

## SILVER

## BENEFITS

## HOSPITAL BENEFITS

Effective 1st Apr 2013

## Private Hospitals

Westfund has agreements with numerous private hospitals throughout Australia covering theatre fees and hospital accommodation costs for most procedures. Hospital policies do not provide cover for treatment for which Medicare pays no benefit eg. Non-Therapeutic Cosmetic Surgery, or if required by the Private Health Insurance Act 2007.

Where no contract exists with a private hospital, benefits are payable at a minimum rate determined by the Government. In these cases, out of pocket expenses may be incurred.

We recommend that members check with us prior to admission to hospital to ensure they are covered. Hospitals which have agreements with Westfund are listed at [www.westfund.com.au](http://www.westfund.com.au) or details can be obtained from any of our branches.

## Public Hospitals

In a public hospital, you will receive cover for accommodation and your choice of doctor.

## Surgically Implanted Prostheses

Westfund will pay benefits for surgically implanted prostheses up to the approved benefits in the Government's Prostheses List and in accordance with the requirements of the Act.

## Excess / Co-payments

**Excess applies to the policy as follows**

Includes overnight stays in a Public or Private hospital. Excess for Singles - \$250 per calendar year. Excess for Couples and Families - \$250 per adult per calendar year. Each adult pays \$250 towards the cost of their first hospital admission for which they stay overnight. An excess does not apply to admissions due to accident, same-day procedures or for the admission of a dependant child.

**Co-Payments do not apply to this policy**

## Exclusions / Restrictions

**Exclusions apply to this policy as follows:**

**Benefits for hospital treatment and other services in connection with the following procedures are excluded under this policy**

- Gastric Banding, Lipectomy and other obesity surgery
- Hip Replacements
- Knee Replacements
- Assisted Reproductive Services
- Cataract and Intraocular Lens Insertion Surgery

**Restrictions do not apply to this policy**

## Benefit Limitation Periods

Do not apply to this policy

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## MEDICAL TREATMENT

## Medical Expenses

Westfund pays benefits to cover the fees charged by a doctor, surgeon, anaesthetist or other specialist while you are in hospital. Medicare pays 75% of the Commonwealth Medical Benefits Schedule (CMBS) fee and Westfund pays the additional 25% up to the CMBS fee. Where the fees charged exceed the CMBS fee, Westfund will pay an additional benefit to reduce or eliminate out of pocket expenses where the doctor or specialist has participated in our Access Gap Scheme. No benefits are paid for non-therapeutic cosmetic surgery.

Our Access Gap Scheme allows patients with hospital cover to eliminate or reduce out-of-pocket expenses for medical gap payments for in-patient hospital treatments. Westfund does not pay an amount charged by your doctor above the CMBS fees unless your doctor agrees to participate in the Access Gap Scheme. If a doctor does not use the Access Gap Scheme, patients will be responsible for any additional charges. Doctors are independent of Westfund and each doctor can choose on a case by case basis whether to participate in the Access Gap Scheme.

Please visit our website [www.westfund.com.au](http://www.westfund.com.au) or contact any of our branches for further information on Access Gap. We encourage members to contact us before their scheduled appointment to any referred medical specialist.

## AMBULANCE

Westfund fully covers the cost of "medically necessary" emergency transport by ambulance in Australia either through covering the cost of State government levies or by covering the account. Non-emergency transport is not claimable from Westfund unless "medically justified".

## GENERAL TREATMENT BENEFITS

General Treatment benefits associated with dental, optical, physiotherapy, chiropractic and other services under this policy include:

## Dental

## General Dental

General dental benefits are paid at set item rebates up to a limit per calendar year of **\$400 for Single policies and \$800 for all other policies.**

Benefits for some of the common general dental services are:

Service	Benefit (per service)
Consultation	up to \$30
Simple extraction	up to \$80
Removal of plaque	up to \$25
Removal of calculus	up to \$55
Fillings:	
Small	up to \$57
Medium	up to \$86
Large	up to \$120
X-ray	up to \$18
Mouthguard	up to \$75 per member per calendar year

Benefits are provided for:

- General Dentistry (most ADA items 011-171),
- Oral surgery (ADA items 311, 314, 322, 323, 324 only),
- Endodontic (ADA items 411-421 only),
- Restorative (ADA items 511-579, items 595-597), and other services (most ADA items 911-986) provided by a general dentist.

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**Specialist and Major Dental**

Benefits are provided for:

- Surgical extraction of wisdom teeth by an oral surgeon up to a lifetime limit per member of \$1,020. (ADA items 311, 314, 322, 323, 324 only).

Benefits for the following dental services are **excluded** from this policy:

- Periodontics (ADA items 213 – 282),
- Oral Surgery (**except** ADA items 311 - 324) and Endodontic (**except** ADA items 411 – 421)
- Crowns, Bridges, Implants and Veneers
- Dentures and denture repairs
- Orthodontia

**Westfund Dental Care Practices**

Many general dental services provided at Westfund's Dental Care Practices are provided at low or no out of pocket costs.

**Optical**

A maximum benefit of \$250 per member per calendar year is applicable

Type	Benefit Limits
Frame Only	\$150
Single Vision (lenses only or complete set)	\$150
<b>OR</b>	
Bifocal (lenses only or complete set)	\$250
Multifocal (lenses only or complete set)	\$250
Contact Lenses	\$250

**Westfund Eye Care Practices**

Westfund Eye Care Practices provide a full range of quality benefits including eye tests and a large selection of contemporary lenses and frames for both spectacles and sunglasses at member prices. Bulk billing of eye examinations is also available.

**Complementary Therapies**

Type (Limits per policy)	Benefit per Service	Single Policy (per calendar year)	Family Policy (per calendar year)
Chiropractic / Osteopathic	\$25	\$150	\$300
Chiropractic x-ray	\$35		
Physiotherapy	\$25	\$150	\$300
Massage Therapies (Remedial Massage / Therapy, Bowen Therapy)	\$25	\$150	\$300
Acupuncture	\$25	\$150	\$300
Dietician	\$25	\$150	\$300
Home Nursing (up to 6hrs / over 6 hrs)	\$12 / \$48	\$150	\$300
Naturopath	\$25	\$150	\$300
Occupational Therapy	\$25	\$150	\$300
Orthoptics	\$25	\$150	\$300
Podiatry	\$25	\$150	\$300
Speech Therapy (Initial / Subsequent)	\$48 / \$36	\$300	\$588
<b>Overall Limit for Complementary Therapies listed above</b>		<b>\$500</b>	<b>\$1,000</b>

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## Prescriptions (Non-PBS, Private, Non-NHS)

Per prescription	Benefit per member per calendar year	
\$50	\$400	Doctors letter required in some instances (see terms and conditions)

## Prevention and Health Management

Type	Benefit available per policy	
	Single Policy	Family Policy
Fitness Centre Membership Yoga Vitamins Weight Loss Programs	\$75 per calendar year	\$150 per calendar year
Antenatal Classes including pre/postnatal consultations with a registered midwife	\$120 Lifetime Limit	
Type	Benefit available per member	
Mole Scanning	\$30 per calendar year	
Quit Smoking (Hypnotherapy & QuitLine Programs)	\$250 Lifetime Limit	

## Medically Recommended Aids

Type	Benefit	Claimable Period	Requirements
Blood Glucose Monitor	\$100	Calendar Year	Letter of recommendation required from a Medicare registered practitioner in some instances for these services (see terms and conditions)
Blood Pressure Monitor	\$150	Calendar Year	
Burn Suits	\$800	Calendar Year	
CPAP (sleep apnoea) Machine or Oral Appliance for diagnosed snoring	\$500	3 Years	
Mammary Prosthesis/Brassieres	\$225	Calendar Year	
Nebuliser	\$110	Calendar Year	
Custom Made Orthopaedic Boots	\$200	Calendar Year	
Custom Made Orthotics	\$200	Calendar Year	
Peak Flow Meter	\$35	Calendar Year	
Surgical Stockings	\$120	Calendar Year	
Tens Machine	\$150	3 Years	
Wigs (Chemotherapy/medical)	\$150	Calendar Year	

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## MEMBER ADVANTAGES

Please refer to terms and conditions regarding claiming conditions of these benefits

Type	Benefit	Claimable
<b>Hospital Top Up</b>	\$100 per night per hospitalisation as the result of an accident	<b>After 1 day</b>
<b>Westfund Dental Care Practice</b>	No or low out-of-pocket expenses for most general dental services at our dental practices	<b>After 2 months</b>
<b>Shades</b> (benefit only when purchased through Westfund Eye Care Practice)	\$50 per member per calendar year for sunglasses purchased through any Westfund Branch	<b>After 12 months</b>
<b>Travel Expenses</b> (outpatient specialist medical appointments)	12c per km. Capped at \$150 per trip (where journey is in excess of 200kms) to a maximum of \$300 per person per year	<b>After 12 months</b>
<b>Overnight +</b>	\$80 per night up to \$320 per calendar year for accommodation expenses	<b>After 24 months</b>
<b>Premium Pause</b>	Waiver of premiums up to 6 Months due to forced retrenchment	<b>After 3 Years</b>
<b>Premium Discounts</b>	Special premium discounts available from time to time	<b>After 5 Years</b>

## MEMBER EYEWEAR DISCOUNTS

Optical Practice	Benefits Available
Westfund Eye Care Practices	10% discount off standard retail price on all frames and lenses (including coatings) 10% discount off standard retail price on all contact lenses 10% discount off recommended retail price on all sunglasses
Specsavers	- 25% discount for one pair of complete glasses (frames and lenses) from the \$149 range or above, purchased at retail stores (no discount applies on two pair deals or complete glasses with less than \$149 value) - 20% discount on optical extras (extras include suntint and UV filter, polaroid lenses, transition lenses, driving tints, drivewear lenses, thin and light lenses)
Luxottica Group (OPSM, OPSM Direct, Vision Plus, Budget Eyewear and Laubman & Pank	- 21% discount on all glasses frames (excluding chanel, Bvlgari & Tffany & Co. Brands) and glasses lenses purchased at retail stores - 21% discount on all lenses and lens add-ons - 10% discount on all contact lenses purchased at retail stores

# TERMS AND CONDITIONS

## Waiting Periods

Benefits are not payable in respect of services provided during a waiting period. The following waiting periods apply to benefits payable for Hospital Treatment:

Accident-related	1 day
Psychiatric, Rehabilitation & Palliative Care	2 months
Obstetric-related services	12 months
Treatment of a Pre-existing Condition *	12 months
All other services	2 months

\* Pre-Existing Condition

A pre-existing condition is an illness or condition, signs or symptoms of which were considered to have been in existence at any time during the 6 months preceding the day on which the member joined Westfund or upgraded to a higher level of cover.

The following waiting periods apply to benefits payable for General Treatment

Ambulance, Hospital Top Up	1 day
General Dental, Optical, Complementary Therapies, Prescriptions, Prevention and Health Management (excluding antenatal classes)	2 months
Specialist and Major Dental, Antenatal Classes, Medically Recommended Aids, Travel Expenses, Shades	12 months
Overnight+	24 months
Premium Pause	36 months
Premium Discounts	60 months

## Waiting Periods on Transfer

A person transferring from another fund may be subject to a waiting period for Westfund benefits for:

- any benefits under the Westfund policy that were not provided under the previous cover
- any difference between the benefits that would have been provided under the previous cover and those payable under the new Westfund policy where benefits under the Westfund policy are higher
- the unexpired portions of any waiting periods not fully served under the previous cover
- the difference between any excess or co-payment payable under the previous policy and the new policy (where the previous policy carried a higher excess or co - payment)

## Benefits and Claiming

- Recognised Provider** means a provider recognised by Westfund for the purpose of paying **Benefits**. To become a **Recognised Provider**, the provider must be in Australia and among other things, satisfy the standards in the Private Health Insurance (Accreditation) Rules. Recognised Providers include **Hospitals**, medical practitioners providing a **Professional Service** and providers of **General Treatment** that meet Westfund's **Recognition Criteria**

## Benefits and Claiming - Cont

**Recognition Criteria** in relation to **Recognised Providers of General Treatment** are:

- the provider is professionally qualified or belongs to a professional body recognised by Westfund;
- the provider is in independent private practice;
- the provider is registered, or holds a licence under State or Territory legislation within Australia;
- other recognition criteria determined by Westfund.
- Benefits are only payable for services rendered by providers who are recognised by Westfund and in private practice (Recognised Provider).
- Benefits shall not be payable for services which occurred earlier than 24 months before the lodgement of a valid claim.
- Benefits must not exceed 100% of the documented cost to the Member of any service or item for which benefits are payable.
- Benefits are not payable in respect of services or treatment rendered by a Recognised Provider to a Member where premiums in respect of that Member have been tendered by that Recognised Provider
- General Treatment (Extras) Benefits are not payable for services of treatment rendered by a recognised provider to the provider's business partner, or to the spouse, de facto partner or dependants of the provider or the provider's business partner.
- Benefits are not payable in respect of dependants of dependants registered on a Policy.
- Unless Westfund considers there are justifiable circumstances; a member may only receive benefits for one service or appliance per day per recognised provider. Exception to this rule is chiropractic where a member may receive benefits for two services per day per recognised provider.
- Benefits are not payable where claimable from another source e.g. Medicare, Third Party, Workers Compensation etc.

## Consultations

- Benefits for all services are only payable for one on one consultations. No benefits are payable for group or telephone consultations. Exception of this rule is antenatal classes and group pilates completed by a physiotherapist.

## Optical Benefits

- Optical Benefits (other than Shades benefits) are only payable for sight correction. This includes Irlen lenses specially tinted for dyslexia.
- No Shades Benefit is payable for sunglasses by external (non Westfund) providers. This benefit is available only for non-prescription "off the shelf" sunglasses.

## Non PBS Pharmaceuticals

- A Benefit is only payable on items costing over the standard Pharmaceutical Benefit Scheme (PBS) charge.  
This is re-set each year as from 1 January.
- Benefits for prescriptions are not payable for:
  - (1) PBS Items supplied under the PBS scheme
  - (2) medicinal preparations available without prescription
  - (3) experimental and clinical trial pharmaceuticals
  - (4) contraceptives or anabolic steroids unless prescribed specifically for the treatment of an illness
  - (5) items which have not been approved for sale in Australia by the authorities that regulate the sale of pharmaceuticals.

## Custom Made Orthotics

- To be eligible for an Orthotics Benefit, orthotic items must be specifically made or moulded for the patient by a podiatrist or a physiotherapist or be accompanied by a letter of recommendation by a Medicare registered practitioner and be for the support, alignment, prevention or correction of deformities of the feet.

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## Medically Recommended Aids

- Medically recommended aids require a letter of recommendation by a Medicare registered practitioner (exception to rule are Mammary Prosthesis/ Brassieres)
- Benefits for Orthopaedic Boots are only payable for boots individually hand made for the Member to correct abnormality.
- Benefits for Surgical Stockings are payable for anti-embolism compression stocking/hosiery.

## Prevention and Health Management (Fitness Centre, Yoga, Vitamins, Weight Loss Programs)

- Benefits for membership with a fitness centre are only payable where:
  - the membership is required to enable the member to undertake a health management program for the treatment of a specific health condition or conditions; and
  - the health management program has been recommended to the Member by a medical practitioner or other Recognised Provider who is treating the Member for the specific health condition or conditions; and
  - all documentation required by Westfund has been provided to Westfund.
- For the purpose of the fitness centre benefit, the Recognised Provider must be a Medicare registered practitioner or Westfund Accredited Fitness Centre.
- Vitamin Benefits are payable for Vitamins/Minerals listed with Westfund and TGA approved. Vitamins must contain any vitamins A-Z or Minerals must contain iron, potassium, calcium, magnesium or zinc.
- Benefit for Weight Loss Programs are payable only for joining or membership fees.

## Travel Expenses (Medical)

- Travel Expenses benefit is for the patient only for medical services not available in the member's residential area and must be referred by a Medicare Registered Practitioner.
- Travel Expenses benefit will only be paid for a referred specialist consultation, essential follow up medical or out-patient hospital treatment where the sole reason of travel was for these services.
- A Travel Expenses benefit will only be paid for a Oral/Maxillary surgeon if the account has a Medicare item number on it. In these cases the original account needs to be attached.
- A Travel Expenses benefit will only be paid if a Medicare item number applies for the service.
- Journey must be over 200km return from the member's home locality to the locality of the treatment. As shown through Westfund's travel benefit calculator.
- A copy of the account or receipt must be submitted together with the travel form. This may be the original account, Medicare statement, Medicare carbon copy of the bulk billed slip. If no account is available, the doctor's signature and surgery stamp must be obtained.

## Hospital Top Up

- A benefit is payable where the member is admitted into hospital as the result of an accident
- The member must be hospitalised within 7 days of the accident
- The benefit payable is per night of continuous hospitalisation
- The benefit is not payable for rehabilitation
- The benefit is limited to a maximum of 12 months

## Overnight +

- A benefit is payable for costs incurred as the result of boarding at a hospital or nearby motel/hotel for the patient or one member covered by the same Westfund policy
- Benefits are paid for the night before admission, for the nights during hospitalisation and the night of discharge
- Benefits are not claimable for the patient while admitted

## Claiming

- Claim forms need to be completed in full including declaration by Member in relation to third party and workers compensation claims
- Westfund will not accept a photocopy or faxed copy of any account, receipt or prescription
- Westfund will not accept any account, receipt, prescription or any other document which has been altered in anyway by any person so as to misrepresent any of the original detail contained on the document.
- Accounts or receipts issued by providers must contain the following information to permit payment of a benefit.
  - The name and provider number of the issuing provider
  - The date of issue of the account
  - The name of the patient/ID
  - The date of service and type of service
  - In the case of a dental account, the dental item numbers and tooth ID
  - The cost of service or services should be shown as individual amounts (except in dental as these may be bulked as a total amount)
  - Any amount paid to the provider and the date paid including any discounts given
  - Any amounts outstanding
  - Any notations such as "Quote" or "Duplicate" where necessary
- Benefits are not payable if an application or claim form contains false or misleading information
- All documents submitted in connection with a claim become the property of Westfund, unless otherwise agreed

***The documentation should be read carefully and retained.***

## Any Questions ?

**PHONE**

**1300 552 132**

**EMAIL**

**enquiries@westfund.com.au**

**BRANCH**

**call into your local  
Westfund branch**

Westfund Limited ABN 55 002 080 864.

A registered private health insurer, under the Private Health Insurance Act.  
A not for profit health fund.