



## ***In this issue***

Minister for Seniors Tracey Martin talks about her first full year as a Minister and the highlights she has had talking to older people across the country.

In her column, the Minister discusses the priorities for 2019 including the release of the draft strategy for an ageing population and looking at how the SuperGold Card can work better for older people.

We celebrate the start of summer with an easy and delicious salad recipe from the NZ Nutrition Foundation that you can try at home.

The warm weather is also a reminder to stay SunSmart. New Zealand has the highest rate of melanoma in the world and it is estimated that over 90,000 New Zealanders will be diagnosed with a skin cancer this year.

In our story we look at the risk factors and what to do to make sure you stay protected from harmful UV rays.

Retirement Commissioner Diane Maxwell gives us her tips on how to rein in the Christmas spending around the holiday season. The festive season is also a reminder of the value of spending time with others and how you can share your family history with the next generation.

## ***From Minister for Seniors Tracey Martin***

If you're anything like me, you'll now be looking forward to spending some time with your families, and I hope, having a relaxing Christmas.

It's been quite a year, my first full one as a Minister, though, the Seniors portfolio hasn't presented the same challenges as some of my other responsibilities. In fact, it provided one of the highlights - getting out and meeting people as we consulted on a new strategy for our older population.

Next year you should see the outcome of that work. A draft ageing strategy (we've yet to settle on a name for it) will be ready for public consultation and feedback. That will set the plan for a lot of the work we do across government for senior citizens – including in the areas of work and housing.

I'm also pleased with what the Office for Seniors has done in a couple of other areas. We've made significant progress in raising awareness about elder abuse with the campaign that started in June and we've established New



Zealand's credentials on the international stage, with affiliate membership to the World Health Organization global network of Age friendly Cities and Communities.

The other major thing I'll be focusing on next year is how we make the SuperGold Card work better for you. I now have the 'delegation' for the card, which means ministerial responsibility for it and for a small part of the funding behind it.

Usefully, the Office conducted some research this year on the card and what people want from it. What people say is they value the card, particularly the transport and other discounts. But, they don't find it as easy as they'd like to find the discounts – and they'd like more of them. Interestingly, they also said they wanted it to remain easy to use and were worried about privacy issues if the card changed to incorporate more features.

I'll be bearing this feedback in mind as we get to work on improving the card. What I really want to do is help out those seniors who use the card to stretch their fixed incomes.

On that note, changes to the Community Services Card mean cardholders will pay less to visit the doctor from December. If your SuperGold card has "CSC" on the back you can use it for cheaper health services as well as SuperGold discounts.

If you don't have a Community Services Card, it's worth checking if you can get one. You can phone Work and Income on 0800 999 999.

Best Wishes for Christmas and the New Year.

## ***Help with the cost of health services***

From 1 December, changes to Community Services Card benefits mean many Community Service cardholders will pay less to visit their doctor.

If your SuperGold card has "CSC" on the back you can use it for health services as well as SuperGold discounts. You can get lower cost visits to your general practice for health, injury, and more.

Many medical practices are now offering lower fees for enrolled Community Services Card holders, and more will join in March and April next year.

The best place to check if your doctor has signed up, and what it will cost to see them, is on their website – or ask next time you're there.

Make sure you always carry your card to make it easy to get the benefits, like paying less to see your doctor. You can also use your card for any children in your care who are under 18 (13 and under are already free).

If you don't have a Community Services Card, it's worth checking if you can get one. You can find out more through the [Work and Income website](#)



## ***Public consultation on extra payments while overseas***

The Ministry of Social Development (MSD) is proposing to change its information sharing

This is something MSD already does with people getting payments like Jobseeker Support.

arrangements with Customs New Zealand to avoid overpayments for seniors when they travel overseas, so they don't come back to a debt.

At the moment people's New Zealand Superannuation or Veteran's Pension payments aren't affected by overseas travel of up to 26 weeks. However, if you get extra payments like the new Winter Energy Payment and Disability Allowance these are automatically stopped after 28 days.

Unless people tell MSD about their travel plans before they go, under the Privacy Act MSD needs to give 10 days' notice before these extra payments can be stopped.

This means people get overpaid and have to pay this money back which is frustrating for both seniors and MSD. MSD wants to change the process so it can legally suspend payments without notice on the day after eligibility ends.

We would love to hear what you think about the change and welcome your feedback.

[You can find more information and how you can be part of the consultation.](#)



Don't forget to ask for your discount  
**Show you're Gold**

## ***International Volunteer Day***

As a volunteer every day can be different for Mary Ellen Wilson, 68.

Whether it's interviewing new volunteers for Volunteering Canterbury, or tending to newly hatched Kiwi's at Willowbank Wildlife Reserve.

It's a passion that has led to many new friends and experiences.

"I'm not the type of person that enjoys being a part of a club and I knew I wanted to be helpful," she said.

"I enjoy being out and about, meeting new people and making a difference."

She started volunteering 18 years ago while still working part-time, initially as a library courier delivering books to people who weren't able to visit the library.

After the Christchurch earthquake she volunteered with the Red Cross to hand out winter warmer boxes to help people in need keep warm.

She was at Willowbank when the earthquake hit-



they named the first Kiwi born after the quake Richter. It was the earthquake that cemented her need to give back.

"The earthquake really changed it for me," she said.

"I realised there was more to life than just housework,"

She started volunteering at the wildlife reserve in 2010 and was recently awarded with a Volunteer Recognition Award.

"Volunteering is a wonderful thing, I really recommend it," she said.

**International Volunteer Day will be held on Wednesday, December 5.**



Mary Ellen Wilson (right) receives her Volunteer Recognition Award.

## *Love the SuperSeniors newsletter? Then share it*



Love the SuperSeniors newsletter?

Then make sure your friends and neighbours know about it too.

If you have a friend or family member who doesn't currently get the newsletter, please share this with them and get them to subscribe now.

If you have recently changed your email, it's important to update your details to make sure you get the newsletter delivered straight to your inbox. You can update your contact details through MyMSD by visiting [my.msd.govt.nz](https://my.msd.govt.nz)

If you have a stellar story or initiative for older people that you would like featured you can contact the Office for Seniors at [osc@msd.govt.nz](mailto:osc@msd.govt.nz)

***Be SunSmart this summer***

New Zealand has the highest rate of melanoma in the world and it is estimated that over 90,000 New Zealanders will be diagnosed with a skin cancer this year.

The greatest risk factor for around 90% of skin cancers is over-exposure to ultraviolet (UV) radiation from the sun. UV rays, unlike heat and light, cannot be felt or seen. Even on a cloudy or cool day you can still be overexposed to UV rays.

Skin cancers have many variations and early detection is important. The Cancer Society advise getting into the habit of regularly checking your skin for any change. Use a mirror for hard to reach areas or get someone else to check. Any change on your skin should be immediately checked out by a GP or specialist using a dermatoscope.

For more information, go to the Cancer Society website at [www.cancernz.org.nz](http://www.cancernz.org.nz)



The Cancer Society said it's important to check the UVR level before going outdoors. This can be found on the weather page of your local newspaper, or on the uv2Day app.

If the UV is three or more follow these SunSmart principles:

- Slip on a shirt with long sleeves and a collar
- Slip into the shade of an umbrella or a leafy tree
- Slop on sunscreen: broad-spectrum, water resistant sunscreen of at least SPF 30
- Slap on a hat with a wide brim of at least 7.5cm wide
- Wrap on sunglasses that are close fitting and protect against UVR.

Skin cancers are most often found in people over 50 years and early detection is important. Risk factors that contribute to skin cancer include:

- a personal history of skin cancer
- a family/whanau history of skin cancer
- a skin type that burns easily
- red, blond or fair hair
- skin damage due to sunburn
- sunbed use.

## ***Say no to elder abuse***

With the holiday period almost here, it is an important time to check on the older people in your life - whether it's family, friends or even neighbours.

As many as one in ten older people in New Zealand will experience some kind of elder abuse. The majority of cases will go unreported.

The abuse can be psychological, financial, physical or sexual. It may be intentional or unintentional.

It affects people of all ethnicities, genders and socioeconomic groups.

A free, confidential telephone helpline is available, all day, every day for help and support. Anyone can call **0800 32 668 65** (0800 EA NOT OK) whether you are being abused or you know someone who might be.

For more information on help and support, please visit the [SuperSeniors website](http://www.super seniors.org.nz)

If you are worried that someone you know is experiencing elder abuse, speak out.

There are over  
**2,200**  
**cases**  
of suspected elder  
abuse a year

But it is  
estimated that  
**3/4**  
of cases go  
unreported

## ***SuperGold Card in Australia***

If you're visiting Australia over the Christmas break, make sure you take your SuperGold Card with you.

Although you won't be able to use it for public transport concessions there are a number of discounts you'll be able to take advantage of, for example:

- A discount to the Melbourne Aquarium. SuperGold Card holders will be entitled to concession entry which saves \$9.50 off a normal adult ticket.
- If you're in Sydney you can't go past a visit to the historic Sydney Cricket Ground (SCG). The SCG Experience tour is a dynamic, behind-the-scenes tour through the historic Sydney Cricket Ground, Allianz Stadium and SCG Museum and will only cost you \$20 (AUD) which is 33% off the standard adult price.

Different discounts are on offer so check out what's available before you go on the info for cardholders page of the SuperGold website at [www.supergold.govt.nz](http://www.supergold.govt.nz)

You can also look out for the 'Seniors Card welcome here' stickers in Australia and ask if they accept our SuperGold Card.

If you are staying closer to home over the break, make sure you have your card handy when shopping and always ask if there's a SuperGold discount.



## ***Retirement Commissioner***

If you've ever seen children on Christmas morning having more fun with a box than the toy that came in it, you know that more spending does not necessarily mean more Christmas.

As we approach the most expensive season of the year, it's worth stopping to think "Will our loved



ones get the most out of what we spend?" The more joy they get out of our money choices, the better a Christmas it will be. Often, less is more.

Setting a dollar limit for gifts can bring relief for families, and a Secret Santa system means everyone only needs to buy for one person. Secret Santas also lend themselves to humour.

You receive your gift recipient through a lucky dip, then can have a bit of fun choosing a present that's perfect for them, within a set dollar limit.

When your grandchildren grow up, they might remember a couple of funny gifts you gave them, but mostly they'll remember the time they spent with you on this special day.

You are the keeper of your family's history - don't underestimate their fascination with how much life has changed in your time, and information about their ancestors they may be able to relate to.

Sharing stories of what you did growing up, and what kind of people your siblings and parents were, will give your children and grandchildren gems to share in turn as they move through their lives.

They might love to hear that Great Uncle Albert was a champion runner like them, their great-grandmother took in foster children, and, if they emigrated, the place they came from and why they chose New Zealand as their new home.

Perhaps that's the greatest gift you can give as a senior member of your family – threads to weave into the tapestry of your loved ones' shared history.

From all of us at the Office of the Retirement Commissioner, have a wonderful Christmas.



*Retirement Commissioner Diane Maxwell*

## ***Mexican Salsa Salad***

With the weather warming up, it's a great time to try some new recipes perfect for summer.

Try this delicious Mexican Salsa Salad from the NZ Nutrition Foundation.

### **Mexican Salsa Salad- serves 2-4**

- 1 can (425g) 4-Bean mix, drained
- 1 can (410g) Whole kernel corn, drained
- 1 small red onion, finely sliced
- 3 tablespoons of mint, chopped
- 3 tablespoons of parsley, chopped
- 3 spring onions, thinly sliced
- ¼ medium cucumber, diced
- 2 large tomatoes, diced
- 1 red pepper, diced
- 2 tablespoons of sesame seeds, toasted (optional)
- 1 Avocado, diced (optional)

### **Method**

Place all ingredients in a bowl.

Toss lightly with the tangy salad dressing and serve.

### **Tangy Salad Dressing**

- 4 tablespoons of lemon juice
- 4 tablespoons Olive oil (or oil of choice)
- 1 teaspoon of sugar
- 1 teaspoon minced garlic
- 2 teaspoons grainy mustard
- 1 teaspoon salt
- Pinch of black pepper



## ***Improved access to NZ Super for people retiring to the Cook Islands, Niue and Tokelau***

New legislation has been passed to allow people who have lived in New Zealand for 10 years, after the age of 20, to move or return to the Cook Islands, Niue and Tokelau and use the time they have lived there since turning 50 to qualify for their pension.

Before the Act was passed, a person must have been 'resident and present' in New Zealand for 10 years after the age of 20, including five years after the age of 50 to qualify for New Zealand Superannuation or Veteran's Pension.

This change recognises New Zealand's special relationship with the Cook Islands, Niue and Tokelau.

These countries and territory are part of the Realm of New Zealand, meaning all of their citizens are also New Zealand citizens.

As part of the changes all New Zealanders will be able to make use of this provision should they choose to live in the Cook Islands, Niue, or Tokelau, or if they need to use time that they were living in the Cook Islands, Niue or Tokelau after age 50 to qualify for New Zealand pensions.

The legislation was passed in November and is expected to come into effect in late January.



## ***SuperGold Card special offers***

Check out the latest special offers for our super seniors through the [SuperSeniors website](#).



New Zealand Government

