



ANHF

AUSTRALIAN NURSING HOME FOUNDATION

澳華療養院基金

Culturally Appropriate Aged Care Since 1980

## Australian Nursing Home Foundation Ltd (ANHF)

### Bernard Chan Nursing Home

### Accommodation Pricing & Key Features Statement



**Bernard Chan Nursing Home** is set in one of the prime residential areas of Burwood. Bernard Chan Nursing Home offers 45 beds and is a pleasant stroll to the local library, shopping centres, leisure centres, theatre and community centre. It is conveniently located with a good transportation linking Burwood to major places around Sydney.



## Room Types

Room Category	Single with no en-suite
Quality	Good
Condition	Good
Size	10 – 12 m2 (approx.)
Maximum number of residents in each room	1

Room Category	Double with no en-suite
Quality	Good
Condition	Good
Size	20m2 (approx.)
Maximum number of residents in each room	2

Room Category	Triple with no en-suite
Quality	Good
Condition	Good
Size	22 m2 (approx.)
Maximum number of residents in each room	3

## Amenity of Rooms

- Air-conditioning
- Electric bed to safeguard the level of care for each resident
- Built-in bedside table (with lockable drawer)
- Built-in wardrobe
- Comfortable visitor's chair
- Nurse call system for safety assurance at all times



## **Common Areas**

- Large open activities, dining and lounge room
- Garden areas and covered courtyard
- Pantry area for refreshments
- Chinese satellite television programs on flat-screen television
- Piano and audio equipment available for musical events
- Sitting areas to greet guests
- Outdoor fitness equipment

## **Other Features**

- Chinese meals
- Hairdressing, beauty therapist and aromatherapy massage
- Comprehensive recreational activities program
- Music therapy
- Celebration of cultural events and birthdays
- Art and craft activities
- Social activities and outings
- Wide range of therapeutic programs
- In-house laundry

## **Bernard Chan Nursing Home Fees and Charges**

Residents are required to pay:

1. A Basic Daily Care Fee;
2. Where determined by Centrelink or DVA, a co-contribution; and
3. Where determined by Centrelink or DVA, an accommodation payment

### **Basic Daily Care Fee**

The Basic Daily Care Fee is set by the Government and equates to 85% of the single pension for pensioners and 96.5% of the single pension for non-pensioners.

These amounts vary from time-to-time as the level of the pension increases.

### **Co-Contribution**

The co-contribution is an amount which is assessed by Centrelink or the Department of Veterans Affairs (if the person is a veteran).

It is the amount which the government agency determines as the amount which the resident can pay towards the cost of their care.

These amounts are subject to Yearly and Lifetime caps which are set at the time of the resident's entry to residential care and which are indexed in accordance with the CPI.

Further information is available on [www.humanservices.gov.au](http://www.humanservices.gov.au) or [www.myagedcare.gov.au](http://www.myagedcare.gov.au)



## Accommodation Payments

The Accommodation Payment is set by the Board of ANHF and is varied from time-to-time.

They are only applicable to those residents entering on or after 1 July 2014 who have been assessed by Centrelink or DVA.

Bernard Chan Nursing Home charges Refundable Accommodation Deposits (RADs) and the corresponding Daily Accommodation Payments (DAPs) up to a maximum of:

Room Type	RAD	DAP
Single with no en-suite	\$380,000	\$42.68
Double with no en-suite	\$330,000	\$37.07
Triple with no-ensuite	\$280,000	\$31.45

Residents have the right to choose which option would best suit their financial arrangements.

Those options are:

- To pay the RAD wholly by lump sum payment; or
- To pay the RAD as a daily payment (known as a DAP); or
- To pay the RAD by a combination of lump sum and daily payment


Within 28 days of entering the facility residents must advise the management of Bernard Chan Nursing Home which option they wish to choose. If this is not done, the management of Bernard Chan Nursing Home will implement the preferred option of the Board of ANHF.

From the date of entry, and pending advice of the resident's preferred option of payment, residents will be charged the Daily Accommodation Payment.

Where the resident chooses to pay by lump sum (RAD), the DAP will be charged until the lump sum is paid.

It is recommended that you seek advice from a financial planner to see which payment option best suits your financial arrangements.

The Accommodation Payment can also be paid by a combination of the lump sum (RAD) and daily payment (DAP). This is done by the resident electing to pay a percentage of the RAD as a lump sum and the remainder as a daily payment. The daily payment is calculated by applying the Maximum Permissible Interest Rate (MPIR) to the unpaid lump sum amount.



An example is as follows:

Resident A enters into a single room and chooses to pay the RAD 50% as a lump sum and 50% as a daily payment. Resident A would therefore pay a lump sum of \$190,000 and a daily payment (DAP) of \$21.34.

This daily payment is calculated as follows:

Unpaid lump sum-\$190,000

Maximum Permissible Interest Rate-4.10%

DAP ( $\$190,000 \times 4.10\%$ ) divided by 365 days-\$21.34.

Alternatively resident B enters into a single room and chooses to pay the RAD \$50,000 as a lump sum and the remainder as a daily payment.

Resident B would therefore pay a lump sum of \$50,000 and a daily payment (DAP) of \$37.07. This daily payment is calculated as follows:

Unpaid lump sum-\$330,000

Maximum Permissible Interest Rate-4.10%

DAP ( $\$330,000 \times 4.10\%$ ) divided by 365 days-\$37.07

Prospective residents who do not have the means to pay an accommodation payment are always welcome.

**Bernard Chan Nursing Home**

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