



Ongoing Aged Care Financial Booklet

FOR RESIDENTS AND THEIR SUPPORTERS

Key Features for Aged Care Rooms



Owner/ Operator

Bethany Christian Care
333 Underwood Road, Eight Mile Plains QLD 4113



Address

Janoah Gardens Aged Care
11 Audell Street,
Manly West QLD 4179



Room Types

- Single room with ensuite
- Single room with shared ensuite
- Double room with ensuite



Shared Amenities

(accessible to all residents irrespective of room type)

- Community centre
- Indoor spa
- Barbeque pavilion
- Library
- Gym
- Salon (hairdressing & beauty)
- Café (self-serve)
- Community hall

Aged Care Fees at a glance

Accommodation Costs

The cost of your room.
You can choose between daily or lump sum payments. This may be subsidised by the government, depending on your means.

Basic Daily Fee

Basic daily living services (e.g. meals, cleaning, laundry and utilities). All residents pay this fee.

Hotelling Contribution

Further contribution to daily living services. This may be subsidised by the government, depending on your means.

Non-Clinical Care Contribution

Personal care costs (e.g. bathing, mobility assistance). This may be subsidised by the government, depending on your means.

Higher Everyday Living Fee

An optional fee for services that are of higher quality or additional services (e.g. TV, internet) that you choose to receive.

Maximum daily fees (i.e. fully self-funded resident)

As at 1 November 2025 for a resident in the highest assessed means bracket.

\$125.10

\$65.55

\$22.15

\$105.30

\$14.95

=

**\$333.05
per day**

Government assistance with aged care fees

How to complete a means assessment

To confirm your aged care fees, you will need a means assessment. This is where Services Australia or the Department of Veterans' Affairs (DVA) assesses your income and assets.

If you are a member of a couple, they will assess half of your combined income and assets, regardless of who earns the income or owns the assets.

Once your assessment is complete, Services Australia will send you a fee advice letter.

For information on how to complete a means assessment, scan the QR code or go to www.myagedcare.gov.au/means-assessments-residential-aged-care



Estimating your fees

If you haven't received your official fee advice letter yet, we can help you estimate the subsidies you may be eligible for. To do this, please complete form *F D.04 Statement of Applicant's Financial Details*, providing details of your combined income, assets and liabilities.

You can also use the My Aged Care fee estimator to understand how much you might have to pay. To access this, scan the QR code or go to www.myagedcare.gov.au/aged-care-home-fee-estimator



For the purposes of the information in this booklet, you may be:

- **Partially supported**

if your assets are more than the minimum permissible asset level (currently \$63,000) and less than the first asset threshold (currently \$210,555.20).

If you are partially supported you pay:

- A contribution to accommodation costs
- The basic daily fee
- A hoteling contribution.

There is no non-clinical care contribution.

- **Fully supported**

if your assets are less than the minimum permissible asset level (currently \$63,000).

If you are fully supported you pay:

- The basic daily fee

There are no accommodation costs, hoteling contribution or non-clinical care contribution.

Room Types

Single room with ensuite

- Size: 11-15 sqm (approximate)
- Maximum number of residents: 1

Rooms are air-conditioned and carpeted (or have vinyl flooring).

The room comes with an easy chair, bedside table (with lockable drawer), cabinet, private ensuite, built-in wardrobe, bedspread, curtains.

Single room with shared ensuite

- Size: 11-14 sqm (approximate)
- Maximum number of residents: 1

Rooms are air-conditioned and carpeted (or have vinyl flooring).

The room comes with an easy chair, bedside table (with lockable drawer), cabinet, shared ensuite, built-in wardrobe, bedspread, curtains.

Double room with ensuite

- Size: 22 sqm (approximate)
- Maximum number of residents: 2

Rooms are air-conditioned and carpeted (or have vinyl flooring).

Each occupant is provided with an easy chair, bedside table (with lockable drawer), cabinet, shared ensuite, built-in wardrobe, bedspread, curtains.

These rooms are suitable for couples, or two unrelated individuals.

Note: The accommodation cost is per person.

Accommodation Costs

Overview

You can choose to pay for your accommodation with a daily payment, a lump sum refundable deposit or a combination of both.

Daily payment:

You can choose to make a **daily accommodation payment (DAP)** to “rent” your room. These payments are not refunded when you leave care. The DAP amount is indexed twice a year.

If you are a partially supported resident, you pay a **daily accommodation contribution (DAC)**. This amount is not indexed, but may be re-assessed by Service Australia if your means change.

Until you pay a lump sum, you will pay by daily payment.

Lump sum refundable deposit:

You can choose to pay a lump sum called a **refundable accommodation deposit (RAD)**.

If you are a partially supported resident, this is called a **refundable accommodation contribution (RAC)**.

You can make a lump sum payment any time after you enter care.

Paying a lump sum reduces your daily payment. If you pay the maximum accommodation payment, your daily payment becomes \$0.

A retention of 2% of your lump sum balance is deducted each year for the first 5 years.

When you leave care, the lump sum is refunded, minus any retention or deduction amounts, to you or your estate.

Further details and examples of different scenarios are set out from page 9 onwards.



Basic daily fee

All residents pay a basic daily fee. This is for daily living services, including meals, cleaning, laundry and utilities.

The fee is set at 85% of the single basic age pension. This is currently \$65.55 per day.

The fee changes with indexation in March and September each year, in line with reviews to the age pension.

Hotelling Contribution

This is a further contribution towards daily living costs, such as meals, cleaning, laundry and utilities.

Services Australia will advise you if you need to pay a hotelling contribution and if so, the exact amount. This is based on your means assessment.

The maximum contribution is currently \$22.15 per day. This amount changes with indexation in March and September each year.

Non-Clinical Care Contribution

If you pay the maximum hotelling contribution, you may also need to pay a non-clinical care contribution. This fee contributes to personal care costs, such as bathing and mobility assistance.

Services Australia will advise you if you need to pay a non-clinical care contribution and if so, the exact amount. This is based on your means assessment.

The maximum contribution is currently \$105.30 per day. This amount changes with indexation in March and September each year.

Higher Everyday Living Fee (HELF) *Bethany Plus*

This is a fee for services that are of higher quality or additional services (e.g. TV, internet) that you choose to receive. This fee is entirely optional.

For additional information about services and bundles you can opt-in to, please refer to the **Bethany Plus** brochure.

Accommodation Costs

Details

Maximum accommodation payment amount:



Single room with ensuite

\$600,000
per person



Single room with shared ensuite

\$500,000
per person



Double room with ensuite

\$450,000
per person

What is the minimum amount I need to retain when making a lump sum payment?

The RAD or RAC you choose to pay must leave you with at least the minimum permissible asset level. This amount is set by the Commonwealth Government and reviewed quarterly. It is currently \$63,000, but may change by the time you enter care.

How is my daily payment calculated?

Daily payments are based on the maximum accommodation payment and the current published government interest rate (known as the Maximum Permissible Interest Rate or MPIR). The formula is:

$$\text{Daily Payment (DAP)} = (\text{Maximum accommodation payment} - \text{lump sum}) \times \text{MPIR} / 365$$

Example A

- You choose to pay no lump sum.
- Maximum accommodation payment = \$600,000
- MPIR = 7.61%

$$\text{DAP} = \$600,000 \times 0.0761 / 365 = \$125.10$$

Example B

- You choose to pay a \$300,000 lump sum RAD.
- Maximum accommodation payment = \$600,000
- MPIR = 7.61%

$$\begin{aligned} \text{Maximum accommodation payment} - \text{lump sum} &= \$300,000 \\ \text{DAP} &= \$300,000 \times 0.0761 / 365 = \$62.55 \end{aligned}$$

Accommodation Costs

Details continued

How is my daily payment calculated if I am partially supported?

For partially supported residents, your fee advice letter from Services Australia will state the accommodation supplement you are eligible for, based on your means assessment.

This is compared to the maximum accommodation supplement amount, published by the Department of Health, Disability and Ageing, to determine your daily contribution to your accommodation. This uses the following formula:

$$\text{Daily Accommodation Contribution (DAC)} = \text{maximum accommodation supplement} - \text{assessed daily accommodation supplement}$$

Example C

- You are eligible for an accommodation supplement of \$65.00 per day
- Maximum accommodation supplement = \$70.94 per day
- You choose to pay no lump sum

$$\text{DAC} = \$70.94 - \$65.00 = \$5.94$$

The maximum lump sum, that reduces your DAC to 0, is calculated using the following formula:

$$\text{Maximum RAC} = \text{DAC} \times 365 / \text{MPIR}$$

Example D

- You are eligible for an accommodation supplement of \$65.00 per day, resulting in a DAC of \$5.94 (from example C)
- You choose to pay a lump sum and have no DAC
- MPIR = 7.61%

$$\text{Maximum RAC} = \$5.94 \times 365 / 0.0761 = \$28,490.14$$

Note that you can only pay this if you will retain the minimum permissible asset level (see page 9).

How is my daily payment calculated if I am fully supported?

For fully supported residents, your fee advice letter from Services Australia will state the accommodation supplement you are eligible for, based on your means assessment, is equal to the maximum accommodation supplement amount, published by the Department of Health, Disability and Ageing.

If you are fully supported, you do not pay a contribution to your accommodation costs.

Can I draw down on my lump sum to pay my daily accommodation costs?

Yes. You can choose to pay your DAP or DAC by direct debit, or you can request that it be deducted from your lump sum RAD or RAC.

Note that reducing your RAD or RAC will increase your daily payments.

Example E

- You have paid a \$300,000 RAD and have a \$62.55 DAP (*from example B*)
- You choose to draw down on your RAD to pay your DAP, rather than pay your DAP by direct debit
- Maximum accommodation payment = \$600,000
- MPIR = 7.61%

At the end of the billing fortnight:

DAP payable = $\$62.55 \times 14 = \875.70

New RAD balance = $\$300,000 - \$875.70 = \$299,124.30$

Going forward:

Maximum accommodation payment - new RAD balance =
 $\$300,875.70$

New DAP = $\$300,875.0 \times 0.0761 / 365 = \62.73

Can I draw down on my lump sum to pay other fees?

Bethany Christian Care may, upon receiving a written request and at its sole discretion, allow other amounts (besides your DAP or DAC) to be drawn down from your lump sum RAD or RAC.

Note that reducing your RAD or RAC will increase your daily payments

Accommodation Costs

Details continued

How is my lump sum considered by the government?

A lump sum RAD or RAC is considered an asset for aged care purposes. This means it is counted in your means assessment and may affect your hotelling contribution and non-clinical care contribution.

A RAD or RAC is not considered an asset for pension purposes.

What is refunded to me when I leave aged care?

If you have paid a lump sum (a RAD or RAC), this amount will be refunded to you when you leave, minus any retention or deduction amounts.

The retention amount is set by law at 2% per year, for 5 years. The formula is:

$$\text{Daily retention} = 2\% \times \text{lump sum balance} / 365$$

Retentions are calculated daily and deducted monthly. Each deduction reduces your lump sum balance, which in turn lowers future retention amounts.

Retentions are deducted for 5 years from the day you first pay a lump sum. After 5 years, no further retentions will be deducted.

Retention deductions do not affect your daily accommodation payments. As retentions reduce your lump sum, the maximum accommodation payment also decreases at the same rate.

If there are any outstanding fees or charges when you leave, these will also be deducted from the lump sum.

The balance of the lump sum will be refunded to you or your estate.

Example F

- You choose to pay a RAD of \$600,000 on 1 January
 - As this is the maximum accommodation payment, you have no daily accommodation payment
- Assume retentions are deducted on the last day of the month
- You leave aged care on 21 February, after a stay of 51 days

Daily retention in January = $2\% \times \$600,000 / 365 = \32.88

Retention deducted at end of January = $\$32.88 \times 31 = \$1,019.28$

RAD balance at end of January = $\$598,980.72$

Daily retention in February = $2\% \times \$598,980.72 / 365 = \32.82

Retention deducted for 20 days = $\$32.82 \times 20 = \656.40

RAD balance refunded to you = $\$598,980.72 - \$656.40 = \$598,324$

Example G

- You choose to pay a RAD of \$600,000 on 1 January 2030
 - As this is the maximum accommodation payment, you have no daily accommodation payment
- You leave aged care on 1 July 2037, after a stay of 7.5 years

2% retentions are calculated daily and deducted monthly for the first 5 years, from 1 January 2030. The final deduction takes place in December 2035.

On 1 January 2036 your RAD balance is \$542,826.80.

When you leave aged care on 1 July 2037, the RAD balance of \$542,826.80 is refunded to you.

General Financial Arrangements

What if I choose to not complete a means assessment?

If your qualifying assets are greater than the maximum accommodation price plus the minimum permissible asset level, you may choose not to request a means assessment from Services Australia.

If you choose not to request a means assessment, you will pay the maximum hotelling contribution and non-clinical care contribution.

If you make this choice you will need to indicate this when you complete form *F D.04 Statement of Applicant's Financial Details*.

What payment arrangement is best for me?

There's no single answer - each person's situation is unique. Factors such as your income, assets, pension eligibility and personal preferences all play a role.

We strongly recommend seeking advice from a financial adviser.

What do my aged care fees cover?

Your fees include full board and lodging, nursing and personal care, and on-site lifestyle activities as outlined in this booklet.

What other costs might I have as an aged care resident?

While most essentials are covered, you may need to pay for other costs such as:

- Medications
- Appointments with doctors, specialists or other health professionals
- Salon services

You may also choose to pay for other extras such as:

- Outings and excursions
- Treats, including ordering from the on-site cafe or shopping trolley
- Personal preferences, for example:
 - Preferred tea, coffee or other food and drink
 - Preferred brands and types of toiletries
 - Additional allied health sessions beyond your assessed care needs

Your notes



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Like More Information?

Go to our website bethanycc.org.au or
ask our team on any of the listed contact details above.