

# Silver Hospital Policy Summary



## Welcome to Feel Good Cover.

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

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.

## 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 Hospital Cover includes:

- ✓ Access to one of Australia's largest network of contracted private hospitals
- ✓ No excess for private hospital admissions because of an accident
- ✓ Extended\* and Disability Dependant^ cover options available
- ✓ No excess for dependants
- ✓ Age-Based Discounts for Adults under 30 to save on their hospital premiums

This is an eligible Age-Based Discount policy and Retained Age-Based Discount policy

- ✓ Unlimited emergency ambulance cover and \$5000 per member for non-emergency ambulance trips

## Who should love this cover

Mid-level Hospital cover that covers a broad range of treatments, including heart and vascular system as well as back, neck & spine. Health insurance suited to people who want a good level of cover without the added cost of pregnancy and birth or joint replacements.



\* Dependants up to 31 stay covered if unmarried or not in a bona fide domestic relationship. Extended cover option not available on nil excess cover; dependants stay covered up to 25.

^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. Disability Dependant cover option not available on nil excess cover; dependants stay covered up to 25.

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We'll pay benefits under your hospital cover on treatments that are part of an admitted episode of care. Benefit amounts depend on whether the treatment is covered, restricted or excluded from your policy. We recommend you always check with us prior to going to hospital to ensure you are covered and to check any out-of-pockets or excess that may apply.

## Treatments covered by this policy

- ✓ Back, neck and spine
- ✓ Blood
- ✓ Bone, joint and muscle
- ✓ Brain and nervous system
- ✓ Breast surgery (medically necessary)
- ✓ Chemotherapy, radiotherapy and immunotherapy for cancer
- ✓ Dental surgery
- ✓ Diabetes management (excluding insulin pumps)
- ✓ Digestive system
- ✓ Ear, nose and throat
- ✓ Eye (not cataracts)
- ✓ Gastrointestinal endoscopy
- ✓ Gynaecology
- ✓ Heart and vascular system
- ✓ Hernia and appendix
- ✓<sup>R</sup> Hospital psychiatric services
- ✓ Implantation of hearing devices
- ✓ Joint reconstructions
- ✓ Kidney and bladder
- ✓ Lung and chest
- ✓ Male reproductive system
- ✓ Miscarriage and termination of pregnancy
- ✓ Pain management
- ✓ Palliative care
- ✓ Plastic and reconstructive surgery (medically necessary)
- ✓ Podiatric surgery (provided by a registered podiatric surgeon)<sup>^</sup>
- ✓ Rehabilitation
- ✓ Skin
- ✓ Tonsils, adenoids and grommets

## Treatments not covered by this policy (excluded)

- ✗ Assisted reproductive services
- ✗ Cataracts
- ✗ Dialysis for chronic kidney failure
- ✗ Insulin pumps
- ✗ Joint replacements
- ✗ Pain management with device
- ✗ Pregnancy and birth
- ✗ Sleep studies
- ✗ Weight loss surgery

## Your cover explained

### ✓ Covered

We will pay benefits towards your hospital treatment. This may include hospital accommodation, theatre fees, medical devices and human tissue products, pharmaceuticals and any medical fees related to your admission.

### ✓<sup>R</sup> Restricted Services

We pay to a certain limit towards your hospital treatment. We will not fully cover the cost of a private room in a public hospital or any room in a private hospital. If you are admitted to a private hospital for restricted services, you will need to pay out-of-pocket costs.

### ✗ Excluded

We don't cover any benefits towards your hospital treatment. If you choose to proceed as a private patient, you will have large out-of-pocket costs.

### Hospital Cover

We have contracts with private hospitals throughout Australia to cover theatre fees and hospital accommodation costs for most procedures. When there is no contract, we pay up to a default benefit (set by the Government) and you may have large out-of-pocket costs. You can view our contracted private hospitals at [www.westfund.com.au/find-a-provider/](http://www.westfund.com.au/find-a-provider/) or give us a call on 1300 937 838 for more information.

As a **private patient in a public hospital**, you will be covered for hospital accommodation and your choice of doctor, from doctors with a right to practice at that hospital.

Where a treatment is covered or restricted on your policy, benefits are also payable for;

- Medical Devices and Human Tissue Products: up to the approved benefits outlined in the prescribed list of Medical Devices and Human Tissue Products.

- Pharmaceuticals: for all Pharmaceutical Benefits Scheme (PBS) listed drugs that are administered according to the PBS approved indications.

- Medical fees charged by your doctor while you are in hospital, as well as common and support services such as anaesthetic, pathology and radiology related to your admission. As long as a Medicare Benefits Schedule (MBS) item number applies to those services and a Medicare benefit is payable.

Our **Access Gap Cover Scheme** helps members with hospital cover to eliminate or reduce out-of-pocket expenses for medical gap payments. Your doctors can choose on a case-by-case basis whether to participate in the Access Gap Cover Scheme so it's important to ask your doctor before beginning treatment. Visit [www.westfund.com.au/find-a-provider/](http://www.westfund.com.au/find-a-provider/) or give us a call on 1300 937 838 for more information.

<sup>^</sup> Limited benefits apply for podiatric surgery provided by a registered podiatric surgeon. Westfund will pay a benefit towards your hospital accommodation and up to the approved benefits outlined in the prescribed list of medical devices and human tissue products. No benefit is payable towards theatre fees, pharmaceuticals or medical fees related to your admission.

## Excess options:

- ✓ Excess options (per member per calendar year) – choose from Nil\* \$250, \$500 or \$750 excess
- ✓ No excess for dependants
- ✓ No excess for accidents when admitted to a private hospital

Your excess explained: Your chosen excess is an amount payable per member per calendar year for admissions into hospital. The excess is paid before a Westfund benefit is payable for hospital treatment.

\*Nil excess closed to new members

## Accommodation and Travel

| Service  | Waiting Period | Item Limit   | Additional Information  |
|--|----------------|--|---|
| Accommodation Benefit  | 12 months      | Benefits are available per policy per calendar year.   |   |
|  |                | Night Accommodation  | Benefit   |
|  |                | Night 1-4  | \$50 per night  |
|  |                | Nights 5 +   | \$20 per night  |
| Inpatient Travel Benefit   | 12 months      | Up to \$100 per admission. Benefits will be paid on a grouped kilometre basis, in excess of 150 kilometres round trip from the member's home locality to the locality of the hospital. | This benefit is limited to one service per member per episode of hospitalisation. |
| To be eligible for the Accommodation or Inpatient Travel Benefit, you must be admitted as a private patient in a public or private hospital. |                |  |   |

## Health and Wellbeing Programs

| Chronic Disease Management Programs   | Waiting Period                               | Additional Information  |
|---|--|---|
| Cancer Support Program  | 12 months                                    | Personalised digital cancer support program to help maintain physical and mental wellness |
| Weight Management Programs  | 12 months                                    | Manage your chronic condition or get support to make lifestyle changes                    |
| Hospital-Substitute Treatment   | Waiting Period                               | Additional Information  |
| Rehabilitation at Home  | Refer to hospital waiting period table below | Have the option of doing that all-important rehabilitation out of hospital                |
| Hospital Care at Home   |  | Recover sooner in the privacy of your home  |
| Additional eligibility criteria apply for the above programs, please visit <a href="http://www.westfund.com.au/health-insurance/health-wellbeing-programs/">www.westfund.com.au/health-insurance/health-wellbeing-programs/</a> for more information. |  |   |

## Hospital waiting periods

| Waiting Period | Service   |
|----------------|---|
| 1 day          | Accident-related hospitalisation  |
| 2 months       | Hospital psychiatric services, Palliative care and Rehabilitation   |
| 12 months      | Treatment of a pre-existing condition<br>A pre-existing condition is an illness or condition for which in the opinion of a medical practitioner appointed by Westfund, signs or symptoms existed during the six months before the day you joined Westfund or upgraded to a higher level of cover. |
| 2 months       | All other hospitalisations not listed above   |

## 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:<br>- Inter-hospital transfers between public hospitals<br>- 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](mailto:enquiries@westfund.com.au)  
[westfund.com.au](http://westfund.com.au)



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Our Care Centres are located  
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