

Essential Pro 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.*
- ✓ Kids up to 25 stay covered^.
- ✓ 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 suited to people wanting key services such as optical, general dental, physiotherapy and chiropractic. Plus, benefits for extras to help you manage your health like gym memberships, vitamins, preventative health checks and a limited range of health aids.

Product closed to new members.



*Annual limits and waiting periods apply.

^Dependants stay covered if unmarried or not in a bona fide domestic relationship.

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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 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/

Treatments covered by this policy

Service		Waiting Period	Item Limit	Annual Group Limit	Additional Information															
General Dental	Treatments include: Diagnostic & Preventive Fillings Extractions	2 months	Set item benefits depending on item number. Benefits for some of the common General Dental Services are:	Single Policy \$400 combined limit for General and Major Dental or Couple/Family Policy \$800 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.															
			<table border="1"> <thead> <tr> <th>Service & Item Number</th> <th>Provider of Choice</th> <th>General Dentist</th> </tr> </thead> <tbody> <tr> <td>Periodic Oral Exam 012</td> <td rowspan="5">Benefits fully cover the cost of these services</td> <td>\$28.00</td> </tr> <tr> <td>X-ray 022</td> <td>\$20.00</td> </tr> <tr> <td>Scale & Clean 114</td> <td>\$61.00</td> </tr> <tr> <td>Fluoride Treatment 121</td> <td>\$24.00</td> </tr> <tr> <td>Mouthguard 151</td> <td>\$83.00</td> </tr> <tr> <td>Surgical Tooth Extraction 322</td> <td>\$128.00</td> <td>\$128.00</td> </tr> <tr> <td>Filling 533</td> <td>\$86.00</td> <td>\$86.00</td> </tr> </tbody> </table>			Service & Item Number	Provider of Choice	General Dentist	Periodic Oral Exam 012	Benefits fully cover the cost of these services	\$28.00	X-ray 022	\$20.00	Scale & Clean 114	\$61.00	Fluoride Treatment 121	\$24.00	Mouthguard 151	\$83.00	Surgical Tooth Extraction 322
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Surgical Tooth Extraction 322	\$128.00	\$128.00																		
Filling 533	\$86.00	\$86.00																		
Major Dental	Treatments include: Periodontics Endodontics	12 months	Set item benefits depending on item number. Benefits for some of the common Major Dental Services are:		Service limits per member per calendar year may apply.															
Dental Item Numbers	General Dental		Diagnostic services, Preventive, Prophylactic and Bleaching services (items 011-014, 016-171), Extractions (items 311-324), Restorative services (items 511-525, 531-535, 541-555, 571-579, 595-598), General services and Miscellaneous (items 911-945, 961-982, 986)																	
	Major Dental		Periodontics (items 223-239, 242-247) and Endodontics (items 411-421)																	

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Service		Waiting Period	Item Limit	Annual Group Limit		Additional Information
Optical	Frames	2 months	100%	\$250 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			or		
	Bifocal Lenses			\$295 per member at Westfund Eye Care Centres		Higher benefit available at Westfund Eye Care Centres only.
	Multifocal Lenses					
	Contact Lenses					
	Sunglasses		100%	\$50 per member		Must be purchased through a Westfund Care Centre or selected Provider of Choice providers.
Service		Waiting Period	Item Limit	Annual Group Limit		Additional Information
				Single	Couple/Family	
Other Therapies	Physiotherapy	2 months	\$7 per group service or \$25 per individual service	\$150	\$300	Two chiropractic x-rays per member per calendar year
	Exercise Physiology		\$7 per group service or \$25 per individual service			
	Chiropractic		\$25 per individual service			
	Chiropractic X-ray		\$40 per x-ray	\$150	\$300	
	Osteopathic		\$25 per individual service			
	Remedial Massage & Myotherapy		\$25 per individual service	\$150	\$300	
	Acupuncture & Chinese Herbalism		\$25 per individual service	\$150	\$300	
	Dietetics & Nutrition		\$7 per group service or \$30 per individual service	\$150	\$300	
	Home Nursing (up to 6 hrs/over 6 hrs)		\$12/\$48 per individual service	\$150	\$300	
	Vision (Eye) Therapy		\$25 per individual service	\$150	\$300	
	Occupational Therapy	\$7 per group service or \$40 per individual service	\$150	\$300		
	Podiatry Surgical Treatment	\$25 per individual service 100%	\$150	\$300		
	Clinical Psychology	\$25 per group service or \$25 per individual service	\$150	\$300	Benefits are payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).	
	Psychometric/Learning assessment	\$100 per individual service				
	Speech Therapy (initial/subsequent)	\$36 per group service or \$48/\$36 per individual service	\$300	\$588		

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Service		Waiting Period	Item Limit	Annual Group Limit (unless otherwise stated)	Additional Information	
Prescriptions, Injections, Vaccinations	For Private, Non-PBS and Non-NHS prescriptions	2 months	\$50 per prescription for the amount that exceeds the PBS co-payment	\$400 per member	Doctor letter required in some instances (see Membership Terms and Conditions)	
Health Management	Fitness Centre	2 months	100%	Single Policy \$75 or Couple/Family Policy \$150	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						
Preventative Health	Preventative Health Tests	2 months	100%	\$60 per member	The health test must be recommended by a Medicare Registered Practitioner and cannot be Medicare claimable.	
						Bone Density Test
						Bowel Testing Kit
						Calcium Score
						Chronic Disease Health Screen
						Mammogram
						Mole Scan
	Thin Prep Pap Test					
	Ear and Eye Health Checks	2 months	\$80	\$100 per member	The health check must be provided by a recognised provider and cannot be Medicare claimable. Eye Health Tests include but is not limited to Optical Coherence Tomography, Retinal Photography and Corneal Topography.	
						Audiology Tests
Eye Health Tests						
Antenatal Classes and pre/postnatal consultations		12 months	100%	\$120 per policy	Includes Lactation Consultation and Post-Partum Assessments.	
Hypnotherapy		2 months	100%	\$250 per member lifetime limit		

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Treatments covered by this policy

	Service	Waiting Period	Item Limit	Claimable Period per member	Letter of recommendation	Additional Information	
Health Aids and Appliances	Blood Glucose Monitor	12 months	\$100	Calendar Year	No	Benefit available for hire and purchase fees.	
	Blood Pressure Monitor		\$150	Calendar Year	No		
	Cardiac Monitor				Lifetime letter	Letter of recommendation or Health Management Declaration Claim Form not required if Health Aids & Appliances are purchased from a Medicare Registered Practitioner.	
	Braces		\$120	Calendar Year	Every Calendar Year		
	Compression Garments/Devices				Lifetime letter		
	Burn Suits		\$800	Calendar Year	Every Calendar Year		
	INR Monitor		\$200	Every two years	Lifetime letter		Health Management Declaration Claim Form available to download at www.westfund.com.au/forms-downloads/
	Mammary Prostheses and Brassieres		\$225	Calendar Year	Lifetime letter - unless relevant hospitalisation is recorded with Westfund		
	Respiratory Aids		\$110	Calendar Year	Lifetime letter		Respiratory Aids include Spacer Devices, Mucus Clearing Devices, Nebuliser & Peak Flow Meters.
	Custom Made Orthopaedic Boot		\$200	Calendar Year	Every Calendar Year		
	Custom Made/Preformed Orthotics		\$200	Calendar Year	Every Calendar Year		Benefits for a maximum of two orthotic models/impressions are combined under the orthotics benefit.
	Wigs		\$150	Calendar Year	Lifetime letter - unless relevant hospitalisation is recorded with Westfund		

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