

New Social Security Agreement with Poland

People who have worked in Poland may now qualify for an Australian Age Pension and/or a Polish pension under a new Social Security Agreement, which commenced between Australia and Poland on 1 October 2010.

The agreement may help people who have lived in Australia and worked in Poland to increase their income by making it easier for them to receive an Australian Age Pension or one of the following Polish payments:

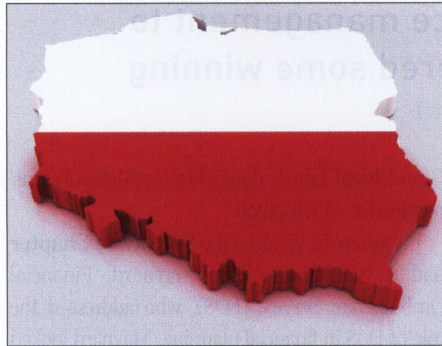
- Polish Age Pension;
- Disability Pension;
- Survivors Pension;
- Work Accidents and Occupational Diseases Compensation and Pension; or
- Funeral Benefit.

There are some restrictions on qualification for certain Polish payments.

The agreement allows people to lodge their claim for Age Pension in Australia or Poland, and may allow a person to combine periods of their Australian residence and their periods of insurance in Poland to meet the minimum qualifying period for an Australian or Polish Age Pension.

The agreement allows some Polish pensions and benefits to be paid to Australian residents and Polish nationals in Australia and allows some periods of residence in Australia to count for some Polish benefits.

In Australia, Polish pension claim forms can be obtained by contacting Centrelink International Services. People can also contact Centrelink International Services for advice and



help in claiming a Polish pension and they can lodge the claim by mailing it to Centrelink International Services.

People can claim an Age Pension if they are:

- Over the Age Pension age; and
- They have lived in Australia for more than 10 years; or
- The total of their periods of Australian residence and their periods of insurance in Poland is more than 10 years*.

*If they are not an Australian resident, and do not have 10 years' residence in Australia when they lodge their claim, they must have at least 12 months Australian residence between the ages of 16 and the Age Pension age.

What Polish pension can a person claim?

A person's Australian Age Pension rate will be based on their and/or their partner's income and assets, including any Polish pension they may receive.

If they live outside Australia, their rate may

also be based on their periods of residence in Australia between 16 years of age and Age Pension age. Centrelink may be advised by Australia's immigration department of their travel to and from Australia since 1994. Centrelink may use this information to help ensure a person qualifies for payments and that their rate of payment is correct.

The Polish pension authorities make all decisions about Polish pension matters and people should contact them for more details. The relevant Polish Social Insurance Institution will calculate the amount of a person's Polish pension based on their periods of insurance in Poland.

Australia also currently has international social security agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark#, Finland#, Germany, Greece#, the Republic of Ireland, Italy, Japan#, the Republic of Korea, Malta, the Netherlands, New Zealand#, Norway, Poland#, Portugal, Slovenia, Spain, Switzerland and the USA#.

#These countries do not accept Australian claims under other international social security agreements. ❖

For more detailed information, contact Centrelink International Services for free help and advice. Call 131 673 from within Australia, fax +61 3 6222 2799, email international.services@centrelink.gov.au (note: email is not a secure communication medium), or write to GPO Box 273, Hobart, Tasmania 7001, Australia.

What Polish pension can a person claim?

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| If male and over 65 years of age, or female and over 60 years of age* | and | have at least 12 months of Polish Social Insurance coverage as well as a period of residence in Australia | they can claim | Age Pension |
| If male and between 16 and 65 years of age, or female and between 16 and 60 years of age and have a period of insurance under the legislation of Poland | and | are unable to work due to a physical or medical condition | they can claim | Disability Pension |
| If a widow or widower | and | their late spouse had a period of insurance under the legislation of Poland | they can claim | Survivor's Pension |
| If under 25 years of age and their parent is deceased | and | their late parent had a period of insurance under the legislation of Poland | they can claim | Survivor's Pension |
| If a person's ability to work has been reduced due to illness or injury and they have a period of insurance under the legislation of Poland | and | they have at least 12 months of Polish Social Insurance coverage | they can claim | Work Accidents and Occupational Diseases Compensation and Pension |
| If a person is responsible for funeral costs | and | the deceased person had a period of insurance under the legislation of Poland | they can claim | Funeral Benefit |

*The age requirement is reduced for certain occupations.