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Budget Policy Division
Department of the Treasury
Langton Crescent
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To Whom It May Concern

2014/15 pre-Budget submission

I am pleased to attach the Superannuated Commonwealth Officers' Association (SCOA)'s 2014/2015 pre-Budget submission for your consideration.

Notwithstanding the current challenging economic circumstances, SCOA's recommendations shall continue to focus on the issues of the indexation and taxation of Commonwealth superannuation pensions. In addition, SCOA is making recommendations regarding the income thresholds for the Commonwealth Seniors Health Card (CSHC); changes to the PBS and Medicare safety net limits; the provisions of the Disability Care Australia; an extension of the Medicare benefits to cover dental benefits; concessions for hearing tests for holders of the CSHC; the ability of older retirees to contribute to their super without having to satisfy a work test; and the retention of access to the Net Medical Expenses Tax Offset for people over 65 years of age.

If implemented, we believe the measures would provide a wide range of direct and flow-on benefits both for former public servants and older Australians in general. We also believe they are affordable.

Many retired public servants are on what are generally classified as low incomes. Due to the inadequate indexation method combined with the unfair taxation of the pensions, it is increasingly difficult for Commonwealth superannuants to maintain their purchasing power and keep pace with the *real* cost of living increases. The graph at Attachment A in our submission demonstrates this inequity quite clearly. Many are also denied access to certain benefits, for example the Commonwealth Seniors Health Card.

For further details or clarification, please contact SCOA's Federal Office on 02 6287 7977.

Thank you for your consideration of our submission.

Yours sincerely


John Coleman
FEDERAL PRESIDENT