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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

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It is much appreciate!



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

## CLASSICS EXTRAS

## BENEFITS

## HOSPITAL BENEFITS

Effective 1st Jan 2013

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

## 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 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.

## CLASSIC EXTRAS

## BENEFITS

## 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          |
| <b>OR</b>                                   |                |
| 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<br>per calendar year | \$600<br>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<br>per calendar year | \$600<br>per calendar year |
| Group Pilates by Physiotherapist | \$10                |                            |                            |
| Exercise Physiology              | \$30                |                            |                            |

## Complementary Therapies

| Type (Limits per policy)   | Benefit per Service | Single Policy<br>(per calendar year) | Family Policy<br>(per calendar year) |
|--|---------------------|--------------------------------------|--------------------------------------|
| Massage Therapies<br>(Remedial Massage / Therapy, Bowen<br>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                                |
| <b>Overall Limit for Complementary Therapies listed above</b>                                  |                     | <b>\$500</b>                         | <b>\$1,000</b>                       |

## CLASSIC EXTRAS

## BENEFITS

## 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<br>Yoga<br>Vitamins<br>Weight Loss Programs<br>Pilates Centre<br>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 person |                         |
| Mole Scanning<br>Bone Density Tests<br>Bowel Testing Kits<br>Mammograms  | \$30 per calendar year       |                         |
| Quit Smoking (Hypnotherapy & QuitLine Programs)  | \$250 Lifetime Limit         |                         |
| Audiology Tests  | \$40 per calendar year       |                         |

## 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    |   |

## CLASSIC EXTRAS

## BENEFITS

## ADDITIONAL BENEFITS

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

| Type  | Benefit   | Claimable      |
|---|---|----------------|
| <b>Westfund Dental Practice</b>   | No or low out-of-pocket expenses for most general dental services at our dental practices                             | After 2 months |
| <b>Sunglasses</b> (benefit only when purchased through Westfund Eyewear Practice) | \$50 per member per calendar year   | After 2 Months |
| <b>Travel</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 member per year | After 2 months |
| <b>Retrenchment Benefit</b>   | Waiver of premiums up to 6 Months   | After 3 Years  |
| <b>Premium Discounts</b>  | 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)<br>10% discount off standard retail price on all contact lenses<br>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)<br>- 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<br>- 21% discount on all lenses and lens add-ons<br>- 10% discount on all contact lenses purchased at retail stores   |

# TERMS AND CONDITIONS

## Waiting Periods

The following waiting periods apply to benefits payable for General Treatment

|  |           |
|--|-----------|
| Ambulance  | 1 day     |
| General Dental, Optical, Chiropractic, Osteopathic, Physiotherapy, Exercise Physiology, Complementary Therapies, Prescriptions, Preventative Health Management (excluding antenatal classes), Sunglasses, Travel | 2 months  |
| Specialist Dental, Major Dental, Orthodontia, Antenatal Classes, Medically Recommended Aids  | 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 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 and Claiming - Cont

- 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 & 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 centre benefit, the Recognised Provider must be a general practitioner, dietician or Westfund Accredited Fitness 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

## 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**

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A not for profit health fund.





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