



Australian Government
Department of Defence

Transition Support Services

*assisting ADF members
and their families
with moving forward*

2010 ADF
Transition
Handbook

Introduction

The ADF Transition Handbook is a guide to assist Australian Defence Force (ADF) members and their families to prepare for separation from the ADF. It is important to acknowledge and plan for the changes that will occur both during, and after separation. The ADF Transition Handbook identifies and provides information on issues that may affect separating ADF members and their families, including Defence requirements and other support services provided by Government agencies and Ex Service Organisations.

Early planning and preparation will assist a successful transition from military to civilian life. The information contained in this Handbook is divided under the following headings for ease of reference:

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ADF Transition Centre Contact Details



The regional ADF Transition Centres will assist all separating ADF members to access information relevant to their needs as well as with transition administration. Contact details for ADF Transition Centres are as follows:

ACT

Brindabella Park Building 33
 Senior Transition Officer 02 6127 2886
 A - F 02 6127 2885
 G - M 02 6127 2884
 N - Z 02 6127 2883
 Email: ADFTCCanberra@drn.mil.au

New South Wales

Liverpool (Moorebank) 02 8782 4148
 02 8782 4742
 Email: ADFTC.Liverpool@defence.gov.au

RAAF Richmond 02 4587 2550
 02 4587 2526
 02 4587 3955

Email: ADFTC.RIC@defence.gov.au
 Shoalhaven 02 4424 1375
 Email: ADFTC.Shoalhaven@defence.gov.au

Defence Plaza Sydney
 Manager 02 9393 2674
 Transition Officer 02 9393 2847
 Transition Officer 02 9393 2862
 Transition Officer 02 9393 2673
 Transition Officer 02 9393 2653
 Email: ADFTC.Sydneycentral@defence.gov.au

RAAF Williamtown 02 4964 7805
 02 4928 6568
 02 4964 7385

Kapooka 02 6933 8234
 02 6933 8312

Victoria

Defence Plaza Melbourne
 Manager 03 9282 3389
 Supervisor 03 9282 3632
 Senior Transition Officer 03 9282 3665
 Medical 03 9282 3668
 A-L 03 9282 3121
 M-Z 03 9282 3641
 CTAS 03 9282 3297
 Email: TSS.SouthernVictoria@defence.gov.au

Bandiana North 02 6055 2119

Tasmania

Anglesea Barracks 03 6237 2006
 03 6237 7124

Queensland

Gallipoli Barracks
 Manager 07 3332 4195
 Senior Transition Officer 07 3332 6978
 A – K 07 3332 6501
 L – Z 07 3332 5486
 General Enquiries 07 3332 7239

Lavarack Barracks 07 4771 7963
 Email: Lavadftc.transition@defence.gov.au

HMAS Cairns 07 4042 0234
 07 4042 0225

Northern Territory/Kimberley

Defence Establishment Berrimah
 Building 33 08 8935 4245
 08 8935 4430
 08 8935 4427

South Australia

Edinburgh Park
 Manager 08 8259 5753
 Senior Transition Officer 08 8259 6884
 A-L 08 8393 2436
 M-Z 08 8259 5038
 Email: Saadf.transitioncentre@defence.gov.au

Western Australia

RAAF Pearce 08 9311 2636
 Leeuwin Barracks 08 9311 2230
 Fleet Base West 08 9553 5233

Defence, through Transition Support Services, assists separating ADF members and their families. Transitions Support Services supports families with:

- ▶ preparing for their post separation life; and
- ▶ ensuring that all Defence administrative requirements are completed prior to separation.

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, with successfully transitioning from Defence to civilian life.

The ADF Transition Centre provides information that will support the member to prepare for separation, as well as ensuring that they are 'linked' into other support services, such as rehabilitation and compensation, training and employment.

What to consider when leaving Defence?

One of the most important considerations when leaving Defence is what date to choose to separate. For example it is recommended that members consider separating on a Monday, or the day after a public holiday. Other considerations can include the date of any upcoming pay rises; the anniversary of enlistment date for Military Superannuation and Benefit Scheme or Defence Force Retirement and Death Benefit Scheme or Long Service Leave.

Separating from Defence can impact upon many aspects of a member's life, such as pay, housing and other service conditions. It is recommended that members discuss the implications of their separation with their family prior to submitting their application to separate.

It is also important to identify any support services that members may need once they leave Defence, such as medical, rehabilitation or special schooling needs for your children.

What should you do before you leave?

- ▶ Attend your local ADF Transition Centre
- ▶ Obtain copies of medical documentation
- ▶ Submit any compensation claims
- ▶ Submit superannuation application
- ▶ Apply for Civil Accreditation
- ▶ Apply for Recognition of Prior Service
- ▶ Update your Will
- ▶ Transfer military licences to civilian licences
- ▶ Complete the “Am I Ready To Leave” checklist at the back of this handbook

What will the ADF Transition Centre do?

- ▶ Provide information on, and link members into Defence and other government support agencies, such as:
 - ▶ ADF Rehabilitation Program
 - ▶ Defence Community Organisation
 - ▶ Department of Veterans’ Affairs

- ▶ ComSuper
- ▶ Centrelink
- ▶ Advise on Defence procedures, such as choosing separation dates;
- ▶ Assist with completing Defence requirements; and
- ▶ Assist the member and their family with becoming separation ready

What are the administrative requirements?

All separating ADF members must complete their separation through the regional ADF Transition Centre. This will ensure that all separation requirements are completed prior to the date of separation. If the member does not complete these requirements the ADF Transition Centre will advise the Career Management Agency, who determines whether the separation date needs to be extended.

The ADF Transition Centre will assist with completing all administrative requirements.

Other Considerations

Transfer of Sick Leave

ADF members who commence Australian Public Service employment with the Department of Defence within 2 months of leaving the ADF are 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.

Defence cannot provide advice on the policies of other Departments and agencies as the rules and regulations are varied. Members are advised to check with their gaining employer and to discuss these matters with their gaining Human Resources (HR) area.

Long Service Leave

Eligibility for Long Service Leave accrues at the rate of three months for the first 10 years and 0.3 months for each year over 10 years. Long Service Leave may, if approved, be taken during service on full or half pay. If the member has previously worked for another Commonwealth or State agency they may be eligible to have their former service recognised for Long Service Leave accrual purposes. Similarly, if the member intends taking employment with a Commonwealth or State agency their new employer may recognise their ADF service for Long Service Leave purposes. Members should make arrangements to have any previous service recognised well before separation.

Recreation Leave

Members may, subject to having leave approved, either use all leave at credit prior to separation or to receive pay in lieu on separation. Pay in lieu is based on the leave credit after the Leave Record has been audited. Members leave credits on separation will include all recreation leave accrued up to midnight on the last day of service.

- ▶ 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.

Members should note that there is no provision under which ADF recreation leave credits can be transferred to another employer. They must be paid out.

Recognition of Prior Service

If a member is commencing employment in a Commonwealth government agency, they may be able to have their ADF service recognised for their new long service leave and personal leave calculations.

ADF Long Service Leave

Phone: [02 6127 2821](tel:0261272821)

Email: ADFLONGSERVICELEAVE@defence.gov.au

ADF ID Cards

When a permanent ADF member transfers to the Reserve, Active or Standby, the member is entitled to retain their former ADF ID Card. Any encoded access, however, will be removed as of the date of separation from the ADF. This will apply only to those members who have no variation from their permanent to Reserve employment categorisation. Any change to a member's Service (Navy, Army, Air Force) and /or rank will require the issue of a new ADF ID card.

Retired Member's Identity Card

All members separating from the ADF who are classified as "long-term" members are eligible for issue of a Retired Members Identity Card.

The Retired Member ID card is available for issue to all Permanent Force ADF members who are separating from the ADF and who have served for a minimum period of 18 years. The Retired Member ID card is also available to Permanent Force ADF members who are

required to separate from the ADF compulsorily for any of the following reasons:

- ▶ they are classed as being medically unfit to continue to render military service; or
- ▶ they have attained compulsory retirement age; or
- ▶ they have been approved for a Management Initiated Early Retirement; or
- ▶ they are required to separate to meet the needs of the service, ie declared redundant.

ADF members whose service is terminated for disciplinary reasons are not entitled to the Retired Member ID card.

Other Uses of the Retired Member ID Card

Over time, the Retired Member ID card has been recognised for purposes such as identifying and establishing the bona fides of a member wishing to utilise Defence recreational services such as the ADF Holiday Homes. The card may continue to be used in accordance with any policies or procedures set out by organisations that recognise/accept the Retired Member ID card for utilisation of such services, subject to the member satisfying and complying with any local access requirements, as set out above, should these services be located within Defence access controlled areas.

Policy

Defence Instruction (General) Personnel 52-1 *Defence Identity and Access Control Cards*

Security Issues

The Retired Member ID card does not provide any right of access to any Defence facility, nor does it provide any escorting, sponsorship rights or entitlements. The Retired Member ID card is not a Defence access card of any type.

Should a retired ADF member (whether entitled to a Retired ID Card or not) believe they have reasonable grounds to be approved for access to Defence facilities, they may seek approval from the local Base Commander/Manager who will determine what access is appropriate for each person by conducting a security risk assessment. If considered appropriate by the local Base Commander/Manager that unescorted access should be granted, then that decision would be advised to the facility security guards/staff and the member concerned, outlining the limits of any such approval, i.e. approved to enter for the purposes of attending cinemas, sporting clubs, messes etc. A member who is granted unescorted base access in accordance with the above will be issued with the appropriate base access card by the relevant local base security authority.

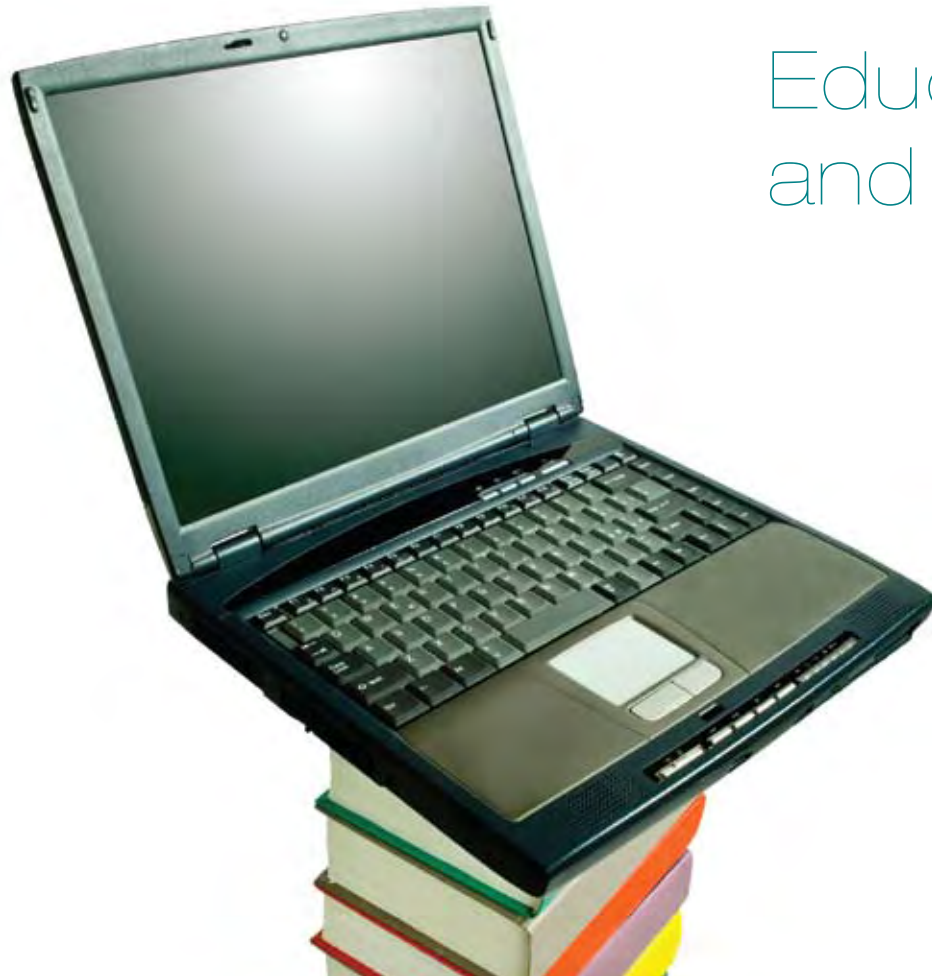
Members should be advised that under no circumstances would a retired member have unescorted access to any facility containing significant official resources and/or national security classified material.

Change of Address

When separating from Defence members should advise the following organisations, if applicable, that their address has, or will be changing:

- ▶ Post office
- ▶ Life assurance and insurance companies
- ▶ Registration and licensing authorities
- ▶ Banks and credit card organisations
- ▶ Centrelink
- ▶ Clubs and associations
- ▶ Electoral offices – re-enrolment will be necessary if moving interstate or to a new electoral area
- ▶ Hire purchase/finance companies
- ▶ Health insurance fund
- ▶ ComSuper





Education and Training

Training and Recognition of Trade Qualifications

Recognition of Trade Qualifications:

Many Officers, Warrant Officers and some Senior Non Commissioned Officers, because of their training and experience, may be eligible for membership of various professional institutions and associations. For those eligible, such memberships could assist members in finding civilian employment appropriate to their Service training and qualifications. ADF members should approach the particular institution relevant to their speciality for further information.

Defence Civil Accreditation Program:

To assist with post-separation employment, Defence provides members with nationally recognised civilian qualifications on the basis of the training, certificates and experience they have received through their ADF service. The Defence Civil Accreditation Database identifies these qualifications by Branch/Corps/Trade group, Qualification or Rank. These qualifications may be issued by the single Service Registered Training Organisation.

Website: <http://www.defencequals.edu.au/>

Navy Certificates and Records of Training and Employment:

Navy members will be issued with a Certificate of Service by their Career Management Agency. Navy members may also apply to obtain their Record of Training and Employment Book (sailors) or Officers' Record of Training and Employment Book, which contains any course certificates, qualifying requirements for civil accreditation, Service history summary sheets, awards and decorations summary sheets, academic and professional qualifications summary sheets, promotion certificates, and record of training certificates. The Record of Training and Employment Book (sailors) or Officers' Record of Training and Employment Book will assist members with marketing their skills, qualifications and experience gained during their careers.

Policy:

Australian Book of Reference (ABR) 10 Sailors' Career Management Manual

Australian Book of Reference (ABR) 6289 RAN Officers' Career Management Manual

Future Employment Support



Career Transition Assistance Scheme

The aim of the Career Transition Assistance Scheme is to provide ADF members with assistance that will facilitate their transition to civilian employment on separation. The Career Transition Assistance Scheme is available to all Permanent and Reserve Force members who have rendered Continuous Full-Time Service. Benefits are determined by length of qualifying service.

Significant features of the Career Transition Assistance Scheme are:

- ▶ assistance is a condition of service and is available at different levels to eligible members;
- ▶ entitlements are available for up to 12 months after separation; and
- ▶ additional assistance is provided to members who are declared redundant or whose service is terminated for medical reasons.

Eligibility:

Qualifying service for the Career Transition Assistance Scheme may be an aggregate of periods of service, which may be in one or more Services of the ADF. The Career Transition Assistance levels for the various types of separation and periods of qualifying service (at the date of separation) follow:

- Career Transition Assistance Level 1:** Less than 12 years' of service
- Career Transition Assistance Level 2:** 12 but less than 18 years' service
- Career Transition Assistance Level 3:** 18 or more years' service, or has left the ADF compulsorily for any of these reasons.
 - ▶ Medically unfit to continue service.
 - ▶ Compulsory retirement age.
 - ▶ Management-initiated early retirement.
 - ▶ To meet the needs of the Service (ie declared redundant)

CTAS Benefits

Assistance Type	Level 1 (0-12 years)	Level 2 (12-18 years)	Level 3 (18+ years, Medical, Redundant, MIER)
Online information	Yes	Yes	Yes
ADF transition seminar	Yes	Yes	Yes
Approved absence for career transition activities (see note 1)	5 days	10 days	23 days
Career transition Training (see note 2)	No	Yes	Yes
Career transition management coaching (see note 2)	No	Yes	Yes
Curriculum vitae coaching	No	Yes	Yes
Financial counselling (see note 3)	No	No	Only for certain members

Note 1: A member may only access approved absence if they have completed their initial category, corps or mustering training at the time of separation.

Note 2: A member may only access career transition training or career transition management coaching, not both.

Note 3: A member is entitled to financial counselling if they have left the ADF compulsorily for any of these reasons

- ▶ Medically unfit to continue
- ▶ To meet the needs of the Service (ie declared redundant)
- ▶ Management-initiated early retirement

Preservation of Entitlement:

With the exception of Approved Absence, eligibility for Career Transition Assistance Scheme benefits that 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 Career Transition Assistance Scheme activity within the 12 month preservation period. Any entitlement to pay, travel, accommodation and associated costs ceases at the expiry of the date of separation.

Reservists:

ADF members who transfer to an active element of the Reserve Force, and whose major form of post-separation employment is from Reserve service, are not considered to have transitioned into the civilian workforce. For these members the Career Transition Assistance Scheme provisions (less the Approved Absence component) are preserved while Reserve service is the major form of post-separation employment. On ceasing Reserve service, their entitlements are automatically preserved for 12 months from their last day of service. Note that Reserve service is not qualifying service for the Career Transition Assistance Scheme; however, Reservists on Continuous Full-Time Service may become eligible for additional benefits as a result of Continuous Full-Time Service.

Career Transition Training:

Eligible members may undertake Career Transition Training for their intended post-separation employment. Members must demonstrate that their desired Career Transition Training is relevant to their intended employment, and is the minimum essential training to make them competitive in a job selection process. Career Transition Training may be undertaken either in-service (using Approved Absence or approved leave, or when not required for duty) or up to 12 months after separation (noting the course must be completed before the 12 months period finishes). Prior approval is required.

The Career Transition Assistance Scheme aims to transfer existing military competencies to civilian employment, rather than to build a new set of competencies. Therefore, normally Career Transition Training should be reasonably consistent with Service employment. However, members may follow a different career path provided they can demonstrate a long-term interest in an alternative career (e.g. by running a part-time business, or by undertaking some training at own cost, or through a hobby). Further, special consideration can be given where ADF employment has limited civilian equivalence.

On-Job Experience:

Members may use all or part of their Approved Absence to undertake On-Job Experience related to their intended post-separation employment. Members undertaking On-Job Experience remain eligible for compensation benefits under the Safety Rehabilitation and Compensation Act, as amended by the Military Compensation Act. They may not be paid any allowance or salary by the employer providing the On-Job Experience.

Medical Separation:

A member who separated for medical reasons may receive Career Transition Assistance Level 3 benefits and may access Career Transition Training as well as Career Transition Management Coaching. In addition, members separating for medical reasons are eligible to receive professional financial counselling.

Redundancy Provisions:

Members who are declared redundant are regarded as Career Transition Assistance Level 3 members and are eligible for Career Transition Training and Career Transition Management Coaching. In addition, redundancy recipients are eligible to receive professional financial counselling.

Management Initiated Early Retirement:

Members who separate from the Service under Management Initiated Early Retirement provisions are eligible for the same provisions as those who separate under redundancy arrangements. However, similar arrangements do not apply to officers who leave the Service under Limited Tenure Promotion provisions. For the latter category of officers normal CTAS provisions apply according to length of service.

ADF Transition Seminars:

ADF Transition Seminars assist ADF members and their families to prepare for separation through providing

information and advice on various aspects of transition such as:

- ▶ Reserves
- ▶ Your Career and You
- ▶ Transition Support Benefits
- ▶ Superannuation
- ▶ Department of Veterans' Affairs
- ▶ WVCS - Veterans and Veterans' Families Counselling Services
- ▶ Your Money and You
- ▶ Separation Support and Administration

Policy:

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

Phone: Details for each regional ADF Transition Centres is provided on the Directorate Transition Support Services

Website: <http://www.defence.gov.au/transitions/>



Reserve Service

Support for Reserves

The Defence Reserve Support organisation is part of the Canberra-based Directorate of Employer and Industry Engagement. The network of State offices provides a local link between the ADF, Reservists, their employers and the wider community from which we draw our people.

The Defence Reserve Support 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 Defence Reserve Support staff are a useful point of contact for initial enquiries regarding Reservist-employer relationships.

The Employer Support Payment Scheme provides financial assistance to eligible employers to help offset the costs of releasing employees for most categories of ADF service. Employer Support Payment 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 Defence Reserve Support website.

There are no restrictions on the way employers can use the money, but must be included in its annual tax return. It can be used to pay for temp staff or overtime to those that cover the Reservist's absence. Employer Support Payment is not payable for the first two weeks of eligible service in each financial year.

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.

Employer Support Payment may be paid at a higher rate in some circumstances (eg: Medical specialists) or where substantial hardship can be demonstrated.

In 2001, the Government introduced legislation to protect Defence Reservists in their civilian employment and education. This 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.

Reservists also have obligations to their employers. For instance, they should give their employer reasonable notice 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.

The Reservist should provide their employer with Employer Support Payment information and claim forms when initially requesting leave. This often avoids difficulties and misunderstandings, while demonstrating a tangible benefit to the employer.

Either the Reservist or their employer can contact the Office of Reserve Service Protection for information and assistance. The Act and its Regulations can be found at www.comlaw.gov.au

Defence Reserves Support

Phone: 1800 803 485

Website: www.defence.gov.au/reserves

Navy

The Navy Reserve is an integrated part of the Royal Australian Navy and consists of two components - the Active Reserve and Standby Reserve. For members who joined the Navy after 1 July 2003 transfer to the Standby Reserve is mandatory, 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 Continuous Full Time Service during which the conditions of service are exactly the same as for permanent members.

By joining the Reserves, separating members keep their options open for future Naval service.

Personnel transferring to the Navy Reserve must retain and maintain their uniform at their own expense. After two years, uniform replacement occurs on a one for one basis, in line with life expectancy scales.

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.

The compulsory retirement age in the Navy Reserve is 65.

Active Reserves

Active Reserve personnel 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 or short-term vacancy where the Permanent Navy incumbent is undertaking training, convalescence or is on leave; and
- ▶ Project Program positions: 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 Reserves

- ▶ Short of mandatory Call-Out obligations, Standby Reserve personnel have no annual service commitment, but are required to inform Navy of their current contact details; and
- ▶ Standby Reserve members may volunteer for transfer to the Active Reserve for service that is mutually agreed between Navy and the member

Internet: www.navy.gov.au/reserves

Reserve Contacts: www.navy.gov.au/reserves/contact-us

Army

The Australian Army Reserve comprises two components: the Active Reserve and the Standby Reserve. The Army Reserve is a fundamental part of the Total Force and has specific operational roles and support tasks. Volunteers may participate in a wide range of operational activities currently involving Army. There are significant transfers of personnel from the permanent force to the Reserve and vice versa. From 1 July 2003, all new enlistees to the full time or part time Army are normally required to serve a further five years in the Army Reserve – either Active or Standby – upon completion of their Initial Minimum Period of Service.

Active Reserve

The Active Reserve is the most common form of Army Reserve service. Members may serve up to 100 days per training year, and with approval, in excess of this. 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. Some specialist categories may require a different minimum threshold. Reservists are assigned to all corps within Army.

Active Reserve units are located throughout Australia and parade regularly, generally one night per week, one weekend per month and a period of approximately 14-16 days continuous training each year. Training routines are becoming increasingly more flexible and training schedules can generally satisfy the commitments of most individuals.

Standby Reserve

The Standby Reserve is a pool of individuals who have recently ceased full-time or part-time service who may be employed to undertake specific tasks or projects. Standby Reserve Members remain a part of the Australian Army, albeit without any training obligation. This can allow a period of time to settle into their new job and lifestyle before committing to commence part-time service or even to return to the permanent force.

Similarly, posting to the Standby Reserve may also be requested by members of the Active Reserve who need to temporarily reduce their Reserve participation due to work or family commitments.

For more information, contact your local Army Personnel Agency through the Career Management sites:

Intranet: <http://intranet.defence.gov.au/armyweb/sites/cma/comweb.asp?page=99816>

Internet: www.army.gov.au/CMA/

Air Force

Part Time Air Force members are now integrated within RAAF units. Personnel separating from permanent service may wish to consider part time service as another career option.

Within the RAAF, there are two categories of Reserve service – Active Reserve and Standby Reserve. RAAF uses a ‘banding’ system to classify Reservists, grouping them into like capability and obligation categories.

Active Reserve

The Active Reserve has three elements:

- ▶ High Readiness Reserve - consists of Band 1 personnel. Members are Individually Ready and serve a minimum number of days (currently 50) each year. Members of the High Readiness Reserve are ready to move within 28 days;
- ▶ Active Reserve - consists of other Air Force personnel in Bands 2, 3 and 4, providing a decreasing number of compulsory days and a longer notice to move. Individual Readiness requirements vary according to their ‘bands’;

- ▶ Specialist Reserve - comprises personnel with specialist skills, such as the medical, legal, chaplaincy and public relations professions. Personnel are employed against 'banded' positions with different notice to move requirements, depending on their banding.

All members of Active Reserve elements are allocated a minimum number of days annually to remain proficient, and may be employed for further days to complete required tasking.

Standby Reserve

Standby Reserve personnel do not have an annual service obligation, other than ensuring their contact details are current.

All permanent 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 period of five years following their separation from permanent service.

Intranet: <http://intranet.defence.gov.au/RaafWeb/sites/DGRES-AF/comweb.asp?page=67390&Title=Reserve%20Squadrons>

Internet: <http://www.airforce.gov.au/reserve/index.aspx>

Medical and Dental



Regional Health Area

The Regional Health Areas are responsible for coordinating health service delivery within the regions. Health services provided in each region will normally include, but not be limited to:

- ▶ Emergency response
- ▶ Primary medical and dental health care
- ▶ In-patient hospital services
- ▶ Diagnostic services
- ▶ Allied health, such as pharmacy and physiotherapy
- ▶ Rehabilitation

Separation Health Examination:

All ADF members are required to have a final medical in the six months prior to the member's date of separation from the ADF. This is known as a Separation Health Examination and will be conducted at the regional Medical Centre.

Separation Dental Examination:

All ADF members are required to have a final dental examination in the six months prior to the member's date of separation from the ADF. This is known as a Separation Dental Examination and will be conducted at the regional Dental Centre.

ADF Rehabilitation Program

Defence assists ADF members who are injured or ill, whether service related or not, with rehabilitation through the ADF Rehabilitation Program. The purpose of the ADF Rehabilitation Program is to reduce the impact of occupational injury, illness and disease, thereby maximising Defence's capability. ADF Rehabilitation Program provides a personal case manager and structured support to recover from injury or illness.

Members eligible for assistance are either permanent ADF members or Reservists on Continuous Full Time Service, regardless of duty status. Members on Reserve duty, other than Continuous Full Time Service, may also be eligible for ADF Rehabilitation Program assistance. More information can be obtained through the member's chain of command or the regional Rehabilitation Coordinator.

Entitlement to medical and dental treatment continues up to, but not beyond, the member's separation date. There is no requirement for any person separating to achieve, or be deemed to meet, a defined standard of medical or dental fitness. To ensure that their health care needs are met before separation, it is important that members arrange for existing problems to be finalised during the last 12 months of service.

Contacts

Australian Capital Territory	
Duntroon	02 6265 9633
New South Wales	
Liverpool Military Area	02 8782 1320 / 02 8782 1103
Defence Plaza Sydney	02 9377 2497 / 02 9377 3795
Wagga	02 6933 8575
Victoria	
Victoria Barracks	03 9282 7167 / 03 9282 7141
Queensland	
Gallipoli Barracks	07 3332 4678 / 07 3332 4679
HMAS Cairns	07 4042 0217
Lavarack Barracks	07 4771 8425 / 07 4771 7248
Northern Territory	
Darwin	08 8923 5547 / 08 8923 8952
South Australia	
C/o Leeuwin Barracks WA	08 9311 2072 / 0408 603 285
Western Australia	
Leeuwin Barracks	08 9311 2072 / 0408 603 285

ADF Mental Health Contacts

There are a number of other medical/health programs available to members:

Suicide Prevention Program

Website: <http://intranet.defence.gov.au/dsg/sites/mhsf/default.asp?page=10510>

Mental health self-help topics,

including self help (suicide, betting, drinking, alcohol, stress, trauma, sleep disorders)

Website: <http://intranet.defence.gov.au/dsg/sites/SelfHelp/default.asp?page=10540>

Defence Health – 1800IMSICK

Phone: 1800IMSICK
1800 467 425

ADF Mental Health Strategy All-hours Support Line (ASL)

Phone: 1800 628 036 (FREECALL within Australia)
61 2 9425 3878 (outside Australia)

VVCS - Veterans and Veterans' Families Counselling Service

Phone: 1800 011 046

Lifeline

Phone: 131 114

The Family Information Network for Defence

Phone: 1800 020 031

Post Separation Medical and Dental Care

An important component for consideration during separation is the requirement for any ongoing clinical care and if necessary obtaining a formal transfer of care from the treating Service doctor to a civilian general practitioner. Members should select a civilian general practitioner well before their separation date and by the time of their final medical examination, to allow appropriate and detailed communication and ensure a smooth transition to civilian health care.

Additionally, if an injury, illness, disease or death of a member is in some way related to their ADF service, the member, or their family, may be eligible for rehabilitation and compensation through the Department of Veterans' Affairs.

Australian veterans are also eligible for treatment at the Department of Veterans' Affairs expense for malignant cancer, generalised anxiety, depression, posttraumatic stress disorder and pulmonary tuberculosis regardless of whether they are Service-related. To ascertain your eligibility and the process to be followed to receive this treatment contact Department of Veterans' Affairs.

Phone: 133 254

Website: <http://www.dva.gov.au/>

Release of Health Records after Separation

During a member's service, medical and dental records have been maintained detailing examinations, outpatient visits, specialist reports and hospital treatment. Members may request that their dental or medical officer notify a civilian doctor or dentist of pertinent details for ongoing treatment. Members may request a full copy of their medical records by writing to the appropriate Service health records office.

If at any time after separation members receive treatment in a hospital or from a private practitioner, they should inform their attending health practitioner that a Service medical and dental history has been maintained and those details can be made available on request.

Medical X-Ray Films

On separation, members should receive any x-ray images taken during their service. These could be of some assistance later if members make any claims for compensation. Films should be stored in a safe place by the member or passed to the family doctor, as they may be of use in future medical management.

Medicare Cards

Irrespective of whether members decide to join a health insurance fund or not, they should ensure that they have a current Medicare Card. For more information about Medicare services:

Phone: 132 011

Website: <http://www.medicare.gov.au/>

Health Insurance

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

If you are over 30 and purchase hospital cover on your date of separation, your Lifetime Health Cover loading, if any, will be determined by either the age you were when you enlisted, or your date of enlistment.

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

If you are aged over 30 on your date of separation and you do not purchase hospital cover, then you will start accumulating ?days without hospital cover?. For more information on this matter separating ADF members are encouraged to contact Defence Health or Navy Health.

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

Website: <http://www.defencehealth.com.au/>
<http://www.navyhealth.com.au/>

Compensation and Service Pensions



Compensation

If members have suffered an injury, disease or illness which they believe is related to their service in the ADF, they may be entitled to compensation for the effects of that injury, disease or illness. Members may be entitled now or at some time in the future. If they have not already done so, members are strongly encouraged to lodge a claim for compensation with the Department of Veterans' Affairs, even if their medical condition is not currently causing any problems. This will assist if the condition does cause problems (e.g. arthritis) later in life.

If liability is accepted by the Department of Veterans' Affairs for an injury, disease or illness, eligibility for various forms of compensation, rehabilitation and, in some cases, repatriation benefits will then be assessed. The type of benefits and the amount of money or other assistance that members are eligible to receive depends on the nature of the injury, disease or illness and when it occurred. At the very least members can receive reimbursement of costs for any medical treatment required as a result of their illness, injury or disease, even if it does not affect their ability to work.

For advice on your eligibility and the process to follow you should contact Department of Veterans' Affairs.

Phone: 133 254

Website: <http://www.dva.gov.au/>

Service Pensions for Invalidity Support

The Department of Veterans' Affairs provides income support payments and related benefits to veterans and their dependants.

Income Support Availability:

Income support payments and benefits, available through Department of Veterans' Affairs, are not limited to those veterans who have attained veteran pension age (60). In particular, service pension on invalidity grounds are available to veterans under pension age who are unable to work for more than 8 hours per week. Invalidity service pension is broadly equivalent to disability support pension available through Centrelink, although the test of incapacity is slightly different and compensation payments made by an insurer can affect Centrelink benefits.

Partner Service Pension:

Partners of a veteran in receipt of a service pension may also be eligible for a service pension, if they are:

- ▶ at least of qualifying age; or
- ▶ have dependent children; or
- ▶ the veteran is Totally and Permanently Incapacitated; or
- ▶ the veteran is eligible for a Special Disability Pension under the *Military Rehabilitation and Compensation Act 2004*.

The qualifying age for the Partner Service Pension is 60 years for males and currently 58.5 years for females (subject to age equalisation). The female qualifying age is being increased by six months every two years so that by 1 January 2014, female and male qualifying ages will be the same. The table below shows when females will qualify.

Female qualifying age for Partner Service Pension

Date of Birth	Qualify at
Before 1 July 1949	Eligible
1 July 1949 to 31 December 1950	58.5
1 January 1951 to 30 June 1952	59
1 July 1952 to 31 December 1953	59.5
1 January 1954 and later	60

At the time of writing, legislation is being considered to make the qualifying age requirement for partners of Above General Rate pension recipients 50 years.

Pensioner Concession Card:

All income support pensioners on a Department of Veterans' Affairs and Centrelink pension, (including those on a partial rate of payment) are eligible for a Pensioner Concession Card which allows a concession on charges for items such as motor vehicle registration, water and electricity supply. Postal services, train fares and pharmaceutical products may also be covered.

Low Income Health Care Card:

You may be eligible for a Low Income Health Care Card from Centrelink if you satisfy the Low Income Health Care Card - Income Test. Low Income Health Care Card holders and any dependants listed on the card may be entitled to:

- ▶ Commonwealth health concessions
- ▶ Concessions offered by private companies
- ▶ Reduced cost medicines under the Pharmaceutical Benefits Scheme
- ▶ State and Local Government concessions such as:
 - ▶ health care costs including ambulance, dental and eye care;
 - ▶ public transport costs;
 - ▶ water rates; and
 - ▶ energy and electricity bills.

Further Information

Department of Veterans' Affairs

Phone: 133 254

Website: www.dva.gov.au

Centrelink

Phone: 132 300

Website: <http://www.centrelink.gov.au/>

Finance and Legal Matters



There are a number of financial considerations that all ADF members should be aware of prior to separating from Defence.

Separation Pay

- ▶ ADF members cease to be paid by Defence, or receive any allowances on their date of separation.
 - ▶ 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 long service leave. Any monies owed either to Defence by the member, or by Defence to the member, and any taxes, will be included in the calculation.
 - ▶ Members who have been paid a retention or completion benefit and who fail to complete the associated Return of Service Obligation may be required to repay all or part of the payment.
 - ▶ Separation pay will go into the member's bank account (that their Defence pay went into) within five working days after separation.
- ▶ Defence requests that members keep this bank account open for at least two months post their date of separation, in case any additional payments need to be made.
 - ▶ A Statement of Final Entitlement is sent to the member's post separation address when the separation pay has gone into the member's bank account.
 - ▶ A Payment Summary will be sent to the same address at the end of the Financial Year.

Note: Members are strongly advised to use an address after separation that will remain active for some months.

Allotments

- ▶ Allotments, such as those to bank accounts or loans, will also cease on the date of separation.
- ▶ ADF members are responsible to organise, prior to their date of separation, alternate payment facilities for any allotments.

Termination payments

Members may be eligible for a termination payment of one of the following types. If so, a tax liability may be incurred when receiving an employment termination payment. The tax implications will depend on the nature of the payment and your particular circumstances.

As the tax implications may be complex, it is recommended that all separating ADF members consult their taxation advisor or contact the Australian Taxation Office. Members can also refer to information on the Tax Office website including:

- ▶ **Lump sum payments** by selecting For Individuals – Individuals home page – Employment – Change job status – Changing jobs.

- ▶ **Lump sum payments in arrears** in arrears by selecting For Individuals – Individuals home page – Employment – Change job status – Leaving a job.
- ▶ **Employment termination payments** by selecting For Businesses – Employer essentials – Employment termination payments.
- ▶ **Employment termination payments – transitional arrangements** by selecting For Businesses – Employer essentials – Employment termination payments.
- ▶ **Understanding employment termination payments** by selecting For Superannuation – Superannuation home page – Changes to Super – For individuals who are planning for retirement or retired.
- ▶ **Understanding invalidity payments** by selecting For Superannuation – Superannuation home page – Changes to Super – For individuals who are planning for retirement or retired.
- ▶ **Reasonable benefit limits - How these may affect you** by selecting For Superannuation – Superannuation home page – Fact sheets and publications – Reasonable benefit limits.

Website: www.ato.gov.au

Centrelink

Centrelink is set up so people can get more of the assistance they need in one place. Centrelink delivers a range of services to the Australian community. Centrelink is an Australian Government agency within the Human Services portfolio.

Calling Centrelink on one of the numbers listed will put customers, or people calling on behalf of a customer to notify an "Intent to Claim", in contact with a Centrelink Call Centre. Calling a Call Centre is the quickest way for customers to get answers to specific questions and solutions to particular problems. Centrelink's experience shows that approximately 70 per cent of all customers can have their issues fully dealt with during their phone call.

If the matter cannot be fully resolved during the first call, experienced Call Centre Customer Service Advisors can find the best and fastest options. When the matter is complex, it may be referred to a local Centrelink Customer Service Centre.

The Financial Information Service

Centrelink's Financial Information Service is an education and information service available to everyone in the

community. The Financial Information Service helps people to make informed decisions about investment and financial issues for their current and future financial needs. The Financial Information Service is independent, free and confidential and provides services through seminars, and by phone and appointment.

Financial Information Service

Phone: 132 300

The Financial Information Service Seminar Program

The Financial Information Service seminar program has been designed to assist people with this planning and preparation phase. It provides a range of topics aimed at people in the workforce as well as people who are about to retire or have already retired. You can attend as many seminars as you like. Seminars are free, and held in city and country locations. Families and groups are welcome at all seminars, but booking is essential.

The Financial Information Service Seminar Program

Phone: 136 357

Website: fis.seminar.bookings@centrelink.gov.au

Personal help from Centrelink is available by calling one of the following numbers:

Looking for work

Newstart Allowance, Youth Allowance (job seeker), Mature Age Allowance, Farm Help—Supporting Families Through Change, Exceptional Circumstances Relief Payment, Widow Allowance, Special Benefit, Crisis Payment, Bereavement Allowance, access and referrals to Job Network services (Partner Allowance, Parenting Payment, or if your spouse or partner receives one of these payments).

Phone: 132 850

Planning for or needing help in retirement

Age Pension, Pensioner Concession Card, Commonwealth Seniors Health Card, Retirement Assistance for Farmers Scheme, Bereavement Allowance (Partner Allowance or if your spouse or partner receives one of these payments).

Phone: 132 300

Someone who is ill, injured or has a disability

Disability Support Pension, Carer Payment, Mobility Allowance, Sickness Allowance, Carer Allowance, Bereavement Allowance (Wife Pension, Partner Allowance, or Parenting Payment, if your spouse or partner receives one of these payments).

Phone: 132 717

Parent or guardian

Family Assistance Office, Family Tax Benefit, Baby Bonus, Maternity Allowance, Maternity Immunisation Allowance, Parenting Payment, Health Care Cards, Double Orphan Pension, Bereavement Allowance, Jobs, Education and Training Child Care Fee Assistance.

Phone: 136 150

Planning to study or undertake training (or currently studying or undertaking training), self-employed or a farmer

Youth Allowance (students)	132 490
Austudy	132 490
ABSTUDY	132 317
Assistance for Isolated Children	132 318
Australian Apprentices (full-time apprentices and trainees)	133 633
Australian Government Drought Assistance Hotline	132 316
Murray-Darling Basin Assistance and Referral Line	Freecall™ 1800 050 015
Farmer Assistance	Freecall™ 1800 050 585
TTY* enquiries	Freecall™ 1800 810 586
TTY* Customer Relations	Freecall™ 1800 000 567

TTY* is only for people who are deaf or have a hearing or speech impairment.
A TTY phone is required to use this service

People who are deaf or have a hearing or speech impairment may access the above services through the National Relay Service by calling **13 3677** and quoting the relevant “13” or “1800” number. People using the Hearing Carry Over, Voice Carry Over or the National Relay Service, will need a modem or TTY. Speech to Speech Relay can be accessed with a standard phone.

Customer Relations	Freecall™1800 050 004
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* Telephone Typewriter (TTY) Service

Centrelink Self Service

Centrelink provides some services via the phone and internet to make it easier for you to work with us while protecting your privacy and security. Our self service options let you check and update some of your personal information, and request further information about our services.

Self Service:

Earnings –

Phone: [133 276](tel:133276)

Family Tax Benefit, payment enquires, Advance Payments, cards and statements –

Phone: [136 240](tel:136240)

Website: www.centrelink.gov.au

To use online self service:

1. Logon to www.centrelink.gov.au
2. Follow the prompts on the “online services” page

Important: Calls from your home phone to Centrelink “13” numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to “1800” numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.



Wills

The Defence Community Organisation is the custodian of Wills lodged with Defence for Navy, Army and RAAF members. Wills are returned to former ADF members at their post separation address.

Prior to separating from Defence, ADF members are able to update their Will for free, through Defence Legal.

Access the website below and select – Regional Legal Offices (Wills and POA) – select your state for the contact details of your nearest legal office.

Website: <http://intranet.defence.gov.au/dsg/sites/DLD/>

Australian Defence Force Financial Services Consumer Council

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

The Council has developed educational resources, training and guidance for ADF members and their families which can be found on the Council's website.

Website: www.adfconsumer.gov.au

Legal Aid

Legal Aid has been established in each State and Territory in Australia to assist all persons in financial need. Advice will be given on any matter where the applicant can establish financial need. When action needs to be taken beyond advice, such as correspondence, inquiries or litigation, a means test is applied.

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.

Website: www.nla.aust.net.au

Superannuation



ComSuper administers both the *Defence Force Retirement and Death Benefits Scheme* and the *Military Superannuation and Benefits Scheme* on behalf of the Defence Force Retirement and Death Benefits Scheme Authority and the Military Superannuation and Benefits Board, respectively. The Defence Force Retirement and Death Benefits Scheme was closed to new members from 30 September 1991 and since then all new entrants to the ADF have automatically become members of the Military Superannuation and Benefits Scheme.

[Defence Force Retirement and Death Benefits Scheme and Military Superannuation and Benefits Scheme - Entitlements on Separation](#)

Copies of *The MilitarySuper Book* and *The DFRDB Book* are available from the two websites listed below. They provide you with information on the main features and entitlements of these schemes. Further information on superannuation entitlements relating to resignation, age retirement, medical separation, redundancy, death and ancillary benefits are readily available from ComSuper. Depending on your circumstances, benefits may be either payable immediately as a lump sum or pension (or a combination of both) upon separation from the ADF or preserved in the respective scheme.

Invalidity Benefits (Defence Force Retirement and Death Benefits Scheme and Military Superannuation and Benefits Scheme)

If Defence deems an ADF member to be medically unfit in accordance with Military standards (eg MEC 4) ComSuper will be notified. The relevant Service medical officer will advise ComSuper of the member's retiring medical impairments and provide copies of relevant supporting medical documents. While the medical condition(s) causing the separation need not be related to the member's service, only the conditions contributing to their "MEC 4" status will be taken into account when determining any Defence Force Retirement and Death Benefits Scheme/Military Superannuation and Benefits Scheme invalidity benefits. The quantum of benefit payable depends on the extent of the member's incapacity for relevant civil employment. A lump sum or pension is payable.

Superannuation invalidity benefits are not means tested. They may, however, impact on other sources of benefit (ie Compensation or Repatriation). Where payable, pensions are adjusted twice yearly in line with upwards movements in the Consumer Price Index. Provided members continue to remain more than 30% incapacitated for relevant civil employment, pension payments will continue. There are no associated benefits such as health care or other

concessions with Military superannuation invalidity benefits.

ComSuper presents at the ADF Transition Seminars nationally throughout the year and individual consultations can also be arranged upon request to discuss options open to members. Information (rather than financial advice) can be provided only.

Online seminars on various superannuation-related topics are also available from the two websites listed below.

Military Super

Phone: 1300 006 727

Website: www.militarysuper.gov.au

DFRDB

Phone: 1300 001 677

Website: www.dfrdb.gov.au

Postal address:

PO Box 22
BELCONNEN ACT 2616

Address:

Unit 4 Cameron Offices
Chandler St
BELCONNEN ACT 2617

Housing and Relocation



Service Residences

Members in a Service residence will be expected to vacate their house on separation. Under certain circumstances approval can be given for retention beyond this time. If the member anticipates the need for an extension they must seek written approval from Defence Housing Australia at least 28 days before the member's date of separation. If the request to stay in the Service Residence is approved, members 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 the Defence Housing Australia.

Policy:

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



Rent Allowance

For members in receipt of Rent Allowance, payment will cease on and from the date of separation.

Policy:

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

For further information: Defence Housing Australia

ACT and Southern New South Wales

Canberra HMC	Phone:
26 Mort Street	02 6268 3700
BRADDON ACT 2612	Fax:
	02 6268 3760

New South Wales

Sydney HMC	Phone:
79 George Street	02 8836 5700
PARRAMATTA NSW 2150	Fax:
	02 8836 5790

Nowra HMC	Phone:
Suite 3,	02 4421 1500
Level 2 Bridgeton House	Fax:
55-57 Berry Street	02 4421 1560
NOWRA NSW 2541	

Hunter Valley HMC	Phone:
Cnr Kangaroo & Adelaide St	02 4983 5300
RAYMOND TERRACE NSW	Fax:
2324	02 4983 5361

Wagga Wagga HMC	Phone:
11-15 Fitzmaurice Street	02 6933 7200
WAGGA WAGGA NSW 2650	Fax:
	02 6933 7260

Victoria

Melbourne HMC	Phone:
Level 5, 181 Fitzroy Street,	03 9947 8100
St Kilda	Fax:
MELBOURNE VIC 3182	03 9947 8160

Puckapunyal Office	Phone:
Vivi Street	03 5736 1100
PUCKAPUNYAL VIC 3662	Fax:
	03 5736 1160

Wodonga Office	Phone:
83 Hume Street	02 6049 2300
WODONGA VIC 3690	Fax:
	02 6049 2360

Cerberus Office	Phone:
Service Centre Cerberus,	03 5950 6600
HMAS Cerberus	Fax:
Western Port	03 5950 6660
CERBERUS VIC 3920	

Sale Office	Phone:
99a Raymond Street	03 5143 6500
SALE VIC 3850	Fax:
	03 5143 6560

Queensland

South Queensland HMC
Ground Floor, Suite 3-6
Highpoint Plaza
240 Waterworks Road
Ashgrove QLD 4060

Phone:
07 3355 8800
Fax:
07 3355 8860

Toowoomba Office
162 Hume Street
TOOWOOMBA QLD 4350

Phone:
07 4699 1300
Fax:
07 4699 1360

Cairns Office
Grove House
10 Grove Street
CAIRNS QLD 4870

Phone:
07 4040 2400
Fax:
07 4040 2460

Canungra Office
Kokoda Barracks
CANUNGRA QLD 4275

Phone:
07 5543 4554
Fax:
07 5543 4417

North Queensland HMC
63-65 Bamford Lane
KIRWAN QLD 4817

Phone:
07 4726 1800
Fax:
07 4726 1860

Northern Territory

Darwin HMC
1 Carey Street
DARWIN NT 0820

Phone:
08 8901 7100
Fax:
08 8901 7162

Katherine Office
Unit 2/42 Katherine Terrace
KATHERINE NT 0850

Phone:
08 8972 8000
Fax:
08 8972 8060

South Australia

ADELAIDE HMC
125 Port Road
Hindmarsh SA 5007

Phone:
08 8245 7800
Fax:
08 8245 7860

Tasmania

Hobart Office
7 Barrack Street
Hobart, Tasmania 7000

Phone:
03 6215 7600
Fax:
03 6215 7660

Website: <http://www.dha.gov.au/>

Removals

Removal entitlements can vary according to individual circumstances and members are advised to consult Defence Housing Australia well in advance of their separation date to determine their removal entitlement. Any applications for removal must be approved before the separation date.

If members have completed the period of service they were engaged to serve, retire upon reaching the compulsory age for retirement or are retrenched, (unless they are a Reserve Force member rendering continuous full-time duty) they are entitled to a removal:

- ▶ to a residence in the locality in Australia nominated by the member as the intended place of residence after separation, provided that travel for the member and their family (if applicable) has also been requested to that locality; or
- ▶ in an overseas locality, to the nearest point of embarkation in Australia for that locality.

Members may defer their removal entitlement for up to 12 months' after separation. Defence Housing Australia can provide further information.

Policy:

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



Defence Home Ownership Assistance Scheme

Defence introduced the Defence Home Ownership Assistance Scheme on 1 July 2008. The Department of Veterans' Affairs is the Scheme Administrator. There are three Home Loan Providers:

- ▶ Australian Defence Credit Union
- ▶ Defence Force Credit Union
- ▶ National Australia Bank

For more information, contact:

Phone: 1300 4DHOAS (1300 434 627)

Website: www.dhoas.gov.au

E-mail: dhoas@dva.gov.au

Home Purchase or Sale Expenses Allowance on Separation from Service

Subject to certain eligibility provisions members may be entitled to Home Purchase or Sale Expenses Allowance on the sale of a home provided they previously received payment of Home Purchase or Sale Expenses Allowance for the purchase, or payment under the Home Purchase Assistance Scheme. Members must have occupied the dwelling in their final posting location, and must move 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. There is no entitlement to Home Purchase or Sale Expenses Allowance or Home Purchase Assistance Scheme for the purchase of a home after separation.

Policy:

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

Additional Support and Family Services



Defence Community Organisation

The Defence Community Organisation provides a broad range of individual and program related services to the ADF community - Commanding Officers, uniformed members (including single members) and families. Many of these services aim to support ADF personnel and their families to balance the demands of military service with personal and family commitments. These services and programs are delivered by Defence Community Organisation Area Teams, located on or near major ADF establishments all around Australia.

Defence Community Organisation operates in all locations during normal business hours and in the case of emergencies and crisis can be contacted 24 hours a day, 7 days a week. All members of the ADF and their families are entitled to access the Defence Community Organisation.

Defence Family Matters:

This newsletter is for ADF families and is produced quarterly by Defence Community Organisation. The magazine is available on bases but can also be sent to the family home. It is automatically issued to Defence personnel who are married or in a Defence recognised relationship, or who have a child.

Members and families can register online to receive the magazine via:

Website: www.defence.gov.au/dpe/dpe_site/publications/dfm/main.htm

E-mail: defencefamilymatters@defence.gov.au

Any queries that separating members and their families might have regarding the services offered Defence Community Organisation can be contacted as follows:

Phone: 1800 801 026

61 2 9359 4842 (outside Australia)

Website: www.defence.gov.au/dco

Ex-Service Organisations

Ex-Service Organisations are generally, a group of like-minded service and/or ex-service personnel who can provide support and assistance to their members, and also to serving or former members of the ADF. Ex-Service Organisations provide a range of services for current and former ADF members, such as:

- ▶ Lobby activities to promote improved conditions and entitlements/pensions for the serving and/or ex-serving community.
- ▶ Pension assistance to assist eligible veterans and ex-service personal submit claims to Department of Veterans' Affairs.
- ▶ Advocacy support in dealing with Department of Veterans' Affairs.
- ▶ Welfare, assisting both their own members and other former service members in gaining access to appropriate services and direct financial assistance from capable Ex-Service Organisations. Also where needed, home and hospital visits and aged care provision/facilitation.
- ▶ Post ADF service vocational employment support/guidance.

- ▶ Social activities to engender comradeship, and provide mutual support and networking opportunities.

The Training and Information Program is a joint venture between Ex-Service Organisations and the Department of Veterans' Affairs, which provides training & information for Welfare and Pensions Officers who are volunteers working within Ex-Service Organisations. The Training and Information Program is delivered to enable the Ex-Service Organisations to provide the best possible advice to veterans, former & current ADF members in completing claims for Disability or Compensation.

The Ex-Service Organisations also have Welfare Officers who provide information about the wide array of community and Department of Veterans' Affairs services (not pension related) available to veterans, their dependants, war widows and former serving members.

There are a number of Ex-Service Organisations nationally and their contact details can be found in your local White Pages.

Other organisations that can help you

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
- ▶ 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)

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.

Holiday Units

All three services offer accommodation across various regions in Australia at a reduced cost. As a former ADF member, you and your family remain entitled.

How to make a booking?

Most bookings are managed by the facility. The websites below list the points of contact for each holiday facility.

How far in advance can I make a booking?

- ▶ Current ADF members can make a booking up to nine months in advance.
- ▶ All others may book up to six months in advance.
- ▶ Short notice bookings are dependant on occupancy.
- ▶ Some facilities run a ballot system for peak periods such as Christmas. Please confirm with the facility.

How do I pay?

Members will need to arrange payment directly to the facility where they will be staying.

Is a deposit required?

Yes, most facilities require a deposit. The deposit will be paid directly to the facility.

Websites: www.armyholidays.com.au
armyholidays.com.au
www.raafholidays.com.au
raafholidays.com.au
www.ranccf.com

Service Newspapers

Members may wish to continue to receive Service Newspapers and the Defence Force Journal. Each publication provides advice on how to subscribe.

Veterans and Veterans' Families Counselling Service

Veterans and Veterans' Families Counselling Service provides counselling and group programs to Australian veterans/peacekeepers and their families in friendly and confidential settings across Australia. Veterans and Veterans' Families Counselling Service staff are professionally qualified psychologists or social workers with experience in working with veterans/peacekeepers and their families.

The Veterans and Veterans' Families Counselling Service is open to:

- ▶ All Australian veterans of all conflicts and peacekeeping operations
- ▶ Partners, ex-partners and dependant children of veteran/peacekeepers with issues arising from the veteran's service and war widows
- ▶ Sons and daughters of Vietnam veterans with issues relating to their parent's service
- ▶ Current serving members who are referred to the Veterans and Veterans' Families Counselling Service by the ADF

Veterans/peacekeepers and their families can refer themselves to the Veterans and Veterans' Families Counselling Service. Other current serving members can request a referral from the ADF.

After-hours telephone crisis counselling service

The after-hours crisis service provides telephone counselling services to help all veterans/peacekeepers and their families cope with crisis situations outside office hours. Follow up by Veterans and Veterans' Families Counselling Service staff can be organised.

Phone: 1800 011 046

(This is a free call number however calls from mobile and pay phones may incur charges). During business hours-connects to the nearest of one of 15 WVCS offices located across Australia. After business hours-connects with the after-hours telephone crisis counselling service.

Website: http://www.dva.gov.au/health_and_wellbeing/health_programs/vvcs/Pages/index.aspx

Stepping Out

The Stepping Out Program is a free two day program offered by Veterans and Veterans' Families Counselling Service for ADF members and their partners. The program assists ADF members who are about to, or have recently separated from the military, to gain the psycho-social skills and behaviours which may help them in their transition from military to civilian life. The program is conducted nationally around Australia by psychologists and social workers from the Veterans and Veterans' Families Counselling Service.

For more information, or if you would like to register your interest for the Stepping Out Program, Veterans and Veterans' Families Counselling Service contact details are as follows:

Phone: 1800 011 046

Website: http://www.dva.gov.au/health_and_wellbeing/health_programs/vcs/services/Pages/stepping_out.aspx

Welfare Assistance

There are numerous funds and organisations from which serving members and former members or dependants can obtain financial or other assistance.

Websites:

<http://www.defence.gov.au/dco/default.htm>

<http://intranet.defence.gov.au/navyweb/sites/RANRTF/>

<http://defweb.cbr.defence.gov.au/rwtf/>

AM I READY TO LEAVE CHECKLIST

Now

- Housing** - Establish your eligibility for:
 1. Defence Home Ownership Assistance Scheme
 2. Bank/Building Society Loan; and
 3. Home Purchase of Sale Expenses Allowance
- Repatriation and Compensation** - Discuss possible Service related injuries or illnesses with Department of Veterans Affairs (DVA)

3 – 4 years prior to separation

- ADF Transition Seminar** - Apply to attend a ADF Transition Seminar
- Defence Force Retirement and Death Benefits Scheme/Military Superannuation and Benefits Scheme** - Contact ComSuper for advice on your superannuation benefits.

1 – 4 years prior to separation

- Training** - Contact the regional Education, Training and Development Office regarding accessing the Defence Assisted Study Scheme. DASS can be utilised to undertake training that may help obtain qualifications necessary for your post separation employment.

12 months prior to separation

- Apply for Separation** - Application for Resignation, Discharge or Transfer to the Reserves should be filled out and forwarded to your relevant Career Management Agency via your supervisor.
- ADF Transition Centre** - Contact the regional ADF Transition Centre who will assist you with your separation and provide you with information on a range of benefits, services and clearance forms.
- Career Transition Assistance** - Contact the regional ADF Transition Centre to ascertain what you are eligible for under the Career Transition Assistance Scheme.
- ADF Transition Seminar** - Apply to attend another ADF Transition Seminar.

6 months prior to separation

- Defence Force Retirement and Death Benefits Scheme/Military Superannuation and Benefits Scheme** - Contact ComSuper to confirm your superannuation entitlements.
- Previous Service** - Ensure that any relevant previous service has been recognised for Long Service Leave purposes.
- Medical/dental examination** - You need to arrange an appointment for final medical and dental examinations. You will need to organise treatment, where necessary, to be carried out.

3 months prior to separation

- Removal** - Arrange an interview with the regional Defence Housing Australia centre.
- 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.
- Trademan's certificate** - Ensure your Record of Training has been accredited by the appropriate authority.
- Wills** - Ensure you have made arrangements to collect your will and consider the requirement for making a new will.
- Banks/Credit Unions** - Make alternative arrangements for pay commitments currently met by direct debit/funds transfers.
- Insurance** - Arrange to pay your life/other insurance other than by allotment.
- Uniforms** - Ensure you have all appropriate items of uniform.
- Removals** - Check on removal arrangements. Compile inventories etc.
- Defence Force Retirement and Death Benefits Scheme/Military Superannuation and Benefits** - Complete appropriate forms and submit to ComSuper.

1 month prior to separation

- Equipment issues** - Return any clothing and clear account at the clothing store.
- Change of address** - Advise appropriate organisations of your post separation address.
- Removals** - Check on removal arrangements.

1 week prior to separation

- Clearance** - Ensure all Clearances are completed.
- ADF Transition Centre** - Attend a final Transition Interview at the regional ADF Transition Centre – you will need to hand in your completed Clearance Forms at this interview.

Date of separation

- Finalise any outstanding issues** - Ensure that all clothing, unit Clearances, security requirements etc have been returned or finalised prior to the end of the day.

NOTES

