

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.[#]
- ✓ Extended* and Disability Dependant[^] cover options available.
- ✓ No gap glasses and an extra member benefit for prescription glasses and contacts purchased at a Westfund Eye Care Centre.[#]
- ✓ 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.

[^] 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.

[#] Annual limits and waiting periods apply.

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Treatments covered by this policy

	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. Benefits are only payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).
	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				
	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 www.westfund.com.au/forms-downloads/
	Aquatic Programs				
	Mental Health Programs				
	Weight Loss Programs				
	Virtual Gastric Banding				
	Diabetes Education				
	Vitamins				
	Omega 3				
	Probiotics				

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Treatments covered by this policy

Service		Waiting Period	Item Limit	Annual Group Limit	Additional Information	
Preventative Health	Preventative Health Checks		50%	\$400 per member combined limit for Other Therapies, Health Management and Preventative Health	The health check must not be Medicare claimable. Preventative Health Checks include but are not limited to cancer, cardiac, musculoskeletal or chronic disease screening checks.	
	Ear and Eye Health Checks	Audiology Tests	2 months		50%	The health check must be provided by a recognised provider and cannot be Medicare claimable. Eye Health Tests include but are not limited to Optical Coherence Tomography, Retinal Photography and Corneal Topography.
		Eye Health Tests				
		Optical Digital Centration			\$20	Only claimable at Westfund Eye Care Centres.
	Antenatal Classes and pre/postnatal consultations	12 months				Includes Lactation Consultation and Post-Partum Assessments.
	Hypnotherapy					
Chronic Disease Association Fees	2 months	50%		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, 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