

CLASSIC SILVER

BENEFITS

HOSPITAL TREATMENT

Benefit changes marked (#) effective July 1st 2011
All other information effective 1st April 2011

Private Hospitals

Westfund has agreements 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 eg. Non-Therapeutic Cosmetic Surgery, or if required by the Private Health Insurance Act 2007.

Where no contract exists with a private hospital, benefits are payable at a minimum 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 agreements with Westfund are listed at www.westfund.com.au or details can be obtained from any of our branches.

Public Hospitals

In a public hospital, you will receive cover for accommodation and your choice of doctor.

Medical Expenses

Westfund pays benefits to cover the fees charged by a doctor, surgeon, anaesthetist or other specialist whilst you're in hospital. Medicare pays 75% of the Commonwealth Medical Benefits Schedule (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 has participated in our Access Gap scheme. Please see our website or contact any of our branches for further information on Access Gap. We encourage members to contact us before their scheduled appointment to any referred medical specialist.

Exclusions

Gastric banding, lipectomy and other obesity surgery

Benefits for hospital treatment and other services in connection with gastric banding, lipectomy, and other obesity surgery are **excluded** under this policy.

Assisted Reproductive Services

Benefits for hospital treatment and other services in connection with assisted reproductive services are **excluded** under this policy. Assisted reproductive services are the services listed in MBS items 13200 through 13292 inclusive.

Hip and Knee Replacements

Benefits for hospital treatment and other services in connection with hip and knee replacements are **excluded** under this policy from July 1 2011.

Additional Benefits

Accident

An Accident Benefit is payable where a member is admitted to hospital as the result of an accident. The member must be hospitalised within 7 days of the accident. The benefit payable is **\$100 per night of continuous hospitalisation for a maximum 12 months**. The Accident Benefit is not payable for rehabilitation.

Accommodation

An Accommodation Benefit is payable for costs incurred as the result of boarding at a hospital or nearby motel of one member covered by the same Westfund Policy as the patient where such accommodation is necessary for the well being of the patient. Benefits are paid for the night before admission, for the nights during hospitalisation and the night of discharge. The benefit payable is **\$80 per day to a maximum of \$320 per policy per calendar year**.

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Ambulance

Westfund fully covers the cost of medically necessary ambulance transport in Australia either through covering the cost of State government levies or by covering the account.

Co-Payments

Co-Payments are amounts payable by a member for each day of Hospital Treatment or Hospital-Substitute Treatment. The Co-Payment is either paid by the member or subtracted from any benefit which would otherwise be payable.

Co-Payments apply to this policy as follows:

\$100 per admission for cataract surgery and interocular lens insertion surgery from July 1st 2011.

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 up to a limit per calendar year of \$400 for Single policies and \$800 for all other policies. 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.

Benefits are provided for:

- General Dentistry (most ADA items 011-171),
- Oral surgery (ADA items 311, 314, 322, 323, 324 only),
- Endodontic (ADA items 411-421 only),
- Restorative (ADA items 511-579, items 595-597),
and other services (most ADA items 911-986) provided by a general dentist.

Specialist and Major Dental

Benefits are provided for:

- Surgical extraction of wisdom teeth by an oral surgeon up to a lifetime limit per member of \$1,020. (ADA items 311, 314, 322, 323, 324 only).

Benefits for the following dental services are **excluded** from this policy:

- Periodontics (ADA items 213 – 282),
- Oral Surgery (**except** ADA items 311 - 324)
and Endodontic (**except** ADA items 411 – 421)
- Crowns, Bridges, Implants and Veneers
- Dentures and denture repairs
- Orthodontia

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Westfund Dental Centre

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

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

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Other Benefits

Benefit per Service	Limits per Policy
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Single and Family

Prevention Health Management

Fitness Centre, Yoga, Vitamins and Weight Loss Programs	-	\$75 per year per Single \$150 per year per Family
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Antenatal Classes	-	\$120 lifetime limit
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Benefit per Service	Limits per Member
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Hypnotherapy for Smoking Cessation	-	\$250 lifetime limit
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Mole Scanning	-	\$30 per calendar year
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Medically Recommended Aids

Blood Glucose Monitor	-	\$100 per year
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Blood Pressure Monitor	-	\$150 per year
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Burns Suit	-	\$800 per year
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CPap (sleep apnoea) Machine or Oral Appliance for diagnosed Snoring	-	\$500 every 3 years
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Mammary Prosthesis	-	\$225 per year
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Nebuliser	-	\$110 per year
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Orthopaedic Boots	-	\$200 per year
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Orthotics	-	\$200 per year
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Peak Flow Meter	-	\$35 per year
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Surgical Stockings	-	\$120 per year
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Tens Machine	-	\$150 every 3 years
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Wigs (chemotherapy / medical)	-	\$150 per year
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Prescriptions

\$50	\$400 per year
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Travel

12c/km	Capped at \$150 per trip to a maximum of \$300 per year
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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 Hospital Treatment:

Accident-related	1 day
Psychiatric, Rehabilitation & Palliative care	2 months
Obstetric-related services	12 months
Treatment of a Pre-existing Condition*	12 months
All other services	2 months

* Pre-Existing Condition

A pre-existing condition is an illness or condition, signs or symptoms of which were considered to have been in existence at any time during the 6 months preceding the day on which the member joined Westfund or upgraded to a higher level of cover.

The following waiting periods apply to benefits payable for General Treatment

General Dental	2 months
Specialist Dental and Major Dental	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
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.

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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.

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 ?

PHONE
1300 552 132

EMAIL
enquiries@westfund.com.au

BRANCH
**call into your local
Westfund branch**