

Essential Extras Policy Summary



Welcome to Feel Good Cover.
Health insurance that doesn't just do its job,
but adds an extra level of care.

Why Westfund?



We help people
make sense
of health care



We provide quality
products with a
proven track record



We're a not-for-profit
that helps you get the
most from your cover



We're proudly
Australian owned
and operated

Our Extras Cover includes:

- ✓ No out-of-pocket costs for selected preventative dental services at any Westfund or Provider of Choice dentist.*
- ✓ No gap glasses and a member bonus rebate for prescription glasses and contacts purchased at a Westfund Eye Care location.
- ✓ Mix and match from our Hospital and Extras product range to create a level of cover that suits you.
- ✓ Ambulance cover, including emergency and non-emergency ambulance trips.
- ✓ Cover for our full range of services including dental, optical, physio, chiro and other therapies.
- ✓ Benefits for extras that help you manage your health, like gym memberships, vitamins and preventative health checks.

Who should love this cover

Basic extras health insurance best suited to fit and healthy singles and couples. Good extras cover for the price conscious with a grouped benefit for other therapies, optical and health management (e.g. gym memberships and vitamins) per person.



*Annual limits and waiting periods apply.

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Please read this policy summary carefully and retain. For more policy information, definitions and claiming requirements please refer to Westfund’s Membership Terms & Conditions which can be downloaded at www.westfund.com.au/terms-conditions or by calling Westfund on 1300 937 838. Our Privacy Policy and Complaints Policy as well as information about the Code of Conduct and Commonwealth Ombudsman are also included in our Membership Terms & Conditions.

Find a registered provider from our Provider of Choice Network or use your own provider after reviewing our provider recognition criteria at www.westfund.com.au/find-a-provider/

Treatments covered by this policy

Service	Waiting Period	Item Limit	Annual Group Limit (unless otherwise stated)	Additional Information																				
General Dental Treatments include: Diagnostic & Preventive Fillings Extractions	2 months	Set item benefits depending on item number. Benefits for some of the common General Dental Services are:	Single Policy \$400 combined with Major Dental or Couple/Family Policy \$800 combined with Major Dental	Service limits per member per calendar year may apply. Some common limits include: 011, 151- 1 service; 012- 2 services; 114, 121- 4 services; 161- 8 services; 022- 4 services per day, up to 8 services.																				
		<table border="1"> <thead> <tr> <th>Service & Item Number</th> <th>Provider of Choice</th> <th>General Dentist</th> </tr> </thead> <tbody> <tr> <td>Periodic Oral Exam 012</td> <td rowspan="7">Benefits fully cover the cost of these services</td> <td>\$25.00</td> </tr> <tr> <td>X-ray 022</td> <td>\$18.00</td> </tr> <tr> <td>Scale & Clean 114</td> <td>\$55.00</td> </tr> <tr> <td>Fluride Treatment 121</td> <td>\$22.00</td> </tr> <tr> <td>Mouthguard 151</td> <td>\$75.00</td> </tr> <tr> <td>Surgical Tooth Extraction 322</td> <td>\$125.00</td> <td>\$125.00</td> </tr> <tr> <td>Filling 533</td> <td>\$86.00</td> <td>\$86.00</td> </tr> </tbody> </table>			Service & Item Number	Provider of Choice	General Dentist	Periodic Oral Exam 012	Benefits fully cover the cost of these services	\$25.00	X-ray 022	\$18.00	Scale & Clean 114	\$55.00	Fluride Treatment 121	\$22.00	Mouthguard 151	\$75.00	Surgical Tooth Extraction 322	\$125.00	\$125.00	Filling 533	\$86.00	\$86.00
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Benefits available for the following General Dental services:																								
Diagnostic, Preventive, Prophylactic and Bleaching services - Australian Dental Association (ADA) items 011-014, 018-171																								
Extractions – ADA items 311, 314, 322-324																								
Restorative – ADA items 511-525, 531-535, 541-555, 571-579, 595-597																								
General and miscellaneous services – ADA items 911-945, 961-982, 986																								
Major Dental Treatments include: Periodontics Endodontics	12 months	Set item benefits depending on item number. Benefits for some of the common Major Dental Services are:	Single Policy \$400 combined with General Dental or Couple/Family Policy \$800 combined with General Dental	Service limits per member per calendar year may apply.																				
		<table border="1"> <thead> <tr> <th>Service & Item Number</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>Root canal treatment – one canal 417</td> <td>\$122.00</td> </tr> </tbody> </table>			Service & Item Number	Benefit	Root canal treatment – one canal 417	\$122.00																
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Benefits available for the following Major Dental services:																								
Periodontics – ADA items 223-238, 242-247																								
Endodontics – ADA items 411-421																								

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Service		Waiting Period	Item Limit (per service)		Annual Group Limit	Additional Information			
Other Therapies	Physiotherapy	2 months	\$5 per group service or \$25 per individual service		\$400 per member	Two chiropractic X-rays per member per calendar year			
	Exercise Physiology		\$5 per group service or \$25 per individual service						
	Chiropractic		\$25 per individual service						
	Chiropractic X-ray		\$35 per X-ray						
	Osteopathic		\$25 per individual service						
	Remedial Massage & Myotherapy (Initial /Subsequent)		\$25/\$15 per individual service						
	Acupuncture (Initial /Subsequent)		\$25/\$15 per individual service						
	Dietetics & Nutrition	12 months for surgical treatment by a Podiatrist	\$5 per group service or \$20 per individual service						
	Podiatry (Initial /Subsequent) Surgical Treatment		\$25/\$15 per individual service 100%						
	Clinical Psychology		\$20 per group service or \$20 per individual service						
Service		Waiting Period	Item Limit	Sub-limit					
Optical	Frames		100%	\$180	\$400 per member	Optical (prescription only): No benefit towards tinting, coating or add-ons. Benefits also apply for Irlen lenses			
	Single Vision Lenses								
	Bifocal Lenses								
	Multifocal Lenses								
	Contact Lenses								
Health Management	Fitness Centre	2 months	100%	\$75	\$400 per member	Fitness, Weight Loss, Virtual Gastric Banding and Aquatic Programs require a Medicare Registered Practitioner to complete a Health Management Declaration Claim Form to confirm the program is medically necessary. Forms are available for download at www.westfund.com.au/forms-downloads/			
	Aquatic Programs								
	Weight Loss Programs								
	Virtual Gastric Banding								
	Diabetes Education								
	Vitamins								
	Omega 3								
	Probiotics								
Preventative Health	Preventative Health Tests	2 months	100%	\$30	\$400 per member	The preventative health test must be recommended by a Medicare Registered Practitioner and cannot be Medicare claimable			
							Bone Density Test		
							Bowel Testing Kit		
							Calcium Score		
							Mammogram		
							Mole Scan		
	Thin Prep Pap Test								
	Ear and Eye Health Checks			100%		\$80	\$400 per member	The preventative health check must be provided by a Medicare Registered Practitioner and cannot be Medicare claimable	
									Audiology Test
									Corneal Topography
									Optical Coherence Tomography
Retinal Photography									
Hypnotherapy for quit smoking		100%	\$100 lifetime limit						

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Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
Optical Bonus	2 months	100% of gap	\$10 per member, accrues to \$20 if no optical claims made at any provider in consecutive years	Available at Westfund Eye Care Centres only. Bonus can be used towards prescription glasses and contacts only.
Sunglasses		100%	\$50 per member	Must be purchased through a Westfund Care Centre or selected Provider of Choice providers.

Ambulance

Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
Emergency Ambulance Transport	1 day	100%	No annual limit	Benefit eligible for Westfund recognised ambulance service providers in Australia. Westfund covers the cost of transport by either covering the cost of state government levies or covering the ambulance account.
Non-Emergency Patient Transport	2 months	100%	\$5,000 per member	Ambulance services not available under this policy: <ul style="list-style-type: none"> - Inter-hospital transfers between public hospitals - Member requested ambulance transport e.g. to be closer to home/family.

Need to get in touch? We're only a click or call away.



Call us 1300 937 838
Monday – Friday
8am – 5pm (AEST)



Connect online
enquiries@westfund.com.au
westfund.com.au



Visit a Care Centre
Our Care Centres are located
across regional NSW and QLD