

Key Features Statement

Keith and Districts Healthcare

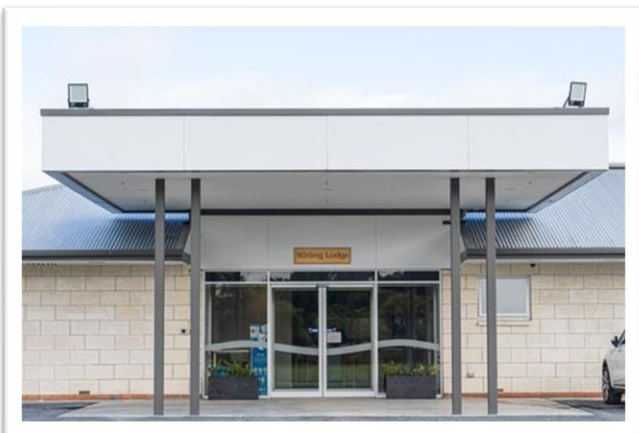
Effective 1 July 2025

Limestone Coast Local Health Network (LCLHN) provide a range of residential care services across regional South Australia in Bordertown, Keith, Kingston, Millicent, Naracoorte and Penola.

We are part of SA Health and provide high quality services that aim to enrich the people's lives regardless of their health and support requirements, financial circumstances or lifestyle preferences.

Keith and Districts Healthcare has a team of highly dedicated professional individuals who are compassionate and caring. Staff members and volunteers play an integral role in the holistic care of our residents by providing support and companionship whilst encouraging independence where possible. We understand that maintaining a link between family, friends and the local community enriches the quality of life of our residents.

Our goal is to provide quality care that celebrates a sense of self, family and community.



Services and Facilities

Keith and Districts Healthcare's Aged Care Facility, Stirling Lodge, is a 28 bed facility situated a quiet residential area on Hill Avenue close to the town's shopping and recreational facilities. It provides both permanent and respite accommodation.

It is co located on the grounds of Keith and Districts Healthcare ensuring ready access to medical care.

In addition to the comprehensive clinical care programs Stirling Lodge offer scheduled visits by a General Practitioner, Pharmacist, Physiotherapist and Podiatrist.

Resident's enjoy meals prepared and cooked onsite daily based on a rotating menu.

Common Areas

Our facility has an array of different common areas to enrich the daily lives of our residents. These areas provide areas of both tranquility and relaxation as well as stimulation and activity. Our aim is to offer a variety of harmonious spaces where the older person is able to relax alone or interact with each other, their guests and our staff.

All common areas are cosy, homelike and comfortable with a tasteful décor.

Residents are encouraged to join in activities, or they can simply sit in any of our areas, in comfortable chairs to talk, read or watch several large screen TVs throughout the service. They are also able to relax outdoors enjoying the gardens. Our common areas are all wheelchair accessible.

Leisure and Wellbeing

Residents can do as much or as little as they like. An extensive leisure and lifestyle program offers group and individually tailored activities. The service caters for residents from diverse cultural backgrounds and the leisure and lifestyle program is designed to celebrate this diversity. Our adaptive and flexible program is also tailored to the needs of residents with dementia and other health issues.

There are onsite religious services on a regular basis and a member of the local Churches visit regularly to provide emotional and spiritual support to residents and families.

Room Types and Fees (room sizes excl ensuite / bathrooms)

Refurbished Single Room with Ensuite	17 – 24m ²	\$400,000
Single Room with Private / Shared Ensuite	15 – 24m ²	\$370,000
Shared Room with Shared Ensuite	33 – 34m ²	\$330,000

Please refer to the attached Accommodation Pricing and Fee Schedule for the latest information on Aged Care Fees and options for Refundable Accommodation Deposits.

Summary of Room Type, Features and Amenities

Room Category	Refurbished Single Room with Ensuite
Maximum Occupancy	1
Rooms included in this group	Amherst (rms 1 – 11) and Garden (rms 15 - 23)
Description of Room Features and Amenities	Comfortable, large sized single room serviced by an accessible private ensuite Built in wardrobe, bedside cupboard and lockable drawer Television Nurse call assistance in all rooms Electronic high / low adjustable bed and comfortable sitting chair provided Large window for natural light Temperature controlled split system air conditioner
Maximum Room Price	\$400,000

Room Category	Single Room with Shared / Private Ensuite
Maximum Occupancy	1
Rooms included in this group	Amherst (rms 28 & 29) & Garden (rms 12 & 14)
Description of Room Features and Amenities	Comfortable, sized single room serviced by an accessible ensuite Built in wardrobe, bedside cupboard and lockable drawer Television Nurse call assistance in all rooms Electronic high / low adjustable bed and comfortable sitting chair provided Large window for natural light Temperature controlled split system air conditioner
Maximum Room Price	\$370,000

Summary of Room Type, Features and Amenities

Room Category	Shared Room with Shared Ensuite
Maximum Occupancy	2
Rooms included in this group	Garden (rms 24 – 27)
Description of Room Features and Amenities	Comfortable, shared room serviced by shared bathroom Built in wardrobe, bedside cupboard and lockable drawer Nurse call assistance in all rooms Single, electrically operated bed and comfortable sitting chair provided Large window for natural light Temperature controlled split system air conditioner
Maximum Room Price	\$330,000

For more information

Limestone Coast Local Health Network

Keith and Districts Healthcare

35 Hill Street

KEITH SA 5267

Telephone: (08) 8755 1555

sahealth.sa.gov.au/limestonecoastlhn

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Residential Aged Care Fee Schedule

Basic Daily Fee (including respite) – effective 20 September 2025 to 19 March 2026

The maximum basic daily fee for residents entering aged care (including respite) is \$65.55 per day

Accommodation Payment – effective 1 January 2026 – 31 March 2026

Refundable Accommodation Deposit (RAD)	Daily Accommodation Payment (DAP)	Combination Payment Example RAD 50%	Combination Payment Example DAP 50%
\$400,000	\$83.39	\$200,000	\$41.91
\$370,000	\$77.54	\$185,000	\$38.77
\$330,000	\$69.16	\$165,000	\$34.58
\$300,000	\$62.87	\$150,000	\$31.43

Maximum Permissible Interest Rate (MPIR) – effective 1 January 2026

The current MPIR is 7.65%

Asset Thresholds

Asset Threshold	Rate
Asset Free Threshold	\$63,000
First Asset Threshold	\$210,555.20

Means Tested Care Fee

Cap	Rate
Annual	\$35,238.11
Lifetime	\$84,571.66

Non-Clinical Care Contribution (NCCC)

Cap	Rate
Daily	\$105.30
Lifetime	\$135,318.69

Hotelling Supplement Contribution

Cap	Rate
Daily	\$22.15

For more information

Limestone Coast Local Health Network

Aged Care Liaison Officer

3 / 5-7 James Street

MOUNT GAMBIER SA 5290

Telephone: (08) 8724 5209

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Residential Aged Care Fee Information

Introduction

Entering residential aged care for the first time can be an emotionally difficult period for you and your family. However, it is important you understand the cost implications of residential aged care.

The below information is designed to help you familiarise yourself with the various terms used and the fees and charges associated with residential aged care.

With the introduction of the new Aged Care Act 2024 on 1 November 2025 a person will pay fees under one of two fee arrangements.

What a person pays in aged care is determined by Services Australia or Department of Veterans' Affairs following a means assessment.

1 July 2014 Fee Arrangements – this applies if the person enters care on or after 1 November 2025 but was approved for or accessing a Home Care Package on or before 12 September 2024.

- Basic Daily Care Fee
- Means Tested Care Fee
- Accommodation Costs

1 November 2025 Fee Arrangements – for persons entering care on or after 1 November 2025

- Basic Daily Care Fee
- Hotelling Supplement Contribution
- Non-Clinical Care Contribution
- Accommodation Costs

The attached Fee Schedule provides the current thresholds, daily fees and caps.

Means Assessment - All prospective aged care residents require a means assessment by Services Australia. Based on their circumstances they will be required to complete and submit either:

Residential Aged Care Property Details Form SA485 – for persons on a pension and own their own home - <https://www.servicesaustralia.gov.au/sa485>

OR

Residential Aged Care Calculation of your cost of Care SA457 for non-pensioners - <https://www.servicesaustralia.gov.au/sa457>

For those on an aged pension with no home it is recommended you call Services Australia on 1800 227 475 and request a pre commencement fee letter

Please note: Limestone Coast Local Health Network is not a financial advisor and therefore unable to provide financial planning advice. It is recommended you speak to your own financial advisor / seek independent financial advice prior to admission to aged care

Accommodation Costs – not all residents pay an accommodation payment (DAP) or contribution (DAC), only those that have assets above the asset free threshold as detailed in the fee schedule.

Persons who qualify for low means status and are eligible for Government Support with their accommodation costs will pay a Daily Accommodation Contribution (DAC). Services Australia set contribution amounts based on a resident's income and assets. The contribution amounts can change over time and do not depend on the agreed room price.

A DAC can be calculated as a Refundable Accommodation Contribution (RAC). Please speak with our Aged Care Liaison Officer for further information on this.

Persons assessed as not being eligible for Government Support will be liable for the full room cost or Refundable Accommodation Deposit (RAD) as set out by Limestone Coast Local Health Network (LCLHN). The options for payment are:

- i. Refundable Accommodation Deposit (RAD)¹ – a lump sum refundable deposit that is refunded when you leave care less retentions and any amounts you agree to draw down from the lump sum; or
- ii. Daily Accommodation Payment (DAP)² – the non-refundable daily equivalent you pay if you elect not to pay a RAD invoiced fortnightly; or
- iii. Combination – a part RAD and part DAP. A combination example is noted on the fee schedule; however, a resident can choose the amount that suits their financial needs. The Aged Care Liaison Officer (ACLO) can assist in providing RAD/DAP payment scenarios.

Until you decide to pay by lump sum you will pay the daily payment (DAP). You can pay a lump sum anytime after you enter care.

¹ **Refundable Deposit Retention** – if you pay a lump sum, your provider keeps 2% of your lump sum per year. This amount is not refunded when you leave care. After 5 years in care, no further retention amounts will be deducted.

² **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.

Our Aged Care Liaison Officer (ACLO) works with each prospective resident and / or their representative providing an estimate of the fees and accommodation charges, issuing the agreement and other associated documentation pertaining to permanency.

Further Information

My Aged Care - <https://www.myagedcare.gov.au/how-aged-care-works>

My Aged Care Fee Estimator - <https://www.myagedcare.gov.au/aged-care-home-fee-estimator>

For more information

Limestone Coast Local Health Network

Aged Care Liaison Officer

Telephone: (08) 8724 5209

Email: health.lclhnacl@sa.gov.au

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