

CLASSIC EXTRAS

BENEFITS

HOSPITAL TREATMENT

Effective 1st April 2011

Classic Extras does not provide any benefits for Hospital Treatment. If you require cover for Hospital Treatment, please consider our Classic Platinum, Classic Gold, Classic Hospital, Classic Silver, Value First or Value Saver Plus products.

Ambulance

Classic Extras does provide cover for Ambulance. Westfund will pay any account for medically necessary Ambulance services in Australia directly and in full.

GENERAL TREATMENT BENEFITS

General Treatment benefits cover costs associated with dental, optical, physiotherapy, chiropractic, and other services. Benefits under this cover include:

Dental

General Dental

General dental benefits are paid at set item rebates with no upper benefit limit on these services. Benefits for some of the common general dental services are:

- Consultation up to \$30 per service.
- Simple extractions up to \$80 per service.
- Removal of plaque up to \$25 per service.
- Removal of calculus up to \$55 per service.
- Fillings - small up to \$48, medium up to \$59, large up to \$91.50 per service.
- X-ray up to \$18 per service.
- Mouthguard up to \$75 per person per calendar year.

Major Dental

Crowns, bridges, implants and veneers are paid at set item rebates subject to a rolling limit which accrues at the rate of \$650 per member per policy year to a maximum of \$2,600 per member.

Dentures and denture repairs are paid at set item rebates with no annual or lifetime limit.

Orthodontia

Benefits for services provided by a registered orthodontist are paid progressively subject to a lifetime limit which accrues at the rate of \$500 per member per policy year to a maximum of \$2,500 per member.

Westfund Dental Centre

Many general dental services provided at Westfund's dental centre are provided at low or no out of pocket cost.

CLASSIC EXTRAS

BENEFITS

Optical

Benefits per member per calendar year are :

- Limit of up to \$200 for Multifocals (complete set or lenses only) or Contact Lenses.
Plus an additional 2 year bonus benefit of \$75 *.

OR

- Limit of up to \$150 for Single Vision or Bifocals (frame and/or lenses.)
Plus an additional 2 year bonus benefit of \$50 *.

***The bonus benefit is available to members who have not claimed any optical benefits in the preceding calendar year and use only a Westfund Classic Eyewear Centre.**

Benefits are only available for sight correction. Benefits can be drawn progressively until limit is fully utilised.

Sunglasses

A benefit of \$50 per member per calendar year is provided for sunglasses purchased through any Westfund Classic Eyewear Centre.

Classic Eyewear Centres

Westfund Classic Eyewear Centres provide a full range of quality benefits including eye tests and a large selection of modern lenses and frames for both spectacles and sunglasses at member prices. Bulk billing of eye examinations is also available.

Other Benefits

	Benefit per Service	Limits per Policy	
		Single	Family
Complementary Therapies			
Acupuncture	\$25	\$150 per year	\$300 per year
Bowen Therapy	\$25	\$150 per year	\$300 per year
Chiropractic / Chiropractic X-Ray	\$25 / \$35	\$150 per year	\$300 per year
Dietician	\$25	\$150 per year	\$300 per year
Home Nursing - up to 6 hours	\$12	\$150 per year	\$300 per year
Home Nursing - over 6 hours	\$48	\$150 per year	\$300 per year
Naturopathy	\$25	\$150 per year	\$300 per year
Occupational Therapy	\$25	\$150 per year	\$300 per year
Orthoptics	\$25	\$150 per year	\$300 per year
Physiotherapy	\$25	\$150 per year	\$300 per year
Podiatry	\$25	\$150 per year	\$300 per year
Remedial Massage / Therapy	\$25	\$150 per year	\$300 per year
Speech Therapy - Initial / Subsequent	\$48 / \$36	\$300 per year	\$588 per year
Overall limit for General Services listed above		\$500 per year	\$1,000 per year
Psychology (Clinical)	\$30	\$60 per year	\$120 per year

CLASSIC EXTRAS

BENEFITS

Other Benefits

	Benefit per Service	Limits per Policy
Single and Family		
Prevention Health Management		
Fitness Centre, Yoga, Vitamins and Weight Loss Programs	-	\$75 per year per Single \$150 per year per Family
Antenatal Classes	-	\$120 lifetime limit
	Benefit per Service	Limits per Member
Hypnotherapy for Smoking Cessation	-	\$250 lifetime limit
Mole Scanning	-	\$30 per calendar year
Hearing Aids		
	-	One claim per member every 5 years accumulates as follows: - \$800 after 5 years membership - \$1300 after 10 years membership - to a maximum of \$1800 after 15 years of membership
Medically Recommended Aids		
Blood Glucose Monitor	-	\$100 per year
Blood Pressure Monitor	-	\$150 per year
Burns Suit	-	\$800 per year
CPap (sleep apnoea) Machine or Oral Appliance for diagnosed Snoring	-	\$500 every 3 years
Mammary Prosthesis	-	\$225 per year
Nebuliser	-	\$110 per year
Orthopaedic Boots	-	\$200 per year
Orthotics	-	\$200 per year
Peak Flow Meter	-	\$35 per year
Surgical Stockings	-	\$120 per year
Tens Machine	-	\$150 every 3 years
Wigs (chemotherapy / medical)	-	\$150 per year
Prescriptions		
	\$50	\$400 per year
Travel		
	12c/km	Capped at \$150 per trip to a maximum of \$300 per year

CLASSIC EXTRAS

BENEFITS

WAITING PERIODS AND 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 General Treatment

General Dental	2 months
Specialist Dental, Major Dental, Orthodontia	12 months
Optical	2 months
Complementary Therapies	2 months
Fitness Centre, Yoga, Vitamins, Weight Loss Programs, Prescriptions, Travel, Hypnotherapy and Mole Scanning	2 months
Medically Recommended Aids	12 months
Hearing Aids	60 months
Antenatal Classes	12 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)

Other Conditions

Physiotherapy/Chiropractic

- Benefits for physiotherapy are only payable for one on one consultations. No Benefits are payable for group consultations.

Non PBS Pharmaceuticals

- No Pharmaceutical Benefit is payable on an item that is available without a prescription.
- A Benefit is only payable on items costing over the standard Pharmaceutical Benefit Scheme (PBS) charge. This is re-set each year as from 1 January.
- Benefits for prescriptions are not payable for:
 - (1) PBS Items supplied under the PBS scheme
 - (2) medicinal preparations available without prescription
 - (3) experimental and clinical trial pharmaceuticals
 - (4) contraceptives or anabolic steroids unless prescribed specifically for the treatment of an illness
 - (5) items which have not been approved for sale in Australia by the authorities that regulate the sale of pharmaceuticals.

CLASSIC EXTRAS

BENEFITS

Orthotics

- To be eligible for an Orthotics Benefit, orthotic items must be supplied and prescribed by a podiatrist or a physiotherapist or be accompanied by a letter of recommendation by a doctor.

Medically Recommended Aids

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

- Benefits for membership with a fitness centre are only payable where:
 - the membership of a fitness centre 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 conditions 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 general practitioner, dietician or Westfund Accredited Fitness Centre.
- Benefits are payable for Vitamins and Minerals listed with Westfund.
- Benefit for Weight Loss Programs are payable only for joining or membership fees.

The documentation should be read carefully and retained.

Any Questions ?

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BRANCH
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Westfund branch