

SuperSeniors

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From Minister for Seniors Tracey Martin



Today is the International Day of Older Persons, which has now been running for 30 years. It's an important occasion to highlight the contributions of older people, as well as raising awareness about the opportunities and challenges of ageing in today's world.

Older people play a huge role in our society. They are leaders and supporters, innovators and entrepreneurs, as well as being the caretakers and guardians of tradition. The wisdom and experience

people attain through their lifetime is priceless. One of the highlights of this role was back in February when, as part of the New Zealander of the Year awards, I was able to present the award for Senior of the Year. The three finalists there were all incredible people who would all have been worthy overall winners.

The significance of seniors is only going to get greater, of course, as our population ages and more and more people turn 65 – then have many years ahead. Within a few years there are going to be over a million seniors; there are already one million over-60s.

I know on the International Day of Older Persons there are normally quite a few events across the country, to recognise and thank seniors for everything they add to our society, so it might be a little bit different this year because of COVID-19. But that doesn't mean we can't still celebrate this day in acknowledgement of all our amazing older New Zealanders.

In the development of our Better Later Life strategy we found that while there were generally high levels of respect for older people, there are still some negative attitudes around. This needs to change. It's a truism, but we are all getting older, and as we age, we all need to be treated with respect and dignity, with our past and current contributions to society, the economy, our communities, families and whānau recognised and valued.

Last year to mark the International Day of Older Persons we had our own event in Auckland, where I had the pleasure of launching the revamped SuperGold website and new SuperGold app. Over the past year, there have been over 134,000 SuperGold app downloads, 535,000 SuperGold website users and over 2.5 million-page views.

We heard your feedback, that you wanted it to be easier to cash in on discounts and you wanted more offers available. We wanted to make the card work better for you. Revitalising the card meant not only more information about what businesses offer deals, it has also meant more businesses have signed up to offer discounts.

I hope you are enjoying finding offers and making your dollar go further. And I know there are still quite a few of you out there with smartphones who don't have the app, so make a point of downloading it along with the NZ COVID Tracer app. The NZ COVID Tracer app makes it easier for you to keep track of where you've been while the SuperGold one will get you to some useful deals.

In this issue

Minister for Seniors, Tracey Martin, talks about the International Day of Older Persons and the significance of the day for recognising the contributions of older people.

There are a few things you can do to protect yourself and others from COVID-19.

We have some tips for you to keep in mind to help slow the spread of the virus.

Read about the hearing aid subsidy that is available to help those impacted by hearing loss.

Find out more about the work of Canine Friends Pet Therapy volunteers and their friendly dogs. They visit residents of rest homes, patients in hospitals and hospices across the country, who can't own their own pets.

Do you have a Community Services Card? See if you are eligible. If you have one it can help cover some of your medical costs.

Protect yourself and others from COVID-19

There are a few simple steps you can take to slow the spread of the virus and help protect yourself and others.

Staying at home if you're sick is still the best thing you can do to stop any future spread of COVID-19. If you have cold or flu symptoms, you should call your doctor, iwi health provider, or Healthline on **0800 358 5453**. They will let you know if you should have a COVID-19 test.

Washing your hands is one of the easiest ways to keep yourself safe. Wash your hands often, for a full 20 seconds using soap and then dry.

Wear a face covering to stop droplets spreading when you speak, laugh, cough or sneeze. It's especially important that you wear one when social distancing is not possible and on public transport. Face coverings are mandatory on public transport at level 2 and above. You can make a reusable face covering easily and cheaply from material that you might already have at home, or you can even use a scarf.

Keeping track of where you have been makes it easier to trace the contacts of anyone who may have

been exposed to COVID-19 and break the chain of transmission. Use the NZ COVID Tracer app if you can, otherwise use whatever method works for you like carrying a notebook or the NZ COVID TRACER booklet. Encourage your family, whānau and friends to do the same. All businesses are now required to have a QR code, so people can log their visits in the NZ COVID Tracer app, as well as a sign-in sheet for people who don't use the app.

For more information on COVID-19 in New Zealand go to www.covid19.govt.nz



Hearing Aid Subsidy

There are 280,000 New Zealanders living with untreated hearing loss. Deteriorating hearing is normal as we age, but that doesn't mean we should accept not being able to hear well.

There are many social impacts of leaving hearing loss untreated. Research shows that hearing loss contributes to increased isolation, less social engagement, less confidence and worsening relationships with family.

A hearing test, which is usually free, is an important first step in addressing this issue. For those who have had hearing loss treated, the vast majority have said it has improved the quality of their life.

While cost is the biggest barrier to accessing hearing aids for most people, there is support available. If the issue is work-related then ACC will provide cover. For most others a Ministry of Health subsidy will provide \$511 per hearing aid, which would make a significant contribution towards an entry level device. The subsidy isn't income or asset tested. The SuperGold website www.supergold.govt.nz also has some discounts available. With the subsidy and a SuperGold

discount, hearing aids might not be as expensive as you would think.

An audiologist will make a full assessment that includes a hearing test and lifestyle questions and present a range of options that are best suited to each client's needs.

For more information on the subsidy go to the Ministry of Health website www.health.govt.nz



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Canine Friends Pet Therapy

Canine Friends Pet Therapy Inc. is a national organisation of volunteers who regularly visit residents of rest homes, as well as patients in hospitals and hospices with their well-behaved dogs. The volunteers are currently visiting 363 rest homes, 16 hospitals, and 12 hospices across the country.

The dogs bring a lot of joy and are good for breaking down barriers, helping people feel connected, and providing a comforting distraction, particularly for those who are unwell. Many of those visited can't own their own pets and the interaction with the dogs brings back some fond memories.

Health research has found many benefits through interaction with visiting animals, even that sometimes just patting a dog can reduce stress levels, calm a racing heart and help lower blood pressure.

Some of the volunteers with Canine Friends are seniors themselves. Sue had enjoyed training her dog Peri through various Obedience Grades and was looking for something else to do to keep them both active. Canine Friends seemed like the perfect fit.

Sue signed them up and they were accepted after the assessment process, which all dogs must go through alongside their owners to check for suitability. Next, they were introduced to the place they would regularly visit, the Levin War Veterans Home.

"We visit fortnightly and do our rounds of individual rooms plus the lounges. Peri knows her way around and



Sue and Peri

is poking her nose into the room ahead of me knowing where she goes next," said Sue.

They both enjoy volunteering and giving something back to the community.

"We never get tired of spending a few precious minutes of our time making someone else's day a little brighter."

If you have a dog and would like to volunteer, or if you would like to be visited by Canine Friends, check out the Canine Friends website

www.caninefriends.org.nz

Winter Energy Payment

The Winter Energy Payment has ended for this year. You'll receive two days of Winter Energy Payment with your 13 October 2020 NZ Super payment.

If you have any concerns about costs, please get in touch with Work and Income. Their Senior Services phone number is **0800 552 002**. Everyone's situation is different so they're always happy to talk with you.

We know that doubling the Winter Energy Payment this year will have been useful to assist with meeting your winter costs.

If you qualify for the Winter Energy Payment next year, you'll get it automatically from 1 May until 1 October 2021. It will be paid at the usual rate:

- Single people with no dependent children \$20.46 a week
- Couples, and people with dependent children \$31.82 a week.

For more information you can go to the Work and Income website www.workandincome.govt.nz



From the Retirement Commissioner



Jane Wrightson,
Retirement
Commissioner

I hope you're all keeping well through these changing times and managing to stay in touch with friends and loved ones.

Since my previous message we've published a report that I thought some of you may be interested in. It relates to loans offered by retirement villages to residents and those thinking

about moving into a village. We chose to look into this in light of falling interest rates and potential pressures on retirees' income from savings.

The loans offered by village operators generally cover shortfalls in entry payments to those wishing to buy into or transfer within a village, or to existing residents to cover accrued weekly fees.

While it is positive that operators are willing to help residents financially, it's important that those thinking

of moving into a village carefully assess the costs before they make the decision. The additional costs of getting older, for items such as glasses, and increasing aged care fees, mean that intending residents need to consider how their financial situation might change over time.

We found that while 40% of village operators provide loans to residents, the incidence of lending was low relative to the number of residents in villages and terms were not onerous. However, we did identify some areas worthy of more consideration, including greater consistency in terminology and documentation across operators, and the potential need for more access to, and promotion of independent financial advice for residents.

This study was done pre-COVID-19, and it's likely there will be an increasing degree of financial assistance from operators to residents in the future.

You can read the report and the CFFC's independent information on retirement village living on the CFFC website www.cffc.govt.nz

Getting a Community Services Card

Check if you are eligible for a Community Services Card, it can help you with the costs of health care.

Most GP practices offer low cost visits to Community Services Card holders, so you won't pay more than \$19 for a standard visit with a doctor or nurse if you show them your card. The card has other benefits too, such as reducing the cost of prescription fees, fees for after-hours health practitioner visits and even home help.

If you meet the criteria when you apply for a Community Services Card and you are already a SuperGold Card holder, you will be sent a 'combo card'. Your new 'combo card' can be used for both health subsidies and SuperGold Card discounts. The card will look like a SuperGold Card but it will have the initials 'CSC' on the back.

Applying

Your eligibility for the card is dependent on how much income you and your partner get.

You can find out more about the income threshold and how to apply on the Work and Income website www.workandincome.govt.nz or call the Community Services Card team on **0800 999 999**, anytime Monday to Friday, between 8am and 5pm.

Can't get a Community Services Card

Even if you can't get the Community Services Card, you may be able to get a prescription subsidy or a High Use Health Card. You can find out more about these through the Work and Income website www.workandincome.govt.nz

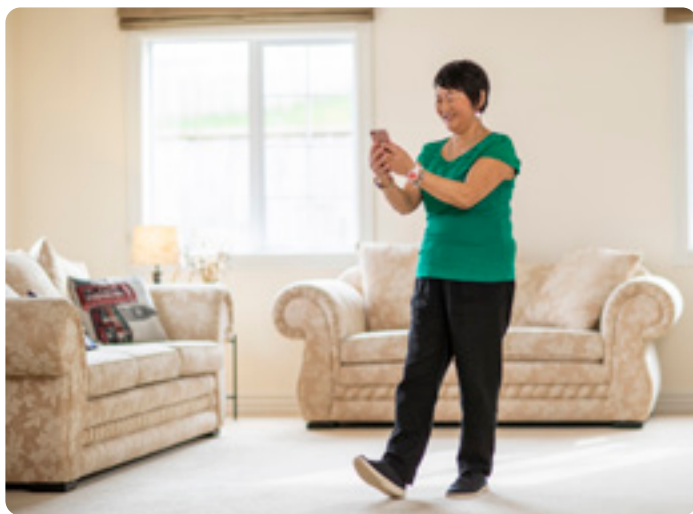


Live with better balance and be falls free

As part of ACCs 'Live Stronger for Longer' program they are trialing a free balance training app called Nymbl.

Balance is about the body and mind

Nymbl is based on 'dual tasking' which combines simple body movements with fun brain games, like trivia, to challenge both brain and body. Research shows us that balance is about body and mind, you need the strength to stop yourself from falling, but you also need your reflexes to sense and react quickly to help prevent a fall.



All you need is a smartphone or tablet

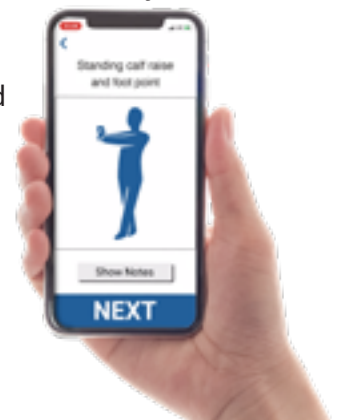
Nymbl is used overseas by thousands of people wanting to improve their balance in the comfort of their own home, all that's needed is a smartphone or tablet. You don't need any special clothing, just wear what's comfortable and have flat shoes like trainers or running shoes.

Improve, test or maintain your balance – you choose

The daily routine takes just 10 minutes and you can choose to improve your balance, test or maintain it. The more you use it, the more it helps you progress, keeping you balanced but also challenged. Plus being able to do the simple body movements in the comfort of your own home makes you more likely to fit them into your day.

Consider Nymbl as another option to keep you balanced and on your feet so you can continue to do the things you love.

The trial is fully funded by ACC and is currently limited to 5,000 users. Register to get Nymbl free at www.fallsfree.co.nz



Heard about the new Bee Card?



From October 2020, nine regions across New Zealand will have a new bus card. It's called the Bee Card.

The regions using the Bee Card are: Northland, Waikato, Bay of Plenty, Taranaki, Manawatū-Whanganui, Hawke's Bay, Nelson, Otago and Invercargill. If you are travelling within New Zealand you will be able to use your Bee Card in all nine of these regions.

Why do I need one?

While your region is still transitioning to Bee, SuperGold travellers will still receive their concession without a Bee Card. Once the system is fully implemented in your region, you will need to have your SuperGold travel concession loaded onto a Bee Card in order to keep enjoying your free bus travel.

When using your Bee Card; instead of showing your

SuperGold card to a bus driver you'll use your Bee Card, just like all other passengers, to tag on and tag off the bus using the card readers by the door. When you tag on your Bee Card the readers will recognise you're a SuperGold customer and you'll travel free outside of peak hours.

You'll still need to carry your SuperGold Card with you when using the bus, as proof of your eligibility for SuperGold concessions.

Getting started

You can get a card online or from your local council. In some regions, you can pick one up from your friendly bus driver.

Once you've got a card, you'll need to register it to load your SuperGold concession. This can be done at www.BeeCard.co.nz

If you're not confident about doing this yourself, you can ask a friend family member, or your council for help.

Need advice?

Call your local council for more information or to get help with registering your Bee Card. You can also find out more at www.BeeCard.co.nz

2020 General Election

Since our last newsletter, the date for the 2020 General Election has been changed. It will now be held on 17 October, along with the End of Life Choice and cannabis referendums.

Advance voting in New Zealand starts on Saturday 3 October. You can vote up until 7pm on election day, Saturday 17 October. The election will be a bit different because of COVID-19 and the Electoral Commission have put processes in place to protect you and your whānau when you vote.

Where to vote

You can find information on where to vote in your area on the Electoral Commission's website www.vote.nz

If getting to a voting place is difficult or not possible, several options are available to make sure you can still vote. You can contact the Electoral Commission on **0800 36 76 65** to talk over your options.

If you are in a rest home and you won't be able to go to a voting place, you don't need to contact the Electoral Commission. Your local Returning Officer will contact

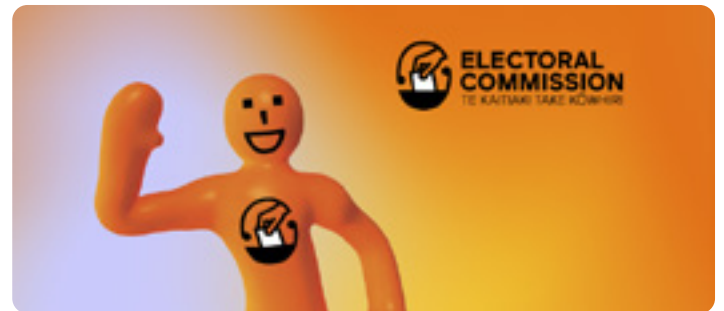
the manager of your rest home to arrange voting services.

Need help to vote

You can get help to vote if you need it. If you need help call **0800 36 76 65** to discuss your options.

Referendums

In this year's General Election, you will be asked to make a choice on two different referendums. For factual, impartial information to help you understand what is being proposed for each referendum, you can go to the New Zealand Government, referendums 2020, website www.referendums.govt.nz



How to get the most out of digital banking

The way we do our banking has been changing. Banks are providing options, like internet and mobile phone banking, so customers can do their banking anywhere and anytime that suits them. It means people can manage their money and make payments without going into a physical bank branch.

Recently COVID-19 has been a driver for some people to start digital banking. Most bank branches had to close during lockdowns, and at lower alert levels people at high risk have still been advised to stay home whenever possible. Having these options available to continue banking, safely from the comfort of home, made the benefits of digital banking particularly apparent.

Banks understand that making the change to digital banking isn't easy for everyone. That's why they have specialists who can help familiarise customers with internet and mobile banking. We encourage anyone wanting to know more about digital banking to contact their bank. Banks are more than willing to show customers how to use their online banking services.



Roger Beaumont, Chief Executive, Bankers Association

Other ways to find out about digital banking include community groups you may be part of or through organisations like Digital Inclusion Alliance Aotearoa or the 2020 Trust. They are offering courses funded by the Office for Seniors to help older people get the most out of technology.

If internet banking isn't for you, you can always phone your bank's contact centre seven days a week to talk to someone. There are different ways to do your banking today, and banking services have never been more widely available.

If you see or suspect elder abuse, please, speak out about it.



**ELDER ABUSE
IT'S NOT OK**

SPEAK OUT

0800 EA NOT OK
0800 32 668 65

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*T&Cs apply. Free support is up to 30 mins per call.



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Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by a seller and any future dispute will need to be taken up with the seller not the Ministry of Social Development. Offers range in size and nature and cardholders should always check to see if a better offer is available locally.



New Zealand Government



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