

# Understanding the associated costs of Aged Care

# *A unique* approach to Aged Care



As an independently owned, single-site aged care home, we are able to offer a personalised approach to care and lifestyle, enabling our residents to remain connected to the local community.

We take the time to listen to and understand the needs of each individual resident, designing flexible and holistic care programs that are personally tailored and adapted to support your physical, mental and emotional wellbeing at every stage of your stay.

### **Considerately designed accommodation**

We offer a range of flexible accommodation and care packages to suit every taste and budget. Our residential apartments are all at ground level and have been considerately designed for both comfort and practicality.

Filled with an abundance of natural light, our stylishly appointed single and double apartments offer private ensuites, garden views, spacious living areas and kitchenettes. We also provide secure specialised accommodation for residents living with dementia.

### **Amenities & activities**

Cumberland View supports an independent approach to aged care, encouraging residents to design a lifestyle that makes the most of every day. Whether you're a social butterfly, outdoor explorer or library lover, the home boasts a huge range of amenities and activities to keep you and your guests busy!

# Something for *everyone*



Library with computer  
& internet access



Hairdressing  
salon



Bus outings



Garden areas



Organised activities  
& craft room



Break out areas  
with TVs



Wifi



Entertainment area with  
large flat screen TV



Large courtyards &  
walking paths



Music &  
entertainment events

## Fees and payments

All apartments have a large private ensuite refurbished to feel modern. They are supplied with an electronic high/low adjustable bed, bedside table with lockable drawer and chair. All apartments have built in drawers and a wardrobe. Foxtel and a private telephone can be connected for an additional cost.

| Room Type       | Room Features  | Max. Occupancy | Size sqm (including ensuite) | Daily Accommodation Payment (DAP) | Refundable Accommodation Deposit (RAD). Up to a maximum of: |
|-----------------|--|----------------|------------------------------|-----------------------------------|---|
| Superior Shared | Seperate bedroom and living area.<br>Outside access.<br>Ceiling to floor windows.<br>Kitchenette.<br>Smart TV.<br>Shared ensuite.                      | 2              | 40-70                        | \$69.73 per person                | \$509,000 per person  |
| Superior        | Outside access.<br>Ceiling to floor windows.<br>Bar fridge.<br>Smart TV.<br>Private ensuite.   | 1              | 21-24                        | \$75.34                           | \$550,000   |
| Deluxe          | Lounge/sitting area.<br>Outside access.<br>Ceiling to floor windows.<br>Kitchenette.<br>Smart TV.<br>Private ensuite.                                  | 1              | 28-35                        | \$97.67                           | \$713,000   |
| Premium         | Extra space.<br>Lounge/sitting area.<br>Ceiling to floor windows.<br>Direct external access.<br>Kitchenette.<br>Smart TV.<br>Private ensuite.          | 1              | 37                           | \$111.64                          | \$815,000   |
| Premium Suite   | 1 or 2 bedroom suite.<br>Lounge/sitting area.<br>Ceiling to floor windows.<br>Direct external access.<br>Kitchenette.<br>Smart TV.<br>Private ensuite. | 1              | 39-69                        | \$139.59                          | \$1,018,000   |

For residents who need specialist dementia care, we offer apartments designed to provide additional safety. These apartments do not have a kitchenette, lounge/sitting area or direct external access access to ensure residents remain safe during their stay with us.

## Next steps

### Assessing eligibility

The first step when considering moving into an aged care home that is subsidised by the Australian Government is to arrange a free assessment with an Aged Care Assessment Team (ACAT).

The assessment is usually undertaken by a doctor and/or other health professionals who will assess your eligibility to receive care and determine the type of care required.

### Applying to an aged care home

Once you have met with ACAT and received a letter to say that you are approved as eligible for residential aged care, you can start looking for, visiting and applying to aged care homes.

An application form is available directly from Cumberland View Aged Care Living by calling: 03 9795 9154. The application form requests personal information to enable the aged care home to understand your specific care needs

### Agreements with your aged care home

If you are offered a place by an aged care home, you will be required to enter into a residential agreement before moving in. It is a formal agreement outlining services, fees, and rights and responsibilities.

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## Fees and payments

The Australian Government pays for the majority of aged care costs in Australia, but you will be asked to contribute to the cost of your care if you can afford to.

This may require a one-off payment or deposit, as well as ongoing fees for your care, accommodation and daily living expenses. How much you pay depends on your financial situation.

### Different types of fees

You will be required to pay one or more of the following residential care fees:

- **A basic daily fee:** this covers living costs such as meals, power and laundry. In addition to accommodation charges all residents are required by the Federal Government to pay the basic daily care fee (BDCF) to cover their day to day living expenses. This amount currently sits at \$54.69.
- **An accommodation payment:** this is for your accommodation in the aged care home. Some people will have their accommodation costs met in full or in part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. Centrelink will advise you which applies to you based on an assessment of your income and assets.
- **Fees for other services:** Refer to management for further details. Fees for 'Additional Services' apply at \$35 per day for Cumberland View Aged Care Living.
- **A means-tested care fee:** this is a contribution towards the cost of care that some people may be required to pay. Centrelink 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. There are **annual and lifetime caps** in place to limit the amount of the means-tested care fee you will need to pay.

# Accommodation payment options

Residents can choose to pay for their accommodation by a refundable accommodation deposit (RAD), a daily accommodation payment (DAP), or a combination of both. A refundable accommodation deposit is paid as a lump sum amount.

The daily accommodation payment accrues daily and is paid periodically for example monthly. A combination payment includes both a partial lump sum and daily accommodation payments.

## Refundable Accommodation Deposit (RAD)

A refundable accommodation deposit is a lump sum payment by a resident for entry into an aged care home and is like an interest free loan to Cumberland View Aged Care Living.

RAD amounts are published on:  
[myagedcare.gov.au](http://myagedcare.gov.au) or  
[cumberlandview.com.au](http://cumberlandview.com.au)

RAD amounts vary and are dependent on factors such as apartment type, features and availability. The amount you are asked to pay in the form of a RAD may also be restricted by the level of your assets.

A resident has up to six months from the date of entry to pay the RAD. Interest will be calculated on unpaid RAD's at the current government legislated interest rate from the admission date.

The RAD is fully refunded when a resident leaves the home (less any amounts you have agreed to have deducted).

A RAD will be refunded within 14 days from the date of discharge or on the date of discharge if sufficient notice has been provided. If a resident is deceased, the RAD will be refunded within 14 days of receipt of a certified copy of probate.

## Daily Accommodation Payment (DAP)

A daily accommodation payment is similar to a rental-type payment system. The resident can choose to pay as a daily payment instead of, or in combination with, a RAD.

You may also be required to pay a DAP if the amount of RAD that you are able to pay is limited by your assets.

The DAP is calculated by multiplying the RAD (or the unpaid portion of the RAD) by the interest rate set by government (currently 5% per annum) /365 days (/100).

For example:

$$\$550,000 \times 5\%$$

$$365 / 100 = \$75.34 \text{ DAP per day}$$

Or a combination payment at 50% of the price by the RAD at \$275,000 and 50% of the price by the DAP at \$37.67 per day.

The Effective Maximum Permissible Interest Rate is effective from 1 July 2022 and is reviewed quarterly by the government and subject to change.

These payments are not refundable when you leave the home.

If you are assessed as being a partially supported resident by the government, you may be required to pay a smaller accommodation payment either as a lump sum or daily fee. These payments are determined by the government and referred to as Refundable Accommodation Contribution (RAC) or Daily Accommodation Contribution (DAC).

Note: For concessional/fully supported residents the above accommodation fees do not apply.

## Method of collecting fees

All fees and charges (other than a RAD) are payable by each resident monthly in advance. Payment is preferred via direct debit and the resident is requested to complete a direct debit form upon entering the home.

For further information regarding fees, charges, collection of information, please feel free to contact Cumberland View Aged Care Living on 03 9795 9154.

Further information can also be obtained from the My Aged Care website [myagedcare.gov.au](http://myagedcare.gov.au) or call 1800 200 422.

Cumberland View Aged Care  
123-127 Whalley Drive, Wheelers Hill, VIC 3150

As unique as  
*you are*

Telephone 03 9795 9154  
[info@cumberlandview.com.au](mailto:info@cumberlandview.com.au)  
[cumberlandview.com.au](http://cumberlandview.com.au)