



Serious illness or injury support guide



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Serious illness or injury support guide.

No one plans or chooses to become unwell. Despite your best efforts, your health can become compromised to an extent that it significantly affects your wellbeing, finances and quality of life. Having the right support and taking appropriate actions early can minimise the adverse effects on your life and the lives of those close to you.

This guide is for anyone who has developed a serious illness or suffered a significant injury, and for their loved ones and carers. It provides practical information about a range of topics from physical and mental health, through financial preparation to social and support services.

A serious illness or injury is any condition or event that negatively affects your quality of life and your daily functions for an extended period. Depending on the injury or illness, you may fully recover, have life-limiting effects or be told that death is a likely outcome.

While each illness or injury is a personal experience with unique challenges, they do have some common elements - all have the potential to cause significant stress, financial strain and decrease your functional ability and independence.

Common examples of serious illnesses and injuries include:

A new diagnosis of cancer.

A stroke or heart attack.

Multiple, displaced fractures.

Loss of a limb.

Understanding the illness or injury.

It can be shocking to first receive the diagnosis of a serious illness or significant injury. Understanding the information provided by health care professionals can be difficult and the amount of information that needs to be absorbed can feel overwhelming. It's helpful to gather and group the information you need by focusing on three key areas - your diagnosis, your treatment options and your prognosis or likely outcome.

Your diagnosis.

A diagnosis is a short, medical description of your illness or injury. Ask your doctor to write down the diagnosis, preferably on a letterhead, and for a fact sheet about your illness or injury or for reliable online resources.

When attending medical appointments, it can be helpful to bring a close family member or friend to ensure key information is not missed.

Practical example:

Gary, a 24 year old electrician, seriously injures his ankle during a ski holiday. He explains his diagnosis to his work colleagues: 'I broke the bones in my ankle in several places and it was sticking through the skin. It needed surgery to fix it'. The medical diagnosis 'Left comminuted, open tibiofibular fracture requiring ORIF (open reduction and internal fixation)' helps his physiotherapist to prepare an individualised rehabilitation plan for Gary and his general practitioner includes it in the successful insurance claim.

Your treatment options.

Your treatment options include all the different ways of helping you heal, recover from or better manage your illness or injury. Treatment options may be singular or include a mix of methods. If your condition is severe or urgent, you may require immediate treatment.

Practical example:

Anna, a 47 year old teacher with two daughters is diagnosed with stage 1 breast cancer during a routine screening visit. Her surgeon offers her two treatment options: a mastectomy or a lumpectomy. She recognises that she needs further information to help make an informed decision that is right for her.

Your prognosis.

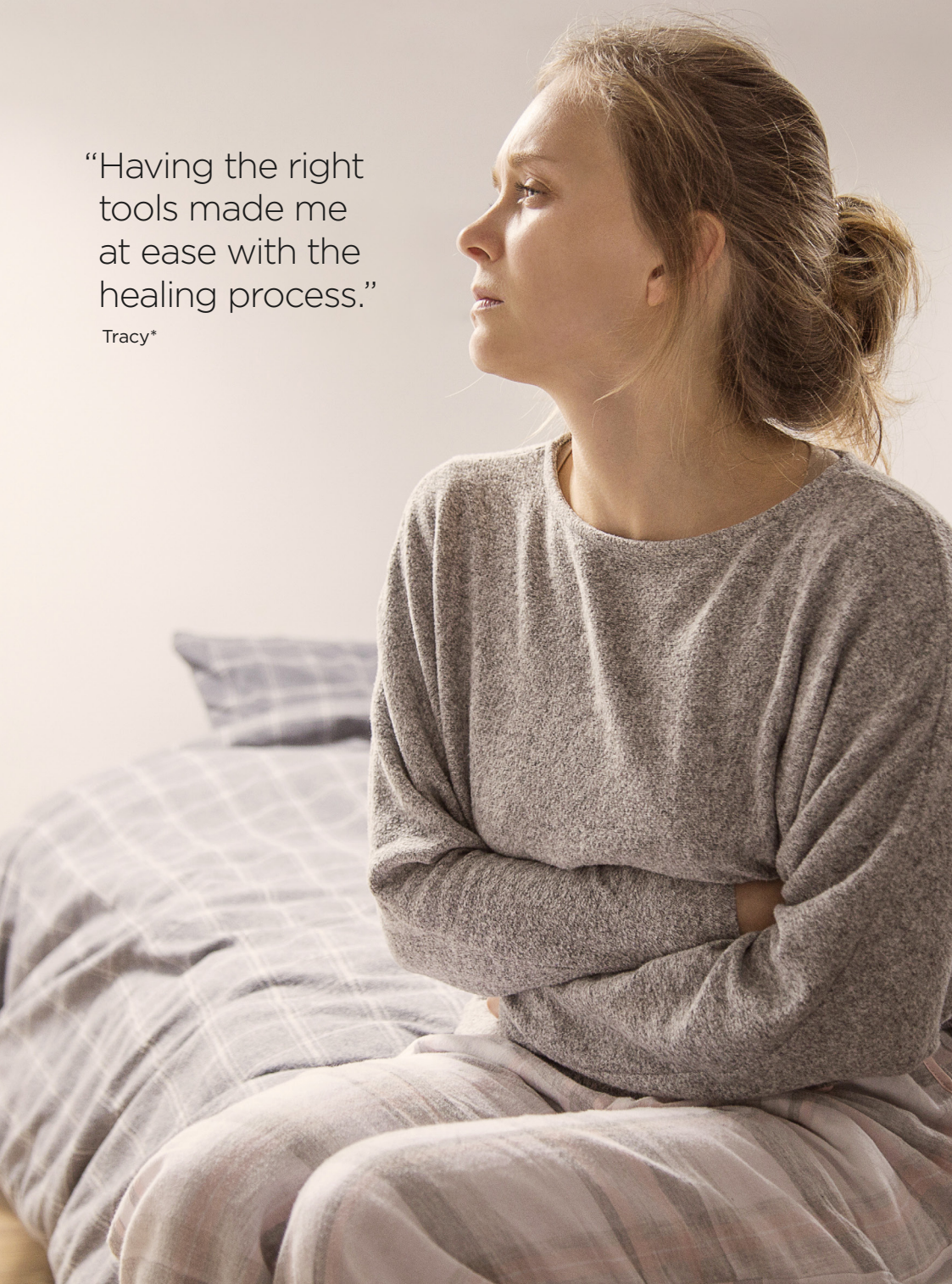
A prognosis is an informed opinion about the likely course or outcome of your treatment. It's a particularly useful source of information to inform planning for the future. Your treating specialist should be able to provide a prognosis based on clinical evidence, medical experience and professional judgement.

Practical example:

George is an 87-year-old widower who is diagnosed with Alzheimer's disease (a form of dementia). The prognosis is that his memory and cognitive functioning will progressively deteriorate over months to years. This prognosis prompts him to appoint a power of attorney (POA).

“Having the right
tools made me
at ease with the
healing process.”

Tracy*



Practical tips for discussing your serious illness or injury.

The courage to share information about your serious illness or injury with your loved ones can be difficult and challenging. Many people are unsure about what to say or what they should include. The following practical tips have helped people to share news about their illness or injury with those closest to them.

1 Check your own understanding of the diagnosis.

How sure are you and your doctors about the diagnosis? Is the diagnosis definite, or is it still provisional? If provisional, what needs to happen next so that it can be certain? Many people don't want to worry their loved ones about a health concern that 'may be nothing.' On the other hand, some people find it helpful to share news as they receive it.

2 Consider the following while preparing for the meeting with your loved ones:

WHO would you like to talk with?

Decide whether the meeting will be family only, or if you would like to invite a nurse, social worker, counsellor or other professional with you. Also consider whether it's appropriate to invite young children at this time or at a later date. Alternatively, you might like to tell one person who takes on the role of letting other friends and family know about your diagnosis. They could be the spokesperson for sharing information, fielding questions and providing updates on you and your condition as well as coordinate care arrangements for you. When ready, consider the appropriateness of sharing your news with the wider community. Be it via social media or other channels.

WHAT do you want to discuss?

Your illness or injury, specifically the diagnosis you have received.

WHEN are you going to meet?

Select a time and date to share the news. Invite and gather those that you want to tell first.

WHERE are you going to meet?

Chose somewhere that is quiet and where you feel comfortable.

WHY did you arrange the meeting?

The 'why' is unique for every person.

HOW are you going to tell them?

Additional resources can make sharing your diagnosis with loved ones easier. The Fact Sheet given to you by your specialist or doctor could be useful to copy and share with your loved ones so that they can also have a firm understanding of your illness.

3 Take the time to ensure that every person has a shared understanding of the diagnosis, the treatment options and the prognosis.

Don't assume that everyone will have the same understanding of your illness experience that you have.

4 It's alright if you don't have all the answers.

Have a pen and paper at hand to write a list of questions that you can ask your treating professionals at your next appointment.

5 Agree a time limit before the discussion starts.

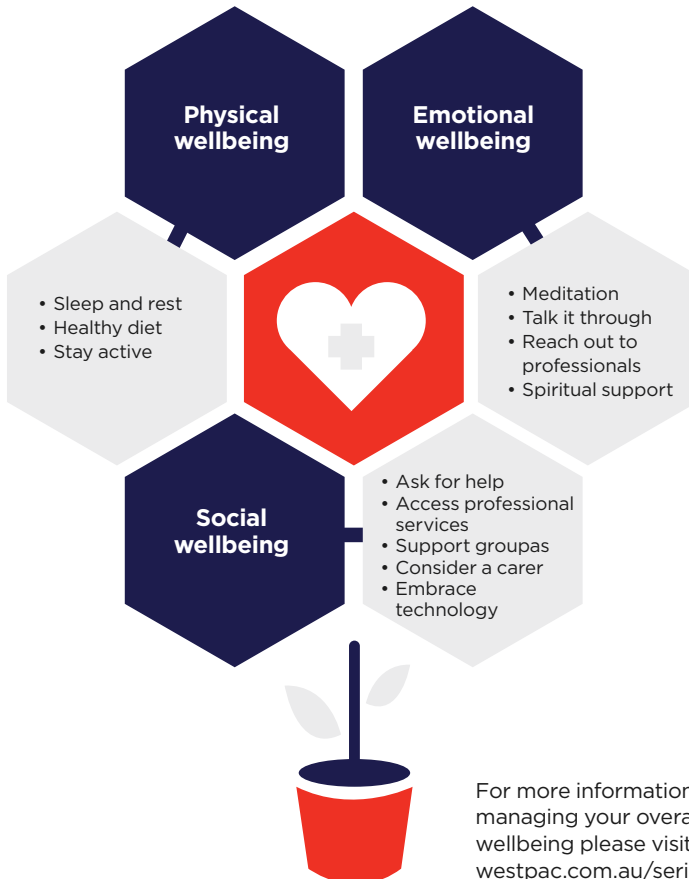
Having difficult discussions can be exhausting and drain emotional and physical strength. Taking a short break or agreeing to reconvene at another time can lead to a better outcome in the longer term.

Caring for your wellbeing.

Reviewing and looking after your overall wellbeing is important for effectively dealing with any injury or illness.

Your wellbeing.

A diagnosis of a serious illness almost certainly means some major changes in your life, especially to your lifestyle, wellbeing, ability to exercise, daily routine and connecting with others. But there are many ways to support your overall wellbeing, which is crucial to help you stay active, support your emotional and social wellbeing.





Organisations that may offer support.

Connecting with relevant support organisations and people who've been through, or are going through, a similar experience can be helpful and a source of comfort.

There are several of ways to find support groups and networks.

- ✓ **Search online for national, state and local government funded networks and Foundations** for your particular illness or injury.
- ✓ **Reach out to HealthDirect** (or call 1800 022 222) – a 24-hour service that can provide you with help to answer your medical questions if you can't reach your medical team.
- ✓ **Search the Centrelink Services Finder** or call 1300 131 060.
- ✓ **Research support groups** and forums on popular social media platforms.
- ✓ **Contact your Private Health Fund** for information on your illness or injury.

Cancer support.

- **CancerCouncil** (13 11 20) provides information, help and community support and they also provide a free service called Cancer Connect that puts you in touch with someone who has experienced a similar cancer.
- **Breast Cancer Network of Australia** (1800 500 258) works to ensure a better journey for all Australians affected by breast cancer.
- **Chris O'Brien Lifehouse** is a Sydney-based, not-for-profit hospital dedicated to the holistic treatment of cancer.

Disabilities support.

- **Get advice and support from the NDIS** (National Disability Insurance Scheme) or call 1800 800 110.
- **Independence Australia** is a social enterprise that provides choices for people living with a disability, supporting them to regain and retain their independence.
- **Salvation Army Doorways Program** offers support to individuals and families in need.

Heart condition support.

- **The Heart Foundation** (13 11 22) provide support, advice and health and nutrition tips as well as ways to be active with a heart condition.

Carer support.

- **Carer Gateway** (1800 422 737) offers support and advice as well as guidelines on mental health and other illnesses.
- **Violet** advice and support to people caring for someone with a life-limiting illness. <https://www.violet.org.au/>
- **The Department of Social Services** provides an extensive list of support services for carers. Facing Dementia Together can provide advice on caring for people with this condition.

Depression and mental health support.

- **Lifeline Australia** (13 11 14) provides a free 24-hour crisis support service.
- **Men can reach out to MensLine Australia** by calling 1300 789 978 for their free 24-hour counselling service.
- **Beyond Blue** (1300 22 46 36) provides a wealth of information and advice for all forms of mental illness, depression and anxiety.
- **Australian Psychological Society** allows you to search for a psychologist Australia-wide.
- **Synapse** (1800 673 072) provides comprehensive support for those with a brain injury.
- **Alzheimer's and Parkinson's support.**
- **Dementia Australia** have a help line and online community – call 1800 100 500 or visit Your Brain Matters.
- Visit **Parkinson's Australia** for advice and information or call them on 1800 644 189.

Support with your finances.

Very often, serious illness creeps up on people and they aren't prepared. This section provides practical tips to help alleviate some of the financial strain when you suffer a serious injury or illness.

Preparing your finances.

When a serious illness or injury occurs, it is helpful to have a clear understanding of your financial position and the impact that not working for an extended period may have. Knowing what your cost of living is and how you could free up funds for additional medical or health support can alleviate some of the financial stress.

There are several practical things you can do to improve or clarify your financial position:

- 1 Create or update your budget so that you have a clear understanding of your income, expenses and balance – you may have a surplus or need to reduce your expenses.
- 2 Free up funds by reducing unnecessary or non-essential expenses.
- 3 Can you earn an income from an existing asset? For example, some people have successfully rented out a spare room in their home or a car that they did not need.
- 4 Gather essential documentation using the [First things first checklist](#) and store securely in a safe place for ease of reference if needed by your supportive loved-ones.

Government support.

Centrelink (located within the Department Of Human Services) has a number of payments available for those living with disabilities, illness and injury. Depending on your illness and financial situation, it may be appropriate for you to be placed on a pension while you are unable to work.

If you've suffered a disability, and if eligible, the National Disability Insurance Scheme (NDIS) may help with funding for supports and services.

Work closely with your bank.

There are many ways in which Westpac can assist you when you are going through serious illness and other challenges. It simply starts with a conversation so call or visit your local branch to chat with a banker. If you're a business owner speak with your business banker or relationship manager.

If you are experiencing financial difficulty, worried you can't make your repayments, or your income has significantly changed as a result of an illness or injury Westpac Assist is here to help.

Call Westpac Assist on 1800 067 497

Monday - Friday: 8.30am-7.30pm
Saturday: 9.30am-6.00pm (Sydney time)

Or apply for hardship assistance online at westpac.com.au/assist

“No one is ever prepared
for a serious illness.
Reaching out for help is essential.”

Douglas*

Consult financial experts.

Being informed about your financial position offers you some peace of mind and allows you to make more educated decisions during a time when your financial situation is changing.

Contact your solicitor, accountant and financial planner (if applicable), informing them of your serious illness diagnosis so that they can offer advice regarding your investments, insurance claims and superannuation.

If you are struggling with debt and unable to meet your ongoing expenses, you can get free financial counselling through the Financial Counselling Association in your state or contact the **National Debt Helpline** on **1800 007 007** to find a local financial counsellor.

Contact your utility and service providers.

Speak with your service providers such as water, electricity, gas, council, ATO, phone and internet providers regarding your financial situation as these services may be able to offer financial hardship support, establish a payment plan or some other form of assistance. If you are receiving a pension, informing your service providers may mean that you qualify for a concession on your bills.

Also consider setting up direct debits to pay bills and nominate an authorised representative on your accounts. This can be especially helpful if the nature of your illness or injury means that you will be unwell for a prolonged period.

Talk with your employer.

Becoming seriously ill is often unexpected and unplanned for you and for the business you are working for. If you are comfortable talking to your employer, they may be able to help and offer options regarding leave, change of duties, flexible or reduced hours and work from home alternatives.

If you are unable to work, you may be able to use your available sick leave, and then you might like to consider using available annual leave and other accrued leave alternatives. For more information, consider consulting the Fair Work Ombudsman's Sick and Carer's Leave Policy.

In some instances, your superannuation may be established by your employer. If so, it is worthwhile speaking with your employer about additional insurances in the superannuation that you may be covered for.

Should your illness be caused in connection with your workplace, then you may be entitled to claim Worker's Compensation.

In some situations, and with certain illnesses, you may not be able to work or you might be unsure how long your position will be held at the company while you recover. In a time of employment uncertainty or loss of your job, refer to the Job Loss support guide to help you through this period.

Access to Super early.

In certain situations, you may be able to access some or all of your superannuation early to help with your medical expenses. If you have a terminal illness, you may be able to access all your superannuation, or if you are experiencing financial hardship, you may be able to access a partial payment of superannuation. Forms will have to be lodged with the superannuation fund as well as with the ATO – your superannuation fund and accountant may be able to assist. In some instances, you may have to pay tax upon receipt of the superannuation payout.

You may consider locating and potentially consolidate additional superannuation funds that you may have through **Find My Super via the ATO** or myGov portals. Alternatively, your existing superannuation fund may be able to assist locating and rolling over your superannuation.

However, before you consolidate your superannuation, it's important to check the different insurances that each superannuation fund has and consider if it may be required in the future before rolling it over to another fund.

While reviewing your superannuation funds it can be helpful for you to update your address and nominated beneficiaries.

Making an insurance claim.

Some people may have insurance that they are unaware of, or not know that their illness or injury is covered. Common places that you may find an insurance inclusion may be as a part of your mortgage, credit card or loan, as an employee, as a business owner, within your private health insurance, within your home and contents insurance or within your superannuation fund. It can be worthwhile contacting your employer, superfund, mortgage holder, private health and home insurance providers to find out what insurances you may be entitled to claim on.

Equally, there are many insurance policies that you may have (or if you are currently healthy, that you might like to put in place):

- ✓ **Total and Permanent Disability insurance (TPD).** This helps towards the cost of care, rehabilitation and living expenses in the event that you have an illness which stops you working for the rest of your life. TPD can be nominated with your insurance company or as an option in your Superfund.
- ✓ **Trauma Cover.** This is also known as Living Benefit, Critical Illness or Recovery Insurance which provides a lump sum if you are diagnosed with a specified illness or injury.
- ✓ **Income Protection.** Also known as Salary Continuance Insurances, this insurance replaces a portion of your income if you can't work due to illness or injury and commences once all leave has been used. Income Protection may be nominated with your insurance company or as an option in your superannuation fund.

- ✔ **Living Insurance.** Also known as trauma or critical illness insurance, this insurance is a lump sum payment when you experience a medical condition from a range of illnesses or undergo certain medical procedures. Learn more about Living Insurance here.
- ✔ **Home and Contents Insurance.** Some policies have an allowance or additional cover to make modifications to your home if you become disabled.
- ✔ **Worker's Compensation Insurance.** This is coverage in the event that you become sick or injured due to work or while at work.
- ✔ **Private Health Insurance.** Assists with medical costs not covered by Medicare.

When enquiring about the insurances that you may have, it is always worthy of reviewing the Product Disclosure Statements (to help you with claims), updating your nominated beneficiaries and including any additional insurance that you think is appropriate.

Managing medical costs.

Medical bills and the associated costs of being unwell can add up quickly. There are a few areas that you can attend to which can help to limit the escalating costs:

- ✔ Contact your health fund as they may offer information or services about your illness that could be helpful.
- ✔ Update your private health insurance and be informed of what your health insurance includes. Ensuring that you're not paying for things in your health fund that you don't need.
- ✔ If you're in receipt of a Pension or Health Care Card, you may be entitled to further discounts on your medical costs. Talk to your treating doctors and services to see whether a discount will apply for you.
- ✔ Assistance may be available to claim upon all or part of your travel and accommodation costs If you live a considerable distance from your treating hospital or organisation. Consult your private health insurance or State/Territory government organisations for more information.
- ✔ Speak to your pharmacist about ways to minimize your medication costs.

“I choose to stay positive and
take one step at a time.”

Michael*



A time to reflect and appoint.

When your circumstances change due to serious illness, particularly when you have received a diagnosis of terminal illness, it's an opportunity to reflect on where you are currently placed financially, who you trust to make decisions on your behalf and ensuring that you have contacted all relevant people and organisations about your situation for support.

After reviewing your finances and insurances, you could benefit from creating, reviewing or appointing a last Will, power of attorneys, advance care directive. It's recommended that you seek advice from a solicitor when setting up the following:

Last Will.

Your Will documents the split of assets to your loved ones in the way that you would like. Your Will should be stored in a safe location and copies held by your executor and solicitor. It's important to have an estate plan to help to ease the bereavement experience for your loved ones and make it simpler for them to enact your final wishes when the time comes.

Power of Attorney (POA).

A power of attorney is a legally binding document that appoints a trusted individual with the permissions to manage your financial affairs and assets while you are alive. The POA assumes that you are able to direct your nominated representative and that they will act as you have instructed for property and financial matters only. Selecting the right person to be your POA could make the difference between having a clear understanding of your financial position or potentially being financially vulnerable. A power of attorney will cease to operate if you lose capacity to make decisions yourself. To overcome this, you need to sign an enduring power of attorney.

Enduring Power of Attorney (EPOA).

An enduring power of attorney is a legal document in which you appoint another person to make property and financial decisions for you and continues even when you've lost legal capacity. Understanding that the EPOA will continue to operate when you have lost capacity, it is good to have informed your attorney of your wishes while you are healthy and aware.

Disclosure Authority Form (DAF).

A simpler form of the POA is to have a DAF. This form allows a trusted friend, relative or advisor to deal with claims and requesting forms on your behalf. It limits what they can do and does not allow them to make changes, withdraw or sign on your behalf. A letter can form a DAF provided that it features all of the following: date, your full name, address, customer identification number, date of birth and signature along with the name and contact details of the person you want to nominate and the products that the DAF refers to.

Enduring Guardian.

This is the formal appointment of a person to make health, lifestyle and medical decisions on your behalf when you are not able to do it yourself and only becomes effective for the time that you experience incapacity. The enduring guardianship doesn't permit the nominated person to make financial decisions for you.

“It’s been crucial to have
my family by my side
in every step of this journey.”

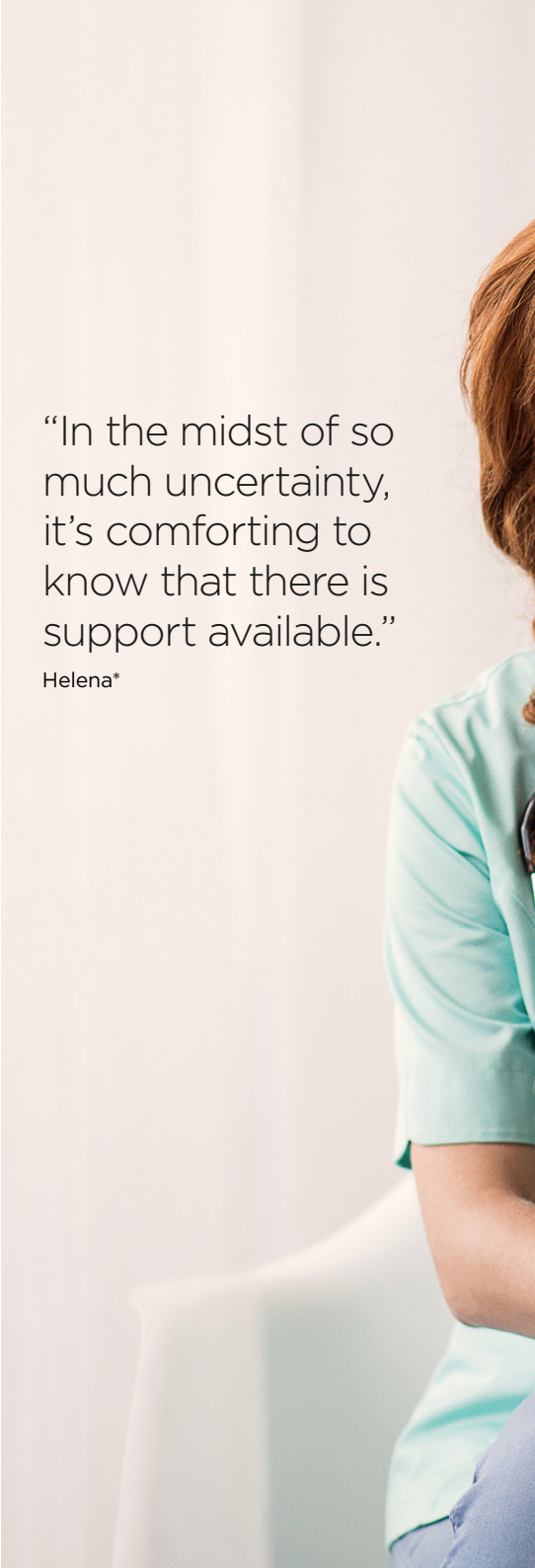
Peter*

Advanced Care Plan.

If you're aware that the prognosis is long term, complex or terminal, you might like to consider creating your advance care plan. This a guide that you create for your medical professionals and loved ones specifically stating what your wishes are as you approach end of life. Your GP can help you to create an advanced care plan and this plan is best shared with your enduring guardian and attorney, loved ones and treating specialists.

If you pass away, all powers of attorney automatically cease, and the executor of your Will becomes responsible for carrying out your wishes.

If you're unsure who to appoint as your POA, Enduring Guardian or Executor of your Will, contact your State/Territory Public Trustee for further information and assistance.



“In the midst of so much uncertainty, it’s comforting to know that there is support available.”

Helena*



Life-limiting illnesses.

Learning that your illness has become permanent, life-long or terminal, can be shocking and devastating. Often this news means that the process of garnering support, creating financial plans and reaching out to organisations must be repeated based on the new information.

The following 6 stepped approach could help:

1 Create your Estate Plan.

An estate plan encompasses your Last Will, end of life treatment plans, superannuation nominations, powers of guardianship and advanced health care plan. [Westpac's Estate Planning checklist](#) can help get you started. If you have already created an estate plan, it could be worthwhile reviewing it and updating your directions, nominations and beneficiaries.

2 Update and coordinate your financials.

- a. Create or review your **First things first folder**, ensuring that you have the latest copies of your superannuation, Will, insurance policies, EPOA or EG and advanced care plan.
- b. Update your utilities and bills. For sole accounts, it can be helpful to nominate your partner on joint accounts. If your outgoings for home is in joint names, it can be helpful to transfer the title to your partner. However, if you are receiving a discount or financial support for the bills, ensure that your named partner has full authorisation over the account, including removing your name as and when necessary.
- c. You may be able to access superannuation in severe situations, such as terminal illness. The ATO website and Centrelink website have more details. Contact your super fund to find out more and make an application.

- d. If you have insurance as part of your superannuation you may be able to make an insurance claim.

3 Ensure your partner is financially secure.

Help your partner to understand the household finances so that they feel more financially secure and informed. You, a trusted friend or your attorney can help do this by:

- a. Create a budget for when they are on their own.
- b. Ensure they understand the contents of your **First things first folder**.
- c. Encourage them to talk to the bank and establish themselves independently. They can apply for their own credit card and accounts so that they can continue having access to funds.
- d. Ensure your partner is a nominated representative on your accounts so that they can make changes as necessary.
- e. Consider putting some accounts/loans into their name before your death. Talk to the bank about what is suitable in your circumstances.
- f. Transfer funds to your spouse before your passing to ensure that they have money in your absence.

If you are experiencing financial difficulty, worried you can't make your repayments, your income has significantly changed or concerned about your partner's financial capacity as a result of critical, serious or permanent illness, Westpac Assist is here to help.

Call Westpac Assist on 1800 067 497

Monday – Friday: 8.30am-7.30pm
Saturday: 9.30am-6.00pm (Sydney time)

Or apply for hardship assistance online at westpac.com.au/assist

4 Making memories with and for your loved ones.

Creating opportunities for and with your loved ones can help to ease the pain of losing you in the future as well as give you a helpful distraction. You might like to consider:

- a. Updating photographs to have recent images of you and your loved ones to help preserve the memories that you have of each other.
- b. Writing living letters to your loved ones for them upon your death.
- c. Planning a holiday or getaway (if possible) together with your loved ones.

5 Planning your Life End’s arrangements.

Planning and documenting what you would like to have as your celebration-of-life or funeral can make the arrangements far easier for your grieving loved ones. Things to include may be pre-paying

funeral expenses and creating a list of names and contact details of people whom you want your loved ones to inform when you die. Some people like to select songs and readings for their end of life celebration. Remember to share your wishes for your final send-off.

There are plenty of resources to help you begin the conversation.

6 Seek professional advice and regularly review your plans.

Regularly reviewing your plans and arrangements with your trusted team of experts (financial planner, accountant, solicitor, banker, lenders) helps you to be as prepared as possible at all moments.

The Loss of a Loved One guide and **checklist** can help in preparing for your passing as well as dealing with Estates after losing a loved one.

Help for self-employed or business owners.

Having your own business can offer personal flexibility and freedom. However, when a serious illness strikes, it can become a time of uncertainty and additional stress as you juggle your business and treatment. By ensuring that you have the right systems, procedures and plans in place, you will be able to focus on recovery.

If you're self-employed, consider the following steps:

- ✔ Review and apply as many items in the Serious Illness or injury support guide and checklist.
- ✔ Keeping your debtors and creditors to a minimum. If you are unable to work and are able to use your computer and phone, call upon all outstanding debt to help you through this time.
- ✔ If your illness is short-term, consider establishing a financial arrangement with a fellow trusted business-owner or operator to refer them the work that you can't service at this time. This strategic alliance can assist your business to keep operating while you focus on treatment and recovery.
- ✔ If your illness is long-term or permanent, you may consider selling your business, re-skilling, re-training, becoming a consultant or changing the direction of the business by diversifying.
- ✔ Discuss your illness with your business accountant. They may be able to talk to the ATO to reduce any tax liabilities (such as PAYG, outstanding debt) and coordinate a payment plan or extension for the due dates. Equally, if you are considering selling the business, your accountant will be able to prepare the accounts.
- ✔ If you have any secured or unsecured loans with the bank, it is advisable that you speak with your business banker regarding your situation and discuss the plan for the business while you are focusing on your health.
- ✔ It's time to review your business insurances and ensure that they are all paid and up to date. This will help give you security and peace of mind that your business is covered while you take time to focus on yourself. Equally, it may be time to call upon insurances that you have within your business to assist you during this time.
- ✔ Review your superannuation (if coordinated through the business) and enquire about additional financial support.
- ✔ Appoint your nominated authorities who have permission to act on your behalf while you attend to your health needs.
- ✔ Review your staffing levels and ascertain whether you may need to employ more key staff or reduce the number of staff working for you. It could also be worthy of distributing additional duties to your employees and implement dual-sign off for particular business activities (like banking or contract approvals).
- ✔ If you own and operate a large business, you may need to consider succession planning for its continuity and review the shareholdings and beneficiaries of the business. Your accountant and/or business banker can assist creating a succession plan.
- ✔ Speak with your business banker for additional information and assistance related to your business situation and your personal circumstances.



Caring for carers.

During a time of serious, critical or permanent illness, the appointment of a carer can offer a sense of certainty and security to you and to your loved ones. When your carer is a family member, friend or partner, it is important that they have the right resources, support services and financial ability to remain attentive to your needs. If your financial circumstances permits, a carer may also be employed through an organisation.

Carer wellbeing.

If you're the main person supporting the person with a life-limiting illness (often referred to as the carer), it is essential that you prioritise your wellbeing every day and ensure that you have sufficient relief to avoid exhaustion.

Ways in which you can look after yourself include:

- **Seek support for yourself.** Often there are organisations, local groups, forums and Facebook communities for carers attending to a particular illness or injury. Refer to the Caregiver support list below.
- **Take time for you.** Are you finding time to do something you enjoy every day? Ask friends to help while you take a break. Humour helps too – spend time with people who make you laugh or maybe watch a funny movie. If you need to be away for periods of time, you might find services like Vitalcall useful or the services of a night nurse or carer may offer peace of mind while you take some needed personal time.
- **Respite options.** In the event that you, the carer, become unwell and are not able to continue caring for your loved one or you need an extended break, you could consider asking a family member to step in or arrange respite care either in their home or in a facility. If you require the coordination of respite care, contact:

Carer Gateway

carergateway.gov.au/emergency-respite
or call **1800 052 222**
1800 059 059 outside business hours.

Signs of carer exhaustion.

It is important for loved ones to understand the vital role that carers play and to be aware of signs of carer stress. These include:

- Withdrawal from friends and family
- Becoming withdrawn or showing less interest in socialising, hobbies and activities
- Changes in mood, irritability, depression or reduced tolerance
- Changes in appetite and weight-loss
- Changes in sleep or sleep deprivation
- Becoming ill more regularly
- Emotional exhaustion or mood swings

If you notice signs of change, it is time to give the carer regular or extended breaks, refer them to the GP for a check-up and arrange for carer Support organisations to support them and their wellbeing.

Caregiver support.

There are groups dedicated to supporting carers.

- **Carer Gateway** can help you find the right support and advice about being a carer as well as providing specific guides on mental health and other illnesses.
- **The Department of Social Services** provides an extensive list of support services for Carers.
- If you need counselling support, reach out to **Carers Australia network or call 1800 242 636**.
- **MyAgedCare and FacingDementia.** Together can provide advice on caring for people with dementia.
- **Lifeline** has a number of resources including a toolkit for carers of people with mental illness.
- **Violet** provides support for people caring for someone with a life-limiting illness.

Financial support for carers.

Being a carer is often a financial burden. Here are some options for you to consider easing the burden and assisting you in meeting your financial costs as well as the needs of your loved one while acting in a carer's capacity.


- Centrelink's payment and services finder can help determine what payments and other services you are entitled to – the Department of Human Services offers financial assistance for carers
- Explore options with your employer and ask about carer's leave entitlements – employers have an obligation to assist you if you are a carer.
- Inform your service providers (such as banks and utilities) if you're worried about your carer's duties impacting on paying your loans and bills on time.
- Local councils (and some utilities) offer reduced rates for people on carer's Pensions – let them know.

Helpful Westpac contacts.

With a clearer understanding of your financial position, your available income streams and medical treatments, you will be in a better position to know where you may need assistance from us. You can contact us in the Westpac App. Skip the queues and call directly to the department that you need assistance or advice from. Simply sign in, tap 'Contact us', choose your service, and get connected through.


Alternatively, you can select one of the options below:

General enquiries

 **132 032**

Have your 8-digit customer ID and Telephone Banking access code on hand.

Westpac Assist

 **1800 067 497**

For Westpac customers that are experiencing financial difficulty or hardship.

Monday to Friday
8.30am-7.30pm,

Saturdays
9.30am – 6.00pm AEST


**Apply for assistance online
at westpac.com.au/assist**

Home loan experts

 **132 558**

8am to 8pm, 7 days a week

BT Life insurance claims

 **1300 553 764**

For standalone insurance claims in BT.

Monday to Friday
8am - 6:30pm, Sydney time
lifecclaims@btfinancialgroup.com

BT Superannuation

 **132 135**

For claims for insurance within super or early access to super.

Monday to Friday
8am-6:30pm, Sydney time
If calling from overseas please
call +612 9155 4070
customer.relations@BTFinancialgroup.com

First things first checklist.

We've created this quick reference checklist to help you should the unexpected happen. In the event you need help in managing your personal admin, your loved ones or trusted adviser can locate your details easily to act or manage things on your behalf. You may wish to provide a copy to your solicitor and attorney. You can complete the checklist online and save a copy to print, or if you prefer hand write the details.

It's important to keep this checklist along with all your personal and financial documents stored safely and securely.

Private and confidential.

If found please return to:

My contacts.

Executor.

Name

Business name

Phone

Email

Postal address

Accountant.

Name

Business name

Phone

Email

Postal address

Enduring Attorney – Power of Attorney (POA).

Name

Business name

Phone

Email

Postal address

My contacts continued.

Enduring Guardian.

Name

Business name

Phone

Email

Postal address

Financial Planner.

Name

Business name

Phone

Email

Postal address

Trusted Friend.

Name

Business name

Phone

Email

Postal address

Important numbers.

Tax File Number

Medicare

Social Security

Other

Email.

Username

Password

Facebook.

Username

Password

Twitter.

Username

Password

Other.

Username

Password

Gather the following personal documents and keep them in a folder.

Signed will	<input type="checkbox"/>
Signed Enduring Power of Attorney/Power of Attorney/Enduring Guardian	<input type="checkbox"/>
Signed Advanced Health Directive or Advance Care Plan	<input type="checkbox"/>
Birth certificate, marriage certificate, divorce decree (where relevant)	<input type="checkbox"/>
Copy of passport and driver's licence	<input type="checkbox"/>
Property deeds	<input type="checkbox"/>
Bank statements	<input type="checkbox"/>
A copy of each utility statement	<input type="checkbox"/>
Superannuation statements	<input type="checkbox"/>
Insurance policy information and statements	<input type="checkbox"/>
Investment statements	<input type="checkbox"/>
Your funeral wishes	<input type="checkbox"/>
Funeral arrangement details (Prepaid funeral plan) (if applicable)	<input type="checkbox"/>
Statement of financial position	<input type="checkbox"/>

Things to note: We recommend that you store this checklist and the information you've collated securely in a safe place to protect your privacy and prevent misuse or unintended disclosure of your personal information. This includes taking care when making copies or sending a copy via email. Westpac will never ask to see or that you provide us or any third party with a copy of this checklist. The checklist is your own personal record and should only be shared with your solicitor, Power of Attorney or someone you trust.



Westpac would like to thank and acknowledge the following contributors to this guide

- Dr Carl de Wet,
MBChB DRCOG FRCGP FRACGP MMed PhD.
- The Violet Initiative.

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