



Torbay

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Retirement Villages Limited

(ABN 33 010 200 567 ACN 010 200 567)

In 1974 a group of concerned local citizens called a meeting to establish a permanent home for the aged in Hervey Bay where the residents could feel secure in the knowledge that their care came first. A local man, Walter Burton, donated the land that Torbay now stands on and with overwhelming support from the community of Hervey Bay and a volunteer committee "Torbay" came to life on 6th August 1977.

Torbay is a community based, not for profit, non-denominational organisation and has been registered as a charity. Any surpluses made by Torbay are used solely to improve the facilities and the quality of life for our residents or to provide more and better quality accommodation.

Torbay Aged Care and Retirement Village now consists of 165 Aged Care Facility units, including 32 Advanced Care Units and 14 specialised Dementia Care Units, 29 High Care Units and 131 self-contained villas (44 villas in Torbay, 9 villas in Woodland Park and 78 villas in Tavistock Court).

Torbay still relies on the support and goodwill of the local community and our many volunteers. (Owned and operated by Torbay Retirement Villages Limited, a registered charity formed by the community of Hervey Bay)

STATEMENT OF PHILOSOPHY

Torbay Retirement Villages, a Public Benevolent Institution, directs its activities towards aged persons in need of relief.

Torbay Retirement Villages is committed to a philosophy, which maximises and provides continuous quality improvement to the quality of life of all residents, to relieve any suffering or distress experienced by those persons so that they can function with the greatest degree of independence consistent with their capabilities. Each elderly or disabled person is entitled to the highest standard of care, which is in harmony with community, cultural and religious customs.

Torbay Retirement Villages is the home of each individual resident where life should be fulfilling, meaningful and the residents' dignity respected.

PHILOSOPHY OF CARE

To provide an excellent standard of care and quality of life and provide continuous quality improvement to all residents such that they feel safe and secure and that as much as we are able to relieve their pain and suffering or distress.

We believe that:-

1. An Aged care facility must provide a safe and "Homelike" environment for residents who require more than their usual support, to help maintain their health, well being and social independence.
2. Residents should be encouraged to participate in community affairs and to maintain their community involvement.
3. Residents are treated as individuals who have spiritual, emotional, physical and social needs, which are recognised and responded to by all members of the Aged care facility team.

SOME FACTS ABOUT TORBAY RETIREMENT VILLAGES LIMITED

WELCOME

Torbay Retirement Villages provides supported living for aged persons at its two Villages in Hervey Bay-

- Torbay Aged Care and Retirement Village
- Parklands Retirement Haven

Local health officers (The Aged Care Assessment Team) assess prospective Residents' needs regarding access to our facilities and the levels of care.

ACCOMMODATION

Torbay Aged Care and Retirement Village – 43 Exeter Street, Torquay, Qld 4655

70 Hostel units - single rooms with ensuite for low care residents

High Care Facility - 29 places single air conditioned rooms – Bonds in lieu of daily Accommodation Charges

2 Specialist Dementia Wings one with 22 places single rooms and the other 14 places single rooms

Advance Care Facility (High Care) - 30 places single air conditioned rooms including 3 respite places

Each section has large lounge/communal area and its own dining area. An Administration block - large, well equipped kitchen, community centre, activity centre and chapel complete the facility.

Parklands Retirement Haven – 74 Emerald Park Way, Urangan, Qld 4655

Brand new two storey 48 Place aged care facility offering both High and Low care in modern air-conditioned comfort

Facilities include Coffee shop, Library, Lounges, Hairdresser, Internet, Resident Computers

WHAT DO YOU GET FOR YOUR MONEY

Accommodation and all meals, plus room cleaning, laundry service and activities. You will be cared for by staff trained and experienced in aged care.

AUSTRALIAN GOVERNMENT SUPERVISION AND FUNDING

Torbay Retirement Villages is an Australian Government-approved residential care provider. You can feel secure in the knowledge that the Australian Government provides a level of funding for your care needs (subject to means-testing) and the Australian Government supervises and regulates Torbay Retirement Villages standards and level of care.

ENTRY CRITERIA

To be able to enter Aged Care you require a ACAT assessment to be completed to determine your level of care. They can be contacted on (07) 4122 8733.

TRANSPORT

Our own Coach transports Residents to various outings, shopping trips and destinations.

YOUR HEALTH

Initially your care needs will be assessed. During your residency at your Village your health will be carefully monitored and your care needs will be upgraded as required.

WHERE TO APPLY FOR TORBAY AGED CARE OR PARKLANDS AGED CARE

Write to: Administration
Torbay Retirement Villages Limited
PO Box 492
TORQUAY QLD 4655

Telephone: (07) 4125 0800

Fax: (07) 4125 0813

FEES & CHARGES AS AT 20 MARCH 2012

Welcome to Torbay Retirement Villages. We hope you'll take the time to review our fees and charges policy. With all the changes in recent times, policies have become more complex and we hope this will help you understand the new system better.

Please don't hesitate to speak directly to our Director of Nursing, Administration Manager or facility Manager for any further assistance. It is important to us that you understand all your financial rights and responsibilities before deciding to make a Torbay Village your new home.

An important note to low-income persons.

If you have low income - or even no income other than the pension – you are totally welcome at any Torbay Retirement Villages. We specifically maintain a fixed minimum number of places for low-income residents. **IF YOU ARE A FULL PENSIONER, YOU WILL BE CHARGED A FLAT FEE ONLY. IF YOU HAVE ASSETS AT OR BELOW \$40,500, YOU WILL NOT BE LEVIED EITHER AN ACCOMMODATION CHARGE OR A ACCOMMODATION BOND.**

FEES & CHARGES?

1. Fees

Most new permanent residents pay the standard resident contribution of \$41.71/day plus an Accommodation Charge or Bond Retention, if you have sufficient assets, plus an Income-Tested Fee (ITF) if you have sufficient income.

A small number of new residents will be "phased residents". Phased residents include those who did not receive a full pension increase on 20 September 2009. This includes some part-pensioners and all self-funded retirees. Phased residents pay only \$40.72 per day plus an Accommodation Charge or Bond Retentions, if you have sufficient assets, plus an ITF if applicable.

2. Accommodation Charges

In addition to daily fees, residents with sufficient assets may also be asked to pay an Accommodation Charge.

Residents with low assets (at or below \$40,500) may be assessed by the Australian Government as 'fully-supported'. No Accommodation Charge is payable.

Residents with assets up to \$108,266.40 may be assessed as "partially supported" and an Accommodation Charge will be payable.

Maximum Accommodation Charge payable is \$32.58 per day.

3. Accommodation Bonds (Low Care)

Our Accommodation Bond is \$250,000.00. These bonds are negotiable and should be discuss with our Administration Manager. The maximum retention amount for low care is \$3,816.00 per year for a period of 5 years or part thereof

4. Accommodation Bonds (including Bonded High Care)

Our Accommodation Bond is \$250,000.00. These bonds are negotiable and should be discuss with our Administration Manager. The maximum retention amount for Bonded High care is \$3,816.00 per year for a period of 5 years or part thereof and an additional \$5,840.00 retention per year for the term off the tendency.

5. Income Tested Fees (ITF)

An ITF applies for many new residents and is calculated at 41.7% of total assessable income over \$873.10 per fortnight for "standard residents"; \$844.74 for "phased residents"; and over \$773.60 per fortnight for "protected residents". The ITF is capped at \$67.04 per day.

Accordingly, for Standard residents:

If you have up to a total assessable income of \$22,700pa including your pension, you will pay no ITF. (Use \$21,963 pa as the threshold for "phased residents" and \$20,113 for "protected residents").

You will pay an ITF of 41.7c in the dollar on all income above \$22,700pa (If the ITF is less than \$1.00/day, it won't be charged.)

Note that, from 20 March 2008, the maximum level of a resident's income tested fee is based on their total assessable income rather than the level of their non-pension income.

Income-Tested Fees from 1 January 2010, income-tested fees commenced upon date of entry.

Income-tested fees do not apply if you have continuously been a permanent resident in any High Care or Low Care service since before 1 March 1998.

FREQUENTLY ASKED QUESTIONS

1. What is a Bond?

The Bond is an asset-tested contribution towards the cost of your accommodation that is agreed at time of entry. Paying a Bond may allow you to continue to receive your highest pension entitlements because Bonds are exempt from the Centrelink or DVA Assets Test. A 'retention' of up to \$3,816 pa is retained by us for up to five years. A Bond can be paid as a lump sum. If you elect to pay a higher Bond we maybe able to negotiate a reduction in retentions.

2. What are income-tested fees?

Income-tested fees are government-assessed "co-payments" towards the cost of your care, if you have sufficient income. This fee is in addition to your standard fees. Standard residents will pay income-tested fees at 41.7c in the dollar on all income above \$22,700 (less if a "protected" or a "phased" resident.) "Protected" or "Phased" residents include those who did not receive a full pension increase on 20 September 2009. This includes some part-pensioners and all self-funded retirees. If the income-tested fee is less than \$1.00/day, it won't be charged. There are no income-tested fees on money held in Bonds, so paying larger bonds may keep your fees lower.

3. If I pay tax, will the Medical Expenses Rebate reduce my overall cost?

If you have sufficient income to be currently paying tax, your tax assessment can be reduced because your payments to us may be tax-rebateable. Payments made to us may qualify for a taxation rebate provided we receive some level of Australian Government recurrent subsidy for you. You should speak with your tax adviser.

Eligible expenditure for the rebate includes: daily fees; income-tested fees; extra services fees; accommodation charges; retentions; and periodic payments. The Medical Expenses Tax Rebate is 20% on eligible expenditure above \$1,500pa

Following the commencement of you paying aged care fees, the tax payable for many residents may be reduced or cease totally. (The Medicare Levy may still be payable.) If you receive a superannuation pension from which tax is withdrawn, you could speak to your financial adviser about having this adjusted following entry.

4. Can I place additional money into a Bond to maximise my pension entitlements?

You can if its associated with an improvement in accommodation, e.g. agreeing to move to a larger / better room. We are able to waive part or all of Bond retentions if you elect to pay higher Bond amounts. We may also be able to waive part of your daily fees on payment of larger Bond amounts. You may also be able to increase pension entitlements and/or decrease your income-tested fees by paying additional Bonds (check with Centrelink or your Financial Adviser.

Collection Statement for collection of ‘Sensitive Information’ from residents of Torbay Retirement Villages Limited

- 1.1 The Federal Privacy Act 1988 requires us to provide you with information about our management of *Personal Information*¹ about you. The information we collect about you is related to your health and the care you may need. This sort of ‘*Personal Information*’ is also described under the Privacy Act as ‘*Sensitive Information*’

2. Law requiring us to collect your health information
 - 2.1 We are required by
 - (a) section 88 of the Aged Care Act 1997 and;
 - (b) section 19.5 of the Records Principles 1997To collect information from you

3. PERSONAL INFORMATION collected
 - 3.1 Any personal Information about you is collected used and managed in accordance with our Privacy Statement.
 - 3.2 We may collect or require the following Personal Information about you (‘the Personal Information’):
 - (a) Information provided to the Aged Care Assessment Team;
 - (b) Information about your financial status
 - (c) Details of psycho-social history
 - (d) Information concerning Social Security status
 - (e) Information concerning details of the appointment of attorneys or alternative decision makers
 - (f) Contact details for relatives of residents of Torbay Aged Care and Retirement Village
 - (g) Documentation required to complete Residential Care Service documentation pursuant to the Aged Care Act 1997
 - (h) Progress Notes
 - (i) Medical reports from residents medical practitioners and health care providers
 - (j) A medical history
 - (k) Details of your health insurance provider

¹ Personal Information means information, whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained from that information, regardless of its source.

- (l) Family contact details
- (m) Contact Information for any alternative decision makers including the identity of attorneys.
- (n) Information concerning your religion
- (o) Details of your marital status
- (p) Details of your end of life arrangements
- (q) A Care Plan recording your ongoing care needs and strategies (including an interim care plan)
- (r) Information provided by you to Department of Health and Ageing ('DHA')
- (s) assessments done by DHA and any classification records;
- (t) records relating to the approved provider meeting prudential requirements for accommodation bonds;
- (u) records relating to the payment of accommodation bonds (including periodic payments) or accommodation charges;
- (v) records relating to care recipients' entry, discharge and leave arrangements, including death certificates where appropriate.
- (w) Documentation required to complete Retirement Village Services documentation pursuant to the Retirement Village Act 1999

4. PURPOSE OF COLLECTION

4.1 Should you provide the personal information requested you do so in accordance with this Statement and consent to us using the information as described in this statement.

4.2 We may [collect/require] Personal Information about you for the following main purposes:

- (a) To comply with the provisions of the Aged Care Act 1997
- (b) To determine your eligibility to entitlements provided by the Aged Care Act
- (c) Documentation required to complete Retirement Village Services documentation pursuant to the Retirement Village Act 1999
- (d) To provide appropriate ongoing care
- (e) To enable us to contact any nominated person to lawfully inform of a residents health status
- (f) To enable the facility to provide relevant financial and asset information to the Commonwealth Government to determine our funding entitlements and to set your daily bed fee.
- (g) To lawfully liaise with your nominated representative and to contact family if requested or needed.

- (h) To liaise with relevant health professionals and share health information collected

5. ACCESS

- 5.1 You may access Personal Information we hold about you in accordance with our Privacy Statement.

6. DISCLOSURE

- 6.1 The organisations, or types of organisations, to which we usually disclose Personal Information are:

- (a) Department of Health and Ageing
- (b) Hospitals providing treatment to you
- (c) Pharmacies required to dispense your pharmaceutical needs.
- (d) Other health providers required to provide care
- (e) Centrelink / Veteran Affairs
- (f) The Ambulance

7. CONSEQUENCES OF REFUSAL

- 7.1 If you do not provide the requested Personal Information about you, we may not be able
 - (a) To determine your eligibility to entitlements provided by the Aged Care Act
 - (b) To provide you with care according to your needs and
 - (c) To determine the appropriate entitlement to government funding.
 - (d) To contact relatives, attorneys and others when requested or needed.

8. HOW TO CONTACT US

- 8.1 If you have any questions or require further information, please contact us at Torbay Retirement Villages Limited Box 492 Hervey Bay Qld 4655 Phone 07 41250800 Fax 0741250813 Email: admin@torbay.org.au