



Silver Plus Family 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 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.

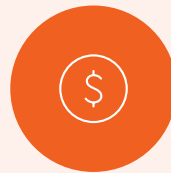
Why it feels good to be a Westfund member.



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 Cover includes:

- ✓ Access to one of Australia's largest networks of contracted private hospitals and providers.
- ✓ No excess for accident-related hospital admissions and no excess for dependants.
- ✓ Flexible extras cover with % back on key services like dental, optical and allied health.
- ✓ Optical benefits with no sublimit.
- ✓ Designed for real-life use - covering everyday health needs as well as major life events.
- ✓ Age-Based Discounts available for eligible younger members to help reduce premiums.
- ✓ Emergency ambulance cover, plus benefits for non-emergency transport where required.

Who should love this cover

Individuals, couples and growing families who want confidence and support through life's big milestones - whether that's planning for a baby, preparing for the future, or managing everyday health needs.

This cover is suited to those looking for a simple, all-in-one option that combines hospital and extras, helping reduce out-of-pocket costs while providing access to quality care when it matters most.

It's ideal for members who value affordability without compromising on important services, and who want peace of mind knowing they're supported, through pregnancy, birth and beyond, as well as for general health and wellbeing.



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Covered for the things that are important to you.

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
✓ Assisted reproductive services
✓ 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
✓ ^R 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) ^{^ ^}
✓ Pregnancy and birth
✓ Rehabilitation
✓ Skin

Treatments covered by this policy
✓ Sleep studies
✓ Tonsils, adenoids and grommets

Treatments not covered by this policy
✗ Cataracts
✗ Dialysis for chronic kidney failure
✗ Insulin pumps
✗ Joint replacements
✗ Pain management with device
✗ Weight loss surgery

^{^ ^}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.

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.

✓^R Restricted

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.

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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/ 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/ or give us a call on 1300 937 838 for more information.

Excess options:

- ✓ \$500
- ✓ \$750

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.

Up to a maximum of \$1,500 per policy per calendar year.



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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		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 www.westfund.com.au/health-insurance/health-wellbeing-programs/ 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	Pregnancy and birth
12 months	Treatment of a pre-existing condition 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: - Inter-hospital transfers between public hospitals - Member requested ambulance transport e.g. to be closer to home/family.

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Covered for the things that are important to you.

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/

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 Service are:			Combined limit for General and Major Dental Single/Couple Policy \$800 per member or Family Policy \$800 per member and \$1600 membership limit	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	60%		
	Extractions		X-ray 022		60%		
			Scale & Clean 114		60%		
			Fluoride Treatment 121		60%		
			Mouthguard 151		60%		
			Surgical Tooth Extraction 322	60%	60%		
	Filling 533	60%	60%				
Major Dental	Treatments include:	12 months	Percentage based benefit up to annual group limit. Benefits for some of the common Major Dental Services are:				Service limits per member per calendar year may apply.
	Periodontics		Service & Item Number		Benefit		
	Oral Surgery		Frenectomy 391		60%		
	Endodontics		Root canal treatment – one canal 417		60%		
	Veneers, Crowns		Full crown - veneered 615		60%		
	Bridges, Implants		Bridge pontic - per pontic 643		60%		
	Dentures		Complete upper & lower dentures 719		60%		
	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 or \$250 per member at Westfund Eye Care Centres	Prescription only. Benefits also apply for Irlen lenses or repairs. Higher benefit available at Westfund Eye Care Centres only.
	Single Vision Lenses						
	Bifocal Lenses						
	Multifocal Lenses						
	Lens Tinting/Coating						
	Contact Lenses						
	Sunglasses	100%			\$75 per member	Must be purchased through a Westfund Care Centre, Westfund Eye Care or through Westfund's online sunglasses store, The Collection.	

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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	60%		Two chiropractic x-rays per member per calendar year.
	Exercise Physiology-Group/Individual Service				
	Chiropractic				
	Chiropractic X-ray				
	Osteopathic				
	Remedial Massage, Myotherapy, Alexander Technique & Shiatsu				
	Acupuncture, Chinese Herbalism, Naturopathy & Western Herbal Medicine	12 months for surgical treatment by a Podiatrist		Combined limit for Other Therapies, Health Management, Preventative Health and Prescriptions, Injections, Vaccinations	Benefits are only payable for services rendered by providers that are recognised by Westfund and in private practice (recognised provider).
	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			Single/Couple Policy \$500 per member	
	Podiatry Surgical Treatment				
Health Management	Fitness Centre	2 months	or Family Policy \$500 per member and \$1000 membership limit	Fitness, Weight Loss, Virtual Gastric Banding, Mental Health, Pilates, Yoga, Tai Chi 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				
	Pilates				
	Tai Chi				
	Yoga				
	Vitamins/Minerals			Eligible items must be TGA-listed products and further information can be found at www.westfund.com.au/faqs/making-a-claim/can-i-claim-for-vitamins-probiotics-or-omega-3/	
	Omega 3				
	Probiotics			Receipt must indicate it is a Cancer Council product.	
	Cancer Council approved UV sunscreen, hats and rash shirts				
Prescriptions, Injections, Vaccinations	For Private, Non-PBS and Non NHS prescriptions		\$50 per prescription for the amount that exceeds the PBS co-payment	Doctor letter required in some instances (see Membership Terms and Conditions).	

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Treatments covered by this policy

Service			Waiting Period	Item Limit	Annual Group Limit	Additional Information
Preventative Health	Preventative Health Checks		2 months	60%	Combined limit for Other Therapies, Health Management, Preventative Health and Prescriptions, Injections, Vaccinations Single/Couple Policy \$500 per member or Family Policy \$500 per member and \$1000 membership limit	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				Audiology Tests 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		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 (NAPWHA), Lupus Association of Australia, Stoma Associations (Ostomy/Colostomy), Myasthenia Gravis Associations.	
	Chronic Disease Association Fees					

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

