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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**

HOSPITAL BENEFITS

Effective 1st Jan 2014

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 disallowed by the Private Health Insurance Act 2007.

Where no contract exists with a private hospital, benefits are payable at a default 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 by calling Member Services on 1300 552 132.

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.

Excesses / Copayments

An excess applies to 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. Excess does not apply to admission due to an accident, same-day procedures or admission of a dependant child.

Co-payments do not apply to this policy.

Exclusions / Restrictions

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

- Gastric Banding, Lipectomy and other obesity surgery
- Hip Replacements
- Knee Replacements
- Cataract and Intraocular Lens Insertion Surgery
- Obstetrics (including Assisted Reproductive Services)
- Cardiology Procedures (Commonwealth Medicare Benefits Schedule item numbers, 38200-38812)
- Dialysis for Chronic Renal Failure

Benefits for hospital treatment and other services in connection with the following procedures are restricted to Public hospital admissions in a shared room only. Significant out of pocket expenses may apply for admissions into a private hospital:

- Psychiatric Services
- Rehabilitation Services

Benefit Limitation Periods

Do not apply to this policy



MEDICAL TREATMENT

Medical Specialist

Westfund pays benefits for 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.

No benefits are paid for non-therapeutic cosmetic surgery.

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 with no annual or lifetime limit.

Benefits for some of the common general dental services are:

Service	Benefit (per service)
Examination (011)	up to \$30
Simple extraction (311)	up to \$80
Removal of plaque (111)	up to \$25
Removal of calculus (114)	up to \$55
Fillings:	
Small (531)	up to \$57
Medium (533)	up to \$86
Large (535)	up to \$120
X-ray (022)	up to \$18
Mouthguard (151)	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.

Optical

Type	Benefit Limits
Frame	\$80
Single Vision Lenses	\$100
Bifocal Lenses	\$250
Multifocal Lenses	\$250
Contact Lenses	\$250
Overall Limit per person	\$250

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
Exercise Physiology	\$30		
Group Exercise Physiology	\$10		
Group Pilates by Physiotherapist	\$10		
Hydrotherapy	\$10		



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/Nutritionists	\$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

Prescriptions/Vaccinations (Non-PBS, Private, Non-NHS)

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

Prevention & Health Management

Type	Benefit available per policy	
	Single Policy	Family Policy
Fitness Centre Membership Yoga Vitamins Weight Loss Programs Pilates Centre Membership 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 Thin Prep Pap Test	\$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/Preformed Orthotics	\$200	Calendar Year	
Peak Flow Meter	\$35	Calendar Year	
Compression Garments	\$120	Calendar Year	
CoaguChek Device	\$200	2 years	
Tens Machine	\$150	3 years	
Wigs (Chemotherapy/medical)	\$150	Calendar Year	

Ears+

The benefits for Hearing aids/FM systems are as follows:		
Membership Years	Benefits	
5-9 yrs	\$800	One claim per member every 5 years
10-14 yrs	\$1,300	
Over 15 yrs	\$1,800	

WAITING PERIODS

Waiting periods may apply before you're eligible to claim for services covered under this policy. See Page 8



MEMBER ADVANTAGES

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

Type	Benefit	Claimable
Hospital Top Up	\$100 per night per hospitalisation as the result of an accident (must be hospitalised within 7 days - see terms & conditions)	After 1 day
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
Bonus Benefits - Alexander Technique - CPAP Masks (\$100 limit per mask) - Braces (letter of recommendation required) - 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) (Bonus Benefits 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 Health)	After 12 months Accruing additional benefits each year (rolling limits)
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 to 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 sunglass 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

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 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.

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

Ambulance, Hospital Top Up	1 day
General Dental, Optical, Chiropractic, Osteopathic, Physiotherapy, Exercise Physiology, Complementary Therapies, Prescriptions/Vaccinations, Prevention and Health Management (excluding antenatal classes)	2 months
Specialist Dental, Major Dental, Orthodontia, Antenatal Classes, Medically Recommended Aids, Bonus Benefits, Shades	12 months
Premium Pause, Protected Industrial Action	36 months
Ears+, 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:

- 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 & Claiming (continued)

- 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, group exercise physiology, hydrotherapy, yoga and group pilates completed by a physiotherapist (item 560).

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 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.

Custom Made / Preformed 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 & CONDITIONS

Prevention and 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 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 Westfund accredited fitness/pilates centre.
- Swimming Lessons/training for children under 18 require a letter of recommendation by a Medicare Registered practitioner.
- 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.

Non PBS Pharmaceuticals/Vaccinations

- A Benefit is only payable on items costing over the standard Pharmaceutical Benefit Scheme (PBS) charge. Westfund pays a benefit on the amount over the PBS. The PBS amount is the responsibility of the member.
The PBS charge is re-set each year as from 1 January.
- Benefits for prescriptions/vaccinations 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.

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).

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.

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

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.
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