM042/medical file, or medical specialist report if required, you are classified as A, B or C based on your ability to
perform relevant civilian employment. You will be notified in writing of ComSuper’s decision. You have 30 days to request reconsideration of the decision.

7.10 If you are classified either A or B, a pension becomes payable immediately.

7.11 If you are classified C, the following will occur:

- **MSBS members** Normal separation, no benefits payable apart from pre-99 lump sum if applicable.
- **DFRDB** Normal separation process.

7.12 Superannuation invalidity benefits are not means tested. They may, however impact on other sources of income (i.e. DVA).

7.13 Pensions may be adjusted twice yearly in line with upwards movements in the Consumer Price Index.

7.14 Medical pensions are subject to regular review. If a member continues to remain more than 30 per cent incapacitated for relevant civilian employment, invalidity pension payments will continue.

7.15 ComSuper presents at the ADF Transition Seminars nationally throughout the year and individual information sessions can also be arranged upon request. ComSuper can only provide general information (rather than financial advice).

**Superannuation contacts**

**MilitarySuper (MSBS)**
1300 006 727
members@enq.militarysuper.gov.au

**DFRDB**
1300 001 677
members@dfrdb.gov.au
GPO Box 2252, Canberra ACT 2601

Note: ComSuper can only provide general information. You are strongly advised to seek financial advice regarding your separation and superannuation entitlements.
8. Defence Housing and Relocation

Service residences

8.1 Under normal circumstances, when you separate from Defence you will know your separation date well in advance, giving you time to plan your post-separation domestic accommodation accordingly. Consequently, a request for an extension of tenancy from separating members is not normally approved, unless compassionate or other unforeseen extenuating circumstances apply. Personal or financial convenience is not considered an extenuating circumstance.

8.2 If you anticipate the need for an extension you must seek written approval from Defence Housing Australia (DHA) at least 28 days before your separation date. In the application you should provide information on:
   - your intentions,
   - your number of dependants and their ages, and
   - details of compassionate, medical, education or other extenuating circumstances.

8.3 When considering a request for extension of occupancy, DHA will consider the future requirement for the service residence and the condition of the property at the pre-vacation inspection. If your request to stay in the service residence is approved, you will be required to pay the market rent and a bond through a nominated real estate agent. Market rent is the rent charged to the ADF by DHA.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 7 ADF Housing and Meals
Rental assistance

8.4 If you receive Rental Allowance, payment will cease on the date you separate. You should contact your real estate company one month before you separate to obtain a final rental payment amount.

8.5 Once the final rental amount has been confirmed, you should make arrangements as soon as possible to allow for a final rent receipt to be issued. Forward the receipt to DHA.

8.6 Sending the receipt to DHA as early as possible will give DHA enough time to action internal processes.

8.7 If bond and rent in advance is being recovered via your pay, outstanding amounts will be calculated and recovered in full at the time of separation via your pay.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 7 ADF Housing and Meals

DHA contacts
www.dha.gov.au
139342

Separation removal entitlements

8.8 Removal entitlements can vary according to your individual circumstances. You should consult Toll Transitions well before your separation date to determine your removal entitlement. Any applications for removal must be approved before the separation date.

8.9 If you have completed the period of service for which you were engaged to serve, retire upon reaching the compulsory age, or are made redundant, (unless you are a Reserve Force member rendering continuous full-time service CFTS) you are entitled to a removal:

- to a residence in the locality in Australia that you nominate as your intended place of residence after separation, provided that travel for you and your family has also been requested to that locality, or

- in an overseas locality, to the nearest point of embarkation in Australia for that locality.

Deferment of removal

8.10 You may defer your removal entitlement for up to 12 months after separation and must apply in writing to Toll Transitions prior to separation. Toll Transitions can provide further information.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 6 ADF Relocation on posting in Australia
Storage of effects entitlements

8.11 You must pay for all storage charges and related insurance costs from the date of delivery to the Commonwealth removalist's store. You will be invoiced directly by Toll transitions.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 6 Div 7 para 6.6.51 Storage on ceasing continuous full-time service

Toll Transitions contacts
1800 819 167
www.tolltransitions.com.au

Defence Services Home Scheme

8.12 The Defence Services Home (DSH) Scheme provides housing benefits to eligible veterans, ADF personnel and their dependants. The benefits include subsidised housing loans, home support loans and associated insurances. Further information can be found on the DVA website.

Defence Home Ownership Assistance Scheme

8.13 Once you have separated from Defence you may apply for one Subsidy Certificate under the DHOAS and must submit your application to the Department of Veterans’ Affairs within two years from the date you are deemed to have separated for the purpose of the Scheme. Importantly, you must use your certificate within 12 months from the date of issue.

8.14 If you have less than 20 years prior Defence service you are eligible for Tier 1 subsidy payments after you separate. If you have served in the Defence Force for a period of 20 or more years you are eligible for Tier 3 subsidy post separation.

8.15 Contact DVA for information on the eligibility conditions that apply.

DHOAS contacts
1300 4DHOAS (1300 434 627)
www.dhoas.gov.au
dhoas@dva.gov.au

Home Purchase or Sale Expenses Allowance

8.16 Subject to certain eligibility provisions, you may be entitled to Home Purchase or Sale Expenses Allowance (HPSEA) on the sale of your home provided you previously received payment of HPSEA for the purchase, or payment under the Home Purchase Assistance Scheme (HPAS). You must have occupied the dwelling in your final posting location, and must have moved to another location. The date of contract for sale must be within a period of two years beginning 12 months before the date of cessation of your service and ending
12 months after the cessation of your service. You cannot apply for HPSEA Sale on termination (PACMAN 6.2.29) until after you have relocated out of your final posting location. There is no entitlement to HPSEA or HPAS for the purchase of a home on or after separation. Please note that reimbursement of costs associated with an approved HPSEA Sale on termination will not be paid until after you have separated from the Service.

**Policy:** *ADF Pay and Conditions Manual (PACMAN) Chapter 6 ADF Relocation on posting in Australia*

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**Contact**

ADF Home Purchase & Prior Service can be contacted at

[adf.hppps@defence.gov.au](mailto:adf.hppps@defence.gov.au)

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**Notes**
9. Other separation requirements

ADF ID cards

9.1 If you are a permanent ADF member who transfers to the Active Reserve, you are entitled to retain your current ADF ID card. If you are a permanent ADF member who transfers to the Standby Reserve, you are entitled to a Grey identity card. Any encoded access, however, will be removed starting on the date you separate from Defence. This applies only to those members who have no variation from their permanent to Reserve employment categorisation. Any change to your Service (Navy, Army, and Air Force) and/or rank will require the issue of a new ADF ID card.

Retired ID cards

9.2 ID cards for retired members are only available to permanent ADF members who have served for 18 years or longer or who are separating from the ADF as:
- medically unfit,
- having attained compulsory retirement age (CRA),
- a Management Initiated Early Retirement (MIER), or
- have been declared redundant.

9.3 This entitlement does not apply if your service is terminated for disciplinary reasons.

9.4 These cards are used for proof of identity only – you cannot enter a base unescorted or access Defence facilities with this card.

Official passports

9.5 If you hold an official passport you must return it to your sponsoring authority before you separate. The sponsoring authority is the unit or directorate responsible for the request for a publicly funded passport or the subsequent administrative centre. For Navy members, the administrative centre is your local Naval Coxswains office. Sponsoring authorities must ensure that passport details and location of passport are recorded on PMKeyS.

9.6 ADF Transition Centres are not responsible for updating passport details on PMKeyS, or taking ownership of separating member’s passports.

9.7 If you transfer to the Reserve, Service authorities may retain your official passport if it is anticipated that you may need the passport for Service duties at some later period. The passport may be held until its date of expiry, at which stage it should be returned to Department of Foreign Affairs and Trade for cancellation or renewal.
Defence Travel Cards

9.8 You must ensure all outstanding transactions (uncoded transactions and unresolved disputes) have been fully processed in the Card Management System (CMS) well before you separate. If this is not possible, you must make arrangements for someone to do this on your behalf by using the ‘Assign Authority’ function.

9.9 If you are transferring to the Active Reserve and will be required to undertake official Defence travel as part of that role, you may retain your Defence Travel Card (DTC). It is your responsibility to advise your CMS Supervisor and Corporate Cards via email of your new contact details, unit name, unit supervisor and cost centre code.

Email: corporate.cards@defence.gov.au

Defence Purchasing Cards

9.10 If you hold a Defence Purchasing Card (DPC) you are responsible for returning it to the issuing authority prior to your separation date.

ADF licences

9.11 If you have an ADF Driver’s Licence you may be able to have your qualifications recognised by state motor vehicle registration agencies. You should contact your Unit Transport Officer for further information before you separate. Transfer of some licence qualifications may not be possible after you separate.

9.12 If you are transferring to elements of the Active Reserve you should retain your ADF issued driving licences. Contact your Unit Transport Officer for further details.

ADF wills

9.13 Defence Community Organisation is the custodian of all wills lodged with Defence. Wills are returned to former ADF members at their post-separation address.

9.14 Before you separate from Defence, you can update your will through Defence Legal.

9.15 To do this, visit the website below and select ‘Regional Legal Offices (Wills and POA)’ and select your state for the contact details of your nearest legal office.


Certificate of appreciation/service

9.16 Certificates of appreciation/service are available to all separating members. Each Service has individual requirements:

- Navy You will receive a Certificate of Service from your Career Management Agency at your post separation mailing address, approximately six weeks after you separate.
Army You will receive a Certificate of Appreciation (AD117 – Chief of Army Appreciation of Service) before you separate. This process should be conducted by your unit in a separation ceremony. Army Personnel Coordination Detachment (APCD) will also provide you with a Certificate of Appreciation but with different wording. If you separate administratively you are not entitled to receive a Certificate of Appreciation.

Air Force You will receive a Certificate of Service on your last working day. Only in exceptional circumstances will the Certificate of Service be forwarded to your post separation address.

9.17 Separating Navy and Air Force members who have not received their formal Certificate of Service may request the ADF Transition Centre to issue an Interim Certificate of Service.

9.18 Army requires Transition Officers at an ADF Transition Centre to issue an Interim Transition Notice (PE071) for all separating Army members.

Records of employment, training and certificates of service

9.19 On separation, you will receive a complete record of your employment and training, as well as a Certificate of Service. These documents will be posted to your post-separation address.

9.20 Navy personnel are required to complete an AE204.

Defence civilian accreditation program

9.21 To assist with post-separation employment, Defence can provide you with nationally recognised civilian qualifications on the basis of the training and experience you have received in your ADF service.

9.22 Navy members should also complete webform AE204 prior to their last working day to receive any Navy-issued Qualifications and Statements of Attainment they are eligible for.

9.23 Army members can no longer apply for the RTO qualifications through the DefenceQuals website. All new qualifications are now issued when a member becomes eligible. Old qualifications are issued automatically on a rolling schedule. Further information and contact details are available at: https://defencequals.edu.au/Contact/


Recognition of trade qualifications

9.25 Due to their training and experience, many Officers and Senior Non Commissioned Officers, may be eligible for membership of various professional institutions and associations. These memberships can help you find civilian employment appropriate your training and
qualifications. You should approach the particular institution relevant to your speciality for further information.

Honours and awards

**Claiming full medals entitlement**

9.26 Before you leave Defence, you should ensure you have your full medal entitlement, including service, campaign and long service medals.

9.27 If you believe you have an outstanding entitlement, you should complete the form AD807 – *Application for the Issue of Medals and/or Clasps* and mail it to the Directorate of Honours and Awards at the address detailed below.

9.28 Be sure to provide the Directorate with your current mailing address. This will ensure outstanding entitlements are dispatched to the correct location.


### Directorate of Honours and Awards contact information

#### Medals Inquiry Line
Operating hours 10 am to 4 pm AEST/AEDST, Monday to Thursday, excluding public holidays

1800 111 321 (toll-free within Australia)

+61 2 6266 2988 (from overseas)

10. Future employment support

Career Transition Assistance Scheme

10.1 The Career Transition Assistance Scheme (CTAS) provides ADF members with assistance to help facilitate their transition to civilian employment on separation. CTAS is available to all permanent members of the ADF and those Reserve members who have rendered CFTS and meet eligibility requirements.

10.2 CTAS assistance is a condition of service and the benefits are determined by the length of qualifying service. The window of opportunity to access benefits is 12 months prior to and up to 12 months post separation.

10.3 Additional assistance is provided to you if your involuntary separation is for medical reasons; you are declared redundant or you accept a Management Initiated Early Retirement (MIER) package.

Eligibility

10.4 To be eligible for CTAS benefits you must provide evidence of your intention to separate. The number of years of service will determine which of the three levels of CTAS you are eligible for. You are automatically entitled to Level 3 CTAS if your separation is involuntary.

10.5 The following levels apply to CTAS:

**Level 1**  
Less than 12 years’ service.

**Level 2**  
12 but less than 18 years’ service.

**Level 3**  
18 or more years’ service, or you have left the ADF for any of these reasons:

- you are medically unfit to continue service,
- you have reached compulsory retirement age,
- you are going through management-initiated early retirement, or
- to meet the needs of the Service (i.e. you have been declared redundant).

Note: Your years of service may be an aggregate of periods of permanent and / or CFTS which may be in one or more Services of the ADF.

10.6 Administrative separation may not attract a CTAS entitlement.
### Benefits

<table>
<thead>
<tr>
<th>Type of Separation/ Years Service</th>
<th>CTAS Level</th>
<th>Approved Absence (AA) for Career Transition Activities such as CTT, CTMC, CVC and FC. Alternatively AA may be used to attend job interviews, appointments or OJE etc</th>
<th>Career Transition Training – CTT</th>
<th>Career Transition Management Coaching – CTMC Up to $2820</th>
<th>CV Coaching (CVC) Up to $253</th>
<th>Financial Counselling Up to $518</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Less than 12 years’ service</td>
<td>1</td>
<td>Yes – up to 5 days Must have completed initial category / corps / or mustering training</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Voluntary 12 to less than 18 years’ service</td>
<td>2</td>
<td>Yes – up to 10 days</td>
<td>EITHER / OR</td>
<td>Yes, up to $1100 if CTMC is not undertaken</td>
<td>Yes, up to $1100 if CTT not undertaken</td>
<td>Yes</td>
</tr>
<tr>
<td>Voluntary CRA or 18+ years’ service</td>
<td>3</td>
<td>Yes – up to 23 days</td>
<td>EITHER / OR</td>
<td>Yes if CTMC is not undertaken</td>
<td>Yes, up to $2820 if CTT not undertaken</td>
<td>Yes</td>
</tr>
<tr>
<td>Involuntary Medical MIER Redundancy</td>
<td>3</td>
<td>Yes – up to 23 days</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Note: For CTT to be available the member must not have gained suitable employment.

### Career Transition Training

10.7 If eligible you may undertake Career Transition Training (CTT) for your intended post-separation employment. This will help you to transfer your existing military competencies to civilian employment, rather than build a new set of competencies. Therefore, CTT should normally be reasonably consistent with your Service employment.

10.8 CTT is undertaken to fill the skills gap between your current skill levels and those required in your proposed occupation. However, you may follow a different career path provided you can demonstrate a long-term interest in an alternative career (e.g. by running a part-time business, or by undertaking some training at your own cost, or through a hobby).
10.9 You must substantiate your application with supporting documentation that addresses two key decision making criteria:

- **Minimum essential**: training will only be approved if the training you seek is essential, and the minimum necessary to make you competitive in your proposed occupation. This condition puts the onus on you to provide suitable evidence to support this requirement. You need to provide a statement explaining why the training is essential and why it is the minimum necessary to make you competitive.

- **Non divergent**: training will only be approved if it leads to one career transition goal. It is not the intent of CTAS to provide training for divergent occupations.

10.10 CTT may be undertaken in-service using Approved Absence provisions or approved leave. You must complete your training within 12 months of separation and you must not undertake training without prior approval.

Note: Eligibility to CTT ceases once you have secured suitable post separation employment.

**Career Transition Management Coaching**

10.11 If you are unsure of your intended post separation occupation you may apply for Career Transition Management Coaching (CTMC), also known as Outplacement Counselling from a civilian perspective. CTMC programs may include:

- Identify transferable skills
- Stress management techniques
- Career options
- Job search strategies
- Interview skills
- Developing a career transition plan

The maximum benefit for CTMC is currently $2820

Note: Both CTMC and CTT can only be approved in certain circumstances.

**Curriculum Vitae Coaching**

10.12 You may be able to access the Curriculum Vitae Coaching (CVC) component of CTAS which will assist you to develop your own curriculum vitae. The CVC can only be used once and it is not available separately if it is incorporated in the CTMC program. The maximum benefit for CVC is $253.
On-Job Experience

10.13 You may use all or part of your Approved Absence to undertake On-Job Experience (OJE) related to your intended post-separation employment. You will remain eligible to apply for compensation benefits under the Safety Rehabilitation and Compensation Act, as amended by the Military Compensation Act, should the need arise. You may not be paid any allowance or remuneration by the employer providing the OJE. There is no financial benefit associated with OJE.

Financial Counselling

10.14 You may, depending on your mode of separation, be able to access the Financial Counselling (FC) component of CTAS. This will give you an opportunity to engage a financial services professional to assist with your financial planning. You should contact the ADF Financial Services Consumers Council (ADFFSCC) for additional information. The maximum benefit for FC is $518.

Involuntary Separations

10.15 CTT, CTMC and FC: - If you separate from Defence for medical reasons; are declared redundant or are offered a Management Initiated Early Retirement then you may receive CTAS Level 3 benefits and have access to both CTT and CTMC as well as FC

Limited Tenure

10.16 If you are an officer and leave the Service under Limited Tenure Promotion provisions then normal CTAS provisions apply commensurate with your length of service.

Preservation of entitlement

10.17 With the exception of Approved Absence, eligibility for CTAS benefits which are not accessed by an eligible member prior to separation, are automatically preserved for up to 12 months post-separation. Members must apply for and complete any CTAS activity within the 12 month preservation period. Special consideration for further extensions may be approved for members who are separating medically. Any entitlement to Defence funded travel, accommodation and associated costs ceases on the separation date.
Reservists

10.18 If you transfer to an active element of the Reserve force, and if your major form of post-separation employment is from Reserve service, you are not considered to have transitioned into the civilian workforce. For these members, the CTAS provisions are preserved while Reserve service is the major form of post-separation employment. On ceasing Reserve service, your entitlements are automatically preserved for 12 months from your last day of service. Unless a Reservist is completing a period of CFTS, the Reserve service is not qualifying service for the CTAS.

Policy

ADF Pay and Conditions Manual (PACMAN) Chapter 2 Part 2 Career Transition Assistance Scheme

Defence Assisted Study Scheme

10.19 The Defence Assisted Study Scheme (DASS) is a tri-Service scheme available to all ADF members. The scheme provides in-service study opportunities irrespective of rank and encourages personnel to consider professional development opportunities throughout their military career. Approved study may be either be higher education or vocational training. A further objective of DASS is to support CTAS. As such, DASS provides a level of support to assist transitioning personnel undertake training leading to civilian employment.

10.20 There are three levels of DASS. From a transition perspective:

- DASS Level 3 Transition sponsorship is only available to ADF members who have applied for voluntary separation with less than 12 years service. This is aligned to CTAS Level 1 where there is no provision for CTT.

- Payment for approved DASS is as a reimbursement only. The funding can be used to undertake training which leads to a qualification or licence testing which is necessary for regulatory purposes for post ADF employment.

  Note: – a claim for reimbursement must be submitted to the DASS delegate prior to separation. Retrospective applications will not be considered.

Policy

Defence Learning Manual
ADF Transition Seminars

10.21 ADF Transition Seminars can help you and your family to prepare for separation by providing information and advice on various aspects of transition. Topics covered in the Seminars include:

- Reserves,
- a ‘Your Career and You’ session,
- transition support benefits,
- superannuation,
- Department of Veterans’ Affairs,
- Veterans and Veterans Families Counselling service,
- a ‘Your Money and You’ session, and
- separation support and administration.

10.22 Defence conduct ADF Transition Seminars nationally throughout the year.

10.23 ADF Transition Seminars are information sessions held throughout the year to equip ADF members and their families with the resources and information they need to successfully plan for their transition.

10.24 You can attend ADF Transition Seminars or talk to advisory staff at ADF Transition Centres at any stage in your career, not only when you are planning an imminent separation.

10.25 Attendance at the seminar by family members is encouraged.

10.26 You can apply to attend an ADF Transition Seminar by completing Form AC853-4: ADF Transition Seminar Application.

10.27 The ADF Transition Seminar Calendar is available at: http://www.defence.gov.au/transitions/when_is_the_next_transition_seminar_on.htm
<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>6 - 7</td>
<td>Townsville</td>
</tr>
<tr>
<td></td>
<td>12 - 13</td>
<td>Darwin</td>
</tr>
<tr>
<td></td>
<td>21 - 22</td>
<td>Melbourne</td>
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<tr>
<td>June</td>
<td>4 - 5</td>
<td>Perth</td>
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<td></td>
<td>11 – 12</td>
<td>Wagga</td>
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<td></td>
<td>18 - 19</td>
<td>Newcastle</td>
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<tr>
<td>July</td>
<td>1 - 2</td>
<td>Brisbane</td>
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<td></td>
<td>16 - 17</td>
<td>Sydney</td>
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<td>22 - 23</td>
<td>Cairns</td>
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<tr>
<td>August</td>
<td>5 – 6</td>
<td>Shoalhaven</td>
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<td></td>
<td>12 - 13</td>
<td>Hobart</td>
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<tr>
<td>September</td>
<td>17 – 18</td>
<td>Adelaide</td>
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<td></td>
<td>24 - 25</td>
<td>Darwin</td>
</tr>
<tr>
<td>October</td>
<td>1 - 2</td>
<td>Canberra</td>
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<td>14 -15</td>
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<td>November</td>
<td>12 - 13</td>
<td>Liverpool</td>
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<tr>
<td></td>
<td>18 - 19</td>
<td>Perth</td>
</tr>
</tbody>
</table>
11. Staying connected

ForceNet

11.1 A new communication tool, ForceNet, being introduced into the Australian Defence Organisation. All current and former members of the Australian Defence Force (ADF), including members of the Australian Public Service (APS) currently working in Defence can join ForceNet.

11.2 ForceNet is a secure UNCLASSIFIED ePortal that sits external to the Defence Restricted Network. It is designed to keep you connected with your Defence colleagues; allowing you to remain in touch with your mates as you transition from permanent service into the Reserves or civilian employment. ForceNet will be accessible anytime; anywhere you have access to the Internet, including your mobile device.

11.3 Regardless of your Defence status (Permanent, Reserve, Former Member of the ADF (civilian) or APS), you will be able to:

- Communicate with members of the Defence community via individual messages or through joining professional or social groups.
- Search for opportunities to serve with Defence either as a reservist or if you are interested in returning to Defence full time.
- Complete a User profile to allow you to volunteer personal information, including current contact details, location, professional experience, skills, etc. so that you may receive more personalised content on ForceNet.

11.4 To ensure ForceNet remains a secure environment in which members can communicate, you will be required to register to ForceNet using your PMKeyS number. You will receive your username and password via the email address and mobile phone number you record in your PMKeyS file. Please ensure you update your contact information in PMKeyS prior to registering on ForceNet.

11.5 For questions about ForceNet email the team on forcenet@defence.gov.au.

Notes
12. Additional support and family services

Defence Community Organisation

12.1 On behalf of Navy, Army and Air Force Defence Community Organisation (DCO) offers a range of programs and services to help Defence families manage the military way of life.

12.2 Services provided by DCO include support from a social worker, assistance for partners’ education and employment, help with childcare, assistance for dependants with special needs, support for Defence community groups, help for families during crisis and emergency, education support for children, and assistance for members leaving the ADF.

12.3 DCO also provides support and resources to help families during times of deployment, family member absence and relocation.

12.4 The best way to access these support services is to contact the all-hours Defence Family Helpline at DefenceFamilyHelpline@defence.gov.au or on 1800 624 608. Visit the DCO website at www.defence.gov.au/dco to find out more about the services on offer.

12.5 DCO has offices in all states and territories offering a wide variety of services and programs. Local DCO teams have Social Workers, Military Support Officers, Regional Education Liaison Officers, Community Development Officers, Family Liaison Officers and administrative staff who can help with a range of services.

12.6 Any queries that separating members and their families have regarding the services offered by the Defence Community Organisation can be directed to DefenceFamilyHelpline@defence.gov.au or 1800 624 608.

DCO contacts

All hours Defence Family Helpline -1800 624 608
DefenceFamilyHelpline@defence.gov.au
www.defence.gov.au/dco

Defence Special Needs Support Group

12.7 The Defence Special Needs Support Group (DSNSG) is a volunteer organisation established to provide support, information and assistance to ADF families who have someone with special needs. The term special needs covers the full range of medical, disability, therapy and educational needs. The person with special needs may be the member and have been injured or have an illness, the members spouse, child or an elderly dependant.

12.8 The DSNSG has support groups located in each state and territory and the group itself is a registered charity and benevolent institution.
12.9 Even if you are leaving the Defence force, the DSNSG can still be a point of contact and provide assistance and support. The Group can link the member into appropriate services and also assist in dealing with health, education and government organisations, particularly if they are also moving to a new location upon separation.

12.10 A full list of all services provided by the DSNSG can be found on the website or for further information, please contact the National Coordinator.

**DSNSG contacts**

1800 037 674  
www.dsnsg.org.au  
national.coordinator@dsnsg.org.au

**Child support**

12.11 Tips for members with child support obligations:

- Contact the Department of Human Services (DHS) to discuss how your separation from Defence may affect your child support assessment.
- DHS can advise you of the options and provide services, referrals and support tools and can help you to apply for a change of assessment.
- You must update all your details with DHS once your circumstances are finalised. This can be done by calling 131 272.

12.12 Important things you need to tell DHS include:

- your mailing addresses and contact details so that they can contact you after you have left Defence,
- any changes to your income, as this may affect the amount of child support you pay,
- any changes to your care arrangements as this may affect your child support assessment,
- any changes to your employer deductions (and be sure to change your payment arrangements before your transition date),
- any overdue child support so that DHS can help you work out a payment plan, and
- any lump sum termination payments, which may affect your child support assessment immediately or in the near future.
What if you don’t update your details?
12.13 DHS can not backdate most changes and if you do not update your details, you might end up paying or receiving the wrong amount. It is important to get in touch as soon as possible.

Sign up for a child support account
12.14 Visit www.humanservices.gov.au/onlineservices or call 131 272 to set up a child services account. Using this service you can update your details anytime, and send DHS secure messages, including attachments.

Child support contacts
131 272
www.humanservices.gov.au

Notes
13. Other organisations that can assist you

13.1 There are many organisations in the community that provide assistance, advice and information to pensioners and their families on legal, financial, health, housing, bereavement and social matters. Some of these organisations include:

- Defence Families Australia
- Council on the Ageing
- Australian Pensioners and Superannuants Federation
- Your local community health centre
- Citizens’ Advice Bureau
- Legal Aid
- Public or private trustee
- Carers’ Association
- Palliative Care Association
- Church groups
- Health support groups for medical conditions (e.g. Cancer Society, Arthritis Foundation, Dementia Society and Diabetes Australia)

13.2 These organisations have state and sometimes regional offices. Some may have a membership fee or a small cost attached to the use of their services.

Legal Aid

13.3 Legal Aid has been established in each state and territory in Australia to assist those in financial need who have legal issues. Advice is provided on a broad range of legal issues, including family, criminal and civil. When action needs to be taken beyond advice, such as correspondence, inquiries or litigation, a means test and a merit test are applied.

13.4 Any ADF member or former ADF member requiring Legal Aid assistance should approach the nearest office of the state or territory’s Legal Aid Office or Commission to make an appointment. There are Legal Aid offices located in all states and territories. Information, including the website for each state and territory Legal Aid office, can be found at the National Legal Aid website.

www.nationallegalaid.org
14. Mental Health Resources

Support in the community

Veterans and Veterans Family Counselling Service – VVCS
VVCS provides free and confidential counselling and group programs to veterans, peacekeepers and their family members. To find out more about VVCS services or to check eligibility visit www.dva.gov.au or call 1800 011 046.

Beyond Blue
Beyondblue works to reduce the impact of depression and anxiety in the community by raising awareness and understanding, empowering people to seek help, and supporting recovery, management and resilience.

www.beyondblue.org.au

Mental health services in Australia
Mental health services in Australia, or MHSA, provides a picture of the national response of the health and welfare service system to the mental health care needs of Australians.

mhsa.aihw.gov.au

Lifeline
Lifeline is an on-call national service providing 24/7 crisis support and suicide prevention services.
131 114

www.lifeline.org.au

Support from Defence
There are a number of medical and health programs you can access before you separate from Defence.

Visit Joint Health Command’s mental health services and functions intranet to find out more about the mental health supports available to you.

Suicide Prevention Program

Alcohol, Tobacco and other Drugs Program

Self help
Including self help (suicide, betting, drinking, alcohol, stress, trauma, sleep disorders) visit http://intranet.defence.gov.au/vcdf/sites/DMHSF/
Health Hot Line
1800 IMSICK is a national 24 hour call service providing world class nurse triage and health support for all ADF entitled personnel within Australia.
Call 1800IMSICK (1800 467 425)

ADF Mental Health Strategy All-hours Support Line
1800 628 036 (FREECALL within Australia)
61 2 9425 3878 (outside Australia)

Notes
15. The ‘are you ready to leave’ checklist

**Now**
- **Housing**: Establish your eligibility for:
  1. Defence Home Ownership Assistant Scheme;
  2. Bank/Building Society Loan; and
  3. Home Purchase of Sale Expenses Allowance.
- **Repatriation & Compensation**: Discuss possible Service-caused disabilities with your Medical Officer and consider lodging claims under the appropriate Acts.
- **Previous Service**: Ensure that any relevant previous service has been recognised for Long Service Leave purposes.

**3–4 Years**
- **Transition Seminar**: Apply to attend a Transition Seminar.
- **Superannuation**: Contact ComSuper for advice on your specific entitlements.

**1–4 Years**
- **Training**: Contact the regional Education, Training and Development Office regarding accessing the Defence Assisted Study Scheme.

**12 Months**
- **Apply for Separation**: Application for Resignation, Discharge or Transfer to the Reserves should be completed and submitted.
- **ADF Transition Centre**: Contact your ADF Transition Centre to arrange an initial interview.
- **Career Transition Assistance**: Contact the ADF Transition Centre to ascertain what you are eligible for under the Career Transition Assistance Scheme.

**6 Months**
- **Superannuation**: Contact ComSuper to confirm your superannuation entitlements.
- **Medical / dental examination**: You need to arrange an appointment for final medical and dental examinations (SHE and SDE).
3 Months

- **Removal**: Arrange an interview with the regional Toll Transitions office.
- **Health insurance and ambulance fund**: Reconsider your health insurance situation and make the necessary arrangements with your chosen private insurance health schemes and/or ambulance funds.
- **Medicare Card**: Ensure you have a current Medicare Card.
- **Certificates**: Ensure your Record of Training has been accredited by the appropriate authority.
- **Wills**: Ensure you have made arrangements to update your Will.
- **Allotments**: Make alternative arrangements to pay commitments currently met by allotments. **Allotments cease on separation**.
- **Removals**: Check on removal arrangements. Compile inventories etc.
- **Superannuation**: Complete appropriate forms and submit to ComSuper. Please note that benefits cannot be processed until after separation as ComSuper requires a definitive final salary.

1 Month

- **Return any items of public clothing and clear account**.
- **Change of address**: Ensure PMKeyS has been updated.
- **Removals**: Check on removal arrangements.

1 Week

- **Clearances**: Ensure all Clearances are completed.
- **ADF Transition Centre**: Attend a final Transition Interview at the ADF Transition Centre – your completed clearance forms **must be submitted** at this interview.

Last day of service

- **Final administration**: Ensure that all clothing, unit clearances, security requirements etc have been returned.