



专业 · 可信赖 · 全程透明 · PROFESSIONAL · TRUSTED · TRANSPARENT

居家养老，安心托付。

Care for your parents at home — care you can trust.

您忙于工作与生活，父母的照护不该成为遥远的牵挂。CareU 居家乐以双语管家式服务，帮助海外华人家庭打理政府资金、安排上门照护，让每一笔花销都清晰透明，让爱跨越距离。

You focus on life; we look after Mum and Dad at home — with bilingual concierges, government-funding navigation, and fully transparent billing.

透明价格 · Transparent pricing

双语管家 · Bilingual concierge

政府资金导航 · Funding navigation

我们做什么 · WHAT WE DO

全球海外华人家庭的养老管家与康复专家

Your family's home-care concierge & rehabilitation specialist

CareU 居家乐 是澳大利亚领先双语医疗与养老人力机构 VHD HR Group 旗下面向家庭的居家养老品牌。我们专为身处海外的华人子女打造，帮助父母在熟悉的家中安享照护：从政府资金申请与导航，到 30+ 项可获补贴的居家照护服务，再到非接触式健康监测与 AI 康复，全程由 5 对 1 的微信管家团队协调，并通过微信与家人同步每一笔花销。

CareU is the family-facing home aged-care brand of VHD HR Group, Australia's leading bilingual medical & aged-care HR institution. We help overseas-Chinese families care for elderly parents at home — navigating government funding, delivering 30+ subsidised home-care services, non-contact health monitoring and AI-driven rehab, all coordinated by a 5-to-1 WeChat concierge team that keeps you updated on every expense.

CAREU 优势 · WHY FAMILIES CHOOSE CAREU

信任，无法被自动化。



政府资金导航

Government Funding Navigation

资金更灵活、账务更透明，协助申请 HCP、CHSP、Support at Home 等补贴方案。We unlock and manage HCP, CHSP & Support at Home funding for you.



5 对 1 微信管家

5-to-1 WeChat Concierge Model

5 位专属管家围绕一个家庭服务，省去子女大量沟通时间。Five dedicated butlers per family — saving you hours of coordination.



非接触健康监测

Non-Contact Health Monitoring

实时掌握父母的健康数据，异常及时预警。Real-time vitals and alerts, without intrusive devices.



30+ 项居家照护服务

30+ Subsidised Home-Care Services

从临床护理到日常起居，一站式安排。From clinical nursing to everyday living — arranged end to end.

专业与信任 · TRUST, BUILT ON PROFESSIONALISM

5 对 1 微信管家，把专业落到实处

How our 5-to-1 WeChat concierge turns professionalism into action

每个家庭配备 **5 位专属双语管家**，在微信群中实时倾听长者与家人的每一项需求。专业，不是口号——而是每一个被准确分诊、妥善派单、按时完成、并清晰记账的工单。Five dedicated bilingual concierges per family listen on WeChat — professionalism you can see in every job that's triaged, dispatched, completed and billed correctly.

1 倾听需求

Listen on WeChat

5 位专属管家在微信群中实时倾听长者与家人的每一项需求。5 concierges hear every request, live.

2 分诊需求

Triage

将需求分诊到不同服务模式：临床支持／独立生活／日常生活。Sorted into the right service model.

3 匹配派单

Match & Dispatch

选择合适的团队与人员，做合适的事。The right team / person for the right job.

4 跟进完成

Get It Done

督促任务按时按质完成，质量可追溯。We make sure the job is done well.

5 即时计费同步

Instant Billing Sync

工单、派单、完工与费用即时录入系统，集中同步于一处，准确无误。Job order, dispatch, completion & charge — synced correctly in one place.

6 家人知情

Family Notified

家人即时收到通知，并在 App 中查看所有服务动态。Family is notified and sees every activity in the app.

您的居家养老预算

Your Support at Home funding, by the day, month, quarter & year

政府将依据评估结果，为您家人核定 8 个分级之一的年度预算，并按季度发放。下表列出各分级的年度、季度、月度与每日额度，方便您规划照护开支。The government assigns one of 8 classifications and pays the annual budget in quarterly instalments. Below: each level broken down by year, quarter, month and day.

分级 · CLASSIFICATION	年度 · YEARLY	季度 · QUARTER	月度 · MONTHLY	每日 · DAILY
分级 1 Basic · 基础支持	\$10,731.00	\$2,682.75	\$894.25	\$29.40
分级 2 Light · 轻度协助	\$16,034.45	\$4,008.61	\$1,336.20	\$43.93
分级 3 Regular · 规律支持	\$21,965.70	\$5,491.43	\$1,830.48	\$60.18
分级 4 Higher · 较高需求	\$29,696.40	\$7,424.10	\$2,474.70	\$81.36
分级 5 Intensive · 密集照护	\$39,697.40	\$9,924.35	\$3,308.12	\$108.76
分级 6 Complex · 复杂照护	\$48,114.30	\$12,028.58	\$4,009.53	\$131.82
分级 7 High · 高度依赖	\$58,148.15	\$14,537.04	\$4,845.68	\$159.31
分级 8 Comprehensive · 全面临床	\$78,106.35	\$19,526.59	\$6,508.86	\$213.99

额度自 2025 年 11 月 1 日起生效，每年 7 月 1 日随通胀指数调整；上述金额已包含 10% 护理管理费。月度与每日数值为年度额度按 12 个月 / 365 天的均摊估算。/ Amounts effective 1 Nov 2025, indexed each 1 July, and include the 10% care-management allocation. Monthly & daily figures are the annual budget averaged over 12 months / 365 days.

个人分担费用 · PARTICIPANT CO-CONTRIBUTIONS

您需要分担多少？

What you contribute — by income & service type

临床与联合健康服务由政府全额承担，您无需分担；独立生活与日常生活服务则按服务类型与您的收入、资产分担一定比例。Clinical & allied health are fully government-funded — you pay nothing. Independence & everyday living are means-tested by income and assets.



新政策 • 自 2026 年 10 月 1 日起：个人护理零自付

政府将全额资助 **个人护理 (Personal Care)** 服务——个人护理不再收取任何分担费用；**临床与联合健康**服务同样无需分担。From 1 October 2026 the government fully funds personal care — \$0 out-of-pocket — and clinical & allied health remain contribution-free.

收入类别 · INCOME CATEGORY	临床与联合健康 CLINICAL & ALLIED	独立生活 INDEPENDENCE	日常生活 EVERYDAY LIVING
全额养老金领取者 Full pensioner	0%	5%	17.5%
部分养老金 / CSHC 持卡人 Part pensioner / CSHC	0%	5-50% ¹	17.5-80% ¹
自费退休者（无 CSHC） Self-funded retiree	0%	50%	80%

估算 • Est. example

以 \$95/小时 家政服务为例 (everyday living)：全额养老金约 **\$16.63** · 自费退休者约 **\$76.00**，余额由政府承担。

¹ 按收入与资产评估 means-tested by income & assets. 终身分担上限 \$135,318.69 (“无更差”原则下为 \$84,571.66)；可申请经济困难减免；最终比例由 Services Australia 依您的财务状况评估确定。/ Lifetime cap \$135,318.69 (\$84,571.66 under “no worse off”); hardship relief available; final rates set by Services Australia.

额度升级资格 · WHEN YOU QUALIFY FOR A HIGHER BUDGET

当需求增加时，可申请重新评估以提升分级与预算。符合以下任一情况即可申请：Apply for reassessment to a higher classification when any of these apply:

1

医疗团队报告

由 GP/专科医生出具的功能衰退报告或健康摘要。A de-conditioning report or health summary from your GP / specialist.

2

资金已用尽

现有季度预算已全部用完。
Your current funding is exhausted.

3

预算不敷所需

预算显示长者需要更多服务。Your budget shows the senior needs more services.

时间线 TIMELINE

申请准备约 1 个月 · ACAT 在 3 个月内复核并分诊 · 资金通常在 3-6 个月内到位。~1 month to apply · ACAT reviews & triages within 3 months · funding ready in 3-6 months.

预算可用于 · WHAT YOUR BUDGET COVERS

三大类政府补贴服务

Three categories of subsidised Support at Home services

● 临床支持

Clinical Care

护理、联合健康、物理／职业治疗、护理管理。Nursing, allied health, therapy, care management. No participant contribution.

● 独立生活

Independence

私人护理、社交支持、喘息、交通接送。Personal care, social support, respite, transport. Contribution by income/assets.

● 日常生活

Everyday Living

家政、维护与维修、送餐、餐食准备、园艺。Domestic help, maintenance, meals, gardening. Contribution by income/assets.

辅助技术 (AT) 与居家改造 (HM) 由独立的 AT-HM 计划另行拨款，不占用您的季度预算（见下方流程）。 / Assistive Technology & Home Modifications are funded separately through the AT-HM Scheme — they do not draw on your quarterly budget (see process below).

收费方式 · HOW OUR FEE WORKS

10% 护理管理费，90% 全部用于您的照护

A flat 10% care-management fee — the remaining 90% goes entirely to your care.

90%

您的照护服务 · Your care

10%

管理费

10% · 护理管理费 (CareU)

Our Care Management Fee

专属管家团队、照护计划制定、服务协调与排班、My Aged Care 申报，以及微信账务同步。Your concierge team, care-plan design, scheduling, government reporting & WeChat updates.

90% · 您的照护服务

Available For Your Care

全部用于护理、私人照护、联合健康、家政、送餐与交通等直接上门服务。Spent entirely on nursing, personal care, allied health, domestic help, meals & transport.

举例 · Worked example 分级 5 季度额度 \$9,924.35 → 护理管理费 \$992.44 · 可用于照护 \$8,931.91

资金管理 APP · CAREU FUND MANAGEMENT

每一分钱，尽在掌握

Every dollar, in the palm of your hand



CareU 资金管理 App 让身处海外的子女随时看清父母的每一笔养老开支——余额、拨款、管理费与每项服务，一目了然，并通过微信实时同步。

-  **实时余额与额度**
Live balance & remaining budget — by quarter, month and day.
-  **逐笔透明账务**
Every charge itemised — see exactly where the 90% goes.
-  **微信同步通知**
WeChat alerts to the whole family for every transaction.

价目表 · PRICE LIST

常用服务时薪

Common Service Hourly Rates

以下为工作日标准时段（06:00–20:00）的标准费率。Rates shown are for Weekday Standard Hours (06:00–20:00). Non-standard hours, weekends & public holidays attract surcharges — see Additional Information.

服务项目 · SERVICE	单位 · UNIT	标准费率 · RATE
临床支持 · Clinical Support		
护理服务 Nursing care	小时 Hr	\$150
注册护士 Registered nurse	小时 Hr	\$160
登记护士 Enrolled nurse	小时 Hr	\$140
护理助理 Nursing assistant	小时 Hr	\$110
联合健康及其他治疗服务 Allied health & other therapeutic services	小时 Hr	\$190
联合健康治疗助理 Allied health therapy assistant	小时 Hr	\$120
心理咨询师 / 心理治疗师 Counsellor or Psychotherapist	小时 Hr	\$200
营养师 Dietitian or Nutritionist	小时 Hr	\$200
运动生理师 Exercise physiologist	小时 Hr	\$190
职业治疗师 Occupational therapist	小时 Hr	\$200
物理治疗师 Physiotherapist	小时 Hr	\$185
足病治疗师 Podiatrist	小时 Hr	\$180
心理学家 Psychologist	小时 Hr	\$225
社会工作者 Social worker	小时 Hr	\$195
言语病理师 Speech pathologist	小时 Hr	\$205
护理管理 Care management	小时 Hr	\$120
康复护理管理 Restorative care management	小时 Hr	\$150

服务项目 · SERVICE	单位 · UNIT	标准费率 · RATE
独立生活 · Independent		
私人护理 Personal care	小时 Hr	\$100
社交支持与社区参与 Social support & community engagement	小时 Hr	\$100
独立生活治疗服务 Therapeutic services for independent living	小时 Hr	\$120
治疗按摩师 Remedial masseuse	小时 Hr	\$150
喘息服务 Respite	小时 Hr	\$100
交通接送 · Transport		
交通接送（0~20 公里） Transport (0-20 KM)	每趟 Trip	\$30
交通接送（21~50 公里） Transport (21-50 KM)	每趟 Trip	\$60
交通接送（51 公里以上） Transport (51+ KM)	每趟 Trip	\$90
日常生活 · Everyday Living		
家政协助 Domestic assistance	小时 Hr	\$95
居家维护 Home maintenance	小时 Hr	\$100
居家维修 Home repairs	小时 Hr	\$160
送餐服务 Meal delivery	每餐 Meal	\$15
餐食准备 Meal preparation	小时 Hr	\$100
园艺服务 Gardening services	按报价 Quote	需报价 By quotation

辅助技术 (AT) Assisted Technology报价成本的 **15%** 15% of quoted cost, up to \$500 / item**居家改造 (HM)** Home Modification报价成本的 **15%** 15% of quoted cost, up to \$1,500 / job**AT-HM 计划 · HOW AT & HM WORK**

辅助技术与居家改造流程

Purchasing AT & carrying out Home Modifications

AT 与 HM 经独立的 AT-HM 计划评估并拨款（分级最高 \$15,000），资金通常自签署服务协议起 12 个月内有效。AT & HM are assessed and funded separately under the AT-HM Scheme (tiers up to \$15,000); funding is generally valid for 12 months.



购买辅助技术 (AT) 的流程 Purchasing Assistive Technology

1**评估与分级核定**

经 My Aged Care 评估，核定 AT 资金分级（\$500 / \$2,000 / \$15,000），载入决定通知与支持计划。
Assessment confirms your AT funding tier.

2**专业处方／建议**

复杂或高价物品须由职业治疗师 / 物理治疗师等评估并开具处方；低风险物品无需处方。An OT or physio prescribes complex items; low-risk items need none.

3**先借后买核查**

处方师先核查 AT 租借计划是否可借；若不可借，则用 AT-HM 资金购买、租用或借用。Loan-before-buy check; then buy, rent or loan.

4**CareU 采购与交付**

CareU 协调采购与配送、向 Services Australia 报备并启动资金，按报价收取 15% 协调管理费。CareU sources, delivers & activates funding — 15% coordination fee.



使用居家改造 (HM) 的流程

Carrying Out Home Modifications

1 分级核定

评估核定 HM 资金分级 (最高 \$15,000)，记入支持计划。Assessment confirms your HM funding tier (up to \$15,000).

2 上门 OT 评估与处方

职业治疗师上门评估并开具处方；改造须以安全与无障碍为目的，不得用于装饰。OT prescribes; for safety/access only, not cosmetic.

3 两份报价与审批

至少取得两份报价；连同处方与理由提交，经 CareU 与政府 (My Aged Care) 审批。At least two quotes; reviewed & approved via CareU and the government.

4 持牌施工与交付

仅由注册持牌服务商施工，CareU 安排并跟进；复杂项目可延长至 24 个月，按报价收取 15% 协调管理费。Only licensed providers build it; 15% coordination fee.

常见辅助技术 (AT)

Common Assistive Technology

助行器与轮椅 Walkers & wheelchairs • 扶手 Grab rails
• 沐浴/坐便椅 Shower & commode chairs • 护理床与
防压疮垫 Hospital beds & pressure cushions • 个人警报
器 Personal alarms • 助行杖、防滑垫、助食餐具
Walking sticks, non-slip mats & assistive cutlery.

常见居家改造 (HM)

Common Home Modifications

扶手与栏杆 Grab rails & handrails • 坡道 Ramps • 无障碍
淋浴与浴室改造 Level-access showers & bathroom
mods • 楼梯升降椅 Stair lifts • 加宽门道 Doorway
widening • 杠杆式水龙头 Lever taps.

购买与报销规则 · PURCHASING & CLAIMING RULES

透明定价 · Transparent pricing

服务商须在 My Aged Care 与官网公布完整价目，并在服务开始前与您确认价格。Prices are published and agreed with you before services begin.

报销流程 · Claiming

服务完成后由服务商向 Services Australia 申报，经核验后从政府账户支付。Providers claim after delivery; Services Australia validates & pays.

路径管理费 · Pathway management

康复与临终路径的护理管理费从各自资金账户列支，而非季度预算的 10%。RCP & End-of-Life care management is claimed against that pathway's account.

价格上限 · Price caps

自 2026 年 7 月 1 日起，各项服务设政府价格上限。Government price caps apply to each service from 1 July 2026.

费用分担 · Contributions

临床服务全额政府承担；独立与日常生活服务按收入资产分担。Clinical care is fully funded; independence & everyday living are income/asset-tested.

额外服务 · Extra services

超出预算的额外服务可另行私人协议，费用自理；AT-HM 须先用完未用的 HCP 余额。Extras are private-pay; unspent HCP funds are used first for AT-HM.

附加信息 · ADDITIONAL INFORMATION

时段加价 · Hours & Surcharges

工作日标准时段 Weekday standard hours	06:00-20:00	工作日非标准时段 Weekday non-standard hours	125%
周六 Saturday	150%	周日 Sunday	200%
公共假日 Public holiday	250%		

* 加价以工作日标准时薪为基准计算。若您发票上的时薪高于上述费率，我们保留按发票费率相应调整收费的权利。/ Surcharges are calculated on the weekday standard rate. Should your invoiced rate exceed the rates above, we reserve the right to adjust our fees accordingly.

服务条款 · SERVICE CONDITIONS

个性化报价

Personalised Quotation

长期、复杂或大型照护方案需正式报价，请联系我们的行政办公室。/ Long-term, complex or extensive packages require a formal quote.

最低服务时长

Minimum Engagement

所有预约均设有 2 小时的最低服务时长。/ A minimum service duration of 2 hours applies to all bookings.

费率调整

Rate Adjustments

非标准时段、周末及公共假日的服务将收取加价（见附加信息）。/ Surcharges apply outside standard hours, on weekends & public holidays.

取消通知

Cancellation Notice

请于服务前 48 小时通知，否则收取全额费用；紧急情况下可减免一半。/ 48 hours' notice required, otherwise full rate; may be halved in emergencies.



指定第三方服务商 · Preferred Third-Party Providers

如您希望使用自行指定的第三方服务商，我们将在该服务费用基础上额外收取 **10%** 的协调管理费。An additional 10% coordination fee applies to any service delivered through a third-party provider you choose to engage.

所有第三方服务商均须具备相关资质、持有有效保险、符合 Support at Home 计划要求，并在开始服务前经 CareU 审核批准。All third-party providers must be appropriately qualified, hold current insurance, comply with Support at Home requirements, and be approved by CareU before any service begins.

合同与转换 · AGREEMENT, SWITCHING & EXIT

自由选择，没有套牢

No lock-in — switch or leave on your terms

15 天冷静期 Day Cooling-Off Period

自签署服务协议起 15 天内，您可无条件取消，仅需支付已实际接收的服务费用，无任何罚款。Cancel within 15 days of signing — pay only for services actually received, with no penalty.



自由转换服务商 Switching Providers

Support at Home 下您可随时更换服务商，无需理由。提前书面通知后，政府额度与未用完的 HCP 余额随您转移至新服务商。Change providers anytime under SAH; your funding and unspent HCP balance move with you.



合同退出 Ending Your Agreement

冷静期后，提前 14 天书面通知即可终止；结清已接收服务费用，CareU 协助移交支持计划与记录，无隐藏退出费。After cooling-off, end with 14 days' written notice; settle services received — no hidden exit fees.

短期资金路径 · SHORT-TERM FUNDING PATHWAYS

康复与临终关怀路径

Restorative Care & End-of-Life (Palliative) Pathways

两条路径均独立于季度预算另行拨款，可在符合条件时申请。Both pathways are funded separately from your quarterly budget and accessed when you qualify.



康复护理路径 (RCP)

Restorative Care Pathway

~\$6,000
单期 · 最长 16 周

资金 FUNDING

每期约 \$6,000，最长 16 周；经支持计划复核可增至约 \$12,000。~\$6,000 per episode (up to 16 weeks); up to ~\$12,000 with a Support Plan Review.

申请 APPLICATION

经 My Aged Care / ACAT 评估，常即时拨付，可与现有服务同时使用。Via My Aged Care / ACAT assessment; usually funded immediately.

内容 COVERS

目标导向的护理与联合健康（物理／职业治疗等）；12 个月内最多两期（间隔 ≥3 个月）。Goal-oriented nursing & allied health; up to 2 episodes per 12 months.

资格 ELIGIBILITY

适用于因跌倒、出院或近期衰退而有短期康复目标者；经 ACAT 评估，未处于临终或院舍照护中，且 12 个月内未用满两期。For temporary goals after a fall, hospital stay or recent decline; assessed by ACAT, not on End-of-Life/residential care, fewer than 2 units used in 12 months.

排除 EXCLUDES

临终关怀、过渡照护或永久院舍照护期间不可使用。Not while on the End-of-Life Pathway, transition or residential care.



临终关怀路径

End-of-Life (Palliative) Pathway

~\$25,000
一次性 · 12 周

资金 FUNDING

一次性约 \$25,000，连续 12 周，用于在家走完人生最后一程。A one-off ~\$25,000 over 12 consecutive weeks of care at home.

申请 APPLICATION

适用于预计生命 ≤3 个月者；高优先评估／复核，紧急即时拨付；未加入 SAH 亦可转介。For people with ~3 months' prognosis; urgent high-priority funding.

协同 WORKS WITH

与其他纾缓医疗服务协同；替代季度预算使用。Alongside other palliative services; used instead of the quarterly budget.

资格 ELIGIBILITY

已确诊限制生命的疾病、预计生命约 3 个月、希望在家中度过；须有医疗／临床证明支持。A diagnosed life-limiting illness with a ~3-month prognosis and a wish to remain at home, supported by medical/clinical evidence.

规则 RULES

不可与日常照护或康复路径同时进行；可同时使用 AT 资金，但不含居家改造。Not at the same time as ongoing services or RCP; AT yes, HM no.

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