

Retirement and Aged Care Choices



understanding your choices



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Introducing Royal Freemasons

Whether considering downsizing from your existing home or reviewing aged care options for yourself, a parent, partner or loved one, the choices you're faced with can be overwhelming.

Like most people, this will probably be the first time you've considered retirement living or aged care at such a personal level and, of course, you want to know that the decisions you're making will be the right ones for everyone involved.

There are so many options, so many different names and so many directions to turn. Thankfully, with over 140 years of experience in providing for the needs of Victorians transitioning from the family home, at Royal Freemasons, we know what matters to you. If choosing to downsize to independent living you want to maintain your freedom, your lifestyle, have the same access to your friends and gain the added security and release from the burden of a larger

home. If in need of aged care you want to make sure that you or your loved one receives the care, compassion and respect everyone deserves.

We know that, in what can be a difficult time for you and your family, the advice you need has to be simple, honest, informed and specific to your individual requirements.

We are committed to innovation and quality and are widely recognised for our leadership in research relating to the health, lifestyle needs and care of people as they move into retirement and beyond.

This booklet sets out some basic facts to help in the understanding of the three main categories of services provided by Royal Freemasons which are, Independent Living, Home Care and Residential Aged Care. Our contact details are below, for when you are ready to call us for a chat along with other key contacts you may find useful at this point.



Royal Freemasons

royalfreemasons.org.au

Phone: 1300 17 69 25

Facsimile: (03) 9521 3689

My Aged Care

1800 200 422

Commonwealth Respite and

Carelink Centres 1800 05 22 22



Independent Living - Retirement

For many people, retirement represents a new beginning, an opportunity to make a change and devote more time to the things they enjoy the most. It's also a time to consider the future, to ensure that your needs can be provided for.

Royal Freemasons offers a number of specialist retirement accommodation options throughout Victoria, all offering priority access to Royal Freemasons broad network of aged care services and facilities, should they ever be required.

Apartment living is available at Redmond Park, North Carlton and currently under development is our stunning new accommodation Streeton Park, at Heidelberg on the banks of the Yarra River.

Our Independent Living Units, located in metropolitan Melbourne and rural Victoria, provide retired people with comfortable, attractive and affordable accommodation, in the heart of the community they know and in close proximity to family and friends. There are many locations available to choose from including Melbourne, Coburg, Mulgrave, Murrumbena, Brunswick, and regionally, in Ballarat, Swan Hill, Geelong, Irymple, Mooroopna and Wangaratta.

Units are well designed to minimise workload and are secure with a well fitted kitchen and all of the comforts you would expect. Many units have their own manageable gardens.

What benefits come with choosing a Royal Freemason Independent Residence?

There are many benefits along with security and a high standard of living for as long as you are able to care for yourself, as an independent resident. These include:

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- No maintenance costs, rates, council or government property charges
- Regular visits from the Royal Freemasons team to ensure your needs are being met
- Home Care Program services are available, including personal care to eligible residents
- Access to ongoing care at Coppin Centre in Melbourne, or in one of our residential care facilities when you need it, regardless of income or assets
- Respite care following an illness and eligibility under government requirements.
- Priority in the selection of your preferred Royal Freemasons residence. This includes, should you need it three specialist units caring for persons with dementia.

Home Care is a program of services offered to Independent Retirement Living and Home Care singles and couples, managed from three locations in metropolitan Melbourne. Servicing the Southern, Northern and Eastern regions, Royal Freemasons ensures all retirement living residents and persons accessing Home Care in the wider community, can access high quality care when they need it.

Independent Retirement Living?

There are many levels of accommodation available and funding methods, depending on preferences, needs and eligibility. Apartments, Units and government supported Units (for residents with limited funding) are the three main levels. For Units, there are various payment options, each involving an ingoing contribution and an on-going monthly accommodation fee but offering choice on higher or lower upfront payments.

Full details on costs are available from the Access Team on **1300 17 69 25**.

Each of the locations and the details of what is provided in each independent retirement living option are available to view on our website at royalfreemasons.org.au under 'Locations'.

How do I get started?

There are just a few simple steps to get started:

Review our website to get to know the Apartment and Unit choices available. Visit **royalfreemasons.org.au** to inspect locations and the services they offer.

Phone the Access Team on **1300 17 69 25**, identifying your preferences and an information pack will be sent to you covering background information, information on your preferred locations, answers to 'Frequently Asked Questions', activity sheets and newsletters, all of which assist in forming an understanding of the opportunity.

When you have read this information, contact the Access Team again and they will assist in explaining the next steps.



Home Care

When many people think of 'aged care' they think of nursing homes and having to move. However, there are many options available, which provide the care and support you need, delivered to you in your own home.

Home Care packages offer help and assistance to make living at home easier, safer and more enjoyable. Our Home Care packages are tailored to your needs and delivered under the guidance of fully trained and highly skilled staff.

Since pioneering Home Care in the early 1990s, we have enabled thousands of Victorians to stay where they want to be for longer. But we offer much more than just helping people to stay in their own home. Many people have concerns about being lonely or isolated. Therefore, we make every effort to support clients with additional opportunities for social interaction and companionship with outings to attractions and events in and around your local community.

Home Care Packages Program

A Home Care Package is a coordinated package of services tailored to meet individual care needs. The package is coordinated by home care providers, including Royal Freemasons, with funding provided by the Australian Government.

The objective is to assist people to remain living at home for as long as possible. Also to enable people to have choice and flexibility in the way that care and support is provided in their home.

There are four levels of Home Care Packages:

- **Home Care Level 1** – to support people with basic care needs.
- **Home Care Level 2** – to support people with low level care needs.
- **Home Care Level 3** – to support people with intermediate care needs.
- **Home Care Level 4** – to support people with high care needs.

A range of services can be provided under a Home Care Package, including care services, support services, clinical services and other services to support a person living at home.



To talk to **Royal Freemasons** about your **ACAS assessment**, please call the **Access Team on 1300 17 69 25** and visit our website at **royalfreemasons.org.au**

Day Therapy Centre

The Day Therapy Centre, located at the Coppin Centre in Melbourne focuses on restoring independence and improving the general health of residents at the Coppin Centre, clients of a Home Care Package and elderly members of the general public. The range of services including physiotherapy, occupational therapy, podiatry, speech pathology, optometry, audiology and even dance and movement classes, chair soccer, volleyball, tennis and cricket. The Commonwealth Government contributes to the funding of the Day Therapy Centre.

How much will I have to pay?

Government funding contributes to Home Care Packages. The most important thing to remember is that you will receive the care and support you need.

For a consumer receiving the Age Pension, the maximum fee which can be charged is 17.5% of the basic rate of the single pension. People on higher incomes may be asked to pay additional fees.

Fees are determined by way of a financial assessment by Centrelink.

We can also discuss individual circumstances that impact on your ability to contribute to your care. There is also an opportunity for clients to purchase additional services if required to meet their individual needs.

How do I get started on one of the Home Care packages?

Here are the very simple five steps in organising a Home Care Package:

You first need to be assessed by the Aged Care Assessment Service (ACAS), in your area. This is a free service and more information is available from your doctor or the agencies listed on the following pages.

Once the assessment confirms your eligibility for Home Care, your details will be made available to providers in your area. If you have a preferred provider, you should nominate them at the time of your ACAS assessment.

If you would prefer a Royal Freemasons' package then, in addition to nominating us at the time of your assessment, you should also contact us on the **1300 17 69 25** to ensure your preference is met.

A Case Manager will then visit you in your own home to discuss the care and support you need.

Your Case Manager will develop a co-ordinated care plan based on your individual needs and preferences. At Royal Freemasons, our own specially trained and experienced staff will deliver your care plan in your own home.

Residential Aged Care

Residential Aged Care is another option to consider when making a decision about your future or that of a loved one. This option has traditionally appealed to persons who have greater needs for nursing and personal care and those who feel isolated living at home.

The Royal Freemasons offers seven aged care homes across the metropolitan area. Each facility is funded and closely regulated by the Commonwealth Government to ensure they meet the requisite standards. It is reassuring to know that all of our residences have consistently met all 44 standards and achieved the maximum possible three year accreditation under the Government's accreditation system.

Residential Care

Residential Care is where you will get support with a variety of tasks according to your assessed need in a supportive environment. This will include everyday daily tasks like meals, laundry and cleaning. This can include entry to a secure dementia care area for those assessed clinically as requiring this extra level of care.

If you and your family have made the decision for you to move into an aged care home, because it is no longer possible for you to manage at home without assistance, there are 5 steps you will need to follow before you are ready to move in. These are:

- Assessment by an Aged Care Assessment Service (ACAS)
- Finding a suitable Aged Care Home
- Weighing up the Costs
- Making an Application
- Moving In.

Before you can be eligible to receive aged care services you must first meet with a Department of Health ACAS member, who will assess your eligibility. Your lifestyle and your health needs will be taken into account when determining suitability for a place in residential aged care.

Excellence in Care

Some families have concerns about their loved one moving into aged care accommodation. However, once they see how well they are being looked after it becomes clear that this was the right decision. Most residents enjoy single room accommodation, although we have some companion rooms available. All rooms have en-suite facilities.

A varied menu of freshly cooked delicious meals is prepared daily by our onsite chefs. Allied health services together with a comprehensive lifestyle and recreation program are available to enhance the quality of life and comfort of each resident.

Dementia Care

Making the right choice for loved ones suffering from dementia can be a challenging prospect for many families. Royal Freemasons recognises the special needs of elderly persons suffering from memory loss, confusion and the cognitive impairment that comes from dementia.

Our care facilities in Flemington, Monash, Sydenham and Wantirna each have a separate secure area for those suffering from dementia with specially trained staff and programs. Colbran Lodge at Moubray Street, Melbourne is also a secure care facility which specialises in caring for those with dementia.

All residents living at our special secure dementia homes enjoy private rooms with en-suites.



How much does residential care cost?

The Australian Government pays for the bulk of aged care in Australia, but as with all aged care services, you may be asked to contribute to the cost of your care.

How is the basic daily fee rate worked out?

For new residents, the maximum basic daily fee is 85% of the single person rate of the basic Age Pension. Further information on the Age Pension and a full list of current rates is available at the www.myagedcare.gov.au website.

If you are a veteran, you may be eligible for assistance from the Department of Veterans' Affairs.

Means-tested care fee

The Department of Human Services (Centrelink) will work out if you are required to pay this fee based on an assessment of your income and assets, and will advise you of the amount.

There are annual and lifetime caps that apply to the **means-tested care fee**. Once these caps are reached, you cannot be asked to pay any more means-tested care fees.

Accommodation payments

This is for your accommodation in the home. Some people will have their **accommodation costs** met in full or in part by the Australian Government, while others will need to pay the accommodation price agreed with the aged care home. The Department of Human Services (Centrelink) will advise which applies to you based on an assessment of your income and assets.

Financial advice

You may want to consult with a financial adviser about your finances. It's a good idea to do some research to see what options work best for you. You can also use the **Residential Care Fee Estimator** at www.myagedcare.gov.au to help you estimate what costs your aged care home may ask you to pay.

Fees are determined through a financial assessment by Centrelink. We can provide further information on the financial aspects and are available to answer any questions or queries you may have.

What is the next step in considering Residential Aged Care?

Admission to Residential Care can only occur following assessment and approval by an Aged Care Assessment Service (ACAS). The assessments are free of charge and can be arranged by referral from your doctor or by contacting the ACAS in your area directly. Following this, contact the Access Team on **1300 17 69 25** and we'll arrange a time for meeting with you.



To obtain more information or contact details for your local ACAS, call

My Aged Care

1800 200 422

or visit our website at

royalfreemasons.org.au



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Retirement Living

Apartments

Redmond Park, Princes Hill,
North Carlton

Streeton Park, Heidelberg
(under development)

Independent Living Units

Metropolitan

Brunswick, Coburg, Mulgrave,
Murrumbeena

Regional

Ballarat, Geelong, Irymple, Mooroopna,
Swan Hill, Wangaratta

Home Care

Eastern Region

Northern Region

Southern Region

Wellness Services

Day Therapy Centre Melbourne

Residential Aged Care

Centennial Lodge, Wantirna

Coppin Centre, Melbourne

- Colbran Lodge
- Coppin Lodge
- Moubray House

Darvall Lodge, Noble Park

Elizabeth Gardens, Burwood

Gregory Lodge, Flemington

Monash Gardens, Mulgrave

Springtime Sydenham, Sydenham