

GOLD

BENEFITS

HOSPITAL BENEFITS

Effective 1st Jan 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 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

Do not apply to this policy

Exclusions / Restrictions

Do not apply to this policy

Benefit Limitation Periods

Do not apply to this policy

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 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".

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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 with no annual or lifetime limit.

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

Major Dental

Crowns, bridges, implants and veneers are paid at set item rebates subject to a rolling limit which accrues at a rate of \$650 per member per policy year to a maximum of \$2,600 per member.

No annual or lifetime limit applies for:

- Dentures and denture repairs paid at set item rebates
- Oral Surgeons, Endodontists, Periodontists or Prosthodontists paid at set item rebates.

Orthodontia**Registered Orthodontist providing Orthodontia**

Services provided by a Registered Orthodontist are paid progressively as treatment is completed, subject to a lifetime limit of \$2,500 per member which accrues at a rate of \$500 per member per policy year.

Initial consultations and x-rays completed by a Registered Orthodontist are paid at 85% of the charge and are not included within the orthodontic limit.

General Dentist providing Orthodontia

Services provided by a General Dentist are paid progressively as treatment is completed, subject to a lifetime limit of \$1,200 per member which accrues at a rate of \$240 per member per policy year.

Initial consultations and x-rays completed by a General Dentist are paid as per item number and are not included within the Orthodontic limit.

Application of Orthodontia benefit.

Orthodontia with a General Dentist only, is capped at a lifetime limit of \$1,200 per member. Orthodontia with a registered orthodontist only, is capped at a lifetime limit of \$2,500. A combination of Orthodontia by a General Dentist and Registered Orthodontist is capped at \$2,500 lifetime limit with the General Dentist sub-limit applying.

Westfund Dental Practices

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

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Optical

A maximum benefit of \$200 per member per calendar year is applicable

Type	Benefit Limits
Frame Only	\$150
Single Vision (lenses only or complete set)	\$150
OR	
Bifocal (lenses only or complete set)	\$200
Multifocal (lenses only or complete set)	\$200
Contact Lenses	\$200

Westfund Eyewear Practices

Westfund Eyewear 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.

Chiropractic / Osteopathic

Type (Limits per policy)	Benefit per Service	Single Policy	Family Policy
Chiropractic	\$30	\$300 per calendar year	\$600 per calendar year
Chiropractic x-ray	\$35		
Osteopathic	\$30		

Physiotherapy / Exercise Physiology

Type (Limits per policy)	Benefit per Service	Single Policy	Family Policy
Physiotherapy	\$30	\$300 per calendar year	\$600 per calendar year
Group Pilates by Physiotherapist	\$10		
Exercise Physiology	\$30		

Complementary Therapies

Type (Limits per policy)	Benefit per Service	Single Policy (per calendar year)	Family Policy (per calendar year)
Massage Therapies - (Remedial Massage / Therapy, Bowen Therapy, Aromatherapy & Myotherapy)	\$25	\$150	\$300
Acupuncture & Chinese Herbal Medicine	\$25	\$150	\$300
Dietician	\$25	\$150	\$300
Home Nursing (up to 6hrs / over 6 hrs)	\$12 / \$48	\$150	\$300
Naturopath & Homeopath	\$25	\$150	\$300
Occupational Therapy	\$25	\$150	\$300
Orthoptics	\$25	\$150	\$300
Podiatry	\$25	\$150	\$300
Clinical Psychology	\$50	\$150	\$300
Speech Therapy (Initial / Subsequent)	\$48 / \$36	\$300	\$588
Overall Limit for Complementary Therapies listed above		\$500	\$1,000

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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)

Hearing Aids

Membership Years	Benefits	
5-9 yrs	\$800	One claim per member every 5 years
10-14 yrs	\$1,300	
Over 15 yrs	\$1,800	

Preventative Health Management

Type	Benefit available per policy	
	Single Policy	Family Policy
Fitness Centre Yoga Vitamins Weight Loss Programs Pilates Centre Swimming Lessons/Training for Children under 18 (Doctor’s letter required. See Terms & Conditions)	\$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 Bone Density Tests Bowel Testing Kits Mammograms	\$30 per calendar year	
Quit Smoking (Hypnotherapy & QuitLine Programs)	\$250 Lifetime Limit	
Audiology Tests	\$40 per calendar year	
Chronic Disease Association Fees (Asthma Foundation, Diabetes Australia & Arthritis Australia)	\$30 per calendar year \$60 overall limit family policies	

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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ADDITIONAL BENEFITS

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

Type	Benefit	Claimable
Accident	\$100 per day per hospitalisation	After 1 day
Westfund Dental Practice	No or low out-of-pocket expenses for most general dental services at our dental practices	After 2 months
Sunglasses (benefits only when purchased through Westfund Eyewear Practice)	\$50 per member per calendar year	After 2 months
Travel (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	After 2 months
Accommodation	\$100 per night up to \$400 per calendar year	After 2 months
Loyalty Rewards - Alexander Technique - CPAP Masks - Braces for knee, neck & back - Surgical Treatments by a podiatrist - \$20 for ISC Compression Calf Garments - \$20 for Diabetic Retinal Photography	Benefits accrued: \$50 per policy per calendar year up to \$150 (single) \$100 per policy per calendar year to a maximum of \$300 (family) <small>(Loyalty Rewards are an amount that is credited to this policy which can be used as a benefit towards general treatment services which are not otherwise covered by Westfund)</small>	After 12 months Accruing additional benefits each year (rolling limits)
Advanced Surgery	\$200 per night up to \$2400 per hospitalisation	After 12 months
Retrenchment Benefit	Waiver of premiums up to 6 Months	After 3 Years
Premium Discounts	Special premium discounts available from time to time	After 5 Years

MEMBER EYEWEAR DISCOUNTS

Optical Practice	Benefits Available
Westfund Eyewear Practice	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 and Laubman & Pank)	- 21% discount on all glasses frames (excluding Chanel, Bvlgari & Tiffany & 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, Accident Benefit	1 day
General Dental, Optical, Chiropractic, Osteopathic, Physiotherapy, Exercise Physiology, Complementary Therapies, Prescriptions, Preventative Health Management (excluding antenatal classes), Sunglasses, Travel, Accommodation	2 months
Specialist Dental, Major Dental, Orthodontia, Antenatal Classes, Medically Recommended Aids, Loyalty Rewards, Advanced Surgery	12 months
Retrenchment Benefit	36 months
Hearing Aids	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**

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 and Claiming - Cont

- 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.

Dental Benefits (Orthodontia)

- No benefits for orthodontia are payable until a service has been provided. Where a member pays in advance of the service, benefits will be paid progressively against certification of work completed by the orthodontist. Benefits will be paid up to the full value of work completed and invoiced within the benefit entitlement.

Optical Benefits

- Optical Benefits (other than sunglass benefits) are only payable for sight correction. This includes Irlen lenses specially tinted for dyslexia.
- No Sunglass 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.

TERMS AND CONDITIONS

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 Health Management (Fitness Centre, Yoga, Vitamins, Weight Loss Programs, Pilates Centre & Swimming lessons/training for children under 18)

- Benefits for membership with a fitness centre, pilates or swimming lessons are only payable where:
 - the membership of a fitness, pilates or swim centre 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/pilates centre benefit, the Recognised Provider must be a Medicare registered practitioner or Westfund accredited fitness/pilates centre.
- Swimming Lessons/training for children under 18 require a letter of recommendation by a Medicare Registered practitioner.
- Benefits are payable for Vitamins and Minerals listed with Westfund.
- Benefit for Weight Loss Programs are payable only for joining or membership fees.

Travel (Medical)

- Travel 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 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 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 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.
- Limit of one claim per membership per journey

Accident

- 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

Accommodation

- 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

Advanced Surgery

- Benefit is only payable where the patient undergoes a procedure classified as Advanced Surgery by the CMBS (Commonwealth Medical Benefits Schedule)
- Treatment must be due to heart disease, stroke or cancer
- A benefit is not payable when the patient is transferred from hospital to a rehabilitation centre

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 ?

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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.