

# Members



M A G A Z I N E

A WESTFUND HEALTH INSURANCE PUBLICATION

**Considering paying in advance but want to know more?** See page 2.

Options for keeping my older children covered?  
See page 3.

The rising hospital and medical costs dilemma. See pages 4-7.

**Review your health cover regularly.**  
See page 8.

Your Member Survey results in review.  
See page 9.

**Pay in advance and save!**



Lock in your current premium rate.

*Ask us how you can feel secure against a premium increase.*



"We like to pay our premiums in advance because it's easy. We feel secure knowing we are paid up to 12 months in advance and covered with Westfund Health Insurance. *"Paying in Advance also saves us money."*

Rachael Horton and her family from Lithgow are among the many Westfund members who prefer to pay in advance. For more information on paying in advance and the upcoming private health insurance premium rise, see this special edition members magazine.

**SPECIAL EDITION**

Allow us  
to connect  
with you!



Your Westfund Member Services Team

## Please take the time to update your details with us!

If your family circumstances have changed, whether it be through: **change of address/a new born baby not added to your membership/separation or divorce/adoption of a child/or any other reason**, give us a call and let us know!

Together we can avoid any future problems with regard to your claims.

*Please return this change of details form to:  
Westfund Reply Paid 235 Lithgow NSW 2790*



**Name:** .....

**Member number:** (if known) .....

My new details are provided as follows:

**My contact number(s)**

Home: ( ) .....

Mobile: .....

Work: ( ) .....

**My fax number:** ( ) .....

**My mailing address:** .....

.....  
.....

**My email address:** .....

**Other:** .....

.....

Your personal information is held in the strictest of confidence. It will not be distributed to any other third parties and is solely for use by Westfund in the day to day running of normal business procedures.

Please cut along the dotted line and return to Westfund thank you!





Grahame Danaher  
Westfund Managing Director

## Welcome to the first edition for 2011 of our Westfund Members Magazine.

This special edition contains some very important information on the upcoming premium rises and how Westfund members can lock in their current premium rate for up to 12 months. You will also find enclosed a letter with your relevant health cover listed and your premium increase to take effect from April 1 this year.

The Minister for Health and Ageing recently announced the health fund premium rises which are a result of increasing specialist fees, increases in hospital fees and advances in technology which increases the use of many hospital and medical services. Increasing hospitalisation costs such as prosthetic work, defibrillators and knee and hip replacements are among the procedures that incur substantial costs to our fund. We meet these costs on behalf of our members and whilst Westfund is committed to maintaining premiums at a minimum, we are required to remain financially viable so we can continue to cover the costs of these procedures and many other increasing medical fees.

**Westfund Health Insurance is providing its members with the opportunity to "Pay In Advance" (up to 12 months at the old 2010 premium rate) and remain in advance for a period up to a maximum of 18 months.**

So whether it's 1 month, 6 months or 12 months, you could save on your private health insurance if you pay before April 30. I invite you to read the Pay in Advance section in this magazine and call your local Westfund branch for more information.

Remember that Westfund is a wholly Australian owned and operated company that maintains a "Member Owned" status. This means that profits are held in reserves for the benefits of its members, not shareholders. These reserves are utilised to improve our products and services which include our state of the art dental practice in NSW and our eyewear practices throughout our branch network.

If you would like more information on why premium increases occur you can contact your local branch on **1300 552 132** or email [enquiries@westfund.com.au](mailto:enquiries@westfund.com.au). I hope you will also find the member survey results and various case studies of interest in this edition.

**It also gives me great pleasure to announce that Westfund will soon commence construction of a second preventative focused dental practice in Queensland in the near future.** This facility will come together on our existing East Street Rockhampton site and provide members with the latest in dental technology, free preventative dental care and will service Central Queensland and beyond with affordable oral care. It is through our substantial member reserves that Westfund can provide this facility for the benefit of members.

Thanks to all our members for your ongoing support and I would like to wish everyone the very best for 2011.

Regards  
Grahame Danaher  
Westfund Managing Director

# YOUR FUND

Kathy Bishop from Central Queensland has been a Westfund member for 5 years and prefers to pay her premiums 12 months in advance.



Photo – Kathy Bishop  
and baby Heidi

“We find paying in advance is much more convenient, with our cover, one payment up front will save us around \$170 and then we can forget about any further payments for another twelve months.

I recently had a baby and was very thankful that our premium was paid and I had nothing to worry about. I feel secure and I have saved on my private health insurance.”

## Pay premiums in advance and save!



*Note: Health funds can change the benefits available on your cover at any time, provided they give you reasonable notice of any change. Such changes to benefits will apply to you even if you have paid for your cover in advance.*

### How it works?

Each year health insurance premiums rise to ensure that all health funds are able to meet their obligations to their members, in the face of increasing medical fees and services. One option available to Westfund members is to pay their premiums in advance and lock in their previous year's rate. This is sometimes referred to as *“rate protection”*.

A little bit of forward planning is really all you need to get the benefits associated with paying your premiums in advance. Simply pay 1 month, 6 months or 12 months in advance before April 30 and you will save. The longer the term, the more you will save. Westfund will lock in your 2010 premium rate if you pay before April 30. (before the 2011 premium rise takes affect)

### ‘Pay in Advance’ Advantages

Depending on your level of cover you could save hundreds annually by locking in your previous year's premium. In fact, as a Westfund member, you can be up to a maximum of 18 months in advance. There is also the convenience of having your premiums paid in advance, saving you time and worry about meeting regular payments.

### Act Now!

You can't control the every day rising costs of living but you can control your health insurance premiums. Pay your premiums in advance with Westfund Health Insurance – *it's a smart way to save!*

Offer available until April 30. For terms and conditions contact your local branch or for more information Call:1300 552 132 or email: [enquiries@westfund.com.au](mailto:enquiries@westfund.com.au).

## HOSPITAL AND MEDICAL COSTS

# Plenty of options to keep your kids covered with Westfund

Members with children aged between 18 – 25 years of age will soon receive a letter regarding these dependants. You will then have the opportunity to select one of three options outlined below, to ensure the continuation of your child's cover.

### 1) Student Dependant

As a member of Westfund, your children are entitled to stay on your cover at no extra charge until the age of 25 if they are a full-time or part-time student at School, College or University, TAFE institution or serving an Apprenticeship.

### 2) Extended Family Dependant

If your child does not meet the education criteria, you can choose to upgrade your cover to Classic Gold Extended or Classic Platinum Extended to keep them covered until age 25. Call us on 1300 552 132 for further details.

### 3) New Cover Offer

Your child may decide to transfer to their own membership. They can choose from a range of good value hospital and extras products designed to suit the lifestyle needs of younger members and be eligible for One Month Free premiums\* on their new cover. To find out more, please call 1300552 132. \*excludes Ambulance Cover.

## Need any help?

Dial 1300 552 132 OR you can email us at:  
[enquiries@westfund.com.au](mailto:enquiries@westfund.com.au)

There are no automated voice machines at Westfund. Your call will be answered personally, Monday to Friday 9am to 5pm, by one of our friendly, trained staff.

We believe our members deserve prompt, personal and professional service. Should you have any membership enquiries, please pick up the phone and dial 1300 552 132 or you can email us at: [enquiries@westfund.com.au](mailto:enquiries@westfund.com.au)

Westfund replies to all enquiries received through our enquiries emails on a daily basis Monday to Friday.

Our Member Services staff will reply to your on-line enquiry promptly, thoroughly and in a professional manner. If you prefer to use electronic communication, then [enquiries@westfund.com.au](mailto:enquiries@westfund.com.au) is the medium for you. Alternatively, you can also find certain information on our website at [www.westfund.com.au](http://www.westfund.com.au).



# HOSPITAL AND MEDICAL COSTS

## **The rising hospital and medical costs dilemma**

The increased use of our health services has an impact on premiums as health insurers endeavour to meet these costs. Increases in specialist charges continues to be a factor, according to the latest Westfund member survey, with nearly 80% of respondents believing the level of specialist charges were high or excessive. *The full survey can be found later in this magazine.*

Our ageing population, a rising obesity rate and smoking related diseases are some of the other factors that continue to put pressure on our health system, as many more Australians seek medical assistance. Obesity is a world wide pandemic with associated direct and non direct health care costs. The United Kingdom in 2007 spent well over \$6 billion on obesity related medical costs. According to AMA figures (2005), obesity costs the Australian economy over \$21 billion a year and continues to rise.

Advances in medical technology, particularly with new prosthesis and medical procedures and the cost of hospitalisation, has also seen an increase in medical claims.

**Westfund's total yearly claims are over 100 million dollars and are rising at nearly 10% each year.**

*On the following pages you can examine our top 15 claims from January to December 2010.*



## **Westfund's preventive health initiative**

Westfund Health Insurance is currently embarking on a preventative health management initiative which will help address poor health outcomes by assisting in the management of chronic disease and providing preventative health programs and information for its members.

It is hoped these measures will mean less hospitalisations and an improvement in the health of fund members in the future.

# HOSPITAL AND MEDICAL COSTS

## Case Study One

49 year old female 34 days in hospital.

Hospital Costs:	\$109,174.24
Benefit:	\$109,174.24

## Heart Operation

Medical Costs:	\$30,406.55
Medicare Benefit:	\$13,633.50
Westfund Benefit:	\$9,880.65

## Case Study Two

57 year old male 22 days in hospital.

Hospital Costs:	\$89,948.00
Benefit:	\$89,948.00

## Spinal Fusion

Medical Costs:	\$10,830.29
Medicare Benefit:	\$6,468.95
Westfund Benefit:	\$4,361.34

## Case Study Three

49 year old female 103 days in hospital.

Hospital Costs:	\$81,951.30
Benefit:	\$81,951.30

## Hip Replacement and Infection

Medical Costs:	\$18,150.71
Medicare Benefit:	\$8,719.50
Westfund Benefit:	\$7,408.41

## Case Study Four

50 year old male 2 days in hospital.

Hospital/Prosthetic Costs:	\$64,261.00
Benefit:	\$64,261.00

## Cardiac Defibrillator

Medical Costs:	\$5,998.70
Medicare Benefit:	\$3,337.25
Westfund Benefit:	\$2,661.45

## Case Study Five

53 year old male 2 days in hospital.

Hospital/Prosthetic Costs:	\$63,820.00
Benefit:	\$63,820.00

## Cardiac Defibrillator

Medical Costs:	\$3,717.15
Medicare Benefit:	\$2,122.95
Westfund Benefit:	\$1,593.20

# HOSPITAL AND MEDICAL COSTS

## Case Study Six

29 year old male 17 days in hospital.

Hospital Costs: .....	\$57,044.70
Benefit: .....	\$57,044.70

### Spinal Fusion Operation

Medical Costs: .....	\$16,259.80
Medicare Benefit: .....	\$5,756.80
Westfund Benefit: .....	\$4,761.76

## Case Study Seven

48 year old female 36 days in hospital.

Hospital Costs: .....	\$52,072.40
Benefit: .....	\$52,072.40

### Spinal Fusion Operation

Medical Costs: .....	\$31,752.84
Medicare Benefit: .....	\$14,202.85
Westfund Benefit: .....	\$10,827.78

## Case Study Eight

54 year old male 11 days in hospital.

Hospital Costs: .....	\$56,568.40
Benefit: .....	\$56,568.40

### Heart Operation

Medical Costs: .....	\$37,019.19
Medicare Benefit: .....	\$2,158.59
Westfund Benefit: .....	\$1,550.60

## Case Study Nine

42 year old female 9 days in hospital.

Hospital Costs: .....	\$49,454.48
Benefit: .....	\$49,454.48

### Spinal Fusion Operation

Medical Costs: .....	\$12,613.85
Medicare Benefit: .....	\$4,454.30
Westfund Benefit: .....	\$3,429.75

## Case Study Ten

55 year old female 13 days in hospital.

Hospital Costs: .....	\$47,837.80
Benefit: .....	\$47,837.80

### Spinal Procedures

Medical Costs: .....	\$9,141.81
Medicare Benefit: .....	\$4,207.15
Westfund Benefit: .....	\$4,744.06

# HOSPITAL AND MEDICAL COSTS

## Case Study Eleven

44 year old female 10 days in hospital.

Hospital Costs: .....	\$48,687.90
Benefit: .....	\$48,687.90

## Spinal Fusion Operation

Medical Costs: .....	\$16,642.41
Medicare Benefit: .....	\$3,561.40
Westfund Benefit: .....	\$1,934.16

## Case Study Twelve

20 year old male 10 days in hospital.

Hospital Costs: .....	\$41,238.15
Benefit: .....	\$41,238.15

## Cardiac Valve Operation

Medical Costs: .....	\$20,236.20
Medicare Benefit: .....	\$9,866.15
Westfund Benefit: .....	\$10,370.05

## Case Study Thirteen

24 year old male 10 days in hospital.

Hospital Costs: .....	\$35,082.85
Benefit: .....	\$35,082.85

## Cardiac Valve Operation

Medical Costs: .....	\$13,430.20
Medicare Benefit: .....	\$6,839.20
Westfund Benefit: .....	\$6,560.92

## Case Study Fourteen

56 year old male 36 days in hospital.

Hospital Costs: .....	\$33,770.76
Benefit: .....	\$33,598.76

## Prostate Operation

Medical Costs: .....	\$18,285.65
Medicare Benefit: .....	\$9,273.50
Westfund Benefit: .....	\$7,869.20

## Case Study Fifteen

45 year old male 19 days in hospital.

Hospital Costs: .....	\$34,985.50
Benefit: .....	\$33,598.76

## Anurism Operation

Medical Costs: .....	\$21,147.50
Medicare Benefit: .....	\$10,493.50
Westfund Benefit: .....	\$9,538.05

# UPGRADE YOUR COVER



## Review Your Health Cover

### Why do I need to consider Upgrading?

Westfund Health Insurance provides a range of good value for money health covers to suit your budget and lifestyle but it's very important to review your health cover regularly to ensure your needs are met. We realise you are busy and can often forget about changes in your life, like getting married, having children or perhaps your children are leaving home. These are important life stages and it's important to look after your health and make sure you are appropriately covered with your health insurance.

Westfund encourages all members to consider upgrading their health cover as they grow older and these changing life stages occur. It's important you get the most out of your cover and have the peace of mind that Westfund Health Insurance provides.

### Choose the Cover that's right for you

If you feel your health cover is no longer adequate and need to upgrade or you need to find a lower cost cover, simply call your local branch on: 1300 552 132 or Email: [enquiries@westfund.com.au](mailto:enquiries@westfund.com.au)

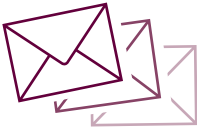
*We'll find the cover that's right for you!*

Westfund understands that members like choice and we have a great range of covers available to suit your budget and lifestyle. Perhaps you are considering a family? Now is the time to review your health insurance needs to ensure you are properly covered in future. You may be looking for a lower cost cover or paying for benefits you no longer use... connect with us and let Westfund maximise your value for money.



**Testimonial:** During the last 2 years we have had numerous unexpected operations and hospital stays, recently I was hospitalised for long periods as the result of an accident. Our Gold membership has covered us fully and the Accident cover I received was a godsend. Through all this the Westfund staff have been helpful, professional and supportive and our Westfund membership gives us comfort and peace of mind. Thank you!

Mr Kerry McLoughlin - Springwood NSW



# Member Survey

## FEEDBACK

Thank you to all those who completed the recent Members Magazine Survey, sent out with the Dec 2010 edition. These surveys are an important form of communication and provide an opportunity for members to inform Westfund of any areas in the fund that may be improved.

It also assists in assessing the value of our Members Magazine and the level of specialist charges each year. The information gathered is analysed to develop the Fund for the benefit of its members.

From the 33,000 surveys sent out we received many informative responses. With the majority of our membership based in regional Australia our members continue to see our best attributes as offering good value for money health insurance, locally owned and operated and that we continue to maintain our member owned status. Westfund will examine all comments, both positive and negative and use them to assist in decision making processes.

**Graph A** shows members thoughts on the level of specialist charges. As the graph indicates, 78.2% of respondents felt specialist charges were high to excessive. Only 18.1% were comfortable with the level of specialist charges.

**Graph B** demonstrates the value of our Members Magazine with 84.9% saying it offers good to excellent value. Westfund will continue the Members Magazine with relevant, informative and entertaining content.

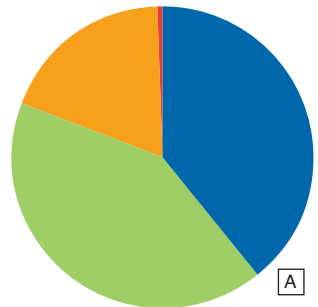
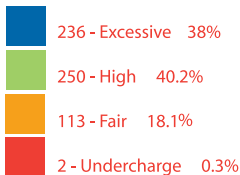
Please take the time to complete any future surveys when they are conducted, either through our Members Magazine or via our website at [www.westfund.com.au](http://www.westfund.com.au). It's your fund and your chance to have a say.

We appreciate your feedback.

How do you feel about the level of specialist charges?

Total surveys = 621

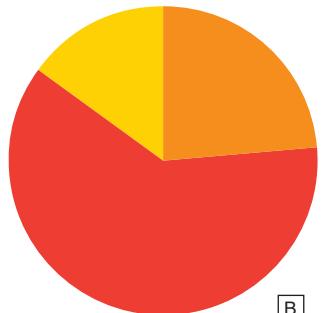
What members say:



Do you feel the Members Magazine is of any value to you?

Total surveys = 621

What members say:



# Our Branch Network

## New South Wales Branches

- 1 **Lithgow\*** 120 Main Street NSW 2790
- 2 **Bathurst** Shop 4A Stockland Mall  
William Street 2795
- 3 **Dubbo\*** Shop 4 Riverdale Shopping Centre  
49-65 Macquarie Street 2830
- 4 **Mudgee** Shop 2 102 Church Street 2850
- 5 **Orange\*** 179 Summer Street 2800
- 6 **Wollongong** 95 Crown Street 2500

## Agencies

### Agencies NSW

- 1 Katoomba
- 2 Rylstone
- 3 Parkes

## Queensland Branches

- 1 **Townsville** Shop 6, Building G Domain Central  
103 Duckworth Street  
Garbutt QLD 4814
- 2 **Rockhampton\*** 127 East Street 4700
- 3 **Mackay\*** Shop 2200B Caneland Central  
Mangrove Road 4740
- 4 **Moranbah\*** Shop 8 Moranbah Shopping Centre  
St Francis Drive 4744
- 5 **Emerald\*** Shop 9 Emerald Village  
Shopping Centre 4720  
Hospital Road

### Agencies QLD

- 1 Dysart
- 2 Blackwater
- 3 Biloela
- 4 Gladstone



*A Westfund Eyewear Practice is also located at this branch\**

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A not for profit health fund.



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