

# Choice Extras Policy Summary



Welcome to Feel Good Cover.

Health insurance that doesn't just do its job, but adds an extra level of care.

## Why Westfund?



We help people  
make sense  
of health care



We provide quality  
products with a  
proven track record



We're a not-for-profit  
that helps you get the  
most from your cover



We're proudly  
Australian owned  
and operated

## This Extras Cover includes:

- ✓ No out-of-pocket costs for selected preventative dental services at any Westfund or Provider of Choice dentist.<sup>#</sup>
- ✓ Extended\* and Disability Dependant<sup>^</sup> cover options available.
- ✓ No gap glasses and an extra member benefit for prescription glasses and contacts purchased at a Westfund Eye Care Centre.<sup>#</sup>
- ✓ Unlimited emergency ambulance cover and \$5,000 per member for non-emergency ambulance trips.
- ✓ Cover for our full range of services including dental, optical, physio, chiro and other therapies.
- ✓ Benefits for extras that help you manage your health, like gym memberships, vitamins and preventative health checks.

## Who should love this cover

Mid-level Extras health insurance designed to help young adults and growing families to get more value from their membership. With the flexibility of grouped benefits, you can choose where to spend your limit across services like vitamins, hypnotherapy, chiro, physio, massage and more.



\* Dependants up to 31 stay covered if unmarried or not in a bona fide domestic relationship.

<sup>^</sup> A dependant with a disability is a person who is over the age of 31 and participates in the National Disability Insurance Scheme (NDIS) and holds an active NDIS plan.

<sup>#</sup> Annual limits and waiting periods apply.

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Please read this policy summary carefully and retain. For more policy information, definitions and claiming requirements please refer to **Westfund's Membership Terms & Conditions** which can be downloaded at [www.westfund.com.au/terms-conditions](http://www.westfund.com.au/terms-conditions) or by calling Westfund on 1300 937 838. Our Privacy Policy and Complaints Resolution Policy as well as information about the Code of Conduct and Commonwealth Ombudsman are also included in our Membership Terms & Conditions.

Find a registered provider from our Provider of Choice Network or use your own provider after reviewing our provider recognition criteria at [www.westfund.com.au/find-a-provider/](http://www.westfund.com.au/find-a-provider/)

## Treatments covered by this policy

Service		Waiting Period	Item Limit			Annual Group Limit	Additional Information
General Dental	Treatments include:	2 months	Percentage based benefit up to annual group limit. Benefits for some of the common General Dental Services are:			\$800 per member combined limit for General and Major Dental	Service limits per member per calendar year may apply.  Some common limits include: 151- 1 service; 012- 2 services; 114, 121- 4 services; 022- 4 services per day, up to 8 services.
	Diagnostic & Preventive		Service & Item Number	Provider of Choice	General Dentist		
	Fillings		Periodic Oral Exam 012	Benefits fully cover the cost of these services	50%		
	Extractions		X-ray 022		50%		
			Scale & Clean 114		50%		
			Fluoride Treatment 121		50%		
			Mouthguard 151	50%			
			Surgical Tooth Extraction 322	50%	50%		
			Filling 533	50%	50%		
Major Dental	Treatments include:	12 months	Percentage based benefit up to annual group limit. Benefits for some of the common Major Dental Services are:			\$800 per member combined limit for General and Major Dental	Service limits per member per calendar year may apply.
	Periodontics		Service & Item Number		Benefit		
	Oral Surgery		Frenectomy 391		50%		
	Endodontics		Root canal treatment – one canal 417		50%		
	Veneers, Crowns		Full crown - veneered 615		50%		
	Bridges, Implants		Bridge pontic - per pontic 643		50%		
	Dentures		Complete upper & lower dentures 719		50%		
	Maxillofacial Prosthetics						
	Dental Item Numbers		General Dental		Diagnostic services (items 011-091), Preventive, Prophylactic and Bleaching services (items 111-171), Extractions (items 311-324), Restorative services (items 511-525, 531-535, 541-555, 571-579, 595-598), General services (items 911-972) and Miscellaneous (items 981-982, 985-999)		
Major Dental		Periodontics (items 213-251), Oral Surgery (items 331-399), Endodontics (items 411-459) and Prosthodontics: crowns, bridges, veneers, implants, dentures and maxillofacial prosthetics (items 526, 536, 556, 586-588, 611-790)					
Optical	Frames	2 months	100%			\$200 per member at External Optical Providers	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					\$250 per member at Westfund Eye Care Centres	Higher benefit available at Westfund Eye Care Centres only.
	Sunglasses	\$50 per member	Must be purchased through a Westfund Care Centre or selected Provider of Choice providers.				

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Service		Waiting Period	Item Limit	Annual Group Limit	Additional Information	
Other Therapies	Physiotherapy-Group/Individual Service	2 months	50%	\$400 per member combined limit for Other Therapies, Health Management and Preventative Health	Two chiropractic x-rays per member per calendar year	
	Exercise Physiology-Group/Individual Service					
	Chiropractic					
	Chiropractic X-ray					
	Osteopathic					
	Remedial Massage & Myotherapy					
	Acupuncture & Chinese Herbalism					
	Dietetics & Nutrition-Group/Individual Service					
	Home Nursing					
	Vision (Eye) Therapy					
	Occupational Therapy-Group/Individual Service	12 months for surgical treatment by a Podiatrist				
	Clinical Psychology & Counselling-Group/Individual Service					
	Speech Therapy-Group/Individual Service					
	Podiatry Surgical Treatment					
Health Management	Fitness Centre	2 months				Fitness, Weight Loss, Virtual Gastric Banding, Mental Health 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 <a href="http://www.westfund.com.au/forms-downloads/">www.westfund.com.au/forms-downloads/</a>
	Aquatic Programs					
	Mental Health Programs					
	Weight Loss Programs					
	Virtual Gastric Banding					
	Diabetes Education					
	Vitamins					
	Omega 3					
	Probiotics					

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Service		Waiting Period	Item Limit	Annual Group Limit	Additional Information
Preventative Health	Preventative Health Tests	Bone Density Test	50%	\$400 per member combined limit for Other Therapies, Health Management and Preventative Health	The health test must be recommended by a Medicare Registered Practitioner and cannot be Medicare claimable.
		Bowel Testing Kit			
		Calcium Score			
		Chronic Disease Health Screen			
		Mammogram			
		Mole Scan			
		Thin Prep Pap Test			
	Ear and Eye Health Checks	Audiology Tests			The health check must be provided by a recognised provider and cannot be Medicare claimable.
		Eye Health Tests			Eye Health Tests include but is not limited to Optical Coherence Tomography, Retinal Photography and Corneal Topography.
	Antenatal Classes and pre/postnatal consultations		12 months		Includes Lactation Consultation and Post-Partum Assessments.
	Hypnotherapy				
	Chronic Disease Association Fees		2 months		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 (NAPWA), Lupus Association of Australia, Stoma Associations (Ostomy/Colostomy), Myasthenia Gravis Associations.

## 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.
Non-Emergency Patient Transport	2 months	100%	\$5,000 per member	Ambulance services not available under this policy: - Inter-hospital transfers between public hospitals - Member requested ambulance transport e.g. to be closer to home/family.

Need to get in touch? We're only a click or call away.



Call us 1300 937 838  
Monday – Friday  
8am – 5pm (AEST)



Connect online  
enquiries@westfund.com.au  
westfund.com.au



Visit a Care Centre  
Our Care Centres are located  
across regional NSW and QLD