



benetas

Fees & Charges

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A GUIDE TO HELP YOU UNDERSTAND YOUR RESIDENTIAL SERVICES FEES & CHARGES



Before Admission

Everyone is different, and your aged care fees are no exception. Centrelink will work out which fees apply to you through an income and assets assessment and we are here to help you understand these fees.

Admission Fee

An admission service fee covers laundry labels for a resident's clothing as well as testing and tagging of all electrical equipment for their lifetime within the home. This is payable by all residents admitting into permanent care at Benetas.

Basic Daily Care Fee

This daily fee is set by the Australian Government and is 85% of the single basic Age Pension. For some people, this may be the only ongoing fee they are required to pay.

This rate changes twice a year on 20 March and 20 September, in line with pension changes. Whilst the fee is based on the pension, all residents in aged care can be asked to pay this fee.

This fee helps pay for your day-to-day services such as meals, cleaning, facilities management and laundry. Everyone is expected to pay a basic daily fee to cover these services.

For permanent residents this fee applies for every day, including days when you might be away overnight; for example, on holiday or in hospital.

Accommodation Costs

Depending on the outcome of the income and assets assessment, you may be required to pay for the cost of the room. Some people will have their accommodation costs met in full or in part by the Australian Government.

You have a choice as to how you pay for your accommodation:

- Refundable Accommodation Deposit/Contribution (RAD/RAC)
- The RAD is paid up front, guaranteed by the government and refunded when you leave the aged care home
- Daily Accommodation Payments/Contribution (DAP/DAC)
- You can choose to pay for the cost of your room as a daily payment which is non-refundable
- Or a combination of both

It's possible to combine the two payment methods above to suit your budget. A person can pay for their room as a Daily Accommodation Payment (DAP), lump sum (refundable accommodation deposit or RAD), or a combination of the both. You can visit the Benetas website to use the RAD/DAP calculator which can help you balance the RAD/DAP according to your budget. A low means resident can also pay a combination of the daily fee and lump sum combination but instead it is called a contribution, because the Australian government either pays for a portion and/or reduces the room cost for them.



Means Tested Care Fee

The Australian Government pays for the majority of residential care costs via subsidies to aged care providers. However they may determine that a resident is eligible to contribute towards the cost of their care based on their income and asset assessment. Not all people that move into aged care will be required to pay.

Following the assessment, Centrelink will notify you and Benetas of any means tested care fees payable. They will also advise you of any changes as this fee can be reviewed as your income and assets fluctuate.

This fee is subject to annual and lifetime caps, as such Centrelink will advise when these caps have been reached via a letter both to yourself and Benetas.



Additional Services Packages and Fees

Benetas offers a range of additional services from packages to pay as you go. As each facility has different offerings, please speak to our friendly team to find out what your aged care home can offer, and the associated costs.



**We recommend seeking independent advice from a qualified and experienced aged care financial advisor to make sure that the decision reached is the right one for you.
The My Aged Care website is also a valuable resource.**

Frequently Asked Questions

Admissions

Do I need to complete an income and assets assessment?

You will need to complete an income and asset assessment to determine if you are eligible for assistance with both your accommodation and care costs.

What happens if I don't complete the income and asset assessment?

If you don't complete an income and assets assessment, you will not be eligible for government assistance. This means you will be asked to pay the basic daily care fee and the maximum for our means tested care fee until you reach the annual and lifetime caps as well as the agreed cost of your room.

Benetas recommends you see an experienced aged care financial advisor.

How long does the income and asset assessment take to be finalised?

It can take a minimum of four weeks to receive the outcome of the assessment from Centrelink. If you have not received an assessment letter four weeks after submitting your forms, please contact Centrelink to follow up as this could indicate an error in the assessment.

What happens if I don't agree with my Centrelink assessment?

If you do not agree with the outcome of the income and asset assessment, please contact the Centrelink Income and Assets team or the Department of Veteran's Affairs (DVA). These contact numbers are provided on the letters you will receive regarding the outcome of the assessment.

Choice of how to pay your Accommodation Payment

For residents who have been asked to make an accommodation contribution, the daily amount will be advised by Department of Human Services (DHS). These residents can choose to pay their contribution as:

- A lump sum - Refundable Accommodation Contribution (RAC)
- Daily Accommodation Contribution (DAC)
- Any combination of both (i.e. 50% as a RAC and the remaining 50% as a DAC)

For residents who have been asked to make an accommodation payment, you will be required to pay for the advertised cost of the room. These residents can choose to pay their accommodation as:

- A lump sum Refundable Accommodation Deposit (RAD)
- Daily Accommodation Payment (DAP)
- Any combination of both (e.g. 50% as a RAD and the remaining 50% as a DAP)

The resident must pay their accommodation costs by the daily payment method until they decide on how they want to pay for their accommodation.

If the resident chooses to pay for their accommodation as a lump sum within the 28 day period (in full or in part), they have six months after they enter aged care to pay the lump sum amount and will pay daily payments until the lump sum is paid. A drawdown is not possible until this lump sum has been paid.

If you have decided to pay part or all of the Accommodation Payment as a deposit, you acknowledge that your choice will leave you with net assets above the 'minimum permissible assets' level.

Frequently Asked Questions

Admissions

How do I make payment of my Refundable Accommodation (RAD or RAC)?

Payment of a deposit (RAD/RAC) may be made by bank transfer into the following account:

Account Name: Anglican Aged Care Service Group

BSB: 033-009

Account Number: 490924

Please ensure your name or Customer Reference code is in the description of the payment and please send an email to remittance@benetas.com.au with the details of your payment, such as the date and amount paid along with the reference you used to ensure we can identify your deposit. We will provide a receipt upon receiving the funds within 14 days.

Alternatively, cheque payments can be made payable to "Benetas" and sent to:

Benetas Support Office

PO Box 5093

Glenferrie South VIC 3122

Once again, don't forget to include the details of who you are paying for.

Independent financial advice

It is recommended that residents seek independent financial advice before deciding which payment method to use as some payment methods may affect the resident's pension and aged care fees (i.e. lump sum payments are considered an asset for aged care purposes). In addition, if both members of a couple need to access aged care, the payment method of one may impact on the others aged care fees.



Frequently Asked Questions

Guarantee & Indemnity

Why does Benetas require a guarantor for the Residential Agreement?

Benetas is a not-for-profit organisation and to ensure its financial sustainability it is important that all residents pay their fees that they are liable for when fees are due. This will ensure Benetas is able to reinvest in services for the benefit of current and future care recipients. A guarantor provides Benetas with additional security to claim outstanding debts.

Is it mandatory for the Guarantee & Indemnity to be signed?

Yes, all prospective residents are required to nominate a guarantor to sign the Guarantee & Indemnity.

What fees and charges will the guarantor be responsible for?

The guarantor will only be responsible for any outstanding resident fees and charges and any interest, if applicable, on outstanding balances incurred by the resident.

Will the guarantor be responsible for the payment of any outstanding Refundable Accommodation Deposits?

No, the guarantor will not be responsible for any unpaid deposits.

Who can sign it? Does it have to be a financial POA?

It does not necessarily have to be a financial Power of Attorney. It can be anyone who is willing to accept the responsibility to pay for any outstanding fees incurred by the resident. It would normally be someone who is a family member or resident representative, but not exclusively.



Frequently Asked Questions

Once Admitted

How are my fees paid?

Benetas' billing cycle is done a month in advance. You will receive your statement in the first week of the month. Fees are collected by direct debit from your nominated account on the Direct Debit Request Form completed on the day of admission.

Direct debits occur on the 15th of every month, or the next business day should the 15th fall on a weekend or public holiday. Receiving your statement in the first week of the month enables you to call our Accounts Receivable team with any questions you may have regarding your bill before the debit takes place.

Please be advised that depending on your admission date, and because of our month in advance billing, your first invoice may be higher than a normal month. For example:

If you admit on the 15th of July, your first invoice will be received the first week of August and will contain billing from the 15th of July to the 31st of August therefore, you will be billed for 46 days instead of the usual 28, 30 or 31 days in a month.

What if I don't want to provide a direct debit?

Benetas has a compulsory direct debit policy for all permanent admissions. This provides peace of mind to our residents and their families as the payment is automatic and you are advised of the amount prior to the 15th via the monthly statement.

Can I change my nominated account?

You can change your nominated account at any time by completing a new Direct Debit Request Form and handing it in to the facility or emailing it to: accounts.receivable@benetas.com.au. Following this, a member of our Finance team will be in contact with you to confirm the changes.

What happens if we don't have enough money in the nominated account?

The resident (or their financial attorney) is responsible for the payment of all fees and charges and ensuring sufficient funds are available to pay outstanding fees and charges when due.

You have 14 days before the direct debit date to speak with a member of our Accounts Receivable team to advise if the payment won't be in the account by the 15th. One of our team members will be able to advise you on how you can make the payment.

In the event you do not contact one of our team members and there is insufficient funds in your nominated account at the time of the direct debit, Benetas may charge you for any merchant fees that we incur as a result of the payment bouncing. The resident will be responsible for their own bank fees.

What happens if I run out of money and cannot afford to pay my fees anymore?

The Australian Government recognises that your circumstances may change. If you can no longer pay your fees, don't worry, there are safety measures in place. There are annual and lifetime caps on means tested care fees and you have access to hardship provisions to ensure that you can still receive the care you need.

What is Financial Hardship assistance?

There may be circumstances where a resident is eligible for hardship due to their specific circumstances and may apply through Centrelink for government assistance.

Financial hardship assistance helps you when you have difficulty paying fees and charges. Your fees may be reduced or waived according to your individual circumstances. In these circumstances, the Australian Government will pay some or all of your fees and charges on your behalf.

Residents will not be eligible for financial hardship assistance if they have:

- Not completed and lodged an aged care fees income assessment (SA456) form (for home care packages and residential care) with the Department of Human Services or Department of Veterans Affairs or
- Assets (unless they are unrealisable assets) valued above certain limits. Please refer to this web page for up to date amounts myagedcare.gov.au/financial-hardship-assistance or
- Gifted:
 - More than \$10,000 in the previous 12 months, or
 - More than \$30,000 in the previous 5 years

How am I refunded my accommodation deposit if:

You choose to move home?

You can move to another home as long as you have been offered a place there. This may be because you want to move closer to family and friends, or a preferred home has become available. If you have paid a Bond, Refundable Accommodation Deposit or Refundable Accommodation Contribution, you must provide 14 days written notice of your intention to leave and the refund will be made into the resident's bank account details on file.

Refund timeframes when leaving are below:

- If you let your aged care home know more than 14 days in advance of you leaving, then your lump sum balance must be refunded to you on the day you leave
- If you give 14 days' notice (or less) of leaving, then the lump sum balance must be repaid within 14 days after the day you give notice
- If you don't let your aged care home know in advance that you are leaving, the lump sum balance must be refunded within 14 days after the day of you leaving

Your loved one passes away?

You will be required to provide documents in order to refund the accommodation deposit back to the estate of your loved one.

The documentation required is:

- Evidence of probate of the resident's Will (the official proving of a Will) or
- Letters of administration (authority to administer the estate of someone who has died without making a Will)

What is probate or letters of administration?

A grant of probate or letter of administration provides evidence to Benetas that we are able to take instruction from the executor who has been appointed to act for the estate in the persons' will. The term "grant" is used to describe whatever type of grant is issued. When you apply for a grant the court decides what constitutes the last Will of the deceased person and who can administer the estate. This protects the aged care provider and the resident's estate by ensuring the resident's wishes are followed by identifying who is entitled to receive the refund.



