

Room types, fees and charges

Gisborne Oaks

8 Neal Street, Gisborne VIC 3437



Accommodation Costs

You can choose to pay your accommodation as:

- **A Refundable Accommodation Deposit (RAD)** – refunded when you leave care, less any agreed deductions.
- **DAP (Daily Accommodation Payment)** – a daily charge calculated as interest on any unpaid portion of your RAD. It is not refundable and is payable for as long as the RAD balance remains unpaid.
- **A combination of RAD and DAP.**

Shared Premium Shared rooms with one other resident of the same gender. Rooms have garden access and views with close access to common areas. These rooms have a shared ensuite bathroom.	OPTION 1	OPTION 2	OPTION 3
	Refundable accommodation deposit (RAD)	Daily accommodation payment (DAP)	Example combination payment (50% RAD + 50% DAP)
	\$325,000	\$75.77/day	RAD \$162,500 + DAP \$37.89/day*
Deluxe These are single rooms that feature an ensuite. Rooms have close access to all common areas and beautifully manicured gardens and courtyards.	OPTION 1	OPTION 2	OPTION 3
	Refundable accommodation deposit (RAD)	Daily accommodation payment (DAP)	Example combination payment (50% RAD + 50% DAP)
	\$500,000	\$116.58/day	RAD \$250,000 + DAP \$58.29/day*
Premium These generous size rooms offer additional floor space that may be used for a private lounge area. These rooms look out over the beautiful country side. All rooms feature built in cabinetry.	OPTION 1	OPTION 2	OPTION 3
	Refundable accommodation deposit (RAD)	Daily accommodation payment (DAP)	Example combination payment (50% RAD + 50% DAP)
	\$650,000	\$151.55/day	RAD \$325,000 + DAP \$75.77/day*

Important information about RAD payments

When you enter a permanent accommodation agreement with Benetas and choose to pay a Refundable Accommodation Deposit (RAD), the Australian Government requires you to provide Benetas with your approved Income and Assets Assessment from Services Australia before you can pay the RAD to Benetas.

If you don't have this assessment when you move in, Benetas will charge you the Daily Accommodation Payment (DAP) instead. Once you provide your approved Income and Assets Assessment from Services Australia, we can arrange for your RAD to be paid to Benetas, and the DAP charges will stop.

For more information about Income and Assets Assessments, visit the Australian Government Department of Health, Disability and Ageing website.

*Using the Maximum Permissible Interest Rate (MPIR) of 8.51%, applicable to new residents signing contracts between 1 October 2026 and 31 December 2026. This represents an increase from the previous MPIR of 8.43%.

Which applies to you?

To find out more about the fees and charges in residential aged care, please navigate to the page which applies to you.



**I am new to
residential aged care
and the 1 November
2025 fee arrangements
apply to me**

Go to Page 3

OR



**I am new to
residential aged care
and was receiving a
Home Care Package,
or approved and waiting
for one, on or before 12
September 2024**

Go to Page 4

I'm not sure which applies to me

If you're unsure, please call
My Aged Care on **1800 200 422**
or visit **www.myagedcare.gov.au**

Section 1



I am on the 1 November 2025 fee arrangements

If you're unsure, please call
My Aged Care on 1800 200 422

Residential aged care fees are made up of several components that cover your daily living costs, care needs, and accommodation. These fees ensure that every resident receives quality care and access to comfortable living environments. The following outlines the main types of fees and charges that apply when you enter residential aged care under the new Aged Care Act arrangements effective from 1 November 2025.

If you are unsure, please contact My Aged Care on **1800 200 422** or visit www.myagedcare.gov.au

Basic Daily Fee

- Covers everyday living costs such as meals, cleaning, laundry, heating and cooling.
- Set by the Australian Government at 85% of the single basic Age Pension.
- Indexed twice a year (20 March and 20 September) in line with changes to the Age Pension.
- Applies to all residents.

Clinical Care

- Covers the cost of care provided by qualified nurses and allied health professionals.
- Includes assessments, medication management, and clinical supervision.
- Fully funded by the Australian Government.

Non-Clinical Care Contribution

- Helps cover personal care and daily living support.
- Means tested based on your income and assets.
- Services Australia will advise if it applies and the amount payable.

Hotelling Contribution

- The Australian Government pays a Hotelling Supplement to providers for additional daily living costs, such as extra food, laundry and utilities.
- The resident contribution is means tested based on your income and assets.
- Services Australia will advise if a Hotelling Contribution applies and the amount payable.

Refundable Accommodation Deposit (RAD) Retention

- From 1 November 2025, Benetas will deduct a retention calculated at 2% per year for up to five years from eligible RADs and RACs
- This helps maintain and improve accommodation quality.
- The remainder of your deposit remains refundable when you leave care.

Daily Accommodation Payment (DAP) Indexation

- Your DAP will be adjusted every six months in line with the Consumer Price Index (CPI).
- You'll receive written notification from Benetas of any change.

**View the full Residential Aged Care Fees & Charges Guide for more information
at www.benetas.com.au**

Section 2



I am new to residential aged care and was receiving a Home Care Package, or approved and waiting for one, on or before 12 September 2024

Grandfathered Fees

If you were receiving a Home Care Package, or approved and waiting for one, on or before 12 September 2024, and enter residential aged care on or after 1 November 2025, you will remain on the 1 July 2014 fee arrangements.

If you are unsure, please contact My Aged Care on **1800 200 422** or visit **www.myagedcare.gov.au**

Residents in this category remain under the 1 July 2014 fee arrangements and will not pay the Non-Clinical Care Contribution or Hotelling Contribution. The new accommodation arrangements will still apply.

Basic Daily Fee

The Basic Daily Fee remains consistent with the current arrangements.

- Covers everyday living costs such as meals, cleaning, laundry, heating and cooling.
- Set by the Australian Government at 85% of the single basic Age Pension.
- Indexed twice a year (20 March and 20 September) in line with changes to the Age Pension.
- Applies to all residents.

Means Tested Care Fee

- The Australian Government pays most aged care costs through subsidies.
- You may be asked to contribute based on your income and assets.
- Services Australia (Centrelink) assesses your situation and notifies you and Benetas.
- Annual and lifetime caps protect you from excessive fees.

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View the full Residential Aged Care Fees & Charges Guide for more information at www.benetas.com.au

Need Help Understanding Your Residential Fees & Charges?
For more information about your fees and charges please contact us today on **1300 23 63 82** or visit **benetas.com.au**