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## How much are the Centrelink concession cards worth?

By Minh Ly, Technical Services Manager

One benefit of receiving the Age Pension is the Pensioner Concession Card (PCC). But how much value can the PCC provide your client?

To address this question, we compare the benefits of the PCC with other Centrelink cards, including the Low Income Health Care Card (LIHCC) and the Commonwealth Seniors Health Card (CSHC). The detailed eligibility considerations for these three cards are discussed in the article '[Is your retiree client eligible for a concession?](#)'.

This article explores both the national and state benefits provided by the three Centrelink concession cards and the state or territory seniors cards.

The information in this article is current as of 25 February 2026.

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## National benefits

### Centrelink concession cards

All three Centrelink cards we discuss in this article (PCC, LIHCC and CSHC) provide the following national benefits:

- **Pharmaceutical Benefits Scheme (PBS)** – Concession cardholders can use the PBS to pay a maximum of \$7.70 (\$25 for non-concession cardholders) for each medicine on the PBS. A client can enquire about a medicine's PBS eligibility at their local pharmacy or on the [PBS website](#).
- Once a concession cardholder pays an amount in a calendar year equal to the PBS safety net threshold (\$277.20 for concession cardholders and \$1,748.20 for other eligible patients), their medicine will be free for the rest of the year.
- Where two or more brands offer the same medicine, they may have different prices and therefore a more expensive brand may charge a premium on top of the PBS prescribed amounts.
- **Extended Medicare Safety Net (EMSN)** – The EMSN provides an increased rebate for Australian families and singles who incur out-of-pocket expenses for Medicare eligible out-of-hospital services. Once the relevant annual threshold of out-of-pocket expenses is reached, Medicare will pay up to 80% of any future out-of-pocket expenses for out-of-hospital Medicare services for the remainder of the calendar year. Concession cardholders are entitled to a lower EMSN threshold. The EMSN thresholds are indexed on 1 January each year and for 2026 the thresholds are:
  - \$861.20 for Commonwealth concession cardholders, including those with a Pensioner Concession Card, a Health Care Card or a Commonwealth Seniors Card, and people who receive Family Tax Benefit (Part A); and
  - \$2,699.10 for all other singles and families.

The EMSN is different to and works in conjunction with the Original Medicare Safety Net (OMSN). Under the OMSN, once the annual threshold of gap expenses is reached, Medicare benefits increase to 100% of the Medicare Benefits Schedule (MBS) fee for out-of-hospital services for the rest of the calendar year. Individuals can be eligible for the EMSN as well as the OMSN.

The OMSN threshold is also indexed on 1 January each year and for 2026 the threshold is \$594.40.

- **Bulk-billed doctor visits** – doctors can receive higher payments from Medicare if they treat a concession cardholder, therefore some practices which do not bulk bill for a general patient may bulk bill for a concession cardholder (but are not required to).
- **Australia Post** – discounts for stamps and mail redirection. Free document certification.

The PCC also provides additional national benefits including:

- hearing services – subsidised hearing aids and assistive listening devices. For more information see the Australian Government Hearing Services Program Client Information Booklet; and
- Telstra (PCC and LIHCC) – Pensioner discount offered for mobile phones, home internet and home phone.

### Seniors cards

Whilst these benefits are not national per se, they are common across all eight seniors cards:

- public transport concessions; and
- local business discounts across Australia and New Zealand.

Since the Centrelink concession cards do not provide the same local business discounts in all states and territories, a client can gain by holding the seniors cards in their state or territory on top of a Centrelink concession card.

Concession cardholders can use the PBS to pay a maximum of \$7.70 (\$25 for non-concession cardholders) for each medicine on the PBS.

## Assumptions

To attempt to assign a value to the various concession cards for each state and territory, assumptions have been made. Please note the footnotes and links provided throughout the article to ensure your client understands the benefits available to them and how to access them. Key assumptions include:

- Age: We only consider clients who are Age Pension age or over.
- Eligible for seniors card: We assume clients are retired and eligible for the seniors card in their state or territory.
- Centrelink only: Department of Veterans Affairs (DVA) cards, e.g. Veteran Gold/White/Orange card are not considered.
- Receiving Age Pension: Some states provide benefits for PCC holders who are receiving a payment. For this article, by 'PCC' we mean currently receiving the Age Pension. Some clients who receive a non-means tested PCC (for example, those who lost Age Pension due to the 1 January 2017 assets test changes) or non-Age Pension Centrelink payments, are affected by tougher eligibility for some benefits.
- Couples: The benefit amounts mentioned in the article are generally for one person or one household, for example rates and utilities. However, couples may benefit from public transport, glasses, dental services and car concessions (if they own more than one car) if they both have a concession card.
- We consider the following the mainstream benefits and assume:
  - homeowners: assume clients own a house (not a unit), therefore estimates are based on house costs for water, sewage, energy and council rates;
  - car owners: assume clients register a standard, petrol, four-cylinder sedan for private use each year and have a drivers license both renewed every 12 months;
  - dental services: assume general check-up is \$150; and
  - spectacle: assume one pair of glasses is \$100.

We consider the above mainstream benefits to be applicable to most clients, which we use as the basis for comparing the value of each concession card. However, it is important to note that many additional benefits may apply. We have listed some additional benefits for each state or territory, however, we suggest checking the links provided to determine the full extent of the various benefits offered.

Please note the footnotes and links provided throughout the article to ensure your client understands the benefits available to them and how to access them.

## New South Wales

### NSW Seniors Card eligibility

- 60 or over
- not working or working 20 hours or less per week (averaged over 12 months)
- permanent resident of NSW

**Table 1 – NSW mainstream concession card benefits p.a.**

Benefit type	PCC	LIHCC	CSHC	Seniors
Council rates	Up to \$250	-	-	-
Water	\$712 <sup>i</sup>	-	-	-
Energy	Up to \$285	Up to \$285	Up to \$200	-
Gas	Up to \$110	Up to \$110	-	-
Drivers license	\$72 <sup>ii</sup>	-	-	-
Car registration	\$462 <sup>iii</sup>	-	-	-
<b>Value</b>	<b>\$1,891</b>	<b>\$395</b>	<b>\$200</b>	<b>-</b>

i Sydney Water typical service charges for water and wastewater (stormwater not included).

ii Based on yearly renewal fee.

iii Includes registration fee and vehicle tax with tare weight between 1,155kg – 1,504kg.

### Concession cards value

From the mainstream state benefits listed above, the PCC can be worth \$1,496 p.a. more than the LIHCC due to council rates, water and car discounts.

The LIHCC can be worth \$195 p.a. more than the CSHC due to gas and electricity discounts.

### Additional state benefits

There are other concessions your clients might benefit from, including but not limited to:

- public dental services (PCC, LIHCC or CSHC)
- some free ambulance services (PCC, LIHCC or CSHC)
- medical Energy Rebate (PCC or LIHCC)

### Useful links

- [NSW concessions](#)
- [NSW Seniors Card](#)

## Victoria

### VIC Seniors Card eligibility

- 60 or over, or 50 years of age or over and a First Nations person from Australia
- not working or working less than 35 hours per week
- permanent resident of Victoria

**Table 2 – VIC mainstream concession card benefits p.a.**

Benefit type	PCC	LIHCC	CSHC	Seniors
Council rates	Up to \$266	-	-	-
Water	Up to \$372	Up to \$372	-	-
Electricity	\$402 <sup>i</sup>	\$402 <sup>i</sup>	-	-
Gas	\$177 <sup>ii</sup>	\$177 <sup>ii</sup>	-	-
Car registration	\$465 <sup>ii</sup>	\$172 <sup>iii</sup>	-	-
<b>Value</b>	<b>\$1,682</b>	<b>\$1,123</b>	-	-

i Victorian Health and Human Services department example, \$100.62 off \$672 quarterly bill.

ii Victorian Health and Human Services department example, \$88.54 off \$580 quarterly bill (only available for charges between 1 May and 31 October).

iii Metropolitan area, includes Transport Accident Charges (TAC).

### Concession cards value

From the mainstream state benefits listed above, the PCC can be worth \$559 p.a. more than the LIHCC due to council rates and car registration discounts.

The LIHCC can be worth \$1,123 p.a. more than the CSHC due to water, gas, electricity and car registration discounts.

One large benefit of the PCC, LIHCC and CSHC in Victoria is the one-off Pensioner stamp duty concession. Homes bought for \$600,000 or less receive a full exemption (the maximum concession is \$31,070 for \$600,000 purchases). The concession scales down for homes valued from \$600,001 to \$750,000 where it ceases. First home buyers will need to choose to receive the pensioner duty exemption/concession or the duty benefits available to first home buyers. They will not be able to get both for the same transaction.

### Additional state benefits

There are other less common concessions your clients might benefit from, including but not limited to:

- non-mains water concession (PCC or LIHCC)
- excess electricity concessions (PCC or LIHCC) – if electricity bill greater than \$3,895.13 p.a. from 1 December 2024.
- excess gas concession (PCC or LIHCC) – if gas bill greater than \$2,499.14 p.a. from 1 May to 31 October 2025.
- Victorian Eyecare Service (PCC and LIHCC) – eligible patients can access low-cost glasses or contact lenses starting from \$49 (single vision) and \$118 (multifocal) and subsidised eye care services (consultations).

### Useful links

- [VIC concessions](#)
- [VIC Seniors Card](#)
- [VIC pensioner stamp duty exemption](#)

## Queensland

### QLD Seniors Card eligibility

- 65 or over, or 60-64 plus holder of PCC or LIHCC
- not working or working less than 35 hours per week
- permanent resident of Queensland

**Table 3 – QLD mainstream concession card benefits p.a.**

Benefit type	PCC	Seniors	LIHCC	CSHC
Council rates	Up to \$200	-	-	-
Water	Up to \$120	-	-	-
Electricity	\$386	\$386	\$386	-
Gas	\$92	\$92	-	-
Car registration	\$186 <sup>i</sup>	\$186 <sup>i</sup>	-	-
Spectacles	\$50 <sup>ii</sup>	\$50 <sup>ii</sup>	\$50 <sup>ii</sup>	-
<b>Value</b>	<b>\$1,034</b>	<b>\$714</b>	<b>\$436</b>	<b>-</b>

i Assumes four cylinder vehicle and concession card issued after 1 July 1994.

ii Eligible for one pair every two years if held card for at least 6 months. Assumes a cost of \$100.

### Concession cards value

The Seniors Card in Queensland has very generous state governments benefits, unlike most other states. However, from the mainstream state benefits listed above, the PCC can still be worth \$320 p.a. more than the Queensland Seniors Card by itself due to council rates and water discounts.

### Additional state benefits

There are other concessions your clients might benefit from, including but not limited to:

- boat registration discounts (PCC or QLD Seniors Card)
- some public dental services (all four cards)
- medical aids and equipment (PCC, LIHCC or QLD Seniors Card)

### Useful links

- [QLD concessions](#)
- [QLD Seniors Card](#)

## Western Australia

### WA Seniors Card eligibility

- 65 or over
- not working or working 25 hours or less per week
- An Australian Citizen, or hold an Australian Permanent Resident Visa and reside in Western Australia

**Table 4 – WA mainstream concession card benefits p.a.**

Benefit type	PCC	Seniors + CSHC	LIHCC	Seniors	CSHC
Council rates	Up to \$750	Up to \$750	-	Up to \$100	-
Water	Up to \$600	Up to \$600	-	Up to \$100	-
Energy <sup>i</sup>	\$343	-	\$343	-	-
Drivers license	\$48	\$48	-	\$24	-
Car registration	\$247 <sup>ii</sup>	\$247 <sup>ii</sup>	-	-	-
Spectacles	\$27 <sup>iii</sup>	\$27 <sup>iii</sup>	-	\$27 <sup>iii</sup>	-
<b>Value</b>	<b>\$2,015</b>	<b>\$1,672</b>	<b>\$343</b>	<b>\$251</b>	-

i For Synergy or Horizon power customers. PCC and LIHCC holders may also qualify for an additional dependent child rebate.

ii 50% discount off example from WA department of transport, car weighing 1,650 kg.

iii \$54.34 every two years.

### Concession cards value

A client who holds the WA Seniors Card, LIHCC and CSHC, can receive the same mainstream benefits as the PCC. However, there are other benefits that are only available to PCC holders that clients may benefit from, including:

- free or reduced ambulance fees
- Regional Pensioner Travel Card – worth \$775 (basically available to residents outside Perth)
- dog registration – 50% discount

In WA, the CSHC is worth a significant amount when combined with the Seniors Card, about \$1,421 p.a. more than for clients who just hold the Seniors Card, thanks to car registration discounts and better rates, water and drivers license discounts.

### Additional state benefits

WA in particular has various and extensive benefits on top of the regular rates, energy and car discounts, including but not limited to:

- cost of living rebate; \$110.07 for singles, \$165.10 for couples – must apply (WA Seniors Card holders only)
- dental – up to 75% off through WA Dental Health Services (PCC or LIHCC)

### Useful links

- [WA concessions](#)
- [WA Seniors Card](#)

## South Australia

### SA Seniors Card eligibility

- 60 or over
- not working or working 20 hours or less per week
- permanent resident of South Australia

**Table 5 – SA mainstream concession card benefits p.a.**

Benefit type	PCC	LIHCC	CSHC	Seniors
Cost of living concession	\$262	\$262	\$262	-
Emergency services levy remission	Up to \$46	Up to \$46	Up to \$46	-
Water <sup>i</sup>	Up to \$626	Up to \$626	-	-
Energy <sup>ii</sup>	Up to \$282 <sup>ii</sup>	Up to \$282 <sup>ii</sup>	Up to \$282 <sup>ii</sup>	-
Drivers license	\$28	-	-	-
Car registration	\$138 <sup>iii</sup>	-	-	-
<b>Value</b>	<b>\$1,382</b>	<b>\$1,216</b>	<b>\$590</b>	<b>-</b>

i Must also have income below certain [thresholds](#).

ii Must not be living with anyone with more than \$3,000 p.a. income, unless a spouse or receiving a Centrelink allowance.

iii Based on registration fee calculator and assumes district zone one and 4 cylinder sedan.

### Concession cards value

From the mainstream state benefits listed above, the PCC can be worth \$166 p.a. more than the LIHCC due to annual car discounts. The LIHCC can be worth \$626 p.a. more than the CSHC due to eligibility for water concessions.

In South Australia, the cost of living concession replaces the council rate concessions offered in other states and territories.

Unlike many other states, the CSHC does provide some state benefits.

### Additional state benefits

There are other concessions your clients might benefit from, including but not limited to:

- subsidised contact lenses and glasses (PCC or LIHCC)
- medical heating and cooling concession of \$281.78 a year (PCC, LIHCC or CSHC)
- personal alert systems rebate (eligible PCC holders 75 or over)

### Useful links

- [SA concessions](#)
- [SA Seniors Card](#)

## Tasmania

### TAS Seniors Card eligibility

- 60 or over
- not working or working 20 hours or less per week
- permanent resident of Tasmania

**Table 6 – TAS mainstream concession card benefits p.a.**

<b>Benefit type</b>	<b>PCC</b>	<b>LIHCC</b>	<b>CSHC</b>	<b>Seniors</b>
Council rates	Up to \$385 <sup>i</sup>	Up to \$385 <sup>i</sup>	-	-
Water	Up to \$243	Up to \$243	-	-
Electricity	Up to \$646 <sup>ii</sup>	Up to \$646 <sup>ii</sup>	-	-
Car registration	\$127 <sup>iii</sup>	\$127 <sup>iii</sup>	-	-
<b>Value</b>	<b>\$1,401</b>	<b>\$1,401</b>	-	-

i If TasWater client, up to \$566 if not.

ii Maximum daily concession multiplied by 365.

iii Based on a 4 cylinder light vehicle with \$60.20 discount for registration plus 40% discount on motor tax.

### Concession cards value

From the mainstream state benefits listed above, LIHCC holders receive the same benefits as PCC holders. The PCC can also provide less common benefits for clients, such as:

- visual aids
- wigs for cancer patients
- spirit of Tasmania discounts
- Bass Strait islands air travel concession

### Additional state benefits

There are other less common or one-off concessions your clients might benefit from, including but not limited to:

- will and Enduring Power of Attorney discounts with the Public Trustee (PCC or TAS Seniors Card)
- general dental services and dentures (PCC and LIHCC)
- spectacles (PCC or LIHCC)
- firearm license and registration fee reductions (PCC or LIHCC)
- right to information request fee waiver – \$41.25 (PCC or LIHCC)

### Useful links

- [TAS concessions](#)
- [TAS Seniors Card](#)

## Australian Capital Territory

### ACT Seniors Card eligibility

- 60 or over
- not working or working 20 hours or less per week
- permanent resident of ACT

**Table 7 – ACT mainstream concession card benefits p.a.**

<b>Benefit type</b>	<b>PCC</b>	<b>LIHCC</b>	<b>CSHC</b>	<b>Seniors</b>
Council rates	Up to \$750	-	-	-
Fire and emergency services levy rebate	\$115	-	-	-
Utilities	Up to \$800	Up to \$800	-	-
Drivers license	\$52 <sup>i</sup>	\$34 <sup>i</sup>	-	-
Car registration	\$414 <sup>ii</sup>	\$414 <sup>ii</sup>	-	\$42
Spectacles	\$100 <sup>iii</sup>	\$100 <sup>iii</sup>	-	-
<b>Value</b>	<b>\$2,231</b>	<b>\$1,348</b>	<b>-</b>	<b>\$42</b>

i 1 year renewal. For LIHCC holders, discount subject to a good driving record (reduced discount otherwise).

ii Based on fee estimator for a car 1,155 kg – 1,504 kg with emissions category A.

iii \$200 subsidy every two years.

### Concession cards value

From the mainstream territory benefits listed above, the PCC can be worth \$883 p.a. more than the LIHCC due to council rates and fire and emergency levy concessions. The PCC is worth about \$2,231 more than the CSHC. In addition, PCC holders receiving an Age Pension entitlement can also access the Pensioner duty concession scheme. This provides a one-off stamp duty concession which can be worth up to \$35,238. Eligible pensioners acquiring properties valued at \$1,020,000 or under will not pay duty, while those acquiring property over \$1,020,000 may now be eligible for a reduction in duty. Importantly, to be eligible, clients must be receiving Age Pension (holding a non-means tested PCC will not help gain eligibility).

The LIHCC still has considerable benefit, more than someone just on the seniors card and/or CSHC, thanks largely to the utilities benefit.

### Additional territory benefits

There are other less common or one-off concessions your clients might benefit from, including but not limited to:

- free or reduced ambulance fees (PCC or LIHCC)
- subsidised solar panels when available (PCC or LIHCC)
- green waste concession (PCC or ACT Seniors Card)

### Useful links

- [ACT concessions](#)
- [ACT Seniors Card](#)
- [ACT pensioner duty concession scheme](#)

## Northern Territory

### NT Seniors Card

- 60 years or over
- permanent resident of NT

**Table 8 – NT mainstream concession card benefits p.a.**

Benefit type	PCC	LIHCC	CSHC	Seniors
Council rates	Up to \$200	-	-	-
Garbage	\$46 <sup>i</sup>	-	-	-
Water and sewerage	Up to \$1,286	-	-	-
Electricity	Up to \$1,200	-	-	-
Drivers license	\$39	-	-	-
Car registration	\$154	-	-	\$55
Spectacles	Up to \$251 <sup>ii</sup>	-	-	-
<b>Value</b>	<b>\$3,176</b>	-	-	<b>\$55</b>

i Darwin rate.

ii Up to \$502.20 every two years for the individual and their registered dependents.

### Concession cards value

The LIHCC and CSHC have little territory concession value in NT, but the PCC can be worth \$3,176.12 alone.

### Additional territory benefits

Those age 65 and above can join the NT Seniors Recognition Scheme and receive a \$550 prepaid card to spend on purchases.

### Useful links

- [NTCS](#)
- [NT Seniors Card](#)
- [NTSRS](#)

## Contact details



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