

## Family Owned

Palm Lake Aged Caring Communities are family owned and operated. We offer 24 hour nursing and personal care plus social interaction in beautiful surrounds for short term respite, permanent, specialist dementia and palliative care. Palm Lake Resorts independent living is also on site.

## We Provide

- Private suites with ensuite, walk in robe and direct access to outdoors
- Fully electric bed with pressure mattress
- Individually controlled air conditioning, wall mounted television & refrigerator
- Direct dial telephone installed (call charges apply)
- Café, cinema, wheel chair equipped bus for outings, extensive chef prepared menus

## More Affordable Than You Think

Quality care at Palm Lake Care is affordable to everyone as the Australian Government calculates and regulates maximum fees and enforces limits on how much you can be asked to pay. Fees are determined by the Department of Human Services (DHS). To receive Government subsidies, you need an Aged Care Assessment (ACAT) and submit the Request for a Combined Assets and Income Assessment to DHS.

## What Are The Maximum Prices?

The Government asks everyone to pay what they can afford before they cover any gap. They do require every care provider to advertise maximum prices which you will see below, with space for you to write the applicable fees for you.

- Advertised prices are the maximum and may not apply to you
- Some people may only be required to pay the Basic Daily Fee, which is 85% of the standard aged pension

Inclusions <i>Private single suites with ensuite, outdoor access, TV, fridge, fully electric bed with pressure mattress, individual air con &amp; direct dial phone</i>	Basic Daily Fee	Accommodation <i>The federal Government may pay all or some of your accommodation costs</i>			Interim Means Tested Care Fee	Extra Service Fees
		Maximum Refundable Accommodation Deposit (RAD) <i>with \$0 DAP</i>	Maximum Daily Accommodation Payment (DAP) <i>with \$0 RAD</i>	Example of Combination 50% RAD & 50% DAP		
Private suite	\$51.21	\$395,000	\$59.95	\$197,500 Lump Sum + \$29.97 per day	\$25 per day	Nil
Private suite with superior location	\$51.21	\$550,000	\$83.47	\$275,000 Lump Sum + \$41.73 per day	\$25 per day	Nil

## We Can Help

Our Care Solutions Team offer a free service to help estimate fees and charges information tailored to individual circumstances and explain your financial options. **Call 1800 246 677 or email [caresolutions@palllake.com.au](mailto:caresolutions@palllake.com.au).**

**What will I Pay?** *You can fill in the below table with prices tailored to your circumstances by calling 1800 246 677 Care Solutions Team.*

	\$51.21	\$	\$	\$	\$	Nil
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## SCHEDULE OF FEES AND CHARGES EXPLAINED - Current from 01 July 2019 – 20 September 2019.

### Basic Daily Fee

Everybody pays this contribution to day-to-day living such as meals, cleaning and laundry

- Indexed at 85% of Standard Aged Pension
- Pensions continue to be paid into nominated bank account, and billed monthly
- Also applies for respite stays, payable in advance of admission via credit card or bank transfer

**Some people may only be required to pay the basic daily fee if their assessable assets are below \$49,500 and their only income is the standard aged pension.**

### Accommodation

If you have assessable assets above \$49,500, and/or income higher than the standard aged pension you may be required to fund your accommodation in part via a contribution or in full via a deposit or Daily Accommodation Payment (DAP).

You have 28 days to decide on how to pay:

- A lump sum Refundable Accommodation Deposit (RAD) or Contribution (RAC) **OR**
- Rental style Daily Accommodation Payment (DAP) or Contribution (DAC) **OR**
- Combination part lump sum and part ongoing payments with a drawdown option
  - Fixed interest of 5.54% applies if accommodation is not paid in full
  - Full daily accommodation charges apply until a lump sum is paid or Department of Human Services advice dictating a lesser amount is received
  - Lump sums are refunded in full, less any deductions you choose, within 14 days of discharge or probate

### Means Tested Care Fee

Some people with assets and or income over a certain threshold may also be asked to contribute toward the cost of their care, with the Government charging a Means Tested Care Fee. This is determined by means testing their assets and income and billed monthly. Non-pensioners may be charged an Interim Means Tested Fee from date of admission until Department of Human Services update received.

- It is set by the Government and will be the same no matter where you go
- Fluctuates with care needs and quarterly re-assessments. Has annual and life time caps which are currently \$27,532.59 per annum and \$66,078.27 in a life time which may commence with any home care payments

### No Additional Daily Fees

Unlike many care providers, Palm Lake Care do not charge an additional daily fee. A fee for laundry labelling, pharmacy account, hairdressing, telephone calls and outings can be arranged on request at resident expense.

*Fees and Charges are current from 1 July 2019. Accommodation pricing is current at the date of publication and is subject to change at any time.*



**Care Solutions** 1800 246 677 | [caresolutions@palmlake.com.au](mailto:caresolutions@palmlake.com.au) | [palmlakecare.com.au](http://palmlakecare.com.au)

We are a FREE service to help families and health professionals find the right care solution. We give clarity with fees and charges information tailored to individual circumstances and we help secure a suitable vacancy.