



## **Star of the Sea Home for the Aged: Key Features Statement**

Star of the Sea Home for the Aged is a 70 Bed facility nestled on the magnificent Copper Coast in Wallaroo South Australia 5556

We accommodate ageing in place, with all the facilities that enable residents to always be in comfort, and feel a sense of belonging, as their lives change.

### **Services and Features**

- Permanent and Respite Residential Care Services
- Palliative Care
- All rooms are single rooms with private ensuite.
- Homely, friendly and caring environment
- Dementia specific services
- 24-hour Nurse call system
- Registered Nurse and Care Staff available 24/7
- Nutritious, sumptuous home-cooked meals prepared on site from our kitchen
- Residential Cafe
- Visiting Podiatrist, Occupational Therapist, Speech Pathologist, Audiologist, Physiotherapist
- Spacious social areas for group interaction and activities
- Private areas for quiet reminiscence
- Central lounges in each wing with TV
- Pastoral Care and Faith based services available
- Hairdressing and beauty therapy (payable by the consumer)
- Newspaper delivery (payable by the consumer)

### **Common Areas**

Each room is in close proximity to a main lounge with TV available, sitting nooks, kitchenettes for residents and family to use.

### **Outside Areas**

Shaded BBQ Area Courtyard, well maintained garden areas, all rooms have courtyard or front garden views. raised garden beds and water features

### **Services and additional care**

Extensive lifestyle program, events, music and sensory therapies, library, exercise classes Physio programs, balance groups and alternative therapies.

### **Furniture and Fittings**

Armchairs and Lounges of high quality. Wall art throughout common areas. Occasional tables and hall tables. Display cabinets and bookcases, entertainment units in common areas, outdoor dining seating, recessed wall mounted lightning throughout.



## Understanding Payment Options

### Confirm your fees with a means assessment

To confirm your aged care fees, you will need a means assessment. This is where Services Australia (Centrelink) 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. If you choose not to have your means assessed, you will not be eligible for assistance with your accommodation and your provider can ask you to pay:

- the full hotelling contribution and non-clinical care contribution, and
- the accommodation price you agreed on before you entered care.

To complete a means assessment, fill in the [Residential Aged Care Calculation of your cost of care form \(SA457\)](#) or the [Residential Aged Care Property details for Services Australia and DVA customers form \(SA485\)](#). If Services Australia or DVA already have your financial details, you may not need to complete a form to have your means assessed. Check if you should complete an Aged care calculation of your cost of care form at [ServicesAustralia.gov.au](http://ServicesAustralia.gov.au)

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

*You should lodge your request for a means assessment as early as possible – even before you enter an aged care home. If your assessment is finished before you enter, the results are valid for 120 days unless there is a significant change in your circumstances.*

### Keep your financial details up to date

Once you've had your means assessed, you need to keep your income and assets up to date with Services Australia or DVA. You are legally required to report changes to your (and your partner's) personal or financial circumstances within 28 days. This will help keep your aged care fees correct. You can call Services Australia on 1800 227 475 or update your details online through MyGov.

### Seek financial advice and education

You should seek independent financial advice before deciding how to pay for aged care. Some payment methods can affect your pension and aged care fees. If both you and your partner need to access care, each of your payment methods may affect the other's aged care fees.

We strongly urge that you seek financial advice from a qualified representative before discussing any aspects of aged care with representatives at Star of the Sea.



Fees payable by the consumer in an aged care home are regulated by the Commonwealth Government of Australia

From **1<sup>st</sup> November 2025** One of Two different types of fee arrangements apply if you enter residential aged care on or after 1 November 2025.

If you are subject to the 1 July 2014 fee arrangements but have decided to opt in to the new fee arrangements, you need to tell your provider. It's important to get financial advice before you make this decision; once the change has happened, it can't be reversed.

You can opt in to the 1 November 2025 fee arrangements at any time, including when moving from one aged care home to another or while receiving care in an aged care home.

To opt in, you need to complete the [Continuing residential aged care recipient opting into the new arrangements from 1 November 2025 form \(AC022\)](#) and have your provider submit it to Services Australia.

#### Current Residential Fees and Contributions from the **1<sup>st</sup> of April 2026**

Residential Fees and Contributions	Maximum Daily rate
<b>Basic Daily Fee</b> This fee applies to all permanent and respite care recipients and is approx. 85% of the single aged pension "This applies to all under the 1 July 2014 fee arrangements & 1 November 2025 fee arrangements"	<b>\$66.80</b>
<b>Hotelling Contribution</b> Services Australia will advise if you need to contribute to this amount " This applies to all under the 1 <sup>st</sup> November 2025 fee arrangements"	<b>\$22.15</b>
<b>Non-Clinical Care Contribution</b> Services Australia will advise if you need to contribute to this amount "This applies to all under the 1 <sup>st</sup> November 2025 fee arrangements"	<b>\$107.32</b>
<b>Means Tested Care Fee</b> Services Australia will advise if you need to contribute to this amount "This applies under the 1 July 2014 fee arrangements"	<b>\$0 - \$370.39</b>
<b>Accommodation Costs</b> The room price agreed with Star of the Sea Home for the Aged. "This applies to those under the 1 July 2014 fee arrangements & 1 November 2025 fee arrangements"	<b>See room pricing on page 6 of the Star of the Sea Home for the Aged: Key Features Statement</b>
<b>Maximum Permissible Interest Rate</b> from 1 April 2026 – 30 June 2026	<b>7.96%</b>

*The Basic Daily Fee, Hotelling Contribution, Non-Clinical Care Contribution, Means Tested Care Fee pricing & Maximum Permissible Interest Rate information has been sourced from the Current schedule of fees and charges for residential care – schedule from 1<sup>st</sup> April 2026*



### **Basic Daily Fee**

All residents pay this fee for daily living services, including meals, cleaning, laundry and utilities. The maximum fee is set at 85% of the single basic age pension. This fee changes in March and September each year in line with CPI and the Australian Age Pension.

### **Hotelling contribution**

Services Australia will tell you if you need to pay a hotelling contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September.

### **Non-clinical Care Contribution**

People who need to pay the maximum hotelling contribution 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 tell you if you need to pay a non-clinical care contribution and if so, how much you need to pay. This is based on your means assessment. The maximum amount changes with indexation in March and September. Daily and lifetime caps apply.

### **Means Tested Care Fee**

This is a contribution that some people pay under the 1<sup>st</sup> of July 2014 fee arrangements, towards the cost of their personal and clinical care. The amount is determined through a means assessment. The means tested care fee is different for everyone, and not everyone has to pay it. If you do need to pay it, Services Australia will let you and your provider know the amount once you enter care.

### **Accommodation Payment**

The Accommodation Payment is the maximum accommodation price for the room that is agreed upon by the Aged Care Service Provider. Some consumers may have their Accommodation Costs met in full or part by the Commonwealth Government, Services Australia (Centrelink) will advise you which costs will apply to your Residential Care Costs after completing a means assessment.

### **The Refundable Accommodation Contribution (RAC):**

This is when the government helps with the costs. It is worked out by your provider based on the daily accommodation contribution (DAC) determined by Services Australia.

- This can be paid in full, or
- by paying the Daily accommodation contribution (DAC): This is when the government helps with the costs. The amount is determined by Services Australia based on your means assessment.
- There is also the option to pay a Combination part RAC/part DAC. If you choose a combination payment, you can choose to draw your daily contribution from your paid lump sum. Over time, this will increase your daily contribution unless you top up the lump sum. Your provider may also agree to draw other fees from the lump sum, like your basic daily fee.



### **The Refundable Accommodation Deposit (RAD):**

This is when you pay the full amount yourself. It is the accommodation price you agreed on with your provider. This can be paid as either:

- As a lump sum refundable deposit that is refunded when you leave care, less any retention amounts and any fees that you agree to draw down from it, or
- A daily payment (DAP) that is not refunded when you leave care, or
- Any combination of lump sum and daily payment.

If you choose a combination payment, you can choose to draw your daily payment from your paid lump sum. Over time, this will increase your daily payment unless you top up the lump sum. Your provider may also agree to draw other fees from the lump sum, like your basic daily fee.

Clients under the 1<sup>st</sup> November 2025 fee arrangements will incur a

- **Refundable Deposit Retention** – if you pay a lump sum, your provider keeps 2% per annum of your lump sum to a maximum of 10% over 5 years. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.

- **Daily accommodation payment (DAP) indexing** – if you pay by DAP, this amount will increase due to indexation on 20 March and 20 September each year. Indexation does not apply to daily accommodation contributions (DAC) paid by residents eligible for government assistance with their accommodation costs.

If you choose to pay an amount as a lump sum, the RAD or RAC is refundable to the consumer or Estate on departure subject to any deductions such as the DAP/DAC, Means-Tested Care Fee, Hotelling Contribution, Non-Clinical Care Contribution or any other costs which may be payable at this time as agreed. Any amounts that you have drawn down from the lump sum to pay other aged care costs will not be refunded.

Note: An accommodation lump sum is counted as your asset in the aged care means assessment, even if it is paid by a family member. This means that paying a lump sum can affect your means tested care fee and/or accommodation contribution



**Room Types**

	<b>Little Company of Mary Rooms 1 - 22</b>	<b>Ray Pope Wing Rooms 101-133</b>	<b>Mary Mackillop Wing Rooms 201 – 217</b>
	Single occupant room with ensuite and outside view	Premium Single occupant room with ensuite and outside view	Deluxe Single occupant room with ensuite and outside view
<b>Room Sizes</b>	12sqm (excluding ensuite)	Approx. 14sqm	Approx. 18sqm
<b>Quality of the Room</b>	Built in 1978, refurbished in 1998.	Originally built in 1985, in 1993 the Ray Pope wing saw the original portion of the Nursing home knocked down and rebuilt, then replaced with the Saville wing and Little Company of Mary extension in 2001	Built in 2013.
<b>Ensuite</b>	Private shower, toilet and wash basin (3 in 1) Ducted heat/light/exhaust fan	Private shower, toilet and wash basin (3 in 1) Ducted heat/light/exhaust fan	Private shower, toilet and wash basin (3 in 1) Ducted heat/light/exhaust fan
<b>Furniture and Fittings</b>	All residents' rooms also feature electronically adjustable beds, large windows, quality curtains and floor coverings, individual air conditioning, variable lighting, furniture and storage.	All residents' rooms also feature electronically adjustable beds, large windows, quality curtains and floor coverings, individual air conditioning, variable lighting, furniture and storage.	All residents' rooms also feature electronically adjustable beds, large windows, quality curtains and floor coverings, individual air conditioning, variable lighting, furniture and storage.

**Room Pricing Effective from 1<sup>st</sup> April 2026 to 30<sup>th</sup> June 2026**

Current MPIR is 7.96% Effective from 1<sup>st</sup> April 2026

<b>Daily Accommodation Payment Pricing Examples</b>			
	<b>Little Company of Mary Wing</b>	<b>Ray Pope Wing</b>	<b>Mary Mackillop Wing</b>
<b>Maximum Room Price</b>	\$300,000.00	\$350,000.00	\$400,000.00
<b>Daily Accommodation Payment</b>	\$65.42	\$76.33	\$87.23
<b>RAD Pricing Example</b>	<b>RAD Paid Amount</b> \$150,000.00 = 50% New DAP \$32.71	<b>RAD Paid Amount</b> \$87,500.00 = 25% New DAP \$57.25	<b>RAD Paid Amount</b> \$300,000.00 = 75% New DAP \$65.42