

Esteem 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

High-level extras health insurance designed for mature singles and couples. Provides generous per-person limits on optical, dental, physiotherapy, chiropractic and a range of other therapies. Plus, benefits for extras to help you manage your health, like gym memberships, vitamins, pharmaceuticals, preventative health checks and health aids.



*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	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: <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="5">Benefits fully cover the cost of these services</td> <td>\$31.50</td> </tr> <tr> <td>X-ray 022</td> <td>\$22.50</td> </tr> <tr> <td>Scale & Clean 114</td> <td>\$69.00</td> </tr> <tr> <td>Fluoride Treatment 121</td> <td>\$22.00</td> </tr> <tr> <td>Mouthguard 151</td> <td>\$94.00</td> </tr> <tr> <td>Surgical Tooth Extraction 322</td> <td>\$145.00</td> <td>\$145.00</td> </tr> <tr> <td>Filling 533</td> <td>\$107.50</td> <td>\$107.50</td> </tr> </tbody> </table>	Service & Item Number	Provider of Choice	General Dentist	Periodic Oral Exam 012	Benefits fully cover the cost of these services	\$31.50	X-ray 022	\$22.50	Scale & Clean 114	\$69.00	Fluoride Treatment 121	\$22.00	Mouthguard 151	\$94.00	Surgical Tooth Extraction 322	\$145.00	\$145.00	Filling 533	\$107.50	\$107.50	\$1600 per member combined limit for General and 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.
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Major Dental Treatments include: Periodontics Oral Surgery Endodontics Veneers, Crowns Bridges, Implants Dentures	12 months	Set item benefits depending on item number. Benefits for some of the common Major Dental Services are: <table border="1"> <thead> <tr> <th>Service & Item Number</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>Frenectomy 391</td> <td>\$173.00</td> </tr> <tr> <td>Root canal treatment - one canal 417</td> <td>\$140.00</td> </tr> <tr> <td>Full crown - veneered 615</td> <td>\$850.00</td> </tr> <tr> <td>Bridge pontic - per pontic 643</td> <td>\$437.00</td> </tr> <tr> <td>Complete upper & lower dentures 719</td> <td>\$977.00</td> </tr> </tbody> </table>	Service & Item Number	Benefit	Frenectomy 391	\$173.00	Root canal treatment - one canal 417	\$140.00	Full crown - veneered 615	\$850.00	Bridge pontic - per pontic 643	\$437.00	Complete upper & lower dentures 719	\$977.00		Service limits per member per calendar year may apply.								
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Service		Waiting Period	Item Limit	Annual Group Limit	Additional Information
Optical	Frames	2 months	100%	\$250 per member	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				
	Optical Bonus		100% of gap	\$60 per member, accrues to \$120 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.		
Other Therapies	Physiotherapy	2 months	\$10 per group service or \$42 per individual service	\$600 per member	Two chiropractic x-rays per member per calendar year
	Exercise Physiology		\$10 per group service or \$30 per individual service		
	Chiropractic		\$30 per individual service		
	Chiropractic X-ray		\$55 per X-ray		
	Osteopathic		\$30 per individual service		
	Remedial Massage & Myotherapy		\$25 per individual service	\$400 per member	Benefits are only payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).
	Acupuncture & Chinese Herbalism		\$25 per individual service		
	Dietetics & Nutrition		\$10 per group service or \$30 per individual service		
	Home Nursing (up to 6 hrs/over 6 hrs)		\$12/\$48 per individual service		
	Vision (Eye) Therapy		\$25 per individual service		
	Occupational Therapy		\$10 per group service or \$40 per individual service		
	Podiatry Surgical Treatment		\$34 per individual service 100%		
	Clinical Psychology		\$50 per group service or \$50 per individual service		
	Speech Therapy (initial/subsequent)		\$36 per group service or \$48/\$36 per individual service		

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Service		Waiting Period	Item Limit (per service)		Annual Group Limit	Additional Information	
Prescriptions, Injections, Vaccinations	For Private, Non-PBS and Non-NHS prescriptions		\$50 per prescription for the amount that exceeds the PBS co-payment			Doctor letter required in some instances (see Membership Terms and Conditions)	
	Preventative Health Tests		2 months	\$30			The health test must be recommended by a Medicare Registered Practitioner and cannot be Medicare claimable.
Preventative Health	Bone Density Test	2 months			\$500 per member		
	Bowel Testing Kit						
	Calcium Score						
	Mammogram						
	Mole Scan						
	Thin Prep Pap Test						
	Service		Waiting Period	Item Limit	Sub-limit		
	Ear and Eye Health Checks	Audiology Test	2 month	\$80	\$160		The health check must be provided by a Medicare Registered Practitioner and cannot be Medicare claimable.
		Corneal Topography					
		Optical Coherence Tomography					
Retinal Photography							
Hypnotherapy for Quit Smoking			100%	\$250 lifetime limit		Includes Asthma Foundation, Diabetes Australia, Arthritis Australia, Coeliac Association, Crohn's and Colitis Australia, Parkinson's Australia, Multiple Sclerosis (MS) Australia, Alzheimer's Australia, National Association of people with HIV Australia (NAPWHA), Lupus Association of Australia, MedicAlert Foundation, Stoma Associations (Ostomy, Colostomy).	
Chronic Disease Association Fees			100%	\$30			
Health Management	Fitness Centre	2 month	100%	\$100		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						

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	Service	Waiting Period	Item Limit	Claimable Period per member	Letter of recommendation	Additional Information	
Health Aids and Appliances	Blood Glucose Monitor	12 months	\$100	Calendar Year	No	Benefit available for hire and purchase fees.	
	Blood Pressure Monitor		\$150	Calendar Year	No		
	Braces		\$120	Calendar Year	Every 12 months	Letter of recommendation or Health Management Declaration Claim Form not required if Health Aids & Appliances are purchased from a Medicare Registered Practitioner.	
	Compression Garments				Lifetime letter		
	Burn Suits		\$800	Calendar Year	Every 12 months		
	INR Monitor		\$200	Every two years	Lifetime letter		
	Mammary Protheses and Brassieres		\$225	Calendar Year	Lifetime letter - unless relevant hospitalisation is recorded with Westfund		Health Management Declaration Claim Form available to download at www.westfund.com.au/forms-downloads/
	Respiratory Aids						
	Custom Made Orthopaedic Boot		\$200	Calendar Year	Every 12 months		Respiratory Aids include Spacer Devices, Mucus Clearing Devices, Nebuliser & Peak Flow Meters.
	Custom Made/ Preformed Orthotics		\$200	Calendar Year	Every 12 months		
	Wigs		\$150	Calendar Year	Lifetime letter - unless relevant hospitalisation is recorded with Westfund		
	Artificial Limbs		\$200	Calendar Year	Lifetime letter		Devices for Sleep Apnoea and Diagnosed Snoring include CPAP Machine, EPAP Treatment, Oral Appliance for Diagnosed Snoring, APAP Machine & BiPAP Machine.
	Devices for Sleep Apnoea and Diagnosed Snoring		\$500	Every three years	Lifetime letter		
	Sleep Apnoea Masks/ Accessories and TENS Accessories		\$100	Calendar Year	No		
	Low Vision Aids		\$100	Calendar Year	Lifetime letter	Lifetime letter	Repairs to devices are only available to appliances listed in this table.
	Mobility Aids					Every 12 months	
	Oxygen and Accessories		\$500	Calendar Year	Lifetime letter	Lifetime letter	
	Oximeter	Lifetime letter					
	Repairs to Devices	\$100	Calendar Year	Lifetime letter - unless initial purchase of the device is recorded with Westfund			
TENS Machine	\$150	Every three years	Lifetime letter				
Hearing Aids & Frequency Modulated Systems	36 months	\$1400	Every three years	No			
	Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information		
Travel	Outpatient Travel Benefit	12 months	Up to \$70 per trip	\$140 per policy	Benefits will be paid on a grouped kilometre basis, in excess of 150 kilometres round trip from the member's home locality to the locality of the consultation. This benefit is limited to one service per member per day.		

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Treatments covered by this policy

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