



**ROSEWOOD**  
welcome home

# FEES AND CHARGES

## WEST PERTH



[rosewoodcare.org.au](http://rosewoodcare.org.au)

*Integrity, Professionalism, Respect, Care, Inclusion, Joy, Innovation - "The Rosewood Way"*

### WEST PERTH

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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 \$54.69 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 April 2022, the maximum basic daily fee is \$54.69 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 \$29,399.40 per annum, subject to a \$70,558.66 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 \$900,000 and \$1,400,000; 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 April 2022 is charged at 4.07%. 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**

A daily fee of \$30 is payable for the Rosewood Edge services. 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> APRIL 2022**

<b>Basic Daily Fee</b>	<b>\$54.69 per day</b>	
<b>Means Tested Care Fee</b>	Individual assessment required as per Centrelink	
<b>Refundable Accommodation Deposits</b>		
	Super Suites	Maximum \$1,400,000
	Special Suites	Maximum \$1,200,000
	Balcony Suites	Maximum \$1,000,000
	Courtyard Suites	Maximum \$1,000,000
	Standard Suites	Maximum \$900,000
<b>Rosewood Edge</b>	\$30 per day	
<b>Services Include but not limited to:</b>	<ul style="list-style-type: none"> <li>• Daily Newspaper</li> <li>• Access to the Private Banquet Dining Room</li> <li>• Personal Fridge in room</li> <li>• Personal Television in the room</li> <li>• Access to Wi-Fi</li> <li>• Barista style coffee available to all residents and visitors</li> <li>• Cheese and Wine Platter every Friday</li> </ul>	<ul style="list-style-type: none"> <li>• Weekend Reception Service</li> <li>• Afternoon Concierge and Security Service</li> <li>• Access to the Relative Retreat Room</li> <li>• Yoga and Meditation sessions</li> <li>• Manicure and Hand Massage treatments</li> <li>• Aromatherapy treatments</li> <li>• Reflexology treatments</li> <li>• Monthly hair dressing appointment</li> </ul>
<b>Additional Services Available on request:</b>		
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	\$55 for 30 minutes	
1-on-1 Manicure	\$30 per hour	
Full Day Bus Trip (consumables cost)	\$20	
Wi-Fi access	\$3 per week	
Fridge rental	\$3 per week	
Banquet Room Hire	\$100	
Banquet Dining Room Catering	POA	
Room Clearing	\$150	



**LIST OF FEES AS OF 1<sup>ST</sup> APRIL 2022**

**Maximum Permissible Interest Rate (MPIR) AT 01/04/22 = 4.07%**

<b>SUPER SUITES</b>		
<ul style="list-style-type: none"> <li>• Large single rooms with kitchenette, deluxe ensuites and walk in robes</li> <li>• Premium fittings</li> <li>• Access to private lounge, dining room, activity area</li> </ul>	Refundable Accommodation Deposit (RAD)	\$1,400,000
	Daily Accommodation Payment ** (DAP)	\$1,400,000 x 4.07% ÷ 365 (days) = \$156.10 daily. January interest = 31 (days) x \$156.10 = \$4,839.10
	RAD/DAP combination	RAD \$400,000 DAP (balance) = \$1,000,000 \$1,000,000 x 4.07% ÷ 365 (days) = \$111.50 daily.
<b>SPECIAL SUITES</b>		
<ul style="list-style-type: none"> <li>• Large single rooms with kitchenette, deluxe ensuites and walk in robes</li> <li>• Premium fittings</li> <li>• Access to private lounge, dining room, activity area</li> </ul>	Refundable Accommodation Deposit (RAD)	\$1,200,000
	Daily Accommodation Payment ** (DAP)	\$1,200,000 x 4.07% ÷ 365 (days) = \$133.80 daily. January interest = 31 (days) x \$133.80 = \$4,147.80
	RAD/DAP combination	RAD \$400,000 DAP (balance) = \$800,000. \$800,000 x 4.07% ÷ 365 (days) = \$89.20 daily.
<b>BALCONY SUITES</b>		
<ul style="list-style-type: none"> <li>• Balconies to each room</li> <li>• Single rooms with ensuites</li> <li>• Access to private lounge, dining room, activity room and kitchenette</li> </ul>	Refundable Accommodation Deposit (RAD)	\$1,000,000
	Daily Accommodation Payment ** (DAP)	\$1,000,000 x 4.07% ÷ 365 (days) = \$111.50 daily. January interest = 31 (days) x \$111.50 = \$3,456.50
	RAD/DAP combination	RAD \$500,000 DAP (balance) = \$500,000. \$500,000 x 4.07% ÷ 365 (days) = \$55.75 daily.



**LIST OF FEES AS OF 1<sup>ST</sup> APRIL 2022**

**Maximum Permissible Interest Rate (MPIR) AT 01/04/22 = 4.07%**

<b>COURTYARD SUITES</b>		
<ul style="list-style-type: none"> <li>• Some with courtyard access</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)	\$900,000
	Daily Accommodation Payment ** (DAP)	$\$900,000 \times 4.07\% \div 365 \text{ (days)} = \$100.35 \text{ daily.}$ January interest = 31 (days) x \$100.35 = \$3,110.85
	RAD/DAP combination	RAD \$500,000 DAP (balance) = \$400,000. $\$400,000 \times 4.07\% \div 365 \text{ (days)} = \$44.60 \text{ daily.}$
<b>STANDARD SUITES</b>		
<ul style="list-style-type: none"> <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)	\$900,000
	Daily Accommodation Payment ** (DAP)	$\$900,000 \times 4.07\% \div 365 \text{ (days)} = \$100.35 \text{ daily.}$ January interest = 31 (days) x \$100.35 = \$3,110.85
	RAD/DAP combination	RAD \$500,000 DAP (balance) = \$400,000. $\$400,000 \times 4.07\% \div 365 \text{ (days)} = \$44.60 \text{ daily.}$