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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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getting muddle with
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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 for 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
- 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

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.



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 **\$400** for Single policies and **\$800** for all other policies.

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 |

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 - 578, items 595 - 597), and other services (most ADA items 911 - 986) provided by a general dentist.

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

Optical

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



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 / Nutritionist | \$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 |
| Overall Limit for Complementary Therapies listed above | | \$500 | \$1,000 |

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 | |

Prevention & 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 | |

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) |

WAITING PERIODS

Waiting periods may apply before you're eligible to claim for services covered under this policy. See Page 6

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 |
| Overnight + | \$80 per night up to \$320 per calendar year for accommodation expenses | After 24 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 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 |
| Overnight+ | 24 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 & yoga.

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/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:
 - PBS Items supplied under the PBS scheme
 - medicinal preparations available without prescription
 - experimental and clinical trial pharmaceuticals
 - contraceptives or anabolic steroids unless prescribed specifically for the treatment of an illness
 - items which have not been approved for sale in Australia by the authorities that regulate the sale of pharmaceuticals.



TERMS & 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 and Health Management (Fitness Centre, Yoga, Vitamins & Weight Loss Programs)

- 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 centre benefit, the Recognised Provider must be a 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.

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.

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).

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.





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