



Fees & Charges

Fees explained

We understand this is a difficult time, however, understanding the cost implications of residential aged care is extremely important. There is so much information to be taken in and this can be confusing. We have provided links and basic information below.

Aged Care Information is available from the Department of Social Services.

Daily Care Fees

All residents in aged care, including respite residents, are required to pay a basic daily care fee as a contribution towards care and living expenses.

The daily fee for all residents equates to 85% of the basic single age pension.

Means Tested Care Fee

Residents (other than respite residents) may be asked to pay a means tested care fee depending on their income and their assets. The Government sets the amount a resident must pay direct to the aged care provider and reduces the care subsidies paid to the Provider by the same amount.

The means tested care fee is capped at \$25k a year and \$60k over your lifetime. This cap includes payments from community care and home care. This contribution is calculated by Centrelink or the Department of Veteran Affairs.

Refundable Accommodation Deposit (RAD)

This is a lump sum payment for accommodation in an aged care home and is fully refundable when you leave the Facility. This is the price of a room, in lump sum form, that residents have agreed to pay with the provider. Residents can pay the RAD in full or they can pay via a combination of a smaller RAD and a Daily Accommodation Payment (DAP).

All rooms have their own RAD that can be found on the Aegis website (www.aegiscare.com.au) or on www.myagedcare.gov.au

Daily Accommodation Deposit (DAP)

The DAP is calculated as a daily cost that is charged monthly if the RAD has not been paid in full. The DAP is calculated as a percentage of the remaining RAD.

For example, if the RAD on a room is \$400,000 and no RAD is paid, then the customer will pay \$68.82 as a DAP (based on the current 6.28% interest rate).

$$(\$400,000 \times 6.28\%) / 365 = \$68.82 \text{ (DAP)}$$

Please note, in most circumstances, a percentage of the RAD is required as a deposit on the date of entry.

Combination of RAD and DAP

The customer can elect to pay a combination of a RAD and a DAP. For example, on a room with a RAD of \$400,000, the customer can pay \$100,000 upfront and the remaining \$300,000 as a DAP.

In this scenario the DAP would be \$51.61 per day.

RAD Refunds

The refundable deposit will be refunded in full, as long as it was not agreed for any amounts to be deducted from the refundable deposit in which case it would be the balance that would be refunded. Amounts that can be deducted against the refundable deposit are the Care Co-contribution, the DAP, Aegis Advantage and any extra service fee payable. In these cases, interest at 4% will be charged on the monthly balance of the amounts deducted.

Aegis Advantage

All of our residents receive above-average levels of meals, services, staffing and activities. This is called the Aegis Advantage, for which there is an additional charge. There is no additional charge for Aegis Advantage services if the resident is low means. The Aegis Advantage services vary at each Aegis residence and are listed separately and can be discussed with you.

What does the Government pay?

The Government provides care subsidies to ensure all residents receive the same standard of care in the Facility.

Resident Agreement

A Resident Agreement protects both parties by formalising arrangements upon admission. As the Government determines fees after admission, the Resident Agreement needs to refer to the maximum amount that could be charged for the various fees and charges.

Monthly Statements

Regular statements


Statements are issued early in each month and relate to the full month.

Direct debit transfer

Direct Debit is the preferred method of payment given it is processed mid-month normally from the account into which any pension is paid.

Other payment methods

We accept Bank Transfer and Cheque payments. We are not able to provide Credit Card or BPAY payment facilities.

 If you have any further queries on the financial matters involved in your admission, please contact the Facility Manager or your Financial Advisor.



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