



ROSEWOOD  
welcome home

# FEES AND CHARGES

## LEEDERVILLE



# 1 JANUARY 2020

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## FEES

Choosing to move into Aged Care can be a difficult time, once this decision has been made then it is very important to understand the cost implications. We recommend that you speak to your Accountant or Financial Advisor as we can only provide the basic information.

Information is also available through the Department of Health they can be contacted by calling the Aged Care information line on 1800 200 422 or you may access information by going to the My Aged Care website [www.myagedcare.gov.au](http://www.myagedcare.gov.au)

Once in Aged Care you will need to pay for your Accommodation, which may either be paid by a lump sum or daily payment or a combination of each. Any lump sum payment will be refunded (less any agreed deductions or outstanding amounts) when you exit aged care.

## DAILY FEES

When in residence you will pay the basic daily fee, which is currently \$51.63 per day and is only ever 85% of the full Aged Pension. This provides 3 meals a day and all the other basic living expenses you are currently paying for in your own home. This figure is the same for singles and members of a couple. From 1 October 2019, the maximum basic daily fee is \$51.63 per day for both pensioners and non pensioners. This rate increases on 20 March and September each year in line with changes to the Aged Pension.

## MEANS TESTED CARE FEE

Whilst specialist Aged Care costs are funded largely by the Federal Government, you may be required to make a Co-contribution to that cost. This is an additional contribution towards the cost of care that some people may be required to pay. The Department of Health will work out if you are required to pay this fee based on an assessment of your income and assets, and will advise you of the amount.

Everyone entering an aged care home for the first time from 1 July 2014 will need to complete and lodge an income & assets assessment form which will be used to determine the costs. You must lodge this form even if you currently receive a means tested income support payment from Centrelink or the Department of Veterans' Affairs (such as the Aged Pension or the Service Pension).

There are annual and lifetime caps that apply to the means tested care fee. Once these caps are reached, you cannot be asked to pay any more means tested care fees. The Co-contribution may be up to \$27,754.52 per annum, subject to a \$66,610.90 Lifetime Cap.

Calculating the amount payable for your Co-contribution to care, and deciding how best to pay for your accommodation is complex, with implications for pension eligibility and tax. *You are likely to benefit from specialist Financial Advice.*



## Refundable Accommodation Deposit (RAD) & Daily Accommodation Payment (DAP)

A Refundable Accommodation Deposit (RAD) or Daily Accommodation Payment (DAP) is an amount that you pay towards your accommodation in an aged care facility. You can choose to pay your accommodation costs by:

- A lump sum style “refundable accommodation deposit”
- Rental type payments called a “daily accommodation payment”, or
- A combination of both.

If the service provider has asked you to pay an accommodation payment, you will have 28 days from the day you entered care to decide your payment method. You must pay your accommodation costs by the rental type payment method, until you decide on your ongoing payment method.

The Accommodation payments at our facility are between \$550,000 and \$1,200,000; and are due on the date of admission. If you choose to pay the Refundable Accommodation Deposit (Lump sum) the amount is payable in full on the day you move into the facility, with interest charged from the date of admission for outstanding amounts.

The interest on the outstanding amount as of 1<sup>st</sup> January 2020 is charged at 4.91%. The Government sets the maximum interest rate you can be charged (MPIR), which is set at the date of entry to the aged care home. Any lump sum payments can be made which can then of course reduce the interest payable.

## ROSEWOOD EDGE / ROSEWOOD EDGE LITE

A daily fee of \$25 is payable for the Rosewood Edge services or \$15 per day for the Rosewood Edge Lite . Additional services is a term used to describe any service an aged care home offers you that is lifestyle or accommodation related (not care) and additional to their basic offering. Additional services are charged at a fee and are independent of legislated aged care accommodation and care fees. Additional services can vary by aged care home and we encourage you to talk to our managers about what we offer.

The Additional Services fee is specified in the Resident Agreement and is subject to six monthly increases at the same percentage rate as the Basic Daily Fee increases.

The Additional Services list can be varied by the Provider to services of equivalent value to meet changing needs and desires of the residents.

## Monthly Statements

Statements are issued at the end of each month via email and relate to the full calendar month

## Payment Method

Rosewood Care Group’s preferred method of payment is via a direct debit, this is an effort to reduce your bank fee costs and to simplify the payment of your daily fees and other payments. The direct debit payments are processed fortnightly in line with the Aged Pension days via your nominated bank account.



**LIST OF FEES AS OF 1<sup>st</sup> JANUARY 2020**

Basic Daily Fee	\$51.63 per day	
Means Tested Care Fee	Individual assessment required as per Centrelink	
Refundable Accommodation Deposits		
	Parkview Suites	Maximum \$1,200,000
	Britannia Suites	Maximum \$950,000
	Atrium Suites	Maximum \$850,000
	Jacaranda Suites	From \$550,000- \$750,000
Rosewood Edge	\$25 per day	
Services Include but not limited to:	<ul style="list-style-type: none"> <li>• Small Group Therapy</li> <li>• Yoga</li> <li>• Massage therapy, Reflexology or Spa</li> <li>• Monthly Manicure/Pedicure</li> <li>• Special Events</li> <li>• Bus Outings (consumables costs)</li> <li>• Daily Newspapers</li> <li>• Happy Hours</li> </ul>	<ul style="list-style-type: none"> <li>• Indulgence Plate</li> <li>• Access to the Banquet room (annual use of)</li> <li>• Wi-Fi access</li> <li>• Personal Fridge</li> <li>• Pamper pack on admission</li> <li>• Men's Club (consumables costs)</li> </ul>
Rosewood Edge Lite	\$15 per day	
Services Include but not limited to:	<ul style="list-style-type: none"> <li>• Daily Newspapers</li> <li>• Personal Fridge</li> <li>• Wi-Fi access</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly Bus Outings</li> <li>• Access to the Banquet room (annual use of)</li> </ul>
Additional Services Available on request:		
	Podiatry	\$35 per visit
	Hairdresser	From \$20
	Pharmacy	As required
	Dentists	As required
	1-on-1 escort to Medical Appointment	\$66 per hour
	Assisted Leisure Outings	\$30 per 30 mins
	1-on-1 Massage Therapy	\$30 per 30 mins
	1-on-1 Aromatherapy/Spa	\$30 per 30 mins
	1-on-1 Reflexology	\$45 for 30 minutes
	1-on-1 Manicure	\$30 per hour
	Full Day Bus Trip (consumables cost)	\$20
	Grazing Plate	\$2 per serve
	Wi-Fi access	\$3 per week
	Fridge rental	\$3 per week
	Banquet Room Hire	\$75
	Banquet Room Catering	POA
	Room Clearing	\$150



**LIST OF FEES AS OF 1<sup>st</sup> JANUARY 2020**

**Maximum Permissible Interest Rate (MPIR) AT 01/01/2020 = 4.91%**

PARKVIEW SUITES		
<ul style="list-style-type: none"> <li>• Elevated position with uninterrupted views to a leafy park</li> <li>• Single rooms with ensuites</li> <li>• Access to private lounge, dining room , activity area and kitchenette</li> </ul>	Refundable Accommodation Deposit (RAD)	\$1,200,000
	Daily Accommodation Payment ** (DAP)	$\$1,200,000 \times 4.91\% \div 365 \text{ (days)} = \$161.42 \text{ daily.}$ January interest = 31 (days) x \$161.42 = \$5004.02.
	RAD/DAP combination	RAD \$400,000 DAP (balance) = \$800,000. $\$800,000 \times 4.91\% \div 365 \text{ (days)} = \$107.61 \text{ daily.}$
BRITANNIA SUITES		
<ul style="list-style-type: none"> <li>• Balcony views</li> <li>• Single rooms with ensuites</li> <li>• Views of private courtyard</li> <li>• Access to private lounge, dining room, activity room and kitchenette</li> </ul>	Refundable Accommodation Deposit (RAD)	\$950,000
	Daily Accommodation Payment ** (DAP)	$\$950,000 \times 4.91\% \div 365 \text{ (days)} = \$127.79 \text{ daily.}$ January interest = 31 (days) x \$127.79 = \$3961.49.
	RAD/DAP combination	RAD \$400,000 DAP (balance) = \$550,000. $\$550,000 \times 4.91\% \div 365 \text{ (days)} = \$73.98 \text{ daily.}$
ATRIUM SUITES		
<ul style="list-style-type: none"> <li>• Overlooking internal atrium gardens</li> <li>• Single rooms with ensuites</li> <li>• Access to private lounge, dining room, activity room and kitchenette</li> </ul>	Refundable Accommodation Deposit (RAD)	\$850,000
	Daily Accommodation Payment ** (DAP)	$\$850,000 \times 4.91\% \div 365 \text{ (days)} = \$114.34 \text{ daily.}$ January interest = 31 (days) x \$114.34 = \$3544.54
	RAD/DAP combination	RAD \$200,000 DAP (balance) = \$650,000. $\$650,000 \times 4.91\% \div 365 \text{ (days)} = \$87.43 \text{ daily.}$



LIST OF FEES AS OF 1<sup>st</sup> JANUARY 2020

Maximum Permissible Interest Rate (MPIR) AT 01/01/2020 = 4.91%

JACARANDA SUITES		
<ul style="list-style-type: none"><li>• Views of internal courtyard</li><li>• Some with park and street views</li><li>• All single room with ensuites</li><li>• Access to private lounge, dining room and activity area and kitchenette</li></ul>	Refundable Accommodation Deposit (RAD)	\$550,000
	Daily Accommodation Payment ** (DAP)	$\$550,000 \times 4.91\% \div 365$ (days) = \$73.98 daily. January interest = 31 (days) x \$73.98 = \$2293.38.
	RAD/DAP combination	RAD \$350,000 DAP (balance) = \$200,000. $\$200,000 \times 4.91\% \div 365$ (days) = \$26.90 daily.