

# HillView Financial Terms Guide

Commenced 1<sup>st</sup> January 2021

## Respite Care

*Respite care offers families welcome support so often needed when caring for a loved one at home.*

It can allow a caregiver to enjoy a break or holiday, plus it can provide the additional care needed during challenging times, such as when recuperating from an illness, operation or fall.

Respite is offered in our residential and memory care rooms at both Ashmore and Merrimac, as well as in our secure memory care unit at Merrimac. These offerings are based on room availability.

### Merrimac and Ashmore respite fees

Basic daily Care Fee	\$52.25
Extra Service Fee	An extra daily fee applies for extra services – contact us for details

## Residential Care

**Our extra service communities at Merrimac and Ashmore cater for all aged care needs, including residential care, secure dementia care and palliative care. This range of expertise combined with 24 hour on-site nursing care, enables HillView to continue to care for your loved one, even as their care needs change.**

### Accommodation pricing

Prior to entering a residential aged care facility the provider of the service (HillView) and the care recipient (incoming resident) must agree on an accommodation payment for the care recipient's accommodation. The accommodation payment covers part of the cost associated with accommodating the care recipient within the service.

**The accommodation payment may be met by the following options;**

- ◆ Refundable Accommodation Deposit ('RAD');
- ◆ Daily Accommodation Payment ('DAP');
- ◆ or a combination of the above.

Within 28 days from the date of entry the care recipient must choose how they wish to meet the accommodation payment. Until such time that the care recipient pays a RAD (if that is the chosen means of payment) the care recipient will pay the accommodation payment by way of a DAP.

### HillView Accommodation Pricing:

Room Type	Applicable Accommodation Payment Amounts
Standard Single Room	\$350,000 - \$550,000
Large Single Room – Merrimac Only	\$500,000 - \$743,300
Adjoining Rooms (Single Occupancy)	Merrimac \$500,000 - \$955,600 Ashmore \$500,000 - \$849,500
Adjoining Rooms (Dual Occupancy)	\$350,000 - \$550,000 (per person)
Couples Room (Dual Occupancy) – Merrimac Only	\$350,000 - \$550,000 (per person)

## Refundable Accommodation Deposit (RAD)

**If you choose to meet the accommodation payment by way of a RAD a lump sum is payable to the provider.**

This lump sum amount is fully refunded at the end of your tenancy. Fees and charges can only be deducted from this lump sum (RAD) at your request or in limited circumstances as allowed by legislation. Withdrawing daily payments from the RAD will reduce the RAD balance and increase the unpaid portion of the accommodation payment resulting in higher daily payments.

If you choose to pay all or part of your accommodation payment by way of a RAD you must be left with at least \$50,500 in assets after negotiating the RAD amount.

Refundable Accommodation Deposits are exempt from means testing for the purposes of calculating Aged Pension entitlements.

## Daily Accommodation Payment (DAP)

**You may choose to pay all or part of your accommodation payment in the form of a daily payment (DAP).**

This daily payment is calculated by multiplying the portion of the accommodation payment that is not paid by way of a RAD at the permissible interest rate, which is currently 4.02% as of 1st January 2021. This rate is referred to as the maximum permissible interest rate ('MPIR') which is set and reviewed every 3 months by Government.

### Example

If the accommodation payment is \$550,000 and the care recipient chooses to pay the accommodation payment wholly by way of DAP the care recipient will pay the provider \$60.57/day to meet their accommodation payment. No RAD is payable in this example.

$$\text{DAP} = \frac{\$550,000 \times 4.02\%}{365} = \$60.57/\text{day}$$

## Combination option

**If the care recipient does not wish to pay wholly by RAD or by DAP they can choose to meet the accommodation payment by way of a combination of RAD and DAP.**

It is entirely at the discretion of the care recipient to decide how they wish to structure their combination payment.

**Example**

If the accommodation payment is \$550,000 the care recipient may choose to meet their accommodation payment with 20% DAP and 80% RAD; this calculates as \$12.11 DAP/day and a \$440,000 refundable lump sum, respectively.

*Daily care and accommodation fees:*

**The following daily fees are payable in addition to the ‘accommodation payment’.**

These daily fees cover additional accommodation costs and costs associated with health and personal services provided to the care recipient.

Basic Daily Care Fee (‘BDCF’)	\$52.25/day
Extra Service Fee (‘ES’)	An extra daily fee applies for extra services- Contact us for details
Means Tested Care Fee (‘MTCF’)	Actual amounts are means tested and vary according to individual financial circumstances

- ◆ The Basic Daily Care Fee (‘BDCF’) is determined by the Government and is payable at all Government Accredited aged care facilities. The BDCF is generally increased by the Government twice a year in line with increases to the Aged Pension. The BDCF contributes towards basic daily care needs such as housekeeping and catering services. The standard resident contribution amount of \$52.25 applies to most residents, however this amount is ultimately determined by Centrelink/Department of Veterans Affairs (‘DVA’) according to your personal circumstances.
- ◆ The Extra Service Fee is an additional accommodation fee that can only be charged by Government approved Extra Service facilities that provide a higher standard of accommodation amenity, fixtures and fittings, catering services and resident lifestyle services than are generally available at facilities that only charge the BDCF. Extra service care recipients are provided with a higher standard of accommodation services in accordance with the ‘Extra Service Principles’. Refer to the attached schedule of Extra Services available at HillView.
- ◆ The Means-tested care fee is a contribution towards the cost of care. The care fee contributes to your day-to-day care costs in an aged care home. The Department of Human Services works out the amount of the means-tested care fee based on your financial information. The amount you pay will depend on your combined income and assets assessment and the cost of your care, however, there are limits in place. There are annual and lifetime caps in place to limit the amount of the means-tested care fee you can be asked to pay. Once these caps have been reached, you cannot be asked to pay any more means-tested care fees. Everyone moving into an aged care home for the first time needs to complete and lodge a combined income and assets assessment form with the Department of Human Services or the Department of Veterans’ Affairs. If you do not lodge a combined income and assets assessment form, you can be asked to pay for the full cost of your care. Information on aged care means test assessments, including deemed income and exemptions, is available on the Department of Human Services website.

Daily fees and daily accommodation payments (DAPs) are payable monthly in advance at the beginning of each month by direct debit. A statement will be sent advising the amounts due prior to debiting the care recipient's account.

### WORKED EXAMPLE:

This example is based on an Accommodation payment of \$550,000.

	Daily care fees & full RAD	Daily care fees & full DAP	Daily care fees & combination 80% RAD and 20% DAP
<b>Refundable Accommodation Deposit</b>	\$550K	\$0.00	\$440K
<b>Daily Accommodation Payment</b>	NA	\$60.57	\$12.11
<b>Basic Daily Care Fee</b>	\$52.25	\$52.25	\$52.25
<b>Extra Service Fee</b>	An extra daily fee applies for extra services – contact us for details		

We strongly recommend that you seek professional financial advice before entering a residential aged care facility. We particularly urge all prospective residents to discuss their individual circumstances with the Financial Information Service provided by the Department of Human Services (Centrelink) in regards to means tested care fees. Speak to your accountant or financial adviser for advice regarding tax implications associated with renting your main residence.

### Helpful contacts

Department of Human Services – Centrelink - Financial Information Services

ph: 132 300

[www.humanservices.gov.au/customer/services/centrelink/financial-information-service](http://www.humanservices.gov.au/customer/services/centrelink/financial-information-service)

My Aged Care:

1800 200 422

[www.myagedcare.gov.au](http://www.myagedcare.gov.au)

Residential Care Fee Estimator:

<http://www.myagedcare.gov.au/fee-estimator/residential-care>

Department of Veteran Affairs

1300 550 450

Aged Care Assessment Team (ACAT)

1300 130 143

## *Our rooms*

HillView provides residents with the highest standard in care in a friendly environment designed to make them feel right at home. We offer a range of room types and sizes, including twin rooms that cater for couples. We also offer respite rooms for short term stays as well as a secure memory care unit.

### **All rooms include:**

- ◆ Wifi, TV, Foxtel and private phone connection points
- ◆ Individually controlled air conditioning
- ◆ High quality fixtures and fittings
- ◆ Housekeeping and laundry
- ◆ Emergency call system with Registered Nurse on-site 24/7

### **All residents enjoy the following premium services:**

- ◆ A 5 star food service
- ◆ Hair and beauty
- ◆ In room technology
- ◆ Housekeeping
- ◆ High security
- ◆ Quality medical team

## *Room types at Merrimac*

**Our architecturally designed 134 bed care community is not only pleasant to the eye, it is very enjoyable to live in. Each room features generous oversized windows that frame sweeping views. The majority of rooms enjoy verandahs and a view across the Lakelands Golf Course to Surfers Paradise.**

We cater for all aged care needs, including residential care, respite care, secure dementia care and palliative care.

Our community is positioned in an elevated, green pocket of the Gold Coast, directly behind Broadbeach and only a short drive from Pacific Fair and Robina.

## Single Room – Extra Service

Our standard single rooms come complete with a private ensuite, living area, large built-in wardrobe, and a generous feature window or sliding door to capture our beautiful views. Many rooms open onto a verandah or terrace.



Room size	19m2
Ensuite size	5m2
Accommodation	\$350,000 to \$550,000 Extra Service Fee: An extra fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$550,000 <b>DAP</b> \$60.57 <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day

## Single Room Secure Memory Care Unit – Extra Service

Our standard single rooms come complete with a private ensuite, living area, built-in wardrobe and a large sliding door to capture a beautiful, leafy outlook. All sliding doors remain secured, but can be opened when family visit. Residents also have access to a secure garden.



Room size	19m2
Ensuite size	5m2
Accommodation	\$350,000 to \$550,000 Extra Service Fee: An extra daily fee applies for extra services- contact us for details
Maximum payment example	<b>RAD</b> \$550,000 <b>DAP</b> \$60.57 <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day

## Single Studio – Extra Service

Our Single Studio is large enough to house a single bed plus a generous lounge space. There is a large built-in wardrobe and one private ensuite. The room enjoys views and a verandah.



Room size	22m2
Ensuite size	5m2
Accommodation	\$500,000 to \$743,300 <b>Extra Service Fee:</b> An extra daily fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$743,300 <b>DAP</b> \$81.86 <b>Combination</b> E.g. 80% RAD \$594,640, 20% DAP \$16.37/day

## Couples Studio – Extra Service

Our Couples Studio room is large enough to house two single beds plus a generous lounge space. There is a large built-in wardrobe and one private ensuite. The room enjoys views and a verandah.



Room size	22m2
Ensuite size	5m2
Accommodation	\$350,000 to \$550,000 each <b>Extra Service Fee:</b> An extra daily fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$550,000 each <b>DAP</b> \$60.57 each <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day each

## Single Deluxe Suite – Extra Service

Our Single Deluxe Suite is two standard single rooms that are connected. This gives a single resident space for a bedroom in one room and a living space in the other. The suite features two ensuites and two built in wardrobes. Both rooms have a generous window or sliding door to capture our beautiful views. Many rooms also open onto a verandah or terrace.



Room size	38m2
Ensuite size	10m2
Accommodation	\$500,000 to \$955,600 <b>Extra Service Fee:</b> An extra daily fee applies for extra services- contact us for details
Maximum payment example	<b>RAD</b> \$955,600 <b>DAP</b> \$105.25 <b>Combination</b> E.g. 80% RAD \$764,480, 20% DAP \$21.04/day

## Couples Deluxe Suite – Extra Service

Our Couples Deluxe Suite is two standard single rooms that are connected. This offers couples maximum flexibility. Both beds can be placed in one room, allowing the second room to be used as a lounge. Alternatively, the couple can enjoy one room each. The suite features 2 ensuites and two built-in wardrobes. Both rooms have a generous window or sliding door to capture our beautiful views. Many rooms also open onto a verandah or terrace.



Room size	38m2
Ensuite size	10m2
Accommodation	\$350,000 to \$550,000 each <b>Extra Service Fee:</b> An extra daily fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$550,000 each <b>DAP</b> \$60.57 each <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day each

## Respite Rooms

We offer Respite rooms in our main residential care area as well as in our secure memory care unit. Please call for specific vacancy information.



Room size	18m2
Ensuite size	5m2
Accommodation	Daily fees apply

## Room types at Ashmore

The colonial inspired 40 bed community feels just like a small country hotel. Each room has ornate detailing, a leafy outlook and double French doors that open onto a covered outdoor area on a verandah or in front of a garden. These external spaces provide a peaceful setting to relax or chat with friends and visitors.

### Single Room – Extra Service

Our standard rooms come complete with a private ensuite, spacious living area, large built in wardrobe and double French doors that open onto a colonial style verandah or courtyard.



Room size	19m2
Ensuite size	5m2
Accommodation	\$350,000 to \$550,000 Extra Service Fee: An extra daily fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$550,000 <b>DAP</b> \$60.57 <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day

### Single Deluxe Suite – Extra Service

Our Single Deluxe Suite is two standard single rooms that are connected. This gives a single resident space for a bedroom in one room and a living space in the other. The suite features two ensuites and two built in wardrobes. Both rooms have double French doors that open onto a colonial style verandah or courtyard.



Room size	38m2
Ensuite size	10m2
Accommodation	\$500,000 to \$849,500 <b>Extra Service Fee:</b> An extra daily fee applies for extra services – contact us for details
Maximum payment example	<b>RAD</b> \$849,500 <b>DAP</b> \$93.56 <b>Combination</b> E.g. 80% RAD \$679,600, 20% DAP \$18.71/day

### Couples Deluxe Suite – Extra Service

Our Couples Deluxe Suite is two standard single rooms that are connected. This offers couples maximum flexibility. Both beds can be placed in one room, allowing the second room to be used as a lounge. Alternatively, the couple can enjoy one room each. The suite features two ensuites and two built-in wardrobes and double French doors that open onto a colonial style verandah or courtyard.



Room size	38m2
Ensuite size	10m2
Accommodation	\$350,000 to \$550,000 each <b>Extra Service Fee:</b> \$39.40 each
Maximum payment example	<b>RAD</b> \$550,000 each <b>DAP</b> \$60.57 each <b>Combination</b> E.g. 80% RAD \$440,000, 20% DAP \$12.11/day each

## Respite Rooms Ashmore

We offer Respite rooms in our main residential care area, in a standard size room with ensuite and built-in robe. Please call for specific vacancy information.



Room size	18m <sup>2</sup>
Ensuite size	5m <sup>2</sup>
Accommodation	Daily fees apply

## *Entitlements for extra service fee paying residents*

### ACCOMMODATION

#### Principles - Accommodation

A range of accommodation and furnishing choices is available to residents in well maintained buildings and grounds that meet, or are being refurbished to meet, requirements of the 2008 certification standards for new buildings as a minimum. Choices of recreational and communal spaces are available to support varying interactions in an atmosphere that is comfortably social and homelike. Furniture, furnishings and fittings are of a superior standard and indicate that professional attention has been given to the nature of the fittings, the use of a consistent style or styles and the creation of appropriate colour schemes.

#### Building Standards

The building meets or exceeds 2008 certification standards for new buildings.

#### Features - Accommodation

Individual single rooms have an average floor area of at least 16m<sup>2</sup> or more (excluding ensuite). Provision of toilets and showers are over and above the ratios for 2008 certification requirements. The majority of rooms are private single rooms, with options for shared rooms at the request of residents (usually couples), subject to availability. Heating and cooling systems for residents' rooms are individually controllable by the resident and/or staff. The internal lounge, dining and sitting rooms are provided at a minimum ratio 3m<sup>2</sup> per resident.

There is a private function room for residents and visitors that is separate from main dining areas.

The majority of residents' rooms enjoy natural light and vistas. All rooms open onto verandahs/balconies or have feature windows with views. The facility is surrounded by substantial landscaped gardens that are readily accessible to residents, including residents with mobility aids.

## **Furniture and fittings**

Furniture is designer-selected and is accompanied by superior décor and fittings. Examples of superior fittings include wall paneling, works of art, quality light fittings, adjustable lighting levels, curtains, blinds and various colour schemes. The furniture is of a superior fabric and style and maintained to a high standard, being comparable to furniture found in people's homes. Examples include mantelpieces and fireplaces, pianos, display cupboards, occasional tables and hall tables. In addition to the above the facility also provides the following features;

- ◆ Superior quality floor coverings in common areas and residents' rooms (rich textured carpet or timber style floors); and
- ◆ TV connection capability is available in all rooms; and
- ◆ Phone connection capability is available in all rooms; and
- ◆ Computer and/or cable or satellite TV connection capability is available in all rooms; and
- ◆ Dedicated power points for appliances in all rooms (a minimum of four power sockets).

## **FOOD**

### **Principles - Food**

Residents have access to a wide range of main meals, snack meals and beverage options at times of their choosing. The enjoyment and experience of meals is enhanced by the setting, personal services, and use of quality china, glassware, linen and cutlery. Residents' preferences for meal services are sought and acted upon and a range of options are available for residents with restricted ability to eat some foods.

### **Features - Food**

Residents have a choice of at least 2 main courses plus entrée/soup and/or a choice of desserts at lunch and dinner. Additionally, residents have a choice of quality wine, beer and soft drinks at main meals.

Pre-dinner drinks / cocktail time / happy hour are available at least once a week.

BBQs and special occasion meals are provided over and above routine social and cultural meals and events provided as part of Specified Care and Services.

All meals are prepared on site by our chef or cook. Superior quality cuts of meat and ingredients are used and fresh fruit and vegetables are consistently used in meal preparation.

Residents enjoy an enhanced dining experience in our large dining rooms and have the ability to view food before it is served. Fine china, linen and cutlery are provided and residents enjoy a choice of seating. Residents may choose to dine in their own rooms or an alternative dining room.

Meals are available for guests on request. Advanced notification of a minimum of 2 hours is required for meals before 2pm and 4 hours is required thereafter until 6pm. Additional costs apply.

A selection of light meals is available at morning tea, afternoon tea and supper in addition to fresh fruit and biscuits. A selection of snacks and non-alcoholic beverages are available 24 hours a day in addition to water, tea and coffee, juices, fruit and biscuits.

### **Innovations and special features – Food**

Specific brands of food items can be purchased individually for residents as requested for standard meals.

## **SERVICES**

### **Principles - Services**

Residents are able to select from a wide range of lifestyle and interest activities and personal services, over and above their assessed care needs. Individual residents' choices and preferences are respected and residents are consulted about changes or innovations in services they would like. In conjunction with the regular review of each resident's health status and care plan, and within the overall set of services available, each resident is offered the opportunity to re-align the services they receive to their changing lifestyle.

### **Lifestyle and interests**

Each service below is provided at no additional cost to the resident unless a specific note about cost is included in the description:

- ◆ One or more large screen TV with video / DVD and cable/satellite TV (Foxtel/Austar) in at least one lounge area.
- ◆ A sound system and choice of CDs and cassettes is provided in at least one lounge area, including talking books and music. Headphones are available for the use of residents.
- ◆ A substantial DVD/video library is provided with regular updating of stock. A library of at least 100 books is available and suitable for residents to read and includes large print books.
- ◆ A telephone handset is provided for each resident's room on request.
- ◆ A local or national daily newspaper is provided for each resident on request. Residents are able to select from a choice of at least 2 newspapers. A selection of current issues of weekly and monthly magazines is available in lounge areas.
- ◆ Private gardening areas and garden beds are provided for residents, including areas in gardens specifically designed for persons living with dementia, with raised bed available and some plants.
- ◆ Professional entertainment is provided weekly.

The activities and outings below are offered to residents as additional choices that are available to them as individuals. These are over and above activities that are routine in-house group or individual activities provided as part of Specified Care and Services, or activities provided to meet the resident's assessed care needs.

- ◆ Weekly movie afternoon with alcoholic beverages and snacks provided.
- ◆ Small group shopping outings.
- ◆ Regular theatre and movies outings

Note: residents may be asked to pay for the cost of admission to events or venues).

### **Enhanced personal services**

Each service listed below is provided at no additional cost to the resident unless a specific note about cost is included in the description;

- ◆ Quality personal toiletries.
- ◆ Dedicated onsite hair salon - one complementary hair cut per month

Additional personal grooming and beauty services (e.g. facials, manicures) may be chosen by the resident for personal enjoyment. These are over and above services that are either routine services provided as part of Specified Care and Services or services that are provided to meet the resident's assessed care needs (residents are required to pay for cost of these services).

- ◆ Massage Therapy;
- ◆ Facials and Beauty Therapy;
- ◆ Manicures;
- ◆ Pedicures;
- ◆ Hairdressing;
- ◆ Provision of escort to outside appointments, as requested by resident or family; and
- ◆ Accommodation for immediate relatives of palliating residents.

### **Innovations, culture of service and special features - services**

One article of dry cleaning per week at no charge.

## ***Optional Premium Services Package***

**\$5.00/day\* additional to other fees and charges;**

Includes:

- ◆ \$200.00 worth of beauty therapy and/or hairdressing services/month (unused balance cannot be rolled over month to month)
- ◆ Preferential and free access to HillView Bus Outings (entry to events incurs additional charge)

Alternatively:

- ◆ Beauty and hair treatments can be accessed on a 'needs basis' as per enclosed price lists
- ◆ Individual bus trips cost \$10.00/outing (entry to events charged), availability depending

\*price may increase in line with CPI increases or up to 5% per annum at the discretion of Hill View Aged Care Pty Ltd. At least 14 days notice will be given in the event of price alterations.

### ***Disclaimer***

*Note: Whilst all care is taken to ensure the information contained in this document is correct at the time of printing, HillView accepts no liability for any loss or damage that may result from any reliance on the information contained in this document and urges anyone considering this information to seek independent legal and/or financial advice prior to making any decision. This advice is not intended to be legal or financial advice and should not be relied on as such.*