

BELVEDERE

AGED CARE

Room & Pricing Information

Valid from 1st of January 2021

The Super Suite

- Single Room & Private Ensuite
- Maximum Occupancy: 1 Person
- Size: 20 m2, excluding Ensuite



ROOM FACILITIES

The Super Suite is beautifully appointed with a large private ensuite. The room is part of the North Wing which has access to a vast Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and are furnished with luxurious modern furniture and décor. Belvedere has dedicated staff to ensure continuous service and care. Foxtel and WI-FI is available to all residing at Belvedere Aged Care.

All rooms include:

- Built in wardrobes
- Bedside table and cabinet
- Height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Beautiful light-fittings and visitors chairs

PRICING

Maximum Refundable	\$550,000
Accommodation Deposit (RAD):	(negotiable)

Maximum Daily Accommodation Payment (DAP): (RAD x maximum permissible interest rate = DAP)	\$60.57
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Example of Combination Payment:	50% RAD = \$275,000 50% DAP = \$30.28
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SERVICES & ACTIVITIES

Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy

Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:

- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Premium Room

- Single Room & Private Ensuite
- Maximum Occupancy: 1 Person
- Size: 12 - 19.3 m2, excluding Ensuite



ROOM FACILITIES

The Premium Rooms are Belvedere's most sought after rooms. You will be residing in one of 6 spacious, Private-Ensuite, Single Rooms. The two wings are joined by a vast Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and are furnished with luxurious modern furniture and décor. Belvedere has dedicated staff to ensure continuous service and care. Foxtel and WI-FI is available to all residing at Belvedere Aged Care.

All rooms include:

- Built in wardrobes
- Bedside table and cabinet
- Height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Beautiful light-fittings and visitors chairs

PRICING

Maximum Refundable	\$450,000
Accommodation Deposit (RAD):	(negotiable)

Maximum Daily Accommodation Payment (DAP): (RAD x maximum permissible interest rate = DAP)	\$49.56
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Example of Combination Payment:	50% RAD = \$225,000 50% DAP = \$24.78
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SERVICES & ACTIVITIES

Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy

Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:

- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Premium “Anne Barron” (AB) Wing Room

- Single Room & Private Ensuite
- Maximum Occupancy: 1 Person
- Size: 12 - 19.3 m2, excluding Ensuite



ROOM FACILITIES

You will be residing in one of the spacious 14-room wing. The AB Wing, (originally named the Low Care Wing), has a dedicated Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and furnished with luxury and modern furniture and décor. AB Wing, has dedicated staff to ensure continuous service and care with no agency staff ever placed and working in this wing. Foxtel and WI-FI is available to all residing in the AB Wing.

The rooms are large, light-filled and include:

- Built in wardrobes
- Bedside table and cabinet
- Carpeted and has height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Mini bar fridge
- Beautiful light-fittings and visitors chairs.

PRICING

Maximum Refundable	\$400,000
Accommodation Deposit (RAD):	(negotiable)
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Maximum Daily Accommodation Payment (DAP):	\$44.05
(RAD x maximum permissible interest rate = DAP)	
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Example of Combination Payment:	50% RAD = \$200,000 50% DAP = \$22.02

SERVICES & ACTIVITIES




Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy

Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:

- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Deluxe Single Room

-  Single Room & Shared Ensuite
-  Maximum Occupancy: 1 Person
-  Size: 12 - 19.3 m2, excluding Ensuite



ROOM FACILITIES

These generous size, light-filled rooms connected by a double sized ensuite are warm, inviting and designed to be your home with room for your cherished items. The rooms are part of two wings which are joined by a vast Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and furnished with luxurious modern furniture and décor. Belvedere has dedicated staff to ensure continuous service and care. Foxtel and WI-FI is available to all residing at Belvedere Aged Care. The single rooms are beautifully appointed.

All rooms include:

- Built in wardrobes
- Bedside table and cabinet
- Height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Beautiful light-fittings and visitors chairs

PRICING

Maximum Refundable	\$400,000
Accommodation Deposit (RAD):	(negotiable)

Maximum Daily Accommodation Payment (DAP): (RAD x maximum permissible interest rate = DAP)	\$44.05
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Example of Combination Payment:	50% RAD = \$200,000 50% DAP = \$22.02
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SERVICES & ACTIVITIES

Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy

Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:

- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Deluxe Courtyard Room

- Single Room & Shared Ensuite
- Maximum Occupancy: 1 Person
- Size: 12 - 19.3 m2, excluding Ensuite



ROOM FACILITIES

Belvedere Aged Care’s courtyard rooms are light-filled and directly open to the beautifully presented courtyard. The rooms are part of two wings which are joined by a vast Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and have recently been furnished with luxurious modern furniture and décor. Belvedere has dedicated staff to ensure continuous service and care. Foxtel and WI-FI is available to all residing at Belvedere Aged Care. The courtyard rooms are beautifully appointed with a shared ensuite.

All rooms include:

- Built in wardrobes
- Bedside table and cabinet
- Height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Beautiful light-fittings and visitors chairs

PRICING




Maximum Refundable	\$400,000
Accommodation Deposit (RAD):	(negotiable)
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Maximum Daily Accommodation Payment (DAP): (RAD x maximum permissible interest rate = DAP)	\$44.05
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Example of Combination Payment:	50% RAD = \$200,000 50% DAP = \$22.02

SERVICES & ACTIVITIES

Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy
- Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:
- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Deluxe Twin Room

-  Shared Room & Private Ensuite
-  Maximum Occupancy: 2 Person
-  Size: 12 - 19.3 m2, excluding Ensuite



ROOM FACILITIES

Perfect for couples, perfect for those who would like to make a new friend and enjoy the companionship of another. Belvedere's cosy and warm twin rooms offer the benefit of reassurance of a friend or partner close by. The rooms are part of two wings which are joined by a vast Lounge and Dining Room equipped with the latest in audio-visual equipment, a beautiful fireplace and large flat screen televisions. Both dining and lounge areas are light-filled and have recently been furnished with luxurious modern furniture and décor. Belvedere has dedicated staff to ensure continuous service and care. Foxtel and WI-FI is available to all residing at Belvedere Aged Care. The twin rooms are beautifully appointed with a shared ensuite.

All rooms include:

- Built in wardrobes
- Bedside table and cabinet
- Height adjustable bed
- Nurse-call system
- Foxtel and telephone points
- A wall-mounted flat screen television
- Beautiful light-fittings and visitors chairs

PRICING

Maximum Refundable Accommodation Deposit (RAD):	\$250,000 per bed (negotiable)
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Maximum Daily Accommodation Payment (DAP): (RAD x maximum permissible interest rate = DAP)	\$27.53 per bed
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Example of Combination Payment:	50% RAD = \$125,000 50% DAP = \$13.76 (price per bed)
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SERVICES & ACTIVITIES

Belvedere Aged Care employs highly qualified and experienced therapists to deliver the services along with an extensive Leisure program including:

- Outings
- Exercise programs
- Massage therapy
- Podiatry
- Physiotherapy

Newspapers/DVD libraries/Foxtel/Magazines are also included, and a range of additional services are also available at the residents costs including:

- Hairdressing
- Beauty services
- Flower delivery service
- Dry-cleaning
- Additional staff accompaniment

Lifestyle Program

Our residents are free to select from a wide range of personal, lifestyle and exercise activities over and above their assessed care needs. Personal choices and preferences are respected and every resident or family members is consulted about the things in life they hold dear and wish to maintain.

Lifestyle programs are continually evolving in the following areas:

- Physical
- Mental, visual and sensory
- Social and emotional
- Cultural
- Religious and spiritual
- Special events
- Community
- Outings
- Performances and concerts



EVENTS

We regularly hold events for residents, families and community members to come together and celebrate life.

The use of a room for private dining is also available to cater for special events for residents and their guests.

DINING/MENU

The Residents enjoy a premium dining experience, with additional menu choices, alcoholic beverages. Options are also available for residents with specific dietary requirements. Both lounge and dining areas open to the beautiful courtyard perfect for a summer BBQ.

Understanding Fees for Aged Care Homes

BASIC DAILY FEE

Everyone pays this fee. The maximum fee is set at 85% of the single basic age pension. This fee increases twice a year in line with the age pension.

MEANS-TESTED CARE FEE

Depending on your means assessment, your provider may ask you to pay a means-tested care fee. This fee is different for everyone. The amount you pay depends on your income and assets and your cost of care. Annual and lifetime caps apply to this fee. To see the caps, go to [Aged care home costs and fees](#) at [myagedcare.gov.au](#).

ACCOMMODATION COSTS

You must agree on an accommodation price with your provider before moving into an aged care home. How much of the agreed amount you pay, if any, will depend on your means assessment. If you are eligible for assistance, the Government will pay some or all of your accommodation costs to your provider. If not, you may need to pay the price that you agreed to with your provider.

You can choose to pay your accommodation costs as:

- a lump sum amount that is refunded when you leave care, less any fees that you agree to draw down from it, or
- a rental-style daily payment which is not refunded when you leave care, or
- any combination of lump sum and daily payment.

If you choose a combination payment, you can choose to draw your daily payment from your paid lump sum. Over time, this will increase your daily payment unless you top up the lump sum. Your provider may also agree to draw other aged care fees from the lump sum, like the basic daily fee.

A lump sum payment is considered an asset for aged care purposes. This means it is counted in your aged care means assessment and may affect your means-tested care fee.

Your provider cannot ask you to commit to an accommodation payment method until you have entered care. You then have 28 days to decide how you will pay. Until you decide, and until you pay a lump sum, you must pay the full daily payment. If you choose to pay by lump sum, you have 6 months after you enter an aged care home to pay the lump sum amount.

WILL MY FEES CHANGE AFTER I ENTER CARE?

Your fees will not remain fixed after signing a resident agreement. They will change over time. To find out more about fees, including current rates, go to [Understanding costs](#) at [myagedcare.gov.au](#).

WHAT IF MY FINANCIAL CIRCUMSTANCES CHANGE?

A change in your financial circumstances may lead to a change to your means-tested care fee or accommodation contribution. Services Australia will tell you, your nominee (if you have one) and your provider if your fees change. If there is a significant change to your income or assets, you should contact Services Australia on 1800 227 475 and request a review of your fees.

Understanding Fees for Residential Respite Care

BASIC DAILY FEE

Everyone pays this fee. The maximum fee is set at 85% of the single basic age pension.

BOOKING FEE

Your provider may ask you to pay a booking fee to secure a period of respite care in your preferred home. Once you enter the service, your provider will deduct this fee from your daily fees. The booking fee cannot exceed whichever is lower of:

- one week's fee for respite care
- 25% of the fee for the proposed period of respite care

WHAT HAPPENS TO MY BOOKING FEE IF I CANCEL MY RESPITE CARE BOOKING?

If you cancel more than 7 days before your entry date, your provider will refund your full booking fee.

If you cancel less than 7 days before your entry date, your provider can keep all or part of your booking fee. This does not apply in some circumstances, such as if you're admitted to hospital.

WHAT IF I CANNOT AFFORD THE FEES?

You may wish to seek independent financial advice before deciding how to pay for aged care. Services Australia's free [Financial Information Service](#) (FIS) can help you understand how aged care costs may affect your finances. To find out more about FIS or to make an appointment, phone 132 300 and say "Financial Information Service" when prompted.

If you cannot pay your aged care fees due to circumstances outside your control, you can apply for financial hardship assistance. You must meet certain eligibility criteria to receive financial hardship assistance and each case is assessed on an individual basis. Read more about [financial hardship assistance](#) at myagedcare.gov.au.

Department of Health Fact Sheet November 2020

Frequently Asked Questions

WHAT IS A RAD (REFUNDABLE ACCOMMODATION DEPOSIT)?

A RAD is a refundable lump sum accommodation payment. The care recipient may agree the amount of payment with the approved provider prior to or on entry to the service. The care recipient has 28 days to decide on the method for making the payment.

WHAT IS THE DIFFERENCE BETWEEN A RAD AND A RAC?

The difference between a RAC and a RAD is that a RAC is the term used when a person who is receiving Australian Government assistance with their accommodation costs makes a 'contribution' towards their accommodation costs (with the Australian Government also making a contribution on their behalf).

WHAT IS A DAP (DAILY ACCOMMODATION PAYMENT)?

The Fees and Payments Principles 2014 set out the rules for equivalence between a RAD and a DAP. Section 8 states that an approved provider must ensure equivalence between the RAD and DAP by using the Maximum Permissible Interest Rate (MPIR) applicable or the pricing day.

As an example:

The RAD for a room is \$400,000.00

The MPIR on the day is 4.02%

The DAP is $\$400,000 \times 4.02\% / 365 \text{ days} = \44.05

WHAT IS A RAC?

A RAC is a refundable lump sum accommodation contribution. Like the RAD, the amount of the RAC is agreed with the care recipient prior to or on entry to the service. The care recipient has up to 28 days to decide on the method for making the payment.

As an example:

The Care Recipient has assets of \$171,535.20

The Minimum Permissible Assets the Care Recipient is to be left with is \$50,500.00 (as at 1st January 2021).

Therefore RAC: $\$171,535.20 - \$50,500.00 = \$121,035.20$

DAC: $17.5\% \times \$121,035.20 / 364 = \58.19

HOW MUCH CAN A CARE RECIPIENT WHO IS PAYING A RAC CONTRIBUTE TO THE COST OF THEIR ACCOMMODATION?

In the example above, if the facility is deemed newly built (NB) or significantly refurbished (SR) the Care Recipient will contribute \$53.04 and the Government co-contribution is zero.

Another example:

If the Care Recipient has assets of \$120,000.00

The Minimum Permissible Assets the Care Recipient is to be left with is \$50,500.00 (as at 1st January 2021).

Therefore RAC: $\$120,000.00 - \$50,500.00 = \$69,500.00$

DAC: $17.5\% \times \$69,500.00 / 364 = \33.41

The Care Recipient will co-contribute \$33.41 towards the costs of Accommodation and, because the facility is deemed newly built or significantly refurbished, the Government will contribute up to the \$58.19, therefore $\$58.19 - \$33.89 = \$24.78$ per day.

WHAT ARE THE MINIMUM PERMISSIBLE ASSETS A PERSON MUST BE LEFT WITH?

Division 52J-5 of the Living Longer Living Better Act 2013 state that a person must be left with minimum assets after paying an accommodation payment. The minister determines the amount of minimum assets by a legislative instrument. As at 1st January 2021, the amount is \$50,500.00.

WHAT DETERMINES THE PAYMENT OF A RAD OR RAC?

Section 52G of the Living Longer, Living Better Act 2013 sets the rules for when an approved provider may legally charge a RAD or a RAC. In summary: If the person's Means Tested Amount is greater than the maximum Accommodation Supplement, the person may legally be charged a RAD. If the person's Means Tested Amount is lesser than the maximum Accommodation Supplement (\$58.19 as at 1st January 2021, the person may legally be charged a RAC.

DO I HAVE TO PAY AN EXTRA SERVICES FEE?

Belvedere Aged Care is a premium extra services aged care residence. This means that they can provide residents with a higher standard of hotel-type services (including specialised menus, higher quality linen or particular room furnishings). This extra service status applies to the whole home. Some aged care homes with this status can charge a regular extra service fee, which pays for a bundle of extra services. Belvedere Aged Care does not charge an additional extra services fee.

WHERE CAN I GET FINANCIAL ADVICE?

It's beneficial to seek independent financial advice before deciding how to pay for your aged care. Belvedere Aged Care does not provide financial advice. The MyAgedCare website offers guidance on how to find the best financial advice for your individual needs. Visit www.myagedcare.gov.au/financial-support-and-advice to find out more about the different types of financial services and advice available to you.

WHAT PERSONAL ITEMS CAN I BRING IN WITH ME?

Belvedere provides the furniture and furnishings you need, but you can bring your own furniture items, personal items and clothing. To ensure your room is safe and comfortable, speak to us before moving about items you would like to bring in. For OHS purposes, any electrical items brought into the home must adhere testing and tagging requirements.

CAN I TAKE SOCIAL LEAVE?

Residents are entitled to 52 days of social leave in a financial year. Residents can also take extra social leave. However, the Government will not pay the subsidy for those days. To count as social leave, the resident must stay overnight somewhere else such as with family. As an example, a resident can spend every weekend in a year on social leave. To find out more about social leave and the other types of leave visit: www.myagedcare.gov.au/manage-your-aged-care-home-services

Terminology

Terminology From 1 July 2014

ACAT ASSESSMENTS

The distinction between high-level and low-level care will be removed. ACAT assessment will simply determine what form of care is required.

ACCOMMODATION PAYMENTS

Accommodation can be paid as a:

- RAD - Refundable Accommodation Deposit (lump-sum payment);
- DAP - Daily Accommodation Payment;
- Combination of RAD and DAP;

Residents will have up to 28 days after entering a facility to decide on their payment method. Accommodation costs will be determined by a resident's assessable income and assets.

The prices of rooms must be published on "myagedcare" website.

RETENTION AMOUNTS

Retention amounts will not be deducted from refundable accommodation deposits.

ONGOING CARE FEES

Ongoing Care Fees will include:

- Basic Daily Fee: Payable by All Residents;
- Means-Tested Care Fees: Will be determined by a resident's Assessable income and assets. The maximum daily fee will be removed however yearly and lifetime caps will apply.
- Extra Service Fees: All facilities will be able to offer extra services for an additional fee.
- RAC / DAC: Refundable Accommodation Contribution /Daily Accommodation Contribution maybe payable by Supported Residents.

ASSESSMENT OF THE HOME TO DETERMINE ONGOING CARE FEES

The value of the home will be assessed for the means-tested care fee up to a cap of \$171,535.20,, unless occupied by a protected person. An annual cap of \$28,087.41 will apply to a resident's mean tested contribution to their care costs, together with a lifetime cap of \$67,409.85. These amounts will be indexed.

MYAGEDCARE WEBSITE

Information regarding maximum Accommodation Price and descriptive information on My Aged Care Website. The published information must include the maximum accommodation price as a refundable deposit, an equivalent daily payment and an example of a combination payment of both.



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