



TOP-LEVEL EXTRAS COVER SUITABLE FOR THOSE COMMITTED TO MAINTAINING A PROACTIVE AND HEALTHY LIFESTYLE. GENEROUS LIMITS ON A COMPREHENSIVE RANGE OF BENEFITS.

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/ alternatively, call Westfund on **1300 937 838** to request a copy.

General Dental

Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information		
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:		No annual limit	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- 2 services per day, up to 8 services.	
		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
		Mouth Guard 151				\$94.00
		Surgical tooth Extraction 322	\$150.00			\$150.00
Filling 533	\$107.50	\$107.50				

Major Dental

Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information		
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:		\$1500 per member	Service limits per member per calendar year may apply.	
		Service & Item Number	Benefit			
		Frenectomy 391	\$217.00			
		Root canal treatment – one canal 417	\$140.00			
		Full crown – veneered 615	\$1000.00			
		Bridge pontic – per pontic 643	\$546.00			
Complete upper & lower dentures 719	\$977.00					

Orthodontia

Service	Waiting Period	Item Limit	Annual Group Limit <small>(Unless otherwise stated)</small>	Additional Information	
Orthodontia Treatment	12 months	100%	Accrues at a rate of \$650 per member per policy year; lifetime limit of \$3250	Detailed Treatment Plan must be provided prior to commencement of Orthodontia.	
Dental Retainers	12 months	Set item benefits depending on item number. Benefits for Dental Retainers are:			
		Service & Item Number	Benefit		
		Passive removable appliance – per arch 811	\$283.30		
		Active removable appliance – per arch 821	\$618.88		
Functional orthopaedic appliance - custom fabrication 823	\$912.64				
Functional orthopaedic appliance – pre-fabricated 824	\$493.00		2 services per item number per member		



Dental Top Up

Service	Waiting Period	Item Limit	Annual Group Limit		Additional Information
			Single	Couple/ Family	
Treatments include: General Dental and Denture items	12 months	100% of gap	\$300	\$600	Benefit is paid directly into the membership's nominated claim benefit payment method.

Optical

Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
Frames	2 months	100%	\$350 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				
Service	Waiting Period	Item Limit	Additional Information	
Optical Bonus	2 months	\$80 per member to use towards out-of-pocket costs, accrues to \$160 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		\$75 per member per calendar year	Must be purchased through a Westfund Care Centre or selected Provider of Choice providers.	

Physiotherapy / Exercise Physiology

Service	Waiting Period	Item Limit		Annual Group Limit		Additional Information
		Group/ Class	Individual	Single	Couple/ Family	
Physiotherapy	2 months	\$10	\$52	\$520	\$1040	
Exercise Physiology		\$10	\$40			

Chiropractic / Osteopathic

Service	Waiting Period	Item Limit	Annual Group Limit		Additional Information
			Single	Couple/ Family	
Chiropractic	2 months	\$40	\$400	\$800	Two chiropractic x-rays per member per calendar year.
Chiropractic X-ray		\$70			
Osteopathic		\$40			



Complementary Therapies

Service	Waiting Period	Item Limit		Sub-Limit		Additional Information
		Group/Class	Individual	Single	Couple/Family	
Remedial Massage & Myotherapy	2 months	N/A	\$35	\$350	\$700	Benefits are only payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).
Acupuncture & Chinese Herbalism		N/A	\$35	\$350	\$700	
Dietetics & Nutrition		\$10	\$55	\$350	\$700	
Home Nursing (up to 6 hrs/over 6 hrs)		N/A	\$18/\$72	\$225	\$450	
Vision (Eye)Therapy		N/A	\$35	\$350	\$700	
Occupational Therapy	12 months for surgical treatment by a Podiatrist	\$10	\$70	\$350	\$700	
Podiatry Surgical Treatment		N/A	\$42 100%	\$336	\$672	
Clinical Psychology		\$100	\$100	\$420	\$840	
Speech Therapy (initial/subsequent)		\$42	\$60/\$42	\$384	\$768	
Annual Group Limit				\$750	\$1500	

Prescriptions, Injections, Vaccinations

Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
For Private, Non-PBS, Non-NHS	2 months	\$75 per prescription for the amount that exceeds the PBS co-payment	\$600 per member	Doctor letter required in some instances (see Membership Terms and Conditions).

Health Management

Service	Waiting Period	Item Limit	Annual Group Limit		Additional Information
			Single	Couple/Family	
Fitness Centre Aquatic Programs Weight Loss Programs Virtual Gastric Banding Diabetes Education Vitamins Omega 3 Probiotics	2 months	100%	\$150	\$300	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/helpful-resources/forms-and-downloads/



Preventative Health

Service	Waiting Period	Item Limit	Annual Group Limit <small>(Unless otherwise stated)</small>	Additional Information
Preventative Health Tests - Bone Density Test Bowel Testing Kit Calcium Score Mammogram Mole Scan Thin Prep Pap Test	2 months	100%	\$45 per member	The test must be recommended by a Medicare Registered Practitioner and cannot be Medicare claimable.
Ear and Eye Preventative Health Checks - Audiology Test Corneal Topography Optical Coherence Tomography Retinal Photography	2 months	\$80	\$160 per member	The health check must be provided by a Medicare Registered Practitioner and cannot be Medicare claimable.
Antenatal Classes and pre/postnatal consultations	12 months	100%	\$120 per policy	Includes Lactation Consultation and Post-Partum Assessments.
Hypnotherapy for Quit Smoking	2 months	100%	\$250 per member lifetime limit	
Chronic Disease Association Fees	2 months	100%	\$30 per member	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).



Health Aids & Appliances

Health Aid or Appliance	Waiting Periods	Item Limit	Claimable Period per member	Letter of Recommendation	Additional Information
Blood Glucose Monitor	12 months	\$100	Calendar year	No	<p>Benefit available for hire and purchase fees.</p> <p>Letter of recommendation or Health Management Declaration Claim Form not required if Health Aids & Appliances are purchased from a Medicare Registered Practitioner.</p> <p>Health Management Declaration Claim Form available to download at www.westfund.com.au/helpful-resources/forms-and-downloads/</p> <p>Respiratory Aids include Spacer Devices, Mucus Clearing Devices, Nebuliser & Peak Flow Meters.</p> <p>Devices for Sleep Apnoea and Diagnosed Snoring include CPAP Machine, EPAP Treatment, Oral Appliance for Diagnosed Snoring, APAP Machine & BiPAP Machine.</p> <p>Repairs to devices are only available to appliances listed in this table.</p>
Blood Pressure Monitor		\$150	Calendar year	No	
Braces		\$200	Calendar year	Every 12 months	
Compression Garments				Lifetime letter	
Burn Suits		\$800	Calendar year	Every 12 months	
INR Monitor		\$200	Every two years	Lifetime letter	
Mammary Prostheses and Brassieres		\$400	Calendar year	Lifetime letter – unless relevant hospitalisation is recorded with Westfund	
Respiratory Aids		\$200	Calendar year	Lifetime letter	
Custom Made Orthopaedic Boot		\$400	Calendar year	Every 12 months	
Custom Made/ Preformed Orthotics		\$300	Calendar year	Every 12 months	
Wigs		\$300	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		\$750	Every three years	Lifetime letter	
CPAP Masks / Accessories and TENS Accessories		\$100	Calendar year	No	
Low Vision Aids		\$100	Calendar year	Every 12 months	
Mobility Aids				Every 12 months	
Oxygen and Accessories	\$750	Calendar year	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	\$200	Every three years	Lifetime letter		
Hearing Aids & Frequency Modulated Systems	36 months	\$2000	Every three years	No	

Travel





Service	Waiting Period	Item Limit	Annual Group Limit	Additional Information
Outpatient Travel Benefit	12 months	Up to \$70 per trip	\$210 per policy	<p>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.</p> <p>This Benefit is limited to one service per member per day.</p>



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.
Emergency Ambulance transport 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	
Non-emergency patient transport 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/

Westfund Online Services	Email	Mail	Visit Us
 www.westfund.com.au/online-services	 claims@westfund.com.au	 mail	 at a Care Centre
Login to Members Online or our App for online claiming and membership management	You can email a completed claim form and receipts to: claims@westfund.com.au	You can mail a completed claim form and receipts to: PO Box 235 Lithgow NSW 2790	For locations of our Care Centre network visit: www.westfund.com.au/branch-locations/

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/

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 Provider of Choice

Westfund has established a Provider of Choice Network to ensure members have no or known out-of-pocket expenses for selected General Treatment services.

To see if a Provider of Choice is in your area use our search facility at:

www.westfund.com.au/choice

Finding a registered provider

You can view our range of registered providers by visiting www.westfund.com.au/health-services. Alternatively, you can find registered providers at www.ahpra.gov.au

Other important information
Westfund's Privacy Policy is available at:
www.westfund.com.au/privacy

To register a complaint please visit:
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/

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