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THANKS FOR COMPARING HEALTH INSURANCE

It's a good idea to read through the following pages to learn more about this policy. If you have any questions or need more information, chat with one of our health insurance specialists by calling **1800 46 29 55**.

On the other hand, if you're ready to buy, here's what you need to do:

1. Review the enclosed policy brochure to ensure it meets your health insurance needs
2. Buy direct at **comparethemarket.com.au**; or
3. Call **1800 46 29 55** to speak to one of our Health Insurance Specialists

Thank you for not
getting muddle with
comparethemeerkat.com.au
It is much appreciate!



Need assistance?
Call **1800 46 29 55**

HOSPITAL & MEDICAL BENEFITS

Effective 1st Jan 2014

Value Extras does not provide any benefits for Hospital or Medical Treatment. If you require cover for Hospital and Medical Treatment please consider Platinum, Platinum 500, Gold, Gold 500, Platinum Hospital, Platinum Hospital 500, Platinum Saver, Sterling Silver, Silver, Max Value or Value First products

AMBULANCE

Ambulance Transport

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 **\$200** for Singles and **\$400** for all other policies.

Benefits are provided for:

- Examinations (ADA items 011, 012, 013): limit of 2 per member per calendar year
- X-rays (ADA items 022, 025, 031),
- Cleaning (ADA items 111, 114): limit of 2 per member per calendar year,
- Fluoride Treatments (ADA items 121, 122, 123)

Benefits for some of the common general dental services are:

Service	Benefit (per service)
Examination (011)	up to \$30
Removal of plaque (114)	up to \$25
Removal of calculus (111)	up to \$55
X-ray (022)	up to \$18

Optical

Type	Benefit Limits
Frame	\$50
Single Vision Lenses	\$60
Bifocal Lenses	\$160
Multifocal Lenses	\$160
Contact Lenses	\$160
Overall Limit per person	\$160



Prevention & Health Management

Type	Benefit available per member
Mole Scanning	\$30 per calendar year
Quit Smoking (Hypnotherapy & Quitline Programs)	\$100 Lifetime Limit

WAITING PERIODS

Waiting periods may apply before you're eligible to claim for services covered under this policy. See Page 4

MEMBER ADVANTAGES

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

Type	Benefit	Claimable
Westfund Dental Care Practices	No or low out-of-pocket expenses for most general dental services at our dental practices	After 2 months
Shades	\$50 per member per calendar year for sunglasses purchased through any Westfund Branch (benefits only when purchased through Westfund Eye Care Practice)	After 12 months
Premium Pause	Waiver of premiums up to 6 months due to forced retrenchment	After 3 years
Protected Industrial Action	Waiver of premiums up to 6 months due union strike	After 3 years
Premium Discounts	Special premium discounts available from time to time	After 5 years

MEMBER EYE CARE DISCOUNTS

Optical Practices	Benefits Available
Westfund Eye Care Practices	25% discount off standard non-member price on all frames 10% discount off lenses & lens coatings 10% discount off standard non-member 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 luxury brands in Luxottica's sole discretion from time to time) purchased at retail stores 21% discount on all lenses and lens add-ons 15% discount on all contact lenses purchased at retail stores 5% discount off the on-line price, plus free delivery within Australia, for contact lenses purchased from OPSM On-Line (opsmdirect.com.au) 15% discount off the normal retail price for all non-prescription sunglasses purchased at retail stores



ADDITIONAL INFORMATION

Finding Hospital Agreements

We recommend that you contact us before going to hospital to check if we have an agreement in place with your chosen private hospital. You can search the list of hospitals we have agreements with online at www.westfund.com.au/health-services/find-a-hospital

Finding a no gap or known gap doctor

We provide a search facility on our website to help you find a doctor who has previously participated or have indicated their intention to participate in the Access Gap Cover scheme, as well as those who have agreed to alternative no gap arrangements. We have listed some key questions that you can ask your doctor prior to progressing with treatment. Please read the general information provided on our website about this search facility. You can search for participating doctors at www.westfund.com.au/health-services/find-a-doctor

How to find a registered extras (ancillary) provider

We provide a search facility at the Members Online Area of our website to help you find registered providers. Just go to www.westfund.com.au, log in and go to provider search. Alternatively you can find a registered provider at www.ahpra.gov.au

Where to find Westfund's privacy policy

Westfund's privacy statement is available online at www.westfund.com.au/privacy

Resolving any complaints

If you have any complaints about your health cover, please contact us so we can resolve your issue:

- Email us at complaints@westfund.com.au
- Call in to one of our branches. You'll find our branches at:
www.westfund.com.au/why-westfund/branch-locations
- Telephone us on our member services number **1300 552 132**

If you feel that your problem has not been adequately addressed, free independent advice is available from The Private Health Insurance Ombudsman:

- Call **1800 640 695**
- Visit www.phio.org.au
- Email info@phio.org.au

What is a pre-existing condition?

A pre-existing condition is an illness or condition for which, in the opinion of a medical practitioner appointed by Westfund, signs or symptoms existed during the 6 months before the date you joined Westfund or upgraded to a higher level of cover. A 12 month waiting period applies to all new members for hospital costs relating to the treatment of pre-existing conditions.

30 Day Cooling Off Period

The cooling off period is in place if you decide you no longer want this cover or want to change to a different level of cover. Westfund provides new members with a 30 day review period from the date your policy starts. This cooling off period does not apply if you make a claim during the 30 days. You'll find more information on this in Westfund Health's Membership Terms and Conditions.

Private Health Insurance Code of Conduct

Westfund Health is a signatory to the Private Health Insurance Code of Conduct. The code is designed to help you by providing clear information and transparency in your relationship with health funds. You can get a copy of the code at www.privatehealth.com.au/codeofconduct



TERMS & CONDITIONS

Waiting Periods

The following waiting periods apply to benefits payable for General Treatment:

Ambulance	1 day
General Dental, Optical, Prevention and Health Management	2 months
Shades	12 months
Premium Pause, Protected Industrial Action	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 & 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:

- o the provider is professionally qualified or belongs to a professional body recognised by Westfund;
- o the provider is in independent private practice;
- o the provider is registered, or holds a licence under State or Territory legislation within Australia;
- o 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.
- Benefits are not payable in respect of dependants of dependants registered on a Policy.

The documentation should be read carefully and retained.

Benefits & Claiming (continued)

- 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.
- 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.

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.

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

Premium Pause / Protected Industrial Action

- To be eligible for Premium Pause or Protected Industrial Action members' spouse must earn less than the Australian Bureau of Statistics (ABS) Minimum wage + 30%.
- Benefit only applicable to involuntary redundancy (forced retrenchment).

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.





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Why **comparethemarket.com.au**?

It's simple; we're here to help you save time and money off your next household bill. One quick search with **comparethemarket.com.au** can bring you results from some of Australia's award winning insurance and utility brands, so you can compare them side-by-side. We don't mark up policies, so if you do choose to purchase a product or service, you'll only be charged the provider's premium or fee.

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