



SILVER



ONLY PAY FOR WHAT YOU NEED WITH OUR MID-LEVEL HOSPITAL COVER SUITABLE FOR ESTABLISHED FAMILIES AND COUPLES.

**Please read this Policy Summary carefully and retain it for future reference.**

For further policy information, definitions and claiming requirements please refer to **Westfund's Membership Terms and Conditions**, which can be downloaded at [www.westfund.com.au/terms/](http://www.westfund.com.au/terms/) alternatively, call Westfund on **1300 937 838** to request a copy.

THIS IS AN ELIGIBLE AGE-BASED DISCOUNT POLICY AND RETAINED AGE-BASED DISCOUNT POLICY.

## Hospital Cover

Westfund has contracts 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 e.g. 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 contracts with Westfund are listed at: [www.westfund.com.au/health-services/find-a-hospital](http://www.westfund.com.au/health-services/find-a-hospital). Further details can also be obtained by calling us on **1300 937 838**.

As a private patient in a **public hospital**, you will receive cover for accommodation and your choice of doctor from doctors with a right to practice at that hospital.

Westfund will pay benefits for surgically implanted prostheses up to the approved benefits in the Government's Protheses List and in accordance with the requirements of the Act.

- ✓ **Covered** Westfund will pay benefits towards your admission for hospital treatment that forms part of an admitted episode of care. This may include hospital accommodation, theatre fees and prosthetic costs.
- ✓<sub>R</sub> **Restricted** Services which Westfund covers to a limited extent and pays reduced benefits on admissions for hospital treatment that forms part of an admitted episode of care. The benefit is not sufficient to cover the cost of a private room in a public hospital or any room in a private hospital. If you are admitted to a private hospital for services that are restricted, large out-of-pocket expenses will apply.
- ✗ **Excluded** Westfund will not pay benefits towards hospital or medical costs for these services. If you choose to proceed as a private patient for an excluded service, you will have very large out-of-pocket expenses.

Hospital Treatment Category	Covered
Rehabilitation	✓
Hospital psychiatric services	✓ <sub>R</sub>
Palliative care	✓
Brain and nervous system	✓
Eye (not cataracts)	✓
Ear, nose and throat	✓
Tonsils, adenoids and grommets	✓
Bone, joint and muscle	✓
Joint reconstructions	✓
Kidney and bladder	✓
Male reproductive system	✓
Digestive system	✓
Hernia and appendix	✓
Gastrointestinal endoscopy	✓
Gynaecology	✓
Miscarriage and termination of pregnancy	✓
Chemotherapy, radiotherapy and immunotherapy for cancer	✓
Pain management	✓
Skin	✓
Breast surgery (medically necessary)	✓
Diabetes management (excluding insulin pumps)	✓
Heart and vascular system	✓
Lung and chest	✓
Blood	✓
Back, neck and spine	✓
Plastic and reconstructive surgery (medically necessary)	✓
Dental surgery	✓
Podiatric surgery (provided by a registered podiatric surgeon)	✓
Implantation of hearing devices	✓
Cataracts	✗
Joint replacements	✗
Dialysis for chronic kidney failure	✗
Pregnancy and birth	✗
Assisted reproductive services	✗
Weight loss surgery	✗
Insulin pumps	✓
Pain management with device	✗
Sleep studies	✓



## Medical Cover

Westfund pays benefits for the fees charged by your specialist while you are in hospital. Common and support services such as anaesthetic, consultations, pathology and radiology that are in relation your hospital admission are also eligible for benefits. Benefits are only eligible where a Commonwealth Medical Benefits Schedule (CMBS) item number is used and a Medicare benefit is payable. Medicare pays 75% of the 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 participates in our Access Gap Scheme.

Our Access Gap Scheme allows patients with hospital cover to eliminate or reduce out-of-pocket expenses for medical gap payments for inpatient 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/health-services/find-a-doctor](http://www.westfund.com.au/health-services/find-a-doctor) or give us a call on **1300 937 838** for further information on Access Gap Scheme. We encourage Members to contact us before their scheduled appointment to any referred medical specialist. No benefits are paid for non-therapeutic cosmetic surgery.

## Accommodation & Travel

Service	Waiting Period	Item Limit	Additional Information						
Accommodation Benefit	12 months	Benefits are available per policy per calendar year. <table border="1"> <thead> <tr> <th>Night Accommodation</th> <th>Benefit</th> </tr> </thead> <tbody> <tr> <td>Night 1-4</td> <td>\$50 per night</td> </tr> <tr> <td>Nights 5 +</td> <td>\$20 per night</td> </tr> </tbody> </table>	Night Accommodation	Benefit	Night 1-4	\$50 per night	Nights 5 +	\$20 per night	Benefits are paid for the night before admission, for the nights during the hospitalisation and the night of discharge.  This Benefit is not claimable for the patient while admitted.
Night Accommodation	Benefit								
Night 1-4	\$50 per night								
Nights 5 +	\$20 per night								
Inpatient Travel Benefit	12 months	Up to \$70 per admission.  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 hospitalisation.	This Benefit is limited to one service per member per episode of hospitalisation						
To be eligible for the Accommodation or Inpatient Travel Benefit, you must be admitted as a private patient in a public or private hospital.									

## Excess

Excess Options	Nil*, \$250, \$500 or \$750 per adult per calendar year	
Dependants: Excess waived for public and private hospital admissions. Adults: Excess waived for private hospital admissions if you are admitted as a private patient due to an accident or for a same-day procedure.		
Excess payable for private patient hospital admissions	Private Hospital	Public Hospital
Accidents	x	✓
Same-day Procedures	x	✓
All other admissions	✓	✓

\* Closed to new members.

## Waiting Periods

Accident-related hospitalisation	1 day
Hospital psychiatric services, Palliative care and Rehabilitation	2 months
Treatment of 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 six months before the day you joined Westfund or upgraded to a higher level of cover	12 months
All other hospitalisations (not listed above)	2 months








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## 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
<b>Emergency Ambulance transport</b> is ambulance transportation of an unplanned and non-routine nature for the purpose of providing immediate medical attention to a person in the opinion of the treating medical officer. An ambulance service where subsequent transport to a hospital is not required is covered under non-emergency patient transport.				
Non-Emergency Patient Transport	2 months	100%	\$5000 per member	
<b>Non-emergency patient transport</b> is ambulance transportation including on the spot treatment where a time critical ambulance response is not essential however clinical monitoring is required for the purpose of providing medical attention to a person in the opinion of the treating medical officer.				

## How to claim – For more information and applicable forms please visit: [www.westfund.com.au/helpful-resources/how-to-claim/](http://www.westfund.com.au/helpful-resources/how-to-claim/)

Westfund App	Online	Email	Mail	Visit Us
 <a href="http://westfund.com.au/ourapp">westfund.com.au/ourapp</a>	 <a href="http://westfund.com.au">westfund.com.au</a>	 <a href="mailto:claims@westfund.com.au">claims@westfund.com.au</a>	 mail	 at a Care Centre
Download our App for Apple or Android <ul style="list-style-type: none"> <li>● Easy Claiming</li> <li>● Claims History</li> <li>● Change claim account details</li> <li>● View cover details</li> </ul>	Log in to the Member Online Area for claiming online	You can email a completed claim form and receipts to: <a href="mailto:claims@westfund.com.au">claims@westfund.com.au</a>	You can mail a completed claim form and receipts to: PO Box 235 Lithgow NSW 2790	For locations of our Care Centre network visit: <a href="http://www.westfund.com.au/branch-locations/">www.westfund.com.au/branch-locations/</a>

## Member Advantages – Member Advantages provide additional entitlements to our members. Forms are available to download at: [www.westfund.com.au/helpful-resources/forms-and-downloads/](http://www.westfund.com.au/helpful-resources/forms-and-downloads/)

Service	Waiting Period	Item Limit	Additional Information
Forced Retrenchment Suspension	36 months	Suspension of membership for up to six months due to forced retrenchment.	Must be a member for a minimum 3 continuous year period to be eligible for suspension.
Protected Industrial Action Suspension	36 months	Suspension of membership for up to six months due to protected industrial action.	Must be a member for a minimum 3 continuous year period to be eligible for suspension.
Overseas Travel Suspension	N/A	Suspension of membership for up to 24 months due to overseas travel	To be eligible for overseas travel suspension, period of overseas absence must be between 2 and 24 months

### Finding a Contracted Hospital

We recommend that members check with us prior to admission to hospital to ensure they are covered. Hospitals which have contracts with Westfund are listed at: [www.westfund.com.au/health-services/find-a-hospital](http://www.westfund.com.au/health-services/find-a-hospital). Further details can also be obtained by calling us on **1300 937 838**.

### Finding a registered Access Gap Scheme Medical provider

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/health-services/find-a-doctor](http://www.westfund.com.au/health-services/find-a-doctor) or give us a call on **1300 937 838** for further information on Access Gap Scheme.

#### Other important information

Westfund's Privacy Policy is available at:  
[www.westfund.com.au/privacy](http://www.westfund.com.au/privacy)

To register a complaint please visit:  
[www.westfund.com.au/contact-us/feedback/](http://www.westfund.com.au/contact-us/feedback/)

Westfund Health Insurance is a signatory to the Private Health Insurance Code of Conduct.

You can get a copy of the code at:  
[www.westfund.com.au/contact-us/feedback/](http://www.westfund.com.au/contact-us/feedback/)