

NATIONAL COUNCIL BRIEFS A WORD FROM THE NATIONAL SECRETARY

Safeguarding Gold Card Entitlements

One of the disturbing aspects of my position as National Secretary and as a Pension Officer is that, from time-to-time I become aware of misunderstandings and lack of knowledge on the part of some members regarding benefits to which they may be entitled. The particular matter which is worrying me at the moment is the misunderstanding regarding the Gold Card (GC) in which a GC holder and his/ her spouse believe that the GC will pass automatically to the surviving partner in the event of the death of the GC holder. This belief appears to be based on the following reasoning:

- the deceased person was in the War (usually WWII);
- the surviving partner is a widow/er;
- therefore he/ she is a war widow/er and is entitled to a GC.

I can say unequivocally that the reasoning on which the belief is based, is flawed. If the deceased person died from a disability and/ or a medical condition that could be attributed to the person's service, a case for the issue of a GC to the surviving partner could be successful but unless the connection between the person's service and cause of death can be established, any application for a GC will fail. I reiterate there is no automatic entitlement for a surviving partner to receive a GC merely because the deceased person had a GC. Perhaps the situation has become a little cloudier with the DVA initiative of issuing a GC to all those who have Qualifying Service and who have reached the age of 70 years, but a significant number of these people have no disabilities that can be attributed to service in the Australian Defence Force.

As in most situations there are exceptions to the general rule. I advise that the exception to the GC rule is that where the GC holder is categorised as a TPI or where the GC holder is in receipt of the Extreme Disablement Adjustment (EDA) the surviving partner is issued automatically with a GC, regardless of the cause of death of the GC holder; even if the death is not service related. An application by the surviving partner is not required.

Even if the GC holder was in receipt of any disability pension up to and including 100% of the General Rate AND died of an accepted service caused disability, the surviving partner is still required to apply for Service Widow/er status which of course carries the entitlement to the GC.

How can a non-TPI/ EDA GC holder safeguard, so far as possible, a surviving partner's claim to a GC in the event of the veteran's death? The answer is that the veteran should consult a qualified Pension Officer to determine if any of the veteran's disabilities can be attributed to his/ her service. The Pension Officer will assist the veteran to complete the necessary DVA application form to have the disabilities accepted by DVA as service related. Then, in the event of the veteran's disabilities causing or contributing to his/ her death, a sensible case can be made to DVA for the widow/er to be issued with a GC. Unfortunately the RAAF Association does not have a large number of Pension Officers but Branches should be able to advise members on how they can access the services of a qualified Pension Officer. Additionally I would urge all members reading this article to ask their Branches to advertise the word about the commonly held misconceptions concerning the automatic entitlement to a GC, by a surviving partner of a GC holder. To do otherwise is to perpetuate a misunderstanding that can easily result in cruel disappointment.

The Gold Card for WWII Personnel

Whilst on the subject of GCs I advise that the Association's National President has, as part of the Association's submission on the 2009 Federal budget, urged the Government to fund the costs associated with issuing the GC to all those who served in WWII, regardless of whether they have Qualifying Service.

The case for the issue of the GC to all WWII personnel can be made as, in contrast to conflicts such as the Korean War and the Vietnam War, Australians felt that the nation was in direct and imminent danger of being invaded by the Japanese. The challenge was met successfully by that generation of Australians and the series of battles, known collectively as the Battle for Australia is now recognised as having been a critical period of time for Australia. This recognition has been formalised by the recently departed Governor-General proclaiming the first Wednesday in September each year to be known as Battle for Australia

Commemoration Day. The Battle for Australia Commemoration Day is now commemorated in Queensland, NSW, Victoria and WA. The national commemorative event is held at the Australian War Memorial.

The Association also notes that WWI personnel who did not have Qualifying Service were granted the issue of a GC equivalent 55 years after the end of WWI but a similar concession has still not been made to the WWII people even after 63 years.

The issue of a GC to WWII personnel without Qualifying Service would also remove an anomaly in which some members have Qualifying Service and others of the same unit do not, even though all of the members served during the same period of time. For instance when a unit deployed from one part of Australia to another (say from the West coast to the East as in the case of the armoured Division) some members travelled by sea whilst others travelled overland. The ones who travelled by sea were said to have 'incurred danger' due to the activities of Japanese submarines and were granted Qualifying Service, whilst the ones who travelled by land did not incur danger and therefore were not granted Qualifying Service. This has caused those not receiving Qualifying Service to feel that their service has not been valued. A similar feeling is shared by those who were denied the opportunity to gain Qualifying Service due to their being refused permission to undertake combat duties because they were more valuable to the overall war effort by being retained as Flying Instructors or indeed as other categories of instructors. The issue of a GC to these members would be a recognition that their service was appreciated.

One of the objections to the issue of the GC is that the resulting cost of the medical treatment that would be claimed would be a strain on the budget. However, the National President of the Australian Veterans and Defence Service Council (AVADSC), of which the RAAF Association is a member, has made the point that most Australians are entitled to receive medical treatment under government funded Medicare and that the cost of meeting the additional cost occasioned by the GC would be minimal. The effect would be that some Medicare funding would need to be transferred to the Veterans' Affairs portfolio.

In short the Association continues to support the issue of the GC to all WWII personnel.

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National Secretary
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