VECH PAYMENT INFORMATION (Effective from 1 October 2026)

Important

You are advised to **complete a means assessment with Services Australia before admission**, as this will help expedite the determination of your aged care fees and contributions. Services Australia will advise both you and VECH of any means-tested contributions you may be required to pay.
The amount you pay will depend on your date of entry, your means assessment and the room you choose.

1. Respite Care

Respite residents pay the basic daily fee only.
There is no accommodation payment or means-tested care contribution.
If you later move into permanent care, a new fee arrangement and agreement will be required.

2. Permanent Care: Which Fee Arrangement Applies?

1 July 2014 Arrangements	1 November 2025 Arrangements
Generally applies if you first entered permanent residential care before 1 November 2025, or were approved for/accessing a Home Care Package on 12 September 2024.	Generally applies if you first entered permanent residential care on or after 1 November 2025, or chose to opt into the new arrangements.

3. Fees Under the 1 July 2014 Arrangements

Basic Daily Fee

Paid by every resident for everyday services such as meals, cleaning, laundry and facility maintenance.

- Charged for every day you remain a resident, including hospital stays or holidays.
- Set at 85% of the single basic Age Pension.
- Current maximum: $68.93 per day ($25,159.45 per year).
- Updated on 20 March and 20 September each year.

Means-Tested Care Fee

Some residents pay an additional amount towards personal and clinical care. Services Australia calculates the amount after a means assessment.

- Not everyone pays this fee.
- Without a means assessment, you may be charged the maximum applicable fee and accommodation payment.

Accommodation Payment

The room price must be agreed in writing before entry. Your means assessment determines whether you receive government assistance with accommodation costs.

- RAD: refundable lump-sum accommodation deposit.
- DAP: non-refundable daily accommodation payment.
- Combination: part RAD and part DAP.

DAP formula: Room price × MPIR ÷ 365

Optional Services

Older additional or extra service agreements are being replaced by the Higher Everyday Living Fee (HELF). Existing agreements must transition or cease by 1 November 2026.

4. Fees Under the 1 November 2025 Arrangements

Basic Daily Fee

Paid by every resident for meals, cleaning, laundry, maintenance and other everyday services.

- Current maximum: $68.93 per day ($25,159.45 per year).
- Updated on 20 March and 20 September each year.

Hotelling Contribution

A means-tested contribution towards everyday living services. Services Australia advises whether you need to pay and how much.

- Current maximum: $22.15 per day.
- If you pay only part, the Government pays the balance.
- If your income and assets are below the thresholds, the Government pays the full amount.

Non-Clinical Care Contribution

Residents who pay the full hotelling contribution may also pay towards non-clinical care, such as bathing support, mobility assistance and lifestyle activities.

- Current daily cap: $109.45.
- Lifetime cap: $140,652.80 or four years of cumulative contributions, whichever comes first.
- Relevant Support at Home contributions also count towards the lifetime cap.
- Amounts are indexed in March and September.

Accommodation Payment

The room price is agreed in writing. Services Australia determines whether government assistance applies.

- RAD: lump-sum deposit.
- DAP: daily payment.
- Combination: part RAD and part DAP.
- If low-means status is confirmed later, the agreed RAD/DAP stops and prepaid amounts are refunded.

Changes Under The New Arrangements

- RAD retention: 2% per year, calculated daily, for up to five years. Retained amounts are not refundable. The retention amount is the same for each day until the RAD balance changes at each monthly billing cycle.
- DAP indexation: adjusted on 20 March and 20 September in line with the published DAP index.

VECH will calculate and advise the applicable retention and indexed DAP.

Simple Examples

Example	Calculation	Result
RAD retention	$450,000 × 2% ÷ 365	$24.66 per day
DAP	$450,000 × 8.51% ÷ 365	$104.92 per day
50% RAD / 50% DAP	$225,000 RAD + half of the full DAP	$51.97 per day DAP

5. VECH Room Prices

All rooms include an electric bed, built-in wardrobe, furniture, heating and cooling.

Room type	Room numbers / features	RAD	DAP*
Standard	Rooms 7–8, 15–16, 23–30 Single room with shared bathroom	$350,000	$81.60 / day
Deluxe En-suite	Rooms 9–14 Private en-suite	$450,000	$104.92 / day
Superior En-suite	Rooms 1–6, 17–22, 31 Private en-suite; close to garden, dining room and/or nurse station	$550,000	$128.23 / day

**DAP examples use an MPIR of 8.51%. The actual DAP may change if the MPIR or index changes.*
The room prices shown above reflect the maximum prices for each room type. The actual price will vary depending on individual circumstances.

Payment Options

- Pay the full room price as RAD.
- Pay the full room price as DAP.
- Pay any combination of RAD and DAP.

Example: For a $450,000 room, paying a $225,000 RAD leaves a DAP of $52.46 per day at an MPIR of 8.51%.

6. Higher Everyday Living Fee (Optional)

This optional agreement covers higher or additional services above the standard aged care service.

- It will not be a condition of entry or used to secure a room.
- It will only be agreed after you enter care.
- If you opt for HELF, we will list each service, its cost, standard, frequency and charging method in the HELF agreement.
- You may cancel or change services during the first 28 days without a cancellation fee.
- After 28 days, you may cancel or change services with 28 days' notice.
- The agreement will be reviewed at least once each year.

7. Before You Enter Care

1. Complete a means assessment through Services Australia.
2. Confirm which fee arrangements apply to you.
3. Agree on the room price and payment method.
4. Read and sign the service and accommodation agreements.
5. Ask us to explain any fee you do not understand.

Please note

Rates and indexed amounts can change. This document is a general summary. Your signed agreements and advice from Services Australia determine the amounts payable.

Further Information

My Aged Care: aged care home costs and fees

Australian Government Department of Health, Disability and Ageing: schedule of fees and charges